

Newmont Ghana Gold Limited

Review of the WACAM Report “Assessing the Social and Economic Effects of Mining on Women Affected by NGGL” *Final*

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Abbreviations:

AIDS	Acquired Immuno Deficiency Syndrome
ALP	Ahafo Linkages Programme
ANDA	Asutifi North District Assembly
FGD	Focus Group Discussions
FTO	Female Truck Operators
GFP	Gender Focal Persons
GPI	Gender Parity Index
HIV	Human Immuno-Deficiency Virus
GSS	Ghana Statistical Service
IFC	International Finance Corporation
JHS	Junior High School
LED	Local Economic Development
NADeF	Newmont Ahafo Development Foundation
NGGL	Newmont Ghana Gold Limited
NGO	Non Governmental Organisation
NTFP	Non Timber Forest Product
PAP	Project Affected Person
RAP	Resettlement Action Plan
SME	Small and Medium Enterprise
UNDP	United Nations Development Programme
URTI	Upper Respiratory Tract Infection
USD	United States Dollar
WACAM	Wassa Association of Communities Affected by Mining
WCC	Women's Consultative Committee

EXECUTIVE SUMMARY

Context

Newmont Ghana Gold Limited (NGGL), a wholly owned Ghanaian subsidiary of Newmont Mining Corporation (Newmont), owns and operates the Ahafo gold mine located in the Brong Ahafo Region of Ghana. The Ahafo South phase located within the Asutifi North district has been in operation since 2006, while Ahafo North (located in Tano North district) is yet to be developed.

The WACAM Report on Marginalisation of Women in the Ahafo South Area

This summary presents responses to the study published by Ghanaian NGO WACAM and the Ford Foundation entitled: “Assessing The Social and Economic Effects of Mining on Women Affected by Newmont Ghana Gold Limited’s Operations”. The document was published in October 2016 and is authored by research fellow Emmanuel Yamoah Tenkorang of the Institute for Development Studies, University of Cape Coast, Ghana.

Based on 94 interviews with women, two focus groups, and eight key informant interviews, the report concludes that:

- 67.8% to 90% of respondents reported loss of land, resulting in the reduced production of the three most important food crops (cassava, yam and plantain).
- Newmont Ahafo Development Foundation (NADeF) has sponsored micro credit, business start-up, and scholarship schemes; however, these did not contribute to improving the lives of the respondents.
- The local economy had become more expensive as women now had to buy most of the things they were able to acquire for free before, such as water or Non Timber Forest Product that they used to gather freely from forest areas.
- There was not much employment created in the mines or allied services for local women.
- Gender parity in kindergarten and primary school in the district lagged behind that of Ghana and the trend shows that these will still lag if things stayed the same.
- Mining has not contributed appreciably to improvement in access to health facilities in the district, while four of the predominant diseases in the district are claimed to be caused by mining (Malaria, Upper Respiratory Tract Infection (URTI), Gastroenteritis (Typhoid) and Diarrhoea).
- There was minimal creation of employment in the mines or allied services for the women or their close relations (5% of respondents). Of these respondents, only a minority are still employed.

The Study Undertaken to Check These Claims

To check claims in the WACAM Report, NGGL hired two social consultants well familiarised with the context of the area and project (Frederic Giovannetti, an independent international social and resettlement consultant, and Michel Poku Boansi, senior lecturer at KNUST). In addition to using secondary information (particularly the comprehensive Completion Audit of resettlement activities for Ahafo conducted independently in 2010-2013 in conformance with IFC standards), the following investigations were conducted in June 2017 in the field:

- 30 representatives in the Womens’ Consultative Committee (WCC) were interviewed;
- Heads of the District Planning Office and Social Welfare Department and District Assembly Women Representatives were interviewed;
- Six women within the communities were randomly sampled to get better insight into the effects of NGGL’s operations on the marginalisation of women;

- Five focus group discussions (FGD) with randomly selected women groups were held to understand the effects of NGGL's operations on the marginalisation of women in the five NGGL operational communities.

NGGL's Gender-Focused Activities

NGGL, with technical and financial support from the International Finance Corporation, formulated in 2008 a Gender Mainstreaming Plan, and implemented the following activities within the framework of this Plan:

- NGGL established a Women's Consultative Committee (WCC) to provide a platform for women in the Project Area to express themselves freely, to participate in community decision making, and to address those issues particular to women and their roles in society. The WCC (see details below in section 3.2) was established in 2008 to enhance women's participation in decision making. Made up of 95 members, the committee includes queen mothers and elected representatives of all community women and women's groups/ associations within the Ahafo mine's catchment area.
- NGGL partnered with NGOs and governmental agencies to increase women's representation and advancement by providing civic education and sensitization programs on gender for all adults, women and men, in the mine affected communities
- The WCC has set up a revolving fund to empower women in Newmont's host communities. WCC members and other women access loans from the fund to support economic self-sufficiency and independence.
- Health awareness was conducted targeting women, particularly awareness of cervical cancer (with Breastcare International), a major cause of mortality amongst women.
- The Ahafo Gender Workforce Programme (see details below in section 3.3) was put in place by NGGL in partnership with IFC to expand opportunities for employment of women from local communities into traditionally male dominated occupational areas in mining. It aims at retaining local women into the profession of dump truck driving which is one of the male-dominated technical areas in mining, and led to the successful hiring of 30 Female Truck Operators.
- NGGL has established breastfeeding facilities for female employees at its Ahafo mine site.
- NGGL works with the Ghana Institute of Engineers to mentor girls in the Ashanti and Brong-Ahafo region, and the company supports a career-development Programme with the University of Mines and Technology in Kumasi for female engineering students.
- As part of the Gender Mainstreaming Plan, a dedicated (female) officer was hired to implement the plan as of its inception.

Findings of this Study and Response to the WACAM Report

The methodology used by the WACAM researcher for sampling 94 women from communities is not presented in the report. Nor are the questionnaires used.

The following table compares the findings in the WACAM Report to our own findings:

WACAM Report Finding	Finding of this Study
67.8% to 90% of respondents reported loss of land, resulting in reduced production of cassava, yam and plantain.	Loss of land for mining activities is a reality. However, activities undertaken by NGGL under the AILAP programme have resulted in 2,591 hectares being put into cultivation with NGGL's support (as compared to 2,426 hectares of land accessed for the NGGL mine), on the basis of 2 acres per household. Focus Group Discussions and the RAP Completion Audit indicated that the implementation of the AILAP was largely successful especially in the cultivation of staples like plantain. The major challenge according to respondents was the relatively longer distance from their places of residence to the new farms. In addition, loss of land is also offset by other opportunities that enhance women's economic independence, such as waged employment and small business. Less dependence on land (provided by the males) means less dependence on males, and may be positive for women empowerment in the long term.
NADeF's micro credit, business start-up, and scholarship schemes did not contribute to improving the lives of women in the area.	Responses from the FGDs and key informant interviews indicated that women prior to the operations of NGGL had limited and in some cases no access to credit. Respondents explained that the formation of the Women's Consultative Committee (WCC) led to the establishment of a Revolving Fund for credit to women and that microfinance schemes such as the one administered by NADeF were also benefitting women. To this end, all respondents unanimously indicated that women now have better access to credit than men.
Access to free natural resources such as water and Non Timber Forest Product (NTFP) is not possible any longer and the local economy has become more expensive to women as a result.	Women interviewed (key informants and participants of focus groups) believed NGGL's interventions and those of NADeF have positively contributed to addressing water challenges in the communities. In terms of access to forest, while access to the forest areas covered by the NGGL mine take area is not possible any longer, other forest areas are still freely accessible (i.e. where no mining or other activities are conducted by NGGL) and no impacts of the NGGL concessions to livelihoods in regards of gathering of NTFP have been confirmed.
Gender parity in kindergarten and primary school in the district lagged behind that of Ghana and the trend shows that these will still lag if things stayed the same.	In the 2016/2017 academic year, girls accounted for 51% of total enrolment in basic schools within the District, in line with the local demographic gender ratio. Improvements to gender parity in local school have been consistent in the last three years. 40% of all 4,000 NADeF scholarships to deserving students have been awarded to girls (meaning that 1,600 girls received direct support to their education).
Mining has not contributed appreciably to improvement in access to health facilities in the district, while four of the predominant diseases in the district are claimed to be caused by mining (Malaria, Upper Respiratory Tract Infection (URTI), Gastroenteritis (Typhoid) and Diarrhoea).	The WACAM Report findings are not confirmed by our investigations. No evidence is presented that the four diseases for which morbidity is claimed to have worsened are caused by mining. While respondents do regret that residents of some remote areas of the District still struggle with access to health facilities and services, there is general recognition that the level of infrastructure and service has improved with the considerable investments made by NGGL and NADeF in the health sector.

WACAM Report Finding	Finding of this Study
There was minimal creation of employment in the mines or allied services for the women or their close relations (5% of respondents). Of these respondents, only a minority are still employed.	In an industry that is traditionally male dominated and an area where girls were traditionally excluded from access to education, NGGL's and services providers' workforce includes 16% of women. Amongst those, a number of women have senior or highly skilled positions, including 30 Female Truck Operators driving 220-ton dump trucks, a remarkable result for the mining industry in a developing country.

The WACAM Report Should be Taken Seriously by NGGL

Newmont Ghana Gold Limited's activities have brought about a number of improvements in social and economic development of its neighbouring communities. While these improvements are manifest in better quality of life, some negative perceptions are still expressed in communities. Key among these perceptions are: the fact that livelihood sources have been affected by land take, and the impossibility for the mine to employ all locals that are willing to obtain such jobs. While we cannot conclude on any marginalisation of women in terms of access to land compensation and livelihood restoration programmes (including credit), health, education or water, perceptions that there may have been some marginalisation of women should be taken seriously by NGGL. A number of recommendations are therefore formulated in this report to alleviate these perceptions.

1. INTRODUCTION

1.1 SCOPE OF THIS REPORT

1. Newmont Ghana Gold Limited (NGGL), a wholly owned Ghanaian subsidiary of Newmont Mining Corporation (Newmont), owns and operates the Ahafo gold mine located in the Brong Ahafo Region of Ghana. NGGL is developing gold reserves with mining and milling operations and the Ahafo mine consists of two phases: the Ahafo North and South phases respectively. The Ahafo South phase is located within the Asutifi North district and the Ahafo North in the Tano North district. The Ahafo South mine is currently in operation, whilst Ahafo North remains on project at this point in time, with undergoing exploration and feasibility studies.
2. This report is a detailed review of, and response to a study published by Ghanaian NGO WACAM and the Ford Foundation under the following title: “Assessing The Social and Economic Effects of Mining on Women Affected by Newmont Ghana Gold Limited's Operations”. This report will be hereafter referred to as the “WACAM Report”. The document was published in October 2016 and is authored by research fellow Emmanuel Yamoah Tenkorang of the Institute for Development Studies, University of Cape Coast, Ghana.

1.2 THE WACAM REPORT

1.2.1 Methods Used by the Researcher

3. It is understood (WACAM Report, page 11) that 94 women were sampled from Kenyasi Number One, Kenyasi Number Two, Ntotroso, Tutuka, Yawusukrom, Manu Shed, and Amakona to participate in a survey. The report mentions that respondents were selected on the following basis:
 - At least 25 years of age;
 - At least 10 years of residence in the area.
4. Two female Focus Group Discussants were also carried out in Kwusi and Yaroguruma.
5. Questionnaires for structured interviews and interviews guides are not provided as appendices to the WACAM report. Quantitative data gathered in the structured interviews were processed and background information related to the sample of women interviewed is provided in the report, including:
 - Household demographic characteristics;
 - Level of education;
 - Loss of access to land;
 - Ownership of land;
 - Loss of access to forest;
 - Effects of mining on major activities;
 - Indirect (‘secondary’) effects of mining on women (access to infrastructure, water, roads, health and education facilities...);
 - Socio-economic conditions and livelihoods;
 - Employment, business opportunities, agriculture (including a detailed review of food crop production), trade;
 - Access to credit;
 - Migration;
 - Morbidity.

