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1. OVERVIEW

- **Objective:** The interview's objective is to allow a deeper understanding of the social and economic impacts that COVID-19 brought to women ASM miners.
- Target number: 15-20 women ASM
- Interview duration: 15-30 min per interview.
- Interview method: Interviews conducted by phone call and via Facebook messenger video call.
- *Number of questions:* 12 questions were prepared
- Interview takers: Ms. Bolormaa and Ms. Munkhzaya
- Starting date: March 11, 2021
- Closing date: March 27, 2021
- Number of participants: 20 women ASM

2. INTERVIEW QUESTIONS

- 1. Why are you involved in the mining activity?
- 2. How has COVID-19 impacted your work in the mining sector?
- 3. What measures do you take to avoid COVID-19 spread when you work at the mine sites?
- 4. What are the main challenges faced by the ASM community during the pandemic?
- 5. Do you think that you receive a fair price for the gold that you produce?
- 6. What financial, economic or other difficulties have you experienced during the pandemic?
- 7. Did you have any financial reserves to deal with the reduction in income? If so, how many months' worth?
- 8. Were there any job changes during the pandemic? If not, what economic activity did you do to increase your income?
- 9. Were there disruptions to procurement and the supply chain? Please explain.
- 10. What type of assistance do you believe the local and national governments should be offering the ASM communities?
- 11. What do you think are the key issues that need to be addressed around you / in the industry in which you work?
- 12.Based on your previous answer, can you reflect on what you consider the top three priorities?

3. RESULTS OF THE INTERVIEW

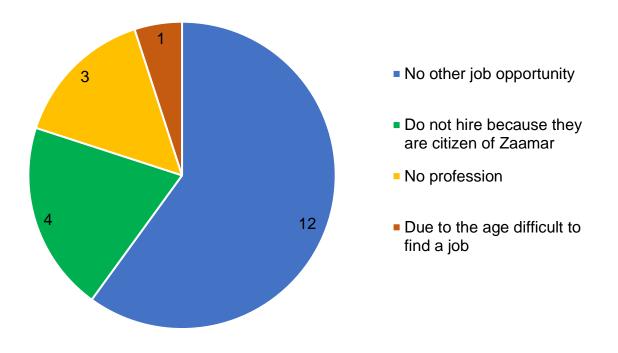
General question:





1. Why are you involved in the mining activity?

Most of the participants say, no job opportunity in other than doing artisanal mining in Zaamar soum and say do this for the living. Only job opportunity is work at mining company. But they do not hire citizens of Zaamar soum. Sometimes they used to lie to get a job that they are not from Zaamar.



COVID-19 related questions:

2. How has COVID-19 impacted your work in the mining sector?

All participants reported COVID-19 impacted a lot. Due to the regulations and restrictions during pandemic roads are closed and they cannot go outside of the town. Their volume of work decreased rapidly and with this fact their income decreased largely. Beside this impact participants also mentioned following issues

- Pressure from police side increased (while they are chased by police very high risk for their life and health) 3 participants
- They started to take a loan 3 participants
- Cannot get medical service 1 participant
- Mining companies firing employees, they do not want to engage with them 1 participant
- No discussion on tripartite agreement 1 participant

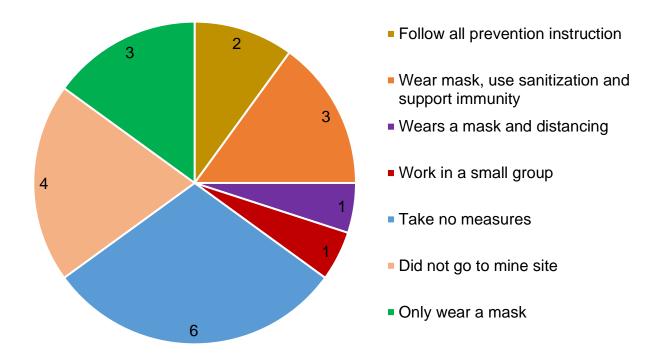




- Mentally not stable, feel fear – 1 participant

3. What measures do you take to avoid COVID-19 spread when you work at the mine sites?

All Participants say they wear a mask in town when go outside, but it is difficult to wear a mask when they are working at mine site, because of so much dust in the air and difficult to breath.