1.2.2 Key Findings

6. Key findings of this study include the following (quote from pages 51 to 53 of the WACAM report):

- Sixty eight per cent (67.8%) of the respondents have lost access to land because of the granting of the concession to the company and 47.7 percent of them said they have lost all the land they used to farm on. Of the rest who had lost some land, what was left was largely small and inadequate to secure their livelihood. The extent of loss of land was directly related to the distance of the particular community from the actual mining activities.
- Ninety five (95) percent of the respondents said they were barred from going into the forests they used to gather non timber products after the granting of the concession. The company has blocked all access routes to the forest or that the forest area had been mined. The women now buy forest products they use to get freely from the forest on the market at a time that their income sources have dwindled. In addition, it has denied them of a source of cheap nutritional products, especially protein based, and of their livelihoods.
- There is reduction in the production of the three (3) most important food crops in the district. These are cassava, yam and plantain. This has pushed the demand for food in the district up, leading to an increase in food prices.
- Urban communities appeared to have had pipe borne water supplied to them improving their access to potable water, in certain circumstances. This notwithstanding, there are mixed effects of the ‘improved’ supply of water in the urban areas. Rural communities’ water supply situation has rather worsened. They initially depended on rivers, streams and rainwater. Most of these streams are either polluted or dammed, therefore they are not accessible to communities.
- Roads in rural areas have generally improved in terms of their access to and quality. These roads are however not tarred and in the dry periods, a lot of dust is generated when vehicles pass. There are also, road diversions which increase the distance from some towns to others. In the urban areas, the road infrastructure has worsened. These roads used to be tarred but due to the influx of heavier equipment and increasing frequency of vehicular traffic, these roads have deteriorated into either pot holed or dusty surfaces.
- Mining has not contributed appreciably to improvement in access to health facilities in the district. Apart from a community health nurses training school put up by the chief of Ntotroso with royalties, not much is found. Of the top ten diseases in the district, four are related to mining. These are: Malaria, Upper Respiratory Tract Infection (URTI), Gastroenteritis (Typhoid) and Diarrhoea. Apart from gastroenteritis, the incidences of all the others diseases are generally increasing.
- The company, through NADeF has undertaken micro credit schemes, business start up projects and scholarship schemes to ameliorate the plight of the local people. It was however not possible in this study to establish their effects since none of the respondents or their relatives benefited from the scholarship scheme.
- The poor state of access to infrastructure in the district has a deleterious association with livelihoods of the women. Living has become more expensive as the women have to buy most of the things they survive on when before the mining, most of these provisions were obtained freely from nature. People currently have to pay for water to use as they either have no access to streams again or that the streams are polluted and are therefore not wholesome for consumption.
- The local economy has become very expensive. The first of two major explanations is that the reallocation of farmlands as the mining concession has led to decrease production of food crops. This contributed to a local level inflation in the price of food.
- There was minimal creation of employment in the mines or allied services for the women or their close relations (5% of respondents). Of these respondents, only a minority are still employed.
- The Gender Parity Index (GPI) in kindergarten and primary school in the district lagged behind that of Ghana and the trend shows that these will lag behind that of Ghana if

things stayed the same. However, at the Junior High School (JHS) level, the situation was no different from that of Ghana in general.

- In order for the women to cope with the changes in the district, 38 percent of the women had turned to trading.
- Another form of coping strategy is migration. Forty five percent (45%) of the respondents had a close family relation migrating from the district in the past 10 years predominantly to look for jobs. This was because they were either jobless or were underemployed in the district.

Unquote

2. METHODOLOGY OF THIS REVIEW

2.1 INTRODUCTION

7. A mixed methods approach was used, with greater emphasis on qualitative data, such that both qualitative and quantitative data, in combination, provide a better understanding of the issue than either research approach alone. The study examines the issue of potential marginalisation among women in the Ahafo South area due to NGGL's operations using the findings from the WACAM study as the benchmark.

2.2 STUDY SCOPE

8. The geographical scope of the research covers five communities affected by the current operations of Newmont Ghana Gold Limited in the Asutifi North district of the Brong Ahafo region: Kenyasi No. 1, Kenyasi No. 2, Ntotroso, Gyedu and Wamahinso. Key informants were purposively selected and interviewed from these communities. In addition, key informants from Tutuka and Damso were also interviewed.

2.3 SAMPLING STRATEGY AND DATA COLLECTION

2.3.1 Interview Guide

9. The consultant developed a field survey interview guide, which was used to gather information on major economic sectors women were engaged in, women's access to land and forest resources, access to social infrastructure (water, health and education), and the extent of participation in decision making, among others (see Annex 1 for details of the interview guide).

2.3.2 Key Informant Interviews

10. This interview guide was used to conduct face-to-face, in-depth interviews with key informants/stakeholders made up of representatives of the Women Consultative Committee (WCC). Data was thus obtained from thirty (30) representatives (including queen mothers of the respective communities, religious groups, community women's groups) of the WCC across the five operational communities of NGGL within the Asutifi North District. The WCC (see also section 3.2) has a diverse membership detailed in section 3.2.2.
11. In addition to the thirty representatives of the WCC, heads of the District Planning Office and Social Welfare Department and District Assembly Women Representatives were interviewed for relevant data (see Annex 2 for details of key stakeholders covered in the study). Data from these individuals were obtained through direct/face-to-face interviews. Depending on the circumstance (unavailability of the representative within the timeframe), a telephone interaction was used to obtain the needed response from the respondents. In addition to this, six women within the communities were also sampled to get better insight into the effects of NGGL's operations on the marginalisation of women.

2.3.3 Focus Group Discussions

12. Five focus group discussions (FGD) with randomly selected women groups were held to understand the dynamics and extent of effects of NGGL's operations on the marginalisation of women in the five communities. The FGDs were conducted to avoid incidences of where certain persons could take over the discussions, which could skew findings towards a direction not representative of the views and generality of the communities. Responses obtained from the FGDs were used to complement data obtained from the WCC representatives and heads of the District Planning and Social Welfare Departments. Each group consisted between five and eight members in each community. The actual data collection on the field took place within three days from Wednesday 7th to Friday 9th June, 2017.

2.3.4 Data Analysis

13. The data obtained from both the literature review and field survey findings were analyzed quantitatively and qualitatively. Content analysis, basically analyzing the responses for key themes, was employed to analyze the qualitative data. Qualitative data obtained were first transformed into Excel-based qualitative datasets, further transformed into an Excel-based matrix of quantitative variables for analysis and presentation.

3. BACKGROUND OF THE REVIEW – NGGL’s ACTIVITIES TARGETING WOMEN

3.1 THE NGGL GENDER MAINSTREAMING PLAN

14. NGGL, with technical and financial support from the International Finance Corporation, formulated in 2008 a Gender Mainstreaming Plan, with the following objectives:
 - Identify, assess and implement strategies to facilitate a larger number of women to take part in decision making at the local level;
 - Facilitate open discussion and trust between NGGL and women’s representatives;
 - Provide a platform for women to express their views and to influence decisions;
 - Educate and empower women with information on issues relating to the mining process and life in a mining environment;
 - Identify issues differentially affecting women in the Project area, and develop strategies to address them;
 - Advocate for fair representation of women on Project consultative committees; and
 - Prepare women for representation on all Project related committees in the communities.
15. Key elements of the strategy underlying the Gender Mainstreaming Plan included the following four components:
 - Building gender strategy into the decision-making of NGGL Department of External Affairs;
 - Establishing a Women’s Consultative Committee (WCC), thereby providing a platform for women in the Project Area to express themselves freely, to participate in community decision making in matters of the Ahafo Mine, and to address specifically those issues particular to women and their roles in society;
 - Partnering with NGO’s and governmental agencies, to increase women’s representation and advancement by providing civic education and sensitization programs on gender for all adults, women and men, in the mine affected communities;
 - Providing education designed to increase women’s ability to engage in policy and Programme dialogue.
16. As part of the Gender Mainstreaming Plan, a dedicated (female) officer was hired to implement the plan as of its inception, and the following activities were conducted by NGGL, in line with an inclusion and diversity strategy implemented by Newmont globally:
 - The WCC (see details below in section 3.2) was established in 2008 to enhance women’s participation in decision making. Made up of 95 members, the committee includes queen mothers and elected representatives of all community women and women’s groups/associations within the Ahafo mine’s catchment area.
 - The WCC has set up a revolving fund to economically empower women in Newmont’s host communities. WCC members and other women in our communities access loans from the fund to support economic self-sufficiency and independence.
 - Specific health awareness was conducted targeting women, particularly (but not limited to) awareness of cervical cancer (in partnership with Breastcare International), a major cause of morbidity and mortality amongst women;
 - The Ahafo Gender Workforce Programme (see details below in section 3.3) is a workforce diversity initiative put in place by NGGL in partnership with IFC with the view to expanding opportunities for direct employment of women from local communities into traditionally male dominated occupational areas in mining. It specifically aims at attracting, integrating and retaining local women into the profession of dump truck driving which is one of the male-dominated technical areas in mining.
 - NGGL has established breastfeeding facilities for female employees at its Ahafo mine site.

- NGGL works with the Ghana Institute of Engineers to mentor girls in the Ashanti and Brong-Ahafo region, and the company supports a career-development Programme with the University of Mines and Technology in Kumasi for female engineering students.

3.2 THE WOMEN'S CONSULTATIVE COMMITTEE

3.2.1 Objectives

17. The Women's Consultative Committee (WCC) was established in 2008 by NGGL in partnership with the IFC to serve as a consultative forum and information clearing house between NGGL and women in the communities affected by the Ahafo mine operations. The organization's main goals include raising gender awareness, promoting gender mainstreaming at the different levels of decision making within the communities surrounding the Ahafo mining project of NGGL and promoting the social and economic empowerment of women through capacity building.
18. Despite the fact that women in communities in Ahafo constitute a major stakeholder group with regard to the operations of NGGL, NGGL observed that they used to be marginalized when important decisions regarding social and economic impact of the mines as well as the management of resources on which they depend for their survival and livelihood were taken. The setting up of the WCC is thus in line with NGGL's commitment to ensuring that all sections of communities affected by its Ahafo operations, including women, participate in decisions relating to social and economic impact of mining activities, including issues relating to relocation, resettlement, compensations, social and economic infrastructure, and employment and other opportunities.

3.2.2 Membership

19. Membership consists of a cross section of women including queen mothers, assembly women, teachers, traders, hairdressers, dressmakers and other self-employed women. These members are drawn from communities that have been impacted directly by the mining operations of NGGL (e.g. Kenyasi Nos. I & II, Ntotoroso), as well as communities on the periphery like Hwidiem. There are four categories of members:
 - Traditional leaders: These are traditional leaders or queen mothers of communities impacted by activities of the mines. They are automatic or ex-officio members.
 - Assembly women: These are elected or appointed political leaders representing their respective communities at the assemblies of the two districts within which NGGL's Ahafo concession falls i.e. Asutifi and Tano North Districts. These political leaders (i.e. Assemblywomen) are also automatic members.
 - Elected Representatives of Communities and Women Groups: This category consists of elected representatives of the impacted communities in general, as well as religious, youth and other identifiable women groups within these communities. Identifiable women groups represented on WCC include religion-based groups (e.g. Pentecost Women's Movement, Moslem Women Group); occupation-based groups (e.g. Market Women's Association, Ghana National Tailors & Dressmakers Association, etc.); and others (e.g. Police Officers' Wives Association, etc.) These representatives usually hold key positions in the respective associations they represent (presidents, secretaries, treasurers, organizers, etc.).
 - Gender Focal Persons (GFPs) working with the two district assemblies in the NGGL operational area.

3.2.3 Activities

3.2.3.1 Consultative Forums

20. As the name implies, and as stated above, WCC is a consultative forum and information clearing house between NGGL and women in the communities affected by NGGL's Ahafo mine

operations. The committee holds regular meetings (one in each quarter), at which representatives of Newmont brief members on a wide range of issues including environmental management, social and economic infrastructure, livelihood opportunities and other issues of interest to women in the affected communities. The forum also provides NGGL the platform for obtaining feedback regarding the issues raised for the attention of the relevant units of the company. Members receive sitting allowances ranging from three to five Ghana Cedis per meeting. The costs of these forums including the payments of sitting allowance are borne by NGGL.

21. Following each meeting, WCC members individually organize meetings of communities or women groups they represent on the WCC to pass on the information and also elicit feedback regarding the issues discussed which is then put forth at the next meeting.

3.2.3.2 Gender Mainstreaming in Other Committees

22. WCC has, since its establishment been championing affirmative action aimed at securing the representation of women on consultative bodies set up to deal with issues regarding environmental management, social and economic infrastructure and opportunities. The committee has succeeded through lobbying and other strategies in securing the inclusion of women's representatives in the membership of key community consultative structures including the Sustainable Development Committee, Resettlement Negotiation Committee, Peer Review Committee, Crop Compensation Committee, etc.

3.2.3.3 Capacity Building and Empowerment Programmes

23. Programmes and activities aimed at strengthening the leadership, negotiation, communication and organizational capacities of members are implemented by the WCC. These programmes seek to empower members and enhance their effectiveness as representatives of women on the above mentioned and other consultative structures. This was to ensure that their presence on these bodies was not a mere token.
24. Facilitators for these capacity building activities consist of gender experts and other resource persons from within and outside NGGL. Adult-friendly facilitation methods such as drama, field visits and experience-sharing are used in imparting these qualities to the target participants
25. Other programmes aimed at the social empowerment of women in the affected communities include education and information of the members and other women on HIV/AIDS, breast cancer, nutrition, maternal and child health, family planning, domestic violence, and girl child education.

3.2.3.4 Economic Empowerment Programmes

26. The WCC instituted an economic empowerment programme, which aimed at the development and expansion of income generating opportunities for members and other women in the communities around the NGGL operational area. The strategy involved business development support in the form of entrepreneurial and business skills training on the one hand, and the facilitation of access to credit on the other.
27. WCC organised a series of entrepreneurial and business skills training programmes for its members. The training programmes which were organized in partnership with the Ahafo Linkages Programme (ALP) targeted members who were involved in, or intending to start income generating activities. It was conducted at three centres within the target community for a total of 90 women and covered the following modules:
 - Basic Principles of Management
 - Introduction to Entrepreneurship
 - Financial Management
 - Marketing
 - Savings and Credit

28. Specific topics handled included “Business and the Family”, “Introduction to Entrepreneurship”, “Record-keeping”, “Basic Costing and Pricing”, “Savings and Credit” and “Dealing with the Bank”.

3.2.3.5 *Micro-credit/revolving fund scheme*

29. WCC has established a revolving loan fund to provide micro-credit support to members involved in business and income generating activities. The objective is to help address the problem of lack of access to credit, which is one of major barriers to the economic empowerment of women in the affected communities. Members take turns to benefit as and when adequate loanable funds become available.
30. Funding for scheme has so far come from two main sources:
- regular savings mobilised from members, and
 - donations from external sources
31. Regular savings by members constitute the major source of capital for the fund. Members in setting up the scheme agreed to surrender payments due them as sitting allowance for their regular meetings and use same as savings to start and sustain the scheme. Member savings thus constitutes the major source of capital for the scheme.
32. The scheme as of the time of the study had also received some support in the form of donations mobilised from NGGL employees (mainly staff of the Ahafo Department of External Affairs) through fund raising campaigns spearheaded by the Gender Specialist in the department. In addition, the German Charities Foundation had also made a donation of 6000 Ghana Cedis to the scheme. The donation was based on proposals prepared and submitted by WCC with the assistance of an expert on microfinance currently working as advisor to the scheme.
33. Members of WCC who belonged to the scheme had been put into three groups to facilitate loan disbursement, monitoring and recovery. The groups were based on the economic sectors of their income generating activities. These groups were Traders’ Groups One and Two and Farmers’ Group.
34. Amounts disbursed range between 100 and 200 Ghana Cedis. Loans made under the WCC Revolving Fund scheme attract 20% interest rate. Repayments of principal and interest were spread over a six month period. Payments of instalments by beneficiaries were made directly into the account of the loan fund, which was lodged at the Kenyasi branch of Ecobank Limited. The policy of paying directly into the account at the bank has helped to develop banking culture among beneficiaries of the scheme.
35. The fund is managed by a nine-member committee drawn from the general membership of WCC. The committee was in charge of the administration of the fund including the allocation of loans to deserving members. Management committee members are also responsible for monitoring to ensure that loans taken by members are used for the purpose for which they were granted.
36. NGGL had engaged the services of a consultant in microfinance to help build the capacity of WCC members to manage the fund efficiently and sustainably.

3.3 THE AHAFO GENDER WORKFORCE PLAN

37. Wage employment opportunities are usually scarce for women especially in rural areas. These opportunities are even expected to be scarcer in the mining sector, which has traditionally been the preserve of men. The programme developed by NGGL and IFC to recruit, train and integrate women from local communities into the profession of dump truck¹

¹ *These are heavy-duty (220-ton) haul trucks nearly 20 feet high, 36 feet long and 21 feet wide. They are used in transporting rock from the mine pit to the processing plant and are capable of carrying up to 260 tons of rock in each trip.*

operator was therefore unprecedented in the mining sector in the country at the time it started in 2008.

38. The 30 Female Truck Operators (FTOs) that were trained and recruited represented 18 percent of the total number of dump truck operators in the employment of the company. This action was found to be beneficial to both the women involved and the company:
 - For NGGL as a corporate entity, the initiative has the potential to optimize efficiency of its operations through the reduction in safety risks, accidents, and maintenance costs;
 - For the FTOs and their households, the initiative presents a rare opportunity for earning regular and competitive income in an economic sector and geographical location in which the typical employee is male.
39. Majority of FTOs were earning average monthly incomes that were more than three times the average income they were earning prior to becoming FTOs. Interviews with these women and household members at the time of an evaluation in 2011 pointed to positive impact on household nutrition, health, education of dependants, housing, etc. resulting from the improved earning capacities of FTOs. This is in line with the general belief that higher disposable income going to women often translates into higher expenditure on basic necessities of life including food, housing, health, education, etc.

3.4 OTHER NGGL INITIATIVES TARGETING WOMEN

3.4.1 Ahafo Linkages Programme

40. Other NGGL initiatives were meant to benefit women. For example, the Ahafo Linkages Programme (ALP), although not specifically targeted at female-owned businesses, has made concerted efforts to ensure that women entrepreneurs took advantage of emerging business opportunities of the mines to grow and sustain their businesses. Having suffered marginalisation for a long time, women needed to be helped to take advantage of emerging business opportunities in the highly competitive corporate market that was emerging in the private sector. The ALP was helped to bring business development support closer to small and medium enterprises generally and women-owned enterprises in particular: the total number of women-owned Small and Medium Enterprises (SMEs) having benefited from supply contracts with NGGL and from technical assistance/advisory services offered by the programme is 27, or about a quarter of the total number of enterprises benefiting from the ALP.
41. Enterprises benefiting from the NGGL contracts and capacity building support under ALP had registered significant improvements in their operations as well as commercial performance. Analyses of preliminary results of ALP intervention reveal that the volume of NGGL's spending on local women-owned SMEs had nearly tripled within the period spanning the inception of the programme and the time of the study. Female-owned enterprises benefiting from ALP's business support programme created nearly 200 jobs. Female-owned businesses benefiting from ALP support experienced appreciable growth in their business assets particularly in business equipment, and in turnover.
42. Beneficiary enterprises of the ALP also demonstrated more professionalism in their approach to the management of their enterprises (preparation of business plans, use of modern record-keeping techniques, etc...).

3.4.2 NADeF

43. Newmont Ahafo Development Foundation (NADeF) was established in May 2008 through a Foundation Agreement developed and signed between Newmont Ghana Gold Limited and the Ahafo Social Responsibility Forum (represented by 10 Ahafo Mine Communities, Local Government, Regional Government and Civil Society), to share resources granted to the Foundation through an annual contribution from Newmont to support community development programmes in the area of the Ahafo Mines' operations.

44. The annual contribution from Newmont comprises USD 1 per ounce of gold produced and 1% of net profit from the Ahafo Mine. As part of Newmont’s annual contributions to NADeF, there is also provision for the creation of an endowment fund (with an increasing proportion of the funds earmarked as endowment funds over the life of mine).
45. The Foundation utilizes funds to support the following key areas of development:
- Human Resource Development;
 - Economic Empowerment;
 - Provision of Infrastructure;
 - Provision of Social Amenities;
 - Protection of Natural Resources;
 - Support for Cultural Heritage; and
 - Sports.
46. NADeF awarded more than 4,000 scholarships to deserving students. The following table provides the gender breakdown of these scholarships (source: NADeF website):

Table 1: Gender Breakdown of NADeF Scholarships

Community	Male		Female		Total
	Number	%	Number	%	
Adrobaa	284	60%	190	40%	474
Afrisipokrom	83	64%	47	36%	130
Gyedu	257	60%	173	40%	430
Kenyasi 1	452	61%	289	39%	741
Kenyasi 2	605	57%	453	43%	1058
Ntotroso	334	59%	234	41%	568
Susuanso	178	68%	85	32%	263
Terchine	297	62%	179	38%	476
TOTAL	2490	60%	1650	40%	4140

47. Overall 40% of scholarships were awarded to female students. In view of the Gender Parity Index (GPI) in local schools, which is around 1 (as many female as male students), this shows that the allocation of scholarships by NADeF has not been gender balanced. However, if numbers are taken at face value, it still means that more than 1,600 female students benefitted from scholarships in secondary, tertiary, and vocational schools.
48. NADeF has also been sponsoring schools, community centres, libraries, water supply systems, healthcare facilities, electricity extensions, sanitation facilities, football pitches and other recreational facilities, school buses, information technology centres, markets, etc...

4. DISCUSSION OF THE WACAM FINDINGS

4.1 INTRODUCTION

49. This chapter of the report presents a discussion of the WACAM Report findings based on our own surveys and interviews.

4.2 DISCUSSION OF THE METHODOLOGY USED BY THE WACAM RESEARCHER

50. The methodology used for sampling 94 women from the communities is not presented in the report. The stratification of the sample by communities is presented (Table 1, page 11) but the report only states that respondents were ‘conveniently’ selected, whatever this means. This may introduce a bias in the conclusions of the study, which is not discussed in the WACAM Report.

51. Also, while the WACAM Report lists the communities in which respondents were selected, it does not provide a clear rationale for the selection criteria of these communities. They are of course close to the mine, but it is unclear why, for example, a community like Gyedu, which is also close to the mine, and is considered affected by NGGL (and benefits from a number of NGGL’s activities as a result) was not included.

4.3 ACCESS TO LAND

4.3.1 The WACAM Statement

52. The WACAM Report presents conclusions to the effect that women have lost access to agricultural land and have experienced a loss of livelihood as a result (see pages 15 and 16). These are summarised as follows in the Executive Summary of the report (page i):

Quote from WACAM Report (page i): *Loss of access to land for farming constituted the most significant effect on the women, with 67.8% to 90% of respondents reporting loss of land. The significance of these losses on the lives of people who predominantly are farmers was the reduction in the production of the three (3) most important food crops in the district: cassava, yam and plantain, pushing their prices up.* Unquote

4.3.2 Discussion

4.3.2.1 NGGL’s Interventions to Improve Land Access and Agriculture

53. NGGL has undertaken several interventions to improve living conditions and infrastructure of affected communities. NGGL’s “Livelihood Restoration Programme” targets every impacted household, including both tenant farmers and landowners, whose lands are used by the company, and attempts to restore the livelihoods of affected people by providing land and planting materials, mainly through an initiative called AILAP (Agricultural Improvement and Land Access Program). Beneficiaries received training and support in the form of facilitation to access land, seedlings, and technical assistance, with the aim to helping them improve their farming activities.