4. What are the main challenges faced by the ASM community during the pandemic?

Main challenges that face ASM during COVID-19 pandemic is no job and low income. As mentioned above people in Zaamar soum do not have much opportunity to get a job so for most people doing artisanal mining is their main source of income. All of the interview participants mentioned that due to the restriction roads are closed and they cannot go to mine site. Following this no job, no income.

Besides this main challenge following issues were mentioned during the pandemic:

- Gold price decreased
- Food and other consumables price increased, capacity of the procurement decreased





- More violence, more penalty from police side, confiscate mining equipment, high risk for life, increased accidents while chased by police and securities
- Children's educational issue and foster a child issue, take children to mine site
- Cannot go to Ulaanbaatar for medical checkup, not possible in Zaamar. Many ASMiners got chronic disease
- Buy food on credit
- Only income is Child money from government
- Climate impacts, flooding
- Mining companies do not support Zaamar people when they want to do business
- ASM Federation does not come to Zaamar to stand for us, to facilitate with companies or local government

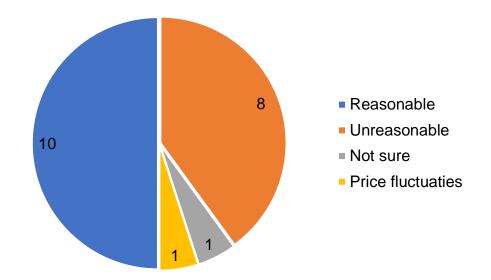
5. Do you think that you receive a fair price for the gold that you produce?

Most of the participants said price is reasonable, but following issues were mentioned:

- Sometimes it is too cheap 2 participants
- Gold price decreased 4 participants
- Sometimes fictional price down case exists 1 participant
- From recent last started to get more information on gold price (from social media, tv news). Found out that it is unreasonable – 1 participant
- To give gold to a National Bank atleast 50g of gold need to be melted. Do not collect the gold, directly give to buyers on the day they found a gold 1 participant
- There are small differences, about 10 grocery shops buy gold, offer slightly different prices.
- Gold price increased 2 participants
- Before COVID 300,000 MNT per / .., now 450,000-500,000 MNT. Some ASMrs worked during the summer 1 participant
- I heard in other places price is higher 1 participant
- Price fluctuates 2 participants







6. What financial, economic or other difficulties have you experienced during the pandemic?

For all ASMiners who participated in the interview, their income decreased. This is most abundant issue. Second most abundant difficulties that participants mentioned in interview is they cannot get medical service. Also, they mentioned that they are worried about education of their children and some participants mentioned police issue and land permission.





Police restriction No permission to land

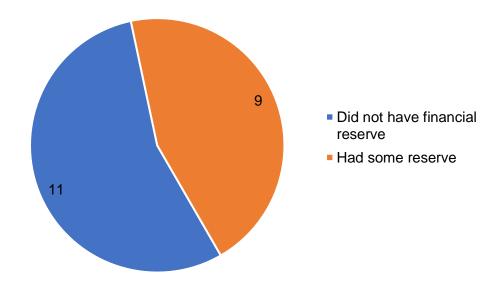
Childrens educational issues distance learning is not efficient can not arrange childrens online lessons due to the lack of smart phone, can not buy data

Health issues - Cannot get medical service - Cannot go to Ulaanbaatar for medical check up - No health and social insurance - get stressed due to pandemic

Financial problem - No job - Income decreased - gold price decreased - food and consumables price increased - difficult to pay tuition fees for their children - loans increased - extra expenditures for mask, sanitizer and so on

7. Did you have any financial reserves to deal with the reduction in income? If so, how many months' worth?

Most of the participants had no financial reserves to spend during pandemic. They lived on Child money and loans form pawn shop. In Zaamar soum there is no business opportunity. Eight participants had some reserves worth 1-4 months.







8. Were there any job changes during the pandemic? If not, what economic activity did you do to increase your income?

Only one participant changed her job. Other participants did not change their job. Six of them do following business activities to increase their income.