54. An examination of the list of AILAP beneficiaries indicates that about 47.6% of them were women (see Figure 1 below). The AILAP intervention which was aimed at helping PAPs have access to land for farming purposes did not marginalize women at the expense of their male counterparts and that a significant proportion of women benefited from the intervention.

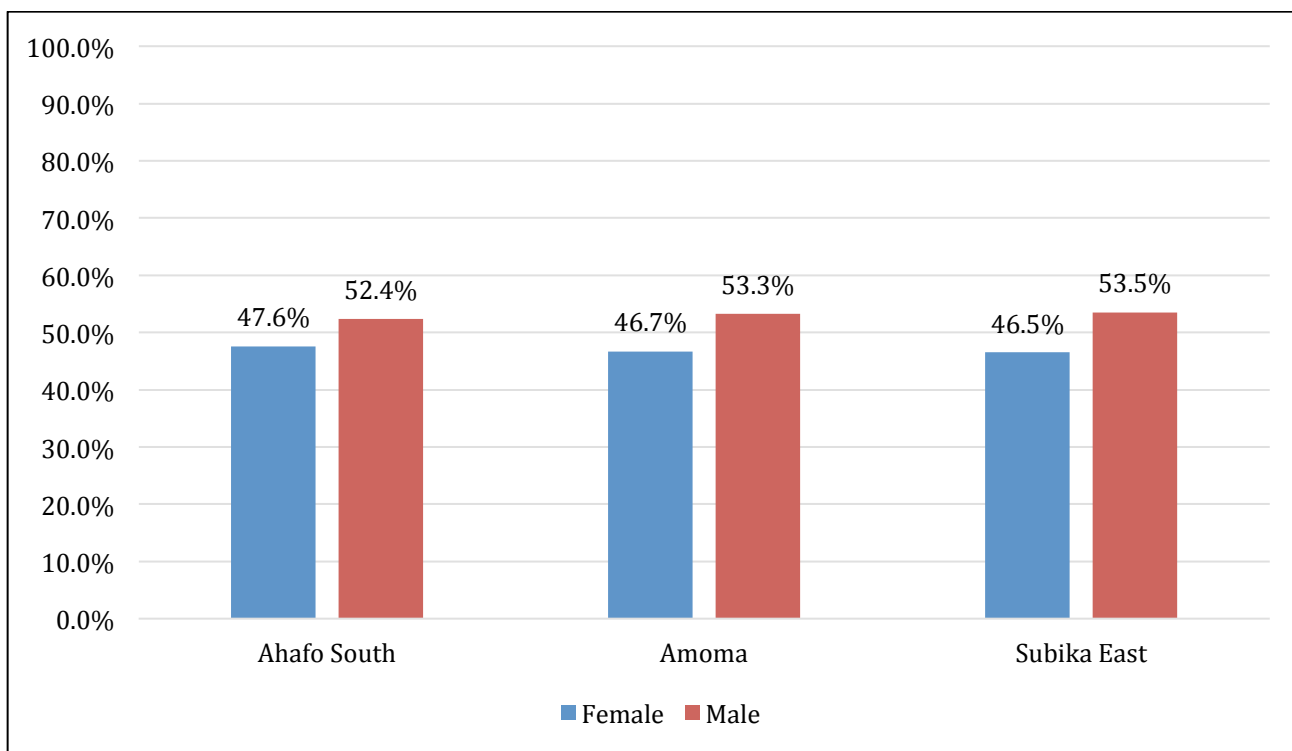


Figure 1: Proportion of Beneficiaries of AILAP

55. Some respondents (with reference to the AILAP) stated that there have been several incidences of relocation of affected people (mainly women) and the supply of seeds to continue their farming activities. This intervention according to respondents empowered and sustained the livelihood of beneficiaries. A beneficiary of the intervention narrated that:

“After taking the land, we were given money as compensation. In addition to that we were given (relocated) a portion of land, seeds and plantain suckers to continue with our food crop farming. It has really particularly helped me in growing food crops for both domestic and commercial purposes. At least, I have an alternative livelihood and a source of income in addition to my retail trade”.

56. Women traditionally do not have the right to land for farming activities. Their right to hand was tied to their husbands or male representatives of the households they belonged to. Women were therefore indirectly affected whenever lands of their husbands were taken. Mining activities in relation to land right and land access are gender neutral. Interventions by NGGL such as the AILAP had positive impact on the activities of women beneficiaries allowing to resume substantial farming and replacing affected streams of livelihood.
57. Other economic interventions towards improving living standards, economic and social empowerment and reducing vulnerability and marginalisation of all segments of people in the operational areas include the Skill Development for Income Improvement (SDIIP), and Asutifi Processing and Services Center (APSC):
- The SDIIP provides vocational and animal husbandry training. SDIIP supports agricultural (animal and poultry production), income generating activities (soap, bread and mushroom production) and vocational and technical training for beneficiaries.
 - The APSC is a chilli pepper and ginger-processing factory owned by the Asutifi Farmer's Co-operative Union in Hwidiem. It focuses on value addition along two agricultural supply chains: the processing of chilli pepper into flakes or powder; and ginger into sliced, dried and powdered form.

4.3.2.2 Findings of the Ahafo South Completion Audit (2014)² on Access to Land

58. 1,701 households lost a total of 2,426 Ha (5,995 acres) of land to the NGGL mine. This corresponds to an average loss of 1.4 Ha (3.46 acres) per household. The AILAP programme enabled 3,201 farmers (nearly 2 farmers per displaced household) to access some 2,591 Ha (6,402 acres) of replacement land, slightly more than the area acquired by NGGL.
59. An important finding of the Completion Audit was that the size of most farmers' actively cultivated land was limited by available labor, and not by availability of land. Based on field studies of 20 farms, the audit team agricultural specialists found that households were working fairly consistently about 3.5 acres of annual crops and 3.8 acres of perennial crops. As annual and perennial crops were inter-planted, this means most farmers were actively cultivating a total surface area of the same 3.5 - 3.8 acres. With this size of plot, about one third of farmers were struggling with weed management, indicating that labor, not plot size, was the predominant limiting factor.
60. Prior to displacement, 95% of project affected households reported having farms (OICI, 2004). At the time of the completion audit survey, 31% of respondents reported that they had insufficient or no agricultural land. Of these, 6% indicated that they were either too busy with non-farm activities or were too old or sick to undertake farming. The remaining 25% reported being either landless or having insufficient land. Reasons given for not accessing land are summarized as follows:

Table 2: Reasons why household does not have agricultural land (% of all 672 respondents)

Reason	%	N
High land prices	8.9	60
Insufficient land	9.1	61
Long distance to available land	2.1	14
Difficulty in assessing land quality	4.9	33
Time devoted to non-farm activities	3.7	25
Other (old age, sickness, no funds)	2.7	18
Total	31	211

Source: RAP Completion Audit household questionnaire, 2010 (N=672)

61. Landless households were not all doing badly. They are relatively evenly distributed across the household income range, but such households were found to be less likely to report year-round food sufficiency (49%) than households with sufficient land (59%).

4.3.2.3 Findings of this Survey

62. Secondary statistics (Ghana Statistical Service (GSS), 2014) and the literature confirm that the Asutifi North District is mostly agrarian with peasant farmers who largely depend on traditional methods of farming:
- Cocoa, coffee, oil palm, and cashew are the major cash crops with plantain, cassava, cocoyam and maize being the food crops;
 - A greater proportion of females are engaged in service and sales work (17.9% compared to 5.4% of the males), as well as craft and related trade work (11.5% as against 9.4% of males);
 - Males dominate the agricultural (57.7%) and mining sectors (12.7% compared to 2.5% of the females).

² Ahafo South Resettlement and Livelihood Restoration Completion Audit – Final Report, Salam and Barclay, November 2014.

63. Our survey of women’s livelihoods also shows that the predominant economic sectors women are engaged in are (1) agriculture and (2) service and commerce sectors. The agricultural sector is the dominant traditional economic livelihood in the communities comprising food crop farming, tree crop farming, poultry and livestock (goat) keeping. Cocoa, coffee, oil palm, and cashew are the major cash crops with plantain, cassava cocoyam and maize being the major food crops grown in the area.
64. Land is the most important asset for many households in mining communities in developing countries, and that is particularly so for poor households. Land ownership confers direct economic benefits as a source of production and income, and as collateral for financial and credit services – and this in return has multiplier effects. The right of women to own property, including land, is recognized under international human rights law. In several areas however, women’s property rights are limited by social norms and customs, and at times by legislation. As a result, women do not enjoy equal opportunity and status in their families and communities. Therefore, ensuring that women do enjoy full legal rights to own property and to inherit is critical for economic empowerment. Communities in the Asutifi North District have land extremely fertile for producing different crops, fruits and vegetables. A variety of crops including maize, plantain, cassava, oil palm, vegetables and horticultural crops, cashew and cocoa are produced in the mining communities. Respondents confirmed that land for farming and other activities is readily available. Respondents however indicated that the direct impacts of NGGL’s operations include loss of farm lands, disruption of livelihood options due to resettlement, restrictions, pollution, among others.
65. With respect to land rights and access, about 85% of the WCC representatives indicated that women traditionally do not own land for farming activities. Lands are largely owned by the men (husbands) for farming activities. As a result, women only support their husbands who farm and so are indirectly affected when lands are taken. On the basis of that women are equally affected when lands were taken. This finding differs from the findings of the WACAM study, which concluded that women were marginalized when it comes to access to land. Consequently, it can be argued that the impacts of mining operations in relation to land access is gender neutral. The operations of NGGL in taking concessions for mining activities are not gender-based. In other words, there are no deliberate attempts to take lands from women for mining activities. Women’s rights to land are mainly ‘tied’ to their husbands who have right to own land. Women however had right to land largely for farming activities when they had proof beyond doubt that they could work on it. This was expressed by a respondent during an FGD at Kenyasi No 2.

“Lands in farming communities are mostly owned by men because they can work on it. As for women, we only support them and grow our food crops ... Women however have the right to land so long as they are able to prove beyond doubt that they could work (farm) on it...”

66. Similarly, confirming the statement that NGGL’s mine take area (taking lands for mining) are not gender-biased/based, a respondent during an FGD at Ntotroso reported that:

“... There has never been any case where lands are intentionally taken on gender basis. Once they (NGGL) explore and are convinced that the concession is valuable to them, they follow the due process (talk to traditional leaders, owners of the land, and pay the required compensation) to get the land for their activities. Whoever owns the land either man or woman suffer or benefit...”

67. Interviews revealed that women in the District are engaged in small-scale subsistence food crop farming, but often in support of their husbands. This was confirmed by a Queen Mother in one of communities:

“...Women do not farm on large scale but only engage in farming activities to support their husbands.....”

68. The field survey also showed that a significant proportion of women are predominantly engaged in the service and commerce sector, where they are involved in retail trade, hairdressing, sewing (seamstress), and food vending. Figure 1 below shows that women are

equally engaged in (1) farming (42%) and (2) service and commerce activities (42%), with mining related activities at 16%.