- Sewing service at home 2 participants
- Online trading
- Medical diagnose
- Grow vegetable
- Carpet cleaning service

People who do not do business activities say in Zaamar soum there is no business opportunity.

9. Were there disruptions to procurement and the supply chain? Please explain.

Disruptions to procurement and supply were relatively low. But there were some disruptions for certain goods like home appliance, eggs etc. Most of the participants mentioned that due to the low income their volume of the procurement decreased and price increased.

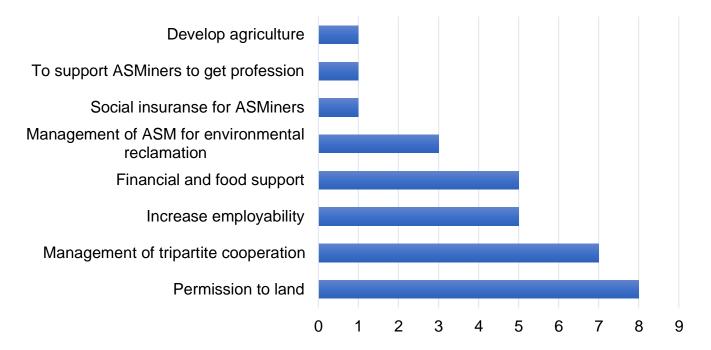
No, there was no disruption	13
Yes, there was some disruption for certain goods	7
Total participants	20

10. What type of assistance do you believe the local and national governments should be offering the ASM communities?

Most of the participants mentioned that they want permission to land for mining activity. Also, most of the participants talked about tripartite agreement that local government-mining company-ASM can cooperate. As I understood after mining company finished their mining activity, they allow ASM to do environmental reclamation and local government manage this cooperation.







11. What do you think are the key issues that need to be addressed around you / in the industry in which you work?

Following issues were told by participants:

- No permission to the land for mining activity
- No health and social insurance for ASMiners of Zaamar soum
- No support from local and national government
- Police violence
- No employment for citizens of Zaamar soum
- No environmental rehabilitation, reclamation from mining companies
- Difficult to get medical service
- No entertaining place for youth and children, local people
- So much dust in this area, environmental issue
- Trainings for local people for financial education
- Young people are not motivated, no ambitions
- No interaction between local government-ASM-farmers-mining companies
- Safety issue
- Poverty is increasing
- No sustainable income, low salary
- No management from local government
- No infrastructure





12. Based on your previous answer, can you reflect on what you consider the top three priorities?

Participants named different issues as a top three. All the answers of participants compiled in a table in next page.





	Question 1	Question 2	Question 3	Question 4	Question 5	Question 6	Question 7	Question 8	Question 9	Question 10	Question 11	Question 12
Interviewee 1	to have an income	lock down, police restriction, pressure from police side	wears a mask, in most case no measures to avoid COVID	decreased income, gold price decreased,	reasonable, sometimes too cheap	health issue, due to the lockdown can`t get medical service, income decreased a lot, consumables price increased a lot.	had some financial reserve (4 million MNT), 1 month worth	sewing clothes at home	some disruptions to procurement and the supply chain	increase employability, police issue, confiscate their property, nuhun sergeelt hiihiin umnu orj ajillah huseltei	Main issue is no land for ASM, no lisence	1. Permission to land use, 2. violance, 3. zno management
Interviewee 2 Due to the ninja work, became with disability	Citizen of Zaamar and no employment	Close all roads cannot go for th job	don`t take any measures to avoid spreading covid-19	price of the food and other consumables incresed, no income, capacity of the procurement decreased	reasonable, recently gold price decreased.	income decreased, gold price decreased, consumables price increased	No	No change	not much	management, license, policy, support form government	health issue, no health insurance for ASM, Social insurance, no support from local and national government, police violance, no employability for ASM of Zaamar, no one highers ASM,	1. No local government cooperation with ASM, 2. Health insurance, 3. Social insurance
Interviewee 3	In Zaamar soum very difficult to find a job, almost inpossible even one has speciality	due to the lockdown can`t go for gold mining, finacial issue, in winter when mining company stops activity ASM goes into mining company, during summer goes other places	very high risk, but take no measures, difficult to wear mask	discrimination for local people ASM, mining companies do not hire, violence, closed road, risk is increased, due to COVID regulations and restrictions more violence, penalty,	not reasonable, around 30k MNT less than bank price. Gold price decreased, before 3.75g Au = 560k, now it is =460k	income decreased, big financial issue, 2 people worked before due to the pandemic only one worked. 70-80% decreased. Consumables and goods, price for grocery price increased so much, due to covid food and other things consumption increased	No, loan increased, lombard	No change, inpossible to find a job. Discrimination for people of Zaamar soum	for some goods, food supply was ok	Management for company-local government-ASM cooperation, Permission for land use, increase employment, to support ASM`s to get profession	no environmental rehabilitation from mining company, so much dust in the area, no job, health issue, no medical service,	1. employment, 2. Medical service, 3. Support from local government