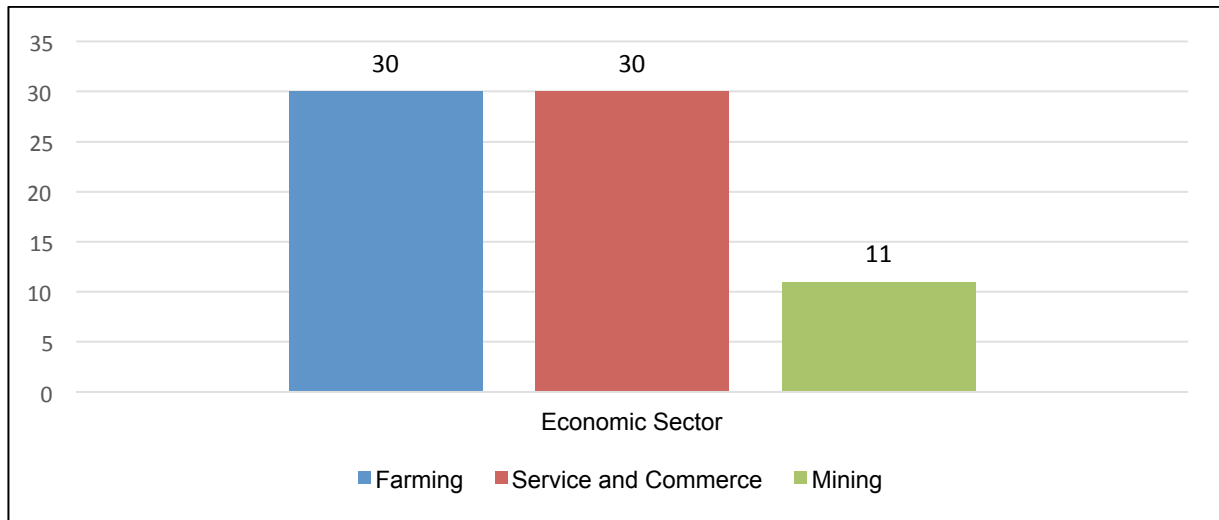


Figure 2: Predominant Economic Sectors Women are Engaged in

69. The 16% of women who were employed by NGGL and its ancillary service providers were mainly cleaners, cooks and security personnel. In contrast with the assertion of Baah-Boateng (2009) that women in Ghana face difficulties in accessing waged employment because of their preference for “flexible types of employment”, the activities of NGGL have rather offered women the opportunity to be engaged in fixed wage employment. This is further affirmed by the UNDP (2012): an improved share of women in rural non-agricultural wage employment has positive implication on income of women and their empowerment since earnings are usually higher in wage employment than in informal and ‘flexible’ employment. Wage employment also alleviates the dependency of women on their husbands as they earn their own income rather than depending on their husbands to provide them with land to farm. However, despite the opportunity created by NGGL to get women into the mining industry, some respondents still mentioned that they found that NGGL should offer better and more sustainable employment opportunities for women.
70. Approximately 73% of the respondents held the view that sectors that women engage in were low paying and do not allow access to social facilities (mainly health care and education). Some women are indeed engaged in flexible wage economic activities, such as hairdressing, sewing, food vending and retail trade, which are low paying and mainly informal. This presents a major challenge in expanding economic activities and accessing social services. This also implies that formalising activities of the women would better ensure sustainability, growth, and access to social services.

4.3.3 Conclusion

71. In terms of women’s access to land, the reality is probably more complex than the picture depicted by the WACAM. Like all people in affected communities, women have lost access to land as a result of the NGGL land take. The point made by the WACAM Report in this respect is certainly a valid one, albeit not unknown to NGGL as it was the purpose of the Resettlement Action Plan (RAP) prepared in 2005 by NGGL for the Ahafo South project.
72. The Completion Audit of that RAP shows that NGGL’s land access initiatives such as AILAP have to a large extent offset this impact: 2,426 Ha of land were accessed for the NGGL mine, but 2,591 Ha were put into cultivation with NGGL’s support as a result of AILAP. Also, results from the FGDs and key informant interviews showed that PAPs who lost land as a result of the NGGL land take were replaced through the AILAP with each PAP receiving 2 acres of land and

planting materials. The 2 acres was in line with the average household farm size in the district, according to the District Agricultural Development Unit.

73. The results of the FGDs indicated that the implementation of the AILAP was largely successful especially in the cultivation of staples like plantain where the 2015 national best plantain farmers was from the District. The major challenge according to respondents was the relatively longer distance from their places of residence to the new farms.
74. In addition, loss of access to land is also at least partially offset by access to other opportunities that enhance women’s economic independence, such as waged employment and small business. Less dependence on land (provided by the males) means less dependence on males, and may be positive for women empowerment in the long term.

4.4 FINANCIAL INCLUSION – ACCESS TO CREDIT

4.4.1 The WACAM Statement

75. The WACAM Report mentions that while women have benefitted from micro-credit schemes administered by NADeF, none of their respondents was found to have benefitted, and that livelihoods were not improved:

Quote from WACAM Report (page i) : *Newmont Ahafo Development Foundation has undertaken micro credit schemes, business start-up projects and scholarship schemes to ameliorate the plight of the local people but this did not reflect in the lives of the respondents.* Unquote

76. The WACAM Report does not mention the revolving micro-credit line administered by the WCC, nor does it actually mention the WCC at all.

4.4.2 Discussion

4.4.2.1 NGGL’s and NADeF’s Interventions to Improve Women’s Access to Finance

77. These interventions are described above in sections 3.2.3.5 (WCC revolving credit line) and 3.4.2 (NADeF micro-finance activities).

4.4.2.2 Findings of this Survey

78. Responses from the FGDs and key informant interviews indicated that women prior to the operations of NGGL had limited and in some cases no access to credit to improve their economic activities. Probing further, respondents explained that the formation of the Women’s Consultative Committee (WCC) led to the establishment of a Revolving Fund for credit to women and that microfinance schemes such as the one administered by NADeF were also been put in place for the benefit of women. To this end, all respondents unanimously indicated that women now have better access to credit than men. This finding was confirmed by the Queen Mother of Kenyasi No. 1 (Nana Yaa Adutwumwaa) who said:

“... women now have equal or even better improved credit support than men. When you give loan to a man and he cannot pay, he will run away. Women on the other hand are generally afraid of debt and would not run away and leave the children behind because of debt. Hence, they are in a better position of repayment than their male counterparts. In view of this, women now, compared to years ago, have better access to credit facilities for their economic activities”.

79.

80. Madam Sarah Badu of Kenyasi No. 2, the Methodist Women Fellowship representative on the WCC and a beneficiary of WCC’s credit support herself, further said:

“I have benefited greatly from the credit support offered by WCC. I needed an amount of 300 cedis to expand my business and so went to them for loan. I was able to undertake what I wanted to do and pay back the loan and the interest. The credit facility has been very helpful”.

81. It was confirmed by all respondents that the credit offered by the WCC has contributed to the improvement of their activities. The scheme has achieved nearly 100% repayment rate, and some of the clients are on their third and fourth loan cycles. Furthermore, as part of the activities of WCC, respondents stated that several other women within the communities had benefited greatly from apprenticeship and economic training workshops/programmes organised by the Committee. Some of the programmes organised are apprenticeship training on hairdressing, bakery, sewing, and cooking among others and the need to adopt sound financial management and practice regular savings.
82. Respondents also mentioned another targeted economic intervention, the Newmont Ahafo Development Foundation (NADeF), which seeks to promote opportunities that maximise Local Economic Development (LED). Its economic empowerment programme includes apprenticeship training programmes, provision of employment (skilled and unskilled) and micro-credit to small scale businesses. The credit facility given attracts an interest rate of 10%, payable within six months. The provision of the credit facility was revealed to have yielded several results to women, including reducing the burden of credit buying, creation of employment, improving their economic activity and helping beneficiaries to settle other debts. Madam Beatrice Mensah (a.k.a Ama Tabuaa), the Women Association representative of Wamahinso, indicated that the training programmes and credit support offered by the NADeF initiative have provided her a means of livelihood (mushroom production) even at age 68 years.

“Our lands are yet to be used for mining. I have benefitted from the apprenticeship and skill training programme offered through the NADeF initiative. I now grow mushroom, which has ready market. At this age, I am still able to work and earn a living because of the training I received. I have informed the authorities that I want to extend the mushroom production, for which I would be attending a training programme next week”.

83. Based on their experience of these micro credit schemes, all respondents want them to be continued indicating that it will bring more businesses, create employment and make credit more accessible. Some few of the respondents however raised issues of favouritism and the amount being too small and thus the need to address them. Another challenge cited is that women who would want to start-up a new business are not granted the financial support on the grounds that they might not be able to sustain the business, pay back the loan and the interest on it.

4.4.3 Conclusions

84. This survey found that both the WCC revolving credit line and NADeF micro-finance activities had had significant positive effect on the women’s ability to access finance and engage in small businesses that provide alternatives to farming and enhance their financial independence. That the WACAM researcher could not identify even one woman that has benefitted may put the validity of his sampling methodology into question (see above section 4.1).

4.5 ACCESS TO WATER

4.5.1 The WACAM Statement

85. The WACAM Report describes a situation (pages 20 to 22) where access to drinking water has generally worsened in both urban and rural communities, due to claimed pollution of surface and ground waters and the fact that water can now be obtained only at a price while it was free before. This is described as particularly detrimental to women.

4.5.2 Discussion

86. Prior to the development of the Ahafo mine, communities in the Asutifi District depended on streams and rivers for their water needs. In addition to the streams and rivers, residents also used rain water for their basic needs. Respondents of the FGD indicated that NGGL through

NADeF had made available potable water sources for the residents in the communities. Currently, the dominant water sources in the Ahafo area include:

- Pipe-borne water supplied from Small Town Water Supply Systems with reservoirs in Kenyasi Number 1 & 2, Ntotroso, and Wamahinso;
 - Communal boreholes constructed through the Community Water and Sanitation Agency [CWSA]; and
 - Privately owned mechanized boreholes that supply the water needs of residents.
87. In terms of physical access to water, the respondents mentioned that standpipes and boreholes were located at such points in all the host communities that residents did not have to walk long distances to access water. Some residents also mentioned that they now have to pay money to fetch water from either public water points or the privately owned mechanized boreholes. Generally, respondents indicated that community members did not have physical or economic challenges in accessing water for domestic use. Discussions with key informants supported this assertion.

“...In the past, our water wasn’t potable and we had to travel longer distances to fetch water. This created some difficulties for us as it meant we spent longer hours doing our chores. However, with the provision of water in our communities, women have enjoyed some relief as time likely to have been spent looking for water is now being used in doing some other productive activities”

88. In terms of water quality, the study sought to ascertain whether residents had any concerns with the quality of drinking water available for use. It was found that the quality of drinking water had not been compromised whatsoever in recent years. However, some respondents mentioned that some years past, they had had issues with water quality, especially its salty nature. Because this was not the same for all the water points in the area, it would be difficult to attribute that to NGGL’s operations.
89. Another area of concern was with the use of rain water. Results from the FGD indicated that prior to NGGL’s operation, residents in the communities could use rain water for several purposes including drinking, washing and cooking. However, some were of the opinion that rain water, which was usually collected from roofs, was contaminated by dust particles which had settled on their roofs, a phenomenon attributed to the blasting from mining activities. A participant in the FGD in Gyedu narrated that:

“At first, we could use rain water for all kinds of uses: washing, cooking and even drinking. But now they say we cannot use the rainwater because it has been contaminated. We cannot use the rain water, but we have been provided with potable water throughout the community. Personally, I am in charge of a standpipe in my area, and when proceeds are collected I earn some small income from it”.

4.5.3 Conclusions

90. It appears that women have not been marginalised in relation to access to potable water. Women interviewed (key informants and participants of focus groups) believed NGGL’s interventions and those of NADeF have positively contributed to addressing water challenges in the communities. Women are the main users of water, and if they express no frustration with regards to access to water and its quality, it can be concluded that there is no worsening of the situation and therefore no gender imbalance (or marginalisation) with regards to access to water.