Interviewee 4	no job, to have a income to live, no education, over 40 age difficult to find a job, to do business no investment money	impacted a lot. Roads are closed by police. Due to the lockdown can not do mining work.	wear a mask, use sanitizer. Does not know other measures, at minesite inpossible to wear a mask.	main challenge is closed road, restriction during pandemic	not reasonable, before did not know how it is unreasonable, from recent last started to get more information on gold price (from social media, tv news). Found out that it is unreasonable	income decreased, difficult to pay tuition fees for children. Afraid that her son will become ASM. students do not go to school, universities	did not have financial reserve.	no change in workplace. Mining work decreased a lot. Tried to sew clothes. People all have same financial issue. Business opportunity is 0	no disruptions. No money so can not bue things that purchased before	lisence is big issue, need land where to do mining activity. Company-local government-ASM agreement was good solution	No permission to land use, penalty from police and mining companies, health issue, difficult to get medical service, when taking medical service very expensive, her children were discriminated by school teachers and social officers of the school. Changed her childrens school	1. childrens education, distance learning is harming their childrens education, don't want her children become ASM, 2. permission to land use, 3. no peaceful life and work environment
Interviewee 5	no employment, very low salary	closed roads, no job, no money, loan increased	do not take any measures	no support from government, no permission to land use, no lisence	not sure	no employability, no financial guarantee, whole economics of soum falling down, on childrens education impacted negatively	No	No change	No disruptions were observed	Completely no support from government. Management, environmental rehabilitation. Pay attention to this area	no entertaining places for local peaple, young people. So much dust in the ares, PM in the area very high. Big health issue, trainings for the local people to give financial educatio. Young people not motivated, no ambitions, farmers land distroyed by mining activity. No interaction between ASM and farmers. Big environmental issue, ~70km riverside land distroyed. no job. no income, penalty form police, police confisticate their instrument. physical violance from police side	Very high PM concentration in the air, air quality issue, health issue, no employment, very high risk for life, management for land use.
Interviewee 6	No job, for the source of livelihood	closed roads, restrictions, income decreased, impacted so much negatively	difficult to wear a mask, during ASM work, not much prevention	No land to mine, closed roads. Only once in a week goes to mine, someweek no job.	Not reasonabl, price is too low	Income decreased, financila situation got wirse, increased expenditures, some disruptions in a supply	No, lives on everyday income from ASM activity and Child money from government.	No change	Relatively ok. For the certain time no supply for certain goods	Give lisence to land use for ASM. Want equal distribution of license to ASM from local government	Land issue, lisence, income decreased, safety issue, poverty is increasing	1. Poverty, 2. Land issue, 3. Safety issue





Interviewee 7	Citizen of Zaamar and no employment	closed roads, restrictions, income decreased, impacted so much negatively	do not take any measures other than social distancing, max 6-7 people work together	Mining companies stopped, closed roads, restrictions from police side	reasonable, but sometimes fictional price down case exists	Financial issue, difficult to pay tuition fees for children, no financial support from nowhere. Children stays home, problems with foster a child	No, only child money	No change. No business opportunity in Zaamar soum	No disruptions were observed	Permission to land use for ASM	No job, No permission to land use, no medical service, very high risk for life, nowhere to take health check, Police arrest, confiscate instruments, Initiation of criminal proceedings, due to the COVID so much restriction for trafic, no safety instruments and tools	1. No job, 2. Health issue and medical srvice, 3. No other income source
Interviewee 8	Citizen of Zaamar and no employment	Due to the lock down and restrictions no job, income decreased	Wears a mask and distancing	closed roads, lockdown and restriction. Very difficult to find gold	Not very reasonable	No income source, lockdown, children stays home and problem with foster a child. Proce for the food increased	No	changed workplace	Few cases where observed, when people stock before lockdown	Increase employability, social insurance for ASM	Safety issue, no sustainable income, no job, low salary, no medical service, very high risk for life	1. No job, 2. No sustainable income source, 3. low salary
Interviewee 9	Citizen of Zaamar and no employment	Due to the restrictions no job, no income, loans increased, only income is child money	wears a mask	No income, very difficult financila situation, their job stopped due to the COVID	Thinks it is reasonable	Financial issue, difficult to get medical service, childrens distance learning is very difficult, TV lesson and online learning. 5-6 children, only 1 smartphone among them. Not possible to have always Data package. Extra expenditures for mask and sanitizer. Sometimes face food deficit	No	worked at cafeteria but due to the lockdown it closed	Some disruptions occurred, price of the service and goods increased	Increase employability, Some financial support, some food support , possibility to conduct agriculture	No support for ASM, stress and pressure from police, penalty, no permission to land, no possibility to cooperate with mining companies, police arrest,	Permission to land
Interviewee 10	No workplace	Impacted a lot., income decreased, negatively impacted to economy. Police pressure increased	wears a mask	No job, no income, no land where to mine.	Difficult to say it is reasonable	Big financial problem, loans increased, difficult to get medical service	No, there is no business opportunit	No change, want to change but no workplace	Relatively ok. Purchasing capacity decreased	Financial support	No management, safety issue, no permission to land	No management, safety issue, no permission to land





Interviewee 11	Difficult to find a job, to create workplace for herself	Can not do mining activity, decreased income, police restriction, not possible to go outside of town, loan from lombard,	only wears a mask	Decreased income, restriction for the trafic,	Hard to think it is reasonable, to give gold to a National Bank atleast 50g of gold need to be melted. Do not collect the gold, directly give to buyers on the day they found a gold	No income, loans increased, due to the lockdown increased stress	Had 3 months worth reserve	No change, Does online trading, she heard some people started to work at gas station,	No disruptions, but price is bit increased	Want agreement between three parties: local government-mining companies-ASM. Good management, ASM can work on tailings from mining companies, also ASM can do environmental reclamation and get salary	No other opportunitieis beside ASM, no management, no inteaction, cooperation, No support form government, Difficult to get lisence on land. Giveslisence on on 5Ga land. Many times applied for the land but not succeeded. Suspect that there is corruption takes a place.	1. No sustainable income for the ASM. No financial support, when they want to get credit from bank they need to deposit some property. Amount of credit is very low, 2. Training on financial education is needed, 3. Workplace
Interviewee 12	No job, to have income,	Impacted a lot, no income, no job.	Try to support immunity, wears a mask and sanitizer	No place to do mining, goes to mining company land, get chased by police and security	Due to the COVID Au price decreased, not very reasonable	Financial issue, no social insurance, no health insurance, difficult to get medical service, unemployment, impacted negatively on childrens education, no income, only child money	No,	no change, no business opportunity	purchasing capacity decreased, sometimes face some deficit.	Create employment, in cooperation with mining companies	No job, no sustainable income, land issue, lockdown, restrictions	1. Workplace issue, 2. Land permission issue
Interviewee 13	No job, to have income,	Can not do mining activity, due to the restriction, not possible to go to minesite,	Support immunity, wears a mask and sanitizer	Stopped mining work, no income, childrens educational issues	No, price is decreased a lot	Very low income	Had 1 month worth reserve	no change, no business opportunity	No disruptions were observed	Permission to land, increase employment	Safety issue, land issue, employment	Safety issue, land issue, employment
Interviewee 14	No profession	Impacted a lot: cannot work, cannot go outside, Eco Zaamar is the only company is working	Wear mask outside, washing hands, sanitize and clean house 2 times a day. No mining, no going outside.	No job, no income. Kids staying at home, no studies, online study sometime works, sometime doesn't work.	Yes, I receive a satisfactory price. There are small differences, about 10 grocery shops buy gold, offer slightly different prices.	Police deport miners, do not allow to gather	All savings (7- 8 millions) used, since Dec 2020, live on loans, put jewelry in pawn shop.	No. Everything is closed like shops, fast food.	No.	Child money. Relieve electricity bills, basic food bank: flour, rice	Stop chasing, working on abandoned land, still too many controls. Impose penalties for illegal entering into private property and causing damage (50.000-250.000 MNT), imprison in Tuv province for 2 weeks, confiscate our equipment.	Access to mine land. Stop discrimination against us. It is impossible to access land legally. I was told that first, local people, who born in Zaamar have access to ASM land although I lived 22 years in Zaamar. Many risks -accidents.