4.6 ACCESS TO FOREST

4.6.1 The WACAM Statement

91. The WACAM Report describes a situation (pages 17 and 18) where access to forest is hindered by mining:

Quote from WACAM Report (pages 16 and 17): *Ninety five (95) percent of the respondents did not have access to the forest, post concession period. The reasons given for the non access currently included that the company had blocked all access routes to the forest. Other respondents said either the forest area had been mined or that the company forbade anyone from going into the forest. The non access to the resource affected the women differently. The most prevalent effect was that they now had to buy forest products they used to get freely from the forest on the market at a time that their income sources have dwindled. The second effect was that it had denied them of a source of cheap nutritional products. A few respondents submitted that it had denied them of the source of their livelihood which had brought untold hardships on them.* Unquote

4.6.2 Discussion

92. Even though WACAM reported that 95% of the respondents were barred from going to the forest to gather NTFP (non-timber forest products) due to NGGL's mine take area, the results of the review study indicated otherwise. Indeed, results of the FGDs and key informant interviews indicated that community members were not allowed to enter NGGL's mine take area to undertake any activity, but that they could freely enter any forest area other than the NGGL's mine take areas. This implies that community members irrespective of gender could visit the land other than the NGGL mine take area to gather non-timber products and that WACAM's assertion that they have been denied sources of cheap nutritional products, especially protein based such as snails and others, and sources of livelihoods as a result is not confirmed.

4.6.3 Conclusions

93. The WACAM Report findings are not confirmed by our investigations. Access to the forest areas covered by the NGGL mine take area is not possible any longer, but other forest areas are still freely accessible and no impacts of the NGGL mine take areas to livelihoods in regards of gathering of NTFP have been confirmed.

4.7 HEALTH

4.7.1 The WACAM Statement

94. The WACAM Report recognises that the creation (through NADeF) of a nursing school in Ntotroso is a positive initiative, but also attributes a claimed worsening of the health situation to mining in the area:

Quote from WACAM Report (page 52): *Mining has not contributed appreciably to improvement in access to health facilities in the district. Apart from a community health nurses training school put up by the chief of Ntotroso with royalties, not much is found. Of the top ten diseases in the district, four are related to mining. These are: Malaria, Upper Respiratory Tract Infection (URTI), Gastroenteritis (Typhoid) and Diarrhoea. Apart from gastroenteritis, the incidences of all the others diseases are generally increasing.* Unquote

4.7.2 Discussion

95. No clear evidence is provided by the WACAM Report of the allegation that the four diseases mentioned above are attributable to mining. This is a most questionable assertion and in fact the theory put forward by the WACAM Report is contradicted by the sharp fall in prevalence in 2013, which the report attributes to the split of the Asutifi District into Asutifi North (where prevalences decrease suddenly and very significantly) and Asutifi South (data not provided). The sharp fall in Asutifi North seems to imply that prevalences in Asutifi South (not affected by mining) were much higher than in Asutifi North (affected by mining). Of the four diseases mentioned (Malaria, Upper Respiratory Tract Infection (URTI), Gastroenteritis (Typhoid) and

Diarrhoea), the only one that can partially be attributable to mining is URTI (with dust generated by traffic and mining a possible cause).

96. There are health facilities in the mine area, including Community-based Health Planning and Service (CHPS) compounds dotted across communities especially in more remote areas of the district. In Kenyasi No. 1, there is a clinic (Health Centre) that serves patients from both Kenyasi No. 1 and Kenyasi No. 2. There is another facility in Gyedu that serves patients from Wamahinso, Gyedu and Ntotroso. In addition to these health facilities located within the communities, major cases that cannot be treated at these facilities or require specialist care from doctors are referred to the Hwidiem Hospital. However, some respondents are against the idea of travelling to Hwidiem to access medical services. One discussant in a FGD at Kenyasi No. 2 was of the view that:

“...why should we travel all the way to Hwidiem anytime we have to go to the hospital when our clinic could have been upgraded to a hospital status?”

97. Despite this, women interviewed (key informants and participants of focus groups) were of the view that interventions of NADeF have contributed positively in dealing with the challenges associated with health infrastructure and service in the communities.
98. When it comes to access to health facilities, we can report that none of the respondents had any challenges in terms of both physical and economic access. It was noted that inhabitants had mostly been registered on and used the National Health Insurance Scheme [NHIS], which was seen to be more cost effective compared to not having the card. The District Gender Focal person, whose jurisdiction is beyond the mine area, expressed worry about inhabitants in more remote areas of the District having poor access to health facilities. The following quotation from her adequately describes the phenomenon:

“... Some people live in villages that are far away from the town and do not even have CHPS compounds. They always have to travel all the way to Hwidiem or Kenyasi to access medical service but the roads from these villages are not in good condition. Getting a car to a hospital is not easy...”

99. Despite the challenges mentioned, some efforts are being channelled into improving health care delivery through the distribution of treated mosquito nets to communities and the construction of CHPS compounds. As part of its Corporate Social Responsibility [CSR], NGGL has supported health sector even at the national level, for example, through the provision of Out Patient Department [OPD] facilities and medical supplies to the St. Elizabeth Hospital in Hwidiem (USD 437,000).
100. Women are more likely than men to use health facilities and consequently present a valuable opinion on whether access to the services provided may entail any gender based marginalisation. From all the surveys and key informant interviews, there had not been a single case where there was evidence of marginalisation of women in terms of economic or physical access to health care. Indeed, some respondents mentioned that health related challenges affect both gender equally, and had no peculiarities for women.

4.7.3 Conclusions

101. The WACAM Report findings are not confirmed by our investigations. No evidence is presented that the four diseases claimed to have worsened are caused by mining. While respondents do regret that residents of some remote areas of the District still struggle with access to health facilities and services, there is general recognition that the level of infrastructure and service has improved with the considerable investments made by NGGL and NADeF in the health sector.

4.8 EDUCATION

4.8.1 The WACAM Statement

102. The WACAM Report makes no firm statement as to access to education. It presents a discussion of the Gender Parity Index in local schools and concludes that trends observed are in line with general trends in Ghana as a whole.
103. Nevertheless, access to education was discussed in our focus groups and interviews, and the results are presented below.

4.8.2 Discussion

104. One key determinant of inhabitants' ability to gain employment both within and outside the mines is the level of education, qualification and adequate training. Education levels in the mine area have been observed to be low, especially among females, prior to the arrival of NGGL. However, in recent times the trend has changed with a lot more parents sending their wards, particularly girls, to school from basic through to tertiary levels.

4.8.2.1 Basic Education

105. Within the mine communities, basic school education has seen improvement in enrolment levels of girls. In almost all the host mine communities, there are public and private schools that provide education services to inhabitants. There is a surge in the number of private basic schools within the communities, a phenomenon that can be attributed to the quest for quality education and the desire to benefit from the scholarship schemes available to communities as these are merit-based.
106. Over the years, NADeF has invested heavily in the education sector through provision of infrastructure as well as teaching and learning materials. In the year 2010, for instance, among other things, the following key infrastructural projects were undertaken in the Asutifi North District alone:
- Construction of a 4-unit teachers' quarters at Gyedu;
 - Construction of a classroom block at Wamahinso;
 - Construction of a kindergarten school block at Gyedu; and
 - The Kenyase No. 2 Roman Catholic Primary School block with furniture, Library, Computer lab and Staff Common Room.
107. A five-year project dubbed the Quality Improvement in Basic Schools [QUIBS] by NADeF which was launched in 2015 aimed at transforming basic education in the mine's 10 host communities. The project includes grants, infrastructure, teacher training, and other programs aimed at improving the standard of education. The District Planning Officer noted that the QUIBS project has brought about a significant improvement in enrolment in basic schools within the host communities and beyond.
108. Hannah Nyarko, the Grace Church Women's Association representative from Ntotroso affirmed the increases in enrolment and attributes it to some specific interventions, saying:

"...the provision of merry go rounds, teaching aids, English readings books and organization of quiz competitions are some of the things that attract children to schools. When you are teaching the children using the teaching aids, they easily follow what you are teaching and show a lot of interest in what you teach them."

109. Mrs. Lucy Kwarteng, the Presby Women's Association representative from Gyedu affirmed the significant contribution of NADeF's scholarship scheme to reducing financial burden on guardians as well as improving girl child education:

"I have three children, one has just completed the SHS and two are currently at the SHS... I had difficulty paying the school fees and other educational bills of my wards. The one who completed SHS

was able to do so because of the support (scholarship) I received. Thanks to the scholarship scheme, my other two children are also in school studying without difficulties in the payment of their bills. The scholarship has been very helpful to me.”

110. These interventions have helped in retaining and attracting more pupils to schools in the mining communities.

4.8.2.2 Girls’ Enrolment in School

111. Within the Ahafo mine area, proactive attempts have been made to increase participation of girls in education, particularly at the basic and secondary levels. A direct policy action of having a lot more girls in school and payment of bursaries are some of the actions aimed at improving girl child education. These attempts have yielded meaningful results. There have been observed increases in the girls’ enrolment in schools, a position that was affirmed by the District Planning Officer. In the 2016/2017 academic year, for example, girls accounted for 51% of total enrolment in basic schools within the District, in line with the local demographic gender ratio. He further noted that this trend has been consistent over the last three academic years.

112. The scholarship scheme offered through NADeF proactively offers more opportunity for girls to benefit as compared to boys (secondary education). In fact, to benefit from the scholarship girls aggregate requirements are lower than those of boys (aggregate 16 for girls as compared to 10 for boys). The total number of beneficiaries in the Asutifi North District have increased from 217 in the year 2009 to 1,037 in 2015 with the proportion of female beneficiaries increasing consistently as can be seen from Table 1 in section 3.4.2 above.

113. An examination of the list of NADeF’s scholarship scheme from 2009 to 2016 indicate that about 42.5% of them at all various levels (pre-job, SHS and Tertiary) are women. There are however variations at the individual levels as shown in Figure 3. Approximately 51%, 44% and 37% of the beneficiaries at the pre-job, SHS and tertiary level are females (see Figure 3).

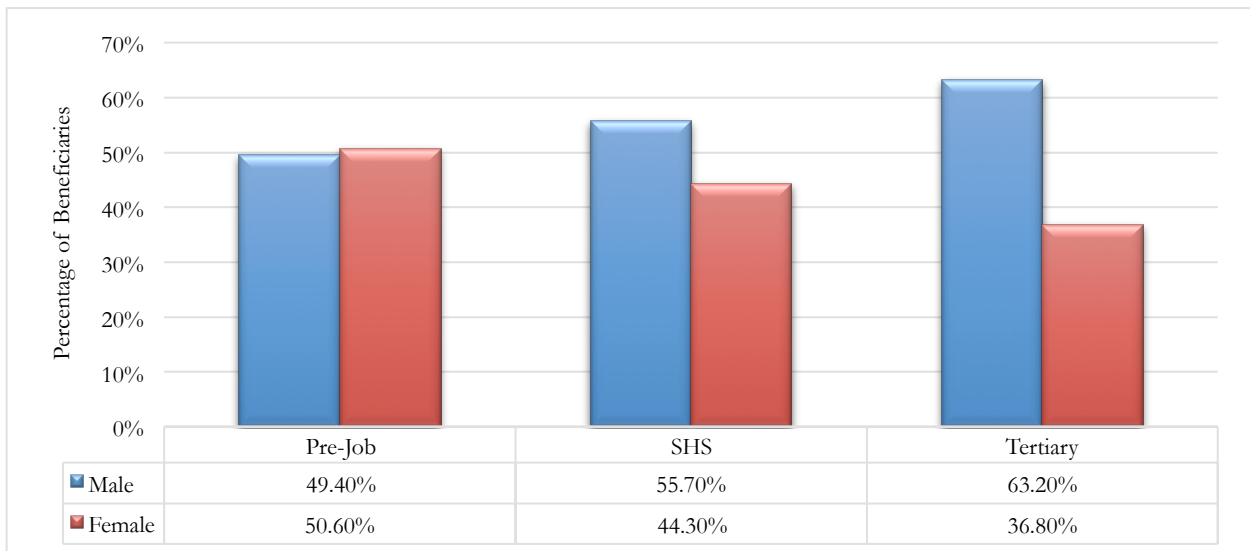


Figure 3: Proportion of Beneficiaries of NADeF’s Scholarship Scheme from 2009 to 2016

114. A participant during a FGD in Wamahinso further elaborated on the benefit of the scholarship scheme for girls:

“At first, I had serious challenges paying the school fees of my ward. There have been several instances that my ward (girl) has been sacked from school for failing to pay her fees on time. The scholarship has helped reduce the burden on me in meeting the financial educational needs of my ward and has even improved her academic performance.”