Interviewee 15	No workplace, no job, widow	Impacted a lot:. All work stopped, no income, no access to medical service, cannot go outside.	No ASM Stay at home, do sanitation. Wear mask when go outside.	No conditions to earn income. Schools and child cares closed. Oldest son supports her and siblings living now, very hard.	Gold price went up. Yes, satisfied. Before COVID 300,000 MNT per /, now 450,000- 500,000 MNT. Some ASMrs worked during the summer.	Health difficulties. Had a surgery recently, need for a checkup, but due to mobility restriction, cannot go to UB. No income is the biggest fear.	I had 1,5 million, I used this money very economically for 3-4 months. Child money, and I recently got pension loan to support myself and	In Zaamar there is no other economic opportunity.	No.	Tripartite agreement with mining company is the best. We used to have that. They allowed us to work 3-4 days. It was a real help, having work and income is the most important.	ASMRs who has a contract with local Government have equipment that is not allowed for ASM. Companies sue ASMrs and the penalty is 500,000-1 million.	Continue or revitalize tripartite agreement with company, stop "fake ASMrs", stop sue ASMrs and stop policing us.
Interviewee 16	No profession, no job.	Complicated, police at every corner, no possibility to go to mine site	This winter stayed at home. If you go outside, wear mask, gloves and use sanitize.	Police stops our activities, impose penalties ^[1] , take our cars, driver license, confiscate mining equipment ^[2] .	Satisfied. But the price fluctuates.	Access to health services. Had a kidney surgery, checkups in UB, cannot go to UB.	No income in winter time, child money is the only income. Buying food from the grocery shop and will pay later.	No, no such possibility to change job.	No.	Hoped that Government provide some cash assistance, food and some clothing, electricity relief.	Too many mining in Zaamar, no pawed road, need to solve dust issue. Need playground for small kids.	Workplace or access to land, no chasing. Road issue. Eco Zaamar did not make agreement, so we work illegally, risking our lives, because no other opportunity.
Interviewee 17	No profession, no job, take care of the family.	Impacts are high: mining companies firing employee, they do not want to engage with us, no discussion on tripartite agreement, new resolution in place -no agreement.	Work in small groups, use sanitation and wear masks, follow COVID prevention measures.	Lack of financial opportunities, ASMrs do not know how use online services, do illegal mining, police chasing increases accidents, high health impacts, climate impacts- flooding, taking children with them to mine site because no school and child care, many miners got chronic diseases, e.g. kidney, cancer.	Yes, in general very good. Gold price increases, so even we found a small amount, it makes a good money.	Cannot travel to UB for medical checkups. Miners are not able to use online internet services, but also do not have smart phone or computer, one smart phone is used by all family members. Children's education is an issue. They stayed nearly whole year at home.	My savings from ASM was just enough to live for one month.	Got loan from pawn shop to buy a medical diagnosis equipment. Me and my doctor friend we use it to diagnose ASMrs and I'm repaying my loan and having some income to meet my basic needs. Every month I have to 800,000 MNT for loan repayment.	No any difficulties, or problems.	Cash, money assistance would be biggest help, medications and tools for online education.	Land issue,	Access to land, health services, for example in our soum we don't have a dentist. We have to go UB. No child care services, ASM is highly risky if we do illegally, financial support.
Interviewee 18	No job	No income, has to stay at home	Follow COVID 19 prevention instruction: wear mask, sanitize and wash hands.	No income, no money – everything stops. Need to go to UB for checkup, no money. Borrow food from grocery shop.	Its okay, 400,000- 500,000 MNT. But I heard in other places about 600,000 MNT.	Land permission. Funds to buy petrol.	Used all save money, 4-5 million tugrug.	We grow vegetable, it helps, we had a " winter meat", that's how we survived.	Yes, 2-3 times when gold price was low, they didn't buy, and they run out of cash.	Financial support, job, land permission	Job creation, if we have a land permission, it will solve all our problems. We work and follow the regulation.	Land permission, access to funds, access to health services.





Interviewee 19	Very hard: cannot go outsidewhenever you want. 5 	I didn't go to mine site. In overall we follow COVID 19 instructions: wearing mask when outside, sanitizing homes.	Only income is Child money. I have debts, I grow tree seedlings and sell to mining companies, but this spring, I don't have this opportunity. Mining companies are not operating, but they said that they have their own environmental company and they will buy tree seedlings from there. Mining companies discriminate us, local people. ASM Federation doesn't come to Zaamar to stand for us, to facilitate a cooperation with companies or local Government.	Price fluctuation is high, we don't have a choice over the price. What price the buyer says, that is the price we sell it.	No access to health services, cannot go to UB due to mobility restriction. Doing nothing, staying home, no income. No school, no child care - children watch TV all day, no other option.	My savings last 3 months, I had to take loan from pawn shop, to buy winter shoes and jackets for my children, I have 3 kids, I'm single parent. No support from local government. Although I heard food support for single parent family, I never got that food assistance	I do carpet cleaning to earn income, I go to neighboring soum to clean carpets, but due to COVID it makes hard. If I had a workplace, I could bring the carpets and wash there. Due to COVID I cannot go to somebody's place and do the cleaning. I wanted to expand my cleaning business, but my bank loan request was rejected.	No. But in certain times, gold purchasing stops e.g. before New Year, when borders closed, during Naadam.	In 2010 the soum Governor helped us to make a tripartite agreement with a mining company. He was from democratic party. After 4 years, a new soum governor from Mongolian Peoples' party, sued me on the basis that I have given a bribe to previous soum governor to make a tripartite agreement. Since then I often called to courts	Make tripartite agreement, no discriminate by the party affiliation, support access to loan for small business. Local police, inspection treat ASMrs in a very harsh way, ASMrs are repressed by police.	Land officer: land information Soum governor, environmental inspectors and land officers should be people whose relatives are not engaged in ASM. Too much government pressure, they intentionally destroy ASM. ASM is a workplace, it's a job. Mining companies need to engage local communities in environmental rehabilitation work of mining sites.
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Interviewee 20	To earn a living, because of age no job	No possible to go to mine site, COVID restrictions. My husband is ill, medicines are expensive, no available sometime, because the medicines are imported Mentally I'm not stable, fear, borrowed food from grocery shops, put everything to get loans from pawn shop, desperate, no way to live	One year and 3 months at home, using sanitizer at home	No money, no income. Living from day to day, asking and borrowing from each other, has limits too, a lot of pressure.	The price got better later; it wasn't so good last time. Members divide it. All members divide the money, so its small for a very hard work.	No money, no income,	Savings were enough for 3 months. Nothing since then.	No, no other economic activity.	Yes. If gold price is low, they won't buy. Shops buy gold only 0.4 or more.	Land pe we ca income land reha Mining c do rehabilita take the leave t Fina assistand Sewing ho
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bermission, can earn ne, we will shabilitation. companies do not litation, they ne gold and e the land. nancial nce, we can ng, build a nouse.

Land access, we can work freely and with no fear, or give any other stable job, so have monthly incomes. I tried to manage a small second-hand shop, and didn't each month from local Government come and inspect and require to show a proof that clothes were cleaned, or change the location because you cannot have close to grocery shop, have fire extinguisher and put penalties. I gave up. Last time police and environmental inspectors confiscate our mining tools and equipment, you have to pay penalties to get back.

Land permission Support for sewing workshop, and health insurance.