4.9 SOCIAL SUPPORT NETWORKS AND PLACE OF WOMEN IN SOCIETY

4.9.1 The WACAM Statement

115. The WACAM Report describes a negative impact of mining on social life, mainly attributable to people having to move and out-migrate.

Quote from WACAM Report (page 26): *Of the respondents who responded to the particular enquiry of whether the mining situation in the district had affected them, 81 per cent said it had affected them negatively. The reasons given for the negative effect on the social life of the people included the economic hardships it had brought, which means that people had to always be on the move to get an income.* Unquote

4.9.2 Discussion

116. In the event of displacement and associated disturbance, social support networks are essential to minimising impacts to vulnerable groups. Following land acquisition for the Ahafo South mine, some people have had to resettle to sites near Kenyasi 2 and Ntotroso, or to relocate to these towns, which may lead to a dissolution of social support and networks.
117. There are currently a number of social support networks in the Ahafo area including Human rights courts, Social Welfare Department, Scripture Unions in schools, local NGOs and CBOs, as well as Guidance and Counselling Units. The Social Welfare Department at District level, for example, helps the vulnerable in society through the provision of school uniforms and other clothing. Specific support for the most vulnerable has also been organised by NGGL. However, it appears that a majority of women’s groups do not take advantage of the services provided by these institutions.
118. Quite apart from these social support agencies are groups of Civil Society Organizations that also push the agenda of women and vulnerable people. From the interactions with the survey respondents, there are a few groups that push women’s agenda. These groups include Omanbotantim, Centre for Maternal Health and Community Empowerment [CMCE], in addition to the Women’s Consultative Committee and its constituent women’s groups in churches and community women’s associations. The Queen Mother of Kenyasi No. 1 expressed a strong desire to help women affected by galamsey and mining. In her efforts, she is working towards forming the Nana Adutwumwaa Foundation to assist women in areas of health, education and economic empowerment.
119. Increasingly, women have become more conscious of their rights and this manifests in the strong will to be heard in community decision making fora. The Gender Focal Person for the Asutifi North District maintained that through workshops and sensitization programmes, women have become conscious of their contributory roles in community development. Previously, women had notions of being homemakers and expressed jittery in joining and actively participating in associations but following efforts of the WCC’s sensitization programmes, these perceptions have changed, and are continuing to change.
120. Getting women to be involved in community decision-making have taken several approaches. In recent times, traditional authorities have adopted a new approach of enhancing women’s participation where every Chief has a corresponding Queen Mother.
121. Women’s groups have grown in popularity over the years, both in industry and social-related activities, in relation to calls for gender equity all across the world. As a response to this call, NGGL initiated plans to empower women by instituting a women’s network group with the Women’s Consultative Committee (WCC) described above (see section 3.2). The WCC meets on a regular basis, and decisions and trainings taken are further communicated to the constituent groups by their representatives.

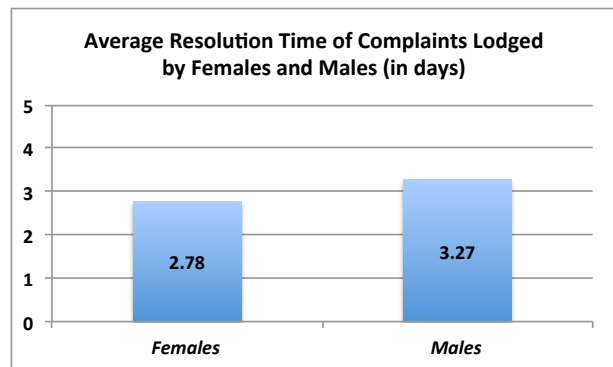
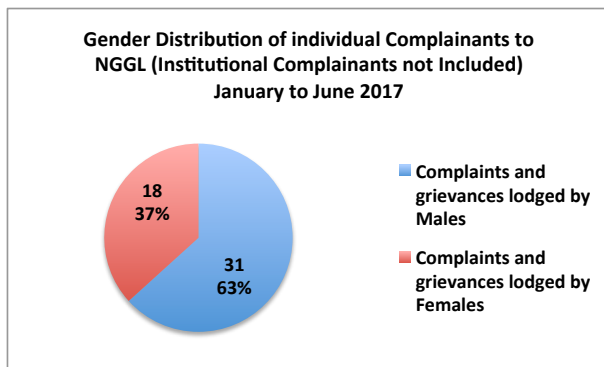
- 122. From unit committees to traditional councils, women are fairly represented in all manner of engagements. Furthermore, Queen Mothers of the various communities, who serve as the ultimate heads in matters of feminine concern, are preview to most (if not all) developmental issues that their male counterparts (chiefs) are involved in.
- 123. No known cultural practices or norms totally bar women from actively participating in decision making. Women, just like their male colleagues, only need to be decorous in their language especially when speaking in public either to community elders or chiefs.

4.9.3 Conclusion

- 124. In contrast with the assertion in the WACAM Report, it appears that social networks have not dissolved in the area of the Ahafo South mine, and that women’s place in society is slowly improving thanks to initiatives taken by several stakeholders, including the WCC, Queen Mothers and Chiefs, and local government agencies.

4.10 ACCESS OF WOMEN TO THE NGGL GRIEVANCE REDRESS MECHANISM

- 125. In addition to the investigations described above, and although this was not addressed specifically in the WACAM Report, it appeared useful to check whether the Grievance Redress Mechanism established by NGGL was fair to women as it is to men.
- 126. The following graphs show the gender distribution of complainants whose grievance was registered in the first half of 2017 (left), and the average resolution time of complaints lodged by males and females in the same period.



- 127. Of 47 grievances lodged in the first half of 2017, 18 (37%) were lodged by females. Put in perspective of the fact that there are about 75% of households that are female-headed, and that most grievances are lodged by the head of household acting on behalf of the whole household, this is a satisfactory gender ration: females do not shy off lodging a grievance.
- 128. The average resolution time is slightly lower for females, which shows that the system does not discriminate against them.

5. CONCLUSIONS AND RECOMMENDATIONS

5.1 SUMMARY OF KEY FINDINGS

129. Our interactions with key stakeholders constituted from the WCCs, key informants and FGDs have revealed the following key findings:

- Women are predominantly not land owners but source their livelihoods from lands through farming, collection of non-timber forest resources and mushrooms, snails and herbs. They support their husbands and male counterparts in cultivating cash and food crops. Where agricultural land is taken for mining, their sources of livelihood may be affected, reducing their social and economic empowerment. However, the livelihood improvement interventions put in place by NGGL to mitigate these impacts were found not to contribute to women's marginalisation. In addition to livelihood programs, diversification into retail trade and provision of services such as hairdressing, dressmaking and food vending were some strategies adopted by women in coping with the loss of livelihood streams related to land.
- Women are not excluded from financial initiatives, particularly micro-credit. They are able to access loans and perform financial transactions equally to men or better. The only limitation with women's financing of economic activities was that they could not access larger amounts of money because of the low paying nature of their economic activities. Respondents were of the view that women were better placed compared to men when it came to access to credit. Financial institutions find them more creditworthy as they generally do not default in repaying loans. In addition to traditional financial institutions, women's access to credit was enhanced through the WCCs revolving fund, which specifically targets women, and the microcredit schemes from NADeF.
- Access to water in the mine's host communities has improved over time. In all the communities, residents access potable water from piped sources connected to Small Town Water Supply systems and mechanized boreholes. The study revealed that there are no gendered dimensions to water access. Generally, women have not been marginalised in relation to access to potable water. Women interviewed were of the opinion that NGGL's interventions and those of NADeF contributed significantly to overcoming water challenges.
- There are health facilities that serve residents in all the communities affected by the mine. A combination of a number of Health Centers, CHPS compounds, and the Hwidiem Hospital serve the health needs of inhabitants of the Ahafo South mine area, in conformance with the nationwide Ghana healthcare service structure. NGGL's interventions in health such as the supply of treated mosquito nets and supply of OPD equipment are but a few that promote public health. The establishment under NADeF auspices of a nursing school in Ntotroso can only benefit the quality of local services. Respondents affirmed that access to health facilities by women and men alike have not been hindered.
- Education has been one of the core social responsibility areas for NGGL and NADeF. Prior to operationalization, educational enrolments were low but these have been found to be increasing following the arrival of Newmont. Investments in infrastructure and supply of teaching and learning materials through the QUIBS project are yielding positive results. Girls' enrolment in basic schools over the past three years is equal or higher to boys' as the NADeF educational scholarship gives more priority to girls.
- Participation of women in governance and decision-making has increased over the years, partly as a result of better sensitization and education on their rights. Consequently, women are free to join any association of their choice, and no cultural hindrances that prevent them from participating in decision making were identified. While the WCC has been instrumental in pushing the women's agenda, the main worry expressed by women was the fact that men often outnumber them in meetings and do not take into

consideration their views on certain issues. We also found that some women did not know of any civil society groups that push their agenda, and a section were still of the view that they are marginalized in decision making.

5.2 KEY RECOMMENDATIONS

5.2.1 More Systematic Gender Assessments

130. Potential gender impacts of NGGL's operations and developmental activities should be identified through gender impact assessments in project planning, implementation and monitoring. All data generated by monitoring of any NGGL or NADeF venture should be disaggregated by gender. Gender impact assessments should be mainstreamed as part of the general gender mainstreaming strategy. In addition, to ensure continued attention to gender issues, a gender risk awareness and compliance strategy must be developed. Dedicated checklists can be developed to assist in ensuring that on-going decision-making and other activities always incorporate a gender perspective. This checklist must be included in regular monitoring and evaluation activities.

5.2.2 Strengthening Local Hire Policies and Procedures

131. There were complaints that some women employed at the mines for unskilled labour activities were largely from outside the mine operational communities, which often resulted in grievances from those within the communities. It was, however, showed that NGGL sub-contracts local firms, which are required to recruit locals from the operational communities. It is therefore recommended to strengthen measures to recruit locally, to disclose publicly (including to the WCC and other committees) local recruitment performance, to ensure that NGGL itself and its sub-contractors indeed recruit women who are locals of the communities to occupy the appropriate job vacancies.

5.2.3 Strengthening Sensitization of Women

132. Prior to the operations of NGGL, women had little or no representation in decision making about issues that bothered on the development of their respective communities. Women were however found to be engaged in decision-making processes and had representations on the implementation of community projects. Some women however showed less concern whenever community fora were organized for consensus building. It is therefore recommended that the WCC should intensify and undertake regular (quarterly) sensitization programmes to re-orient and inform women of the need to be actively involved in decisions that affect the communities at large and hold authorities accountable for their wellbeing.

5.2.4 Facilitating Access to Start-up Credit

133. A key intervention benefitting women was the economic empowerment (micro credit support) by NGGL through NADeF and the revolving fund of WCC. The study revealed concerns about favouritism and amounts each received, which were mentioned as relatively small. It is recommended to increase the number of female beneficiaries, and to make the selection process more participatory and transparent to clear perceptions of favouritism. There should also be effort to increase the credit sums to specific female individuals who have performed well in the repayment after several successful loan cycles, and have the potential to expand their businesses with a well thought business plan.

134. The survey revealed further that women had limited and in some cases no access to start-up capital from the WCC revolving fund, a challenge they expressed worry about. The study recommends a relook at WCC's policies of providing credit support to women, by either making provisions for or facilitating access start-up business credit to women who require them.

5.3 CONCLUSION OF STUDY

135. Newmont Ghana Gold Limited’s activities have brought about a number of improvements in social and economic development of its neighbouring communities. While these improvements are manifest in better quality of life, some negative perceptions are still expressed in communities. Key among these perceptions are: the fact that livelihood sources have been affected by land take, and the impossibility for the mine to employ all locals that are willing to obtain such jobs.
136. There are also concerns about inequity between males and females in accessing and securing mine benefits and livelihood or other mitigations. In Ahafo, however, we cannot conclude on marginalisation of women in terms of access to land compensation and livelihood restoration programmes, health, education and water. The reported marginalisation of women is noted to be perceptions as neither our interactions with female respondents nor quantitative analysis revealed such issues.
137. Going forward, a conscious attempt to capture women’s needs through social and economic studies, and addressing these needs directly should contribute to reducing perceived marginalisation of women in the Newmont Ahafo Mine area.

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ANNEX 1 – INTERVIEW GUIDELINES ON WOMEN’S MARGINALISATION

ECONOMIC

- a. Sectors of the economy most women are engaged in, and for what reasons.
- b. Are the predominant sectors women engaged in considered to be low or high paying?
- c. In your estimation, are women in this community employed by the mines, and in what capacities if they are?
- d. Have women’s access to land, use of land and rights acquisition (ownership system) been affected by NGGL operations?
- e. Has NGGL’s blocking of access to forest affected/impacted both men and women equally?
- f. In terms of access to land and forest resources, would you say women are marginalised?
- g. What are your views/ perceptions on how access to land may, or may not, empower women socially and economically?
- h. Do women have equal access to credit or financial resources as men?
- i. What would you say about economic interventions by NGGL favouring men more than women?
- j. Could you mention some specific NGGL economic interventions targeted at women, and how each has impacted women?
- k. Are there any financial support schemes targeted at women and how beneficial have they been, if there are?
- l. Are there any peculiar challenges associated with women’s access to credit?
- m. Do men and women alike in the mine operational area have similar challenges in accessing credit?

SOCIAL

- a. What is/are the source(s) of water for residents in the mine area?
- b. Are there any challenges with access to water?
- c. Have NGGL mining operations affected the quality of water used in the community?
- d. What problems/challenges are there with the quality of water used?
- e. Does the quality of water used have any effects on the health of women?
- f. Are there any visible signs of dust and fumes from the blast pits?
- g. Do these dust and fumes have any effects on the health of women?
- h. What specific medical/health issues are associated with the dust and fumes from blasting, if any?
- i. What medical/health facilities are available to residents in the community?
- j. Are these health facilities economically accessible to women in the area
- k. Are health facilities physically accessible to women in the area

- l. Have there been any interventions in health from the NGGL, and what are they, if any?
- m. Do women have equal access to education as are their male counterparts?
- n. What interventions are there to encourage women's education?
- o. Have the women taken advantage of these interventions?
- p. Do women/females benefit from educational scholarships equally as men
- q. Are women free to join any association of their choice [freedom of association]
- r. Awareness of human and women's rights
- s. Are there available and functional social support networks for marginalized women, if there is perceived marginalisation?
- t. Existence of women's civil society activist groups that push women's agenda

POLITICAL/ DECISION MAKING/GOVERNANCE

- a. Are there identifiable women's groups in the community, how effective have they been, consistency/contiguity in their operations?
- b. Is there any kind of women's consultation before implementation of projects?
- c. Are women excluded or allowed to participate in community decision making?
- d. Do men and women have equal rights/ votes in decision making?
- e. Any specific measures in place to ensure women's participation on equal basis as men
- f. Are women equally represented or constituted in major community projects
- g. What are the cultural hindrances to women's participation in decision making, if any?

ANNEX 2 – LIST OF STAKEHOLDERS INTERVIEWED

KEY INFORMANT INTERVIEWS

Name	Designation	Community /Scope
Comfort Perpetual Amoah	Gender Focal Person	Districtwide
Mrs. Leticia Anokye	Asutifi District Assembly Women Representative	
Mrs. Lucy Adutwumwaa	Asutifi District Assembly Women Representative	
Mrs. Agnes Opoku	Asutifi District Assembly Women Representative	
	Department of Social Welfare	District/Region
	District Planning Officer	Districtwide
Nana Yaa Adutwumwaa	Queen Mother	Kenyasi No. 1
Nana Adwoa Pokuah	Queen Mother	Kenyasi No. 2
Nana Kwartenmaa Amponsaah	Queen Mother	Ntotroso
Nana Konama Dampong	Queen Mother	Wamahinso

FOCUS GROUP DISCUSSIONS

Community	Group Type	Number
Kenyasi No. 1	Women’s Group Representatives	1
	Youth Group	1
	Women Farmers Households	1
Kenyasi No. 2	Women’s Group Representatives	1
	Women Farmers Households	1
	Men’s Group	1
Ntotroso	Women’s Group Representatives	1
	Women Farmers Households	1
	Men’s Group	1
Gyedu/Wamahinso	Women Farmers Households	1
	Women’s Group Representatives	1
Subika	Women Farmers Households	1
Tutuka	Women Farmers Households	1
Total		13

KENYASI 1

Group Name	Representative
Hairdressers and Beauticians Association	Dora Mensah
Tailors and Dressmakers Association	Leticia Adutumwaa
Methodist Women Fellowship	Hagar Opoku
Catholic Women Association	Anna Adjei
Youth Association – women	Leticia Donkor
SDA Women Fellowship	Ernestina Dzifa Sablah
Presby Women Fellowship	Cecilia Adu
Anglican Women Fellowship	Janet Asante

KENYASI 2

Group Name	Representative
Women in Small Businesses Association	Yaa Konadu
SDA Women Fellowship	Gladys Antwi
National Association of Beauticians and Hairdressers (NABH)	Akosua Konadu
Pentecost Women Movement	Sophia Opoku
Methodist Women Fellowship	Sarah Badu
Catholic Women Fellowship	Lucy Adutwumwaa
Moslem Women	Maali Hamidu
Police Officers Wives Association	Constance Allotey
Prison Officers Wives Association	Dora Larbi

NTOTROSO

Group Name	Representative
Ntotroso Resettlement Women Group	Christian Agyeiwaa
Methodist Women Fellowship	Comfort Antwi
Grace Church	Hannah Nyarko Nkrumah
Presbyterian Church	Elizabeth Tweneboah
Assemblies of God	Comfort Owusu
SDA Women Ministry	Margaret Opoku
Market Women Association	Akua Manu
Market Women Association	Hannah Amposaah

GYEDU/WAMAHINSO (MIXED GROUP)

Group Name	Representative	Community
Moslem Women Association	Adisatu Siedu	Wamahinso
Women Association	Ama Tabuaa	
Women Association	Mary Boakye	
Women Association	Beatrice Nkrumah	Gyedu
Women Association	Comfort Agyei Mensah	

ANNEX 3 – COMPOSITION OF THE WOMENS' CONSULTATIVE COMMITTEE

No.	COMMUNITY	NAME OF GROUP/ ASSOCIATION	ELECTED REPRESENTATIVES
1.	Wamahinso	Moslem Women Association	Adisatu Seidu
2.	Wamahinso	Women	Beatrice Mensah
3.	Wamahinso	Women	Mary Boakye`
4.	Gyedu	Women	Beatrice Nkrumah
5.	Gyedu	Women	Comfort Agyei Mensah
6.	Gyedu	Assembly Woman	Lucy Kwarteng
7.	Ntotroso Resettlement	Women	Christiana Agyeiwaa
8.	Ntotroso	Methodist Women Fellowship	Comfort Antwi
9.	Ntotroso	Grace Church	Hannah Nyarko Nkrumah
10.	Ntotroso	Presbyterian Church	Elizabeth Tweneboah
11.	Ntotroso	Assemblies of God church	Comfort Agyemang
12.	Ntotroso	Market Women Association	Grace Yeboah
13.	Ntotroso	SDA Women Ministry	Margaret Opoku
14.	Ntotroso	Women	Akua Manu
15.	Ntotroso	Women	Hannah Amponsaah
16.	Kenyasi 1	Hairdressers and Beauticians Association	Dora Mansah
17.	Kenyasi 1	Tailors and Dressmakers Association	Leticia Adutwumwaa
18.	Kenyasi 1	Methodist Women's Fellowship	Hagar Opoku
19.	Kenyasi 1	Catholic Women Association	Abena Aniwaa
20.	Kenyasi 1	Police Wives' Association	Lawrencia Gomashia
21.	Kenyasi 1	Youth Association- women	Leticia Donkor
22.	Kenyasi 1	SDA Women Fellowship	Ernestina Dzifa Sablah
23.	Kenyasi 1	Presby Women Fellowship	Cecilia Adu
24.	Kenyasi 1	Prison Officers' Wives Association	Faustina Asante
25.	Kenyasi 1	Anglican Women Fellowship	Afua Amoah Aso/Janet Asante
26.	Kenyasi 1	Women	Mary Addae
27.	Kenyasi 1	Pentecost Women Movement	Comfort Acheampong
28.	Kenyasi 2	National Association of Beauticians and Hairdressers (NABH)	Comfort Annor
29.	Kenyasi 1	Women in Small Business Association	Yaa Konadu
30.	Kenyasi 2	SDA Church Women Fellowship	Gladys Antwi
31.	Kenyasi 2	Pentecost Women Movement	Cecilia Acheampong
32.	Kenyasi 2	Methodist Women Fellowship	Sarah Badu
33.	Kenyasi 2	Catholic Women Group	Gladys Opoku
34.	Kenyasi 2	Moslem Women	Mariama Hamidu
35.	OLA Resettlement	Women Group	Victoria Asumda
36.	OLA Resettlement	Women Group	Ataa Broni
37.	Yamfo	Assembly woman	Rose Nyarko
38.	Yamfo	Women Group	Veronica Amponsaah
39.	Yamfo	Women Group	Dora Osei-Kufuor
40.	Yamfo	Women Group	Elizabeth Nkrumah
41.	Yamfo	Youth Dev. Association	Diana Gyamfi

No.	COMMUNITY	NAME OF GROUP/ ASSOCIATION	ELECTED REPRESENTATIVES
42.	Susuanso	Women Group	Faustina Bonsu Yeboah
43.	Susuanso	Women Group	Vida Agyemang
44.	Tanoso	Women Group	Janet Akowuah
45.	Terchire	Women Group	Mary Amoah
46.	Terchire	Women Group	Augustina Tiwaa
47.	Adrobaa	Women Group	Christiana Nyamekye
48.	Adrobaa	Women Group	Rebecca Takyiwaa
49.	Afrisipakrom	Women Group	Beatrice Achiaa
50.	Afrisipakrom	Women Group	Afua Zenabu
51.	Hwidiem	Women Group	Akua Menkah/Lucy Amoah
52.	Hwidiem	Women Group	Yvonne Opoku Kwarteng
53.	Hwidiem	Moslem Women Group	Ayishetu Haruna
54.	Hwidiem	FOMWAG	Saratu Ibrahim
55.	Hwidiem	National Hairdressers and Beauticians Association	Ama Nyarko Bofo/Lydia Bofo
56.	Nkasaim	Women Group	Faustina Adu Yeboah
57.	Nkasaim	Women Group	Joyce Serwaa Bonsu
58.	Yawusukro	Women Group	Mary Kola
59.	Obengkrom	Women Group	Yaa Agyekumwaa
60.	Obengkrom	Women Group	Akua Adoma
62	Yamfo	Tano North District Women Representative	Dora Osei Kuffuor
63	Kenyasi 2	NATGLASS	Sophia Addowaa Boakye
64	Kantinka	Women	Abena Comfort
65	Kantinka	Women	Hawa Mahama
66	Amoma	Women	Hannah Amoah
67	Kenyasi 2	Assembly Woman	Lucy Adutwumwaa
68	Kenyasi I	Moderator	Patricia Kumi
69	Water Dam	Women	Akosua Addai
70	Water Dam	Women	Mariama Issaka
71	Water Dam		Afua Adutwumwaa
72	Water Dam		Safia Issifu
73	Water Dam	Kwakuaddaikrom	Christiana Addai
74	Water Dam		Adwoa Addai
75	Kenyasi I	Assemblywoman	Afia Sarpong
77	Wamahinso	Women	Georgina Adjei
78	Acheresua	Assembly woman	Tiwaa Faustina
79	Kenyasi I	Bakers Association	Diana Pokuwaah