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► Women's entrepreneurship development assessment: Jamaica



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First published 2021

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ILO Cataloguing in Publication Data

Women's entrepreneurship development assessment: Jamaica

International Labour Organization, Office for the Caribbean - Port of Spain: ILO, 2021.

ISBN: 978-92-2-032549-0 (Print)

ISBN: 978-92-2-033548-3 (Web PDF)

ILO DWT and Office for the Caribbean

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Port of Spain, Trinidad and Tobago

► About the programme

“Win-Win: Gender equality is good for business”

The International Labour Organization (ILO), with funding from the European Union (EU), is working with the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) on the implementation of a programme called “Win-Win: Gender equality is good for business”. The overall objective is to promote EU and international shared principles and values of gender equality and women’s economic empowerment through the cooperation of the EU and Argentina, Brazil, Chile, Costa Rica, Jamaica and Uruguay.

The overall objective will be achieved by recognizing women as beneficiaries and partners of growth and development, by increasing the commitment of the private sector (enterprises and employers’ organizations) to gender equality and women’s empowerment and by strengthening companies’ capacities to implement these commitments. The action will ultimately contribute to the achievement of gender equality through enabling women’s business leadership, labour force participation in management positions, entrepreneurship, economic empowerment, and thus their full and equal participation in society.

The programme results will feed into the wider work of the ILO on women in business and management and the Women at Work Centenary Initiative. It will also contribute to the achievements of SDG Target 5.5 on ensuring “women’s full and effective participation and equal opportunities for leadership at all level of decision making”.

The programme targets women-led enterprises and employers’ networks (employers’ organizations), multinational companies, and relevant stakeholders in Europe and selected Latin American and Caribbean countries, to promote business links, joint ventures and innovation between women from both regions. It also supports inter-regional dialogue and the exchange of good practices to increase the capacity of the private sector more broadly in the implementation of gender equal business.



► Acknowledgement

This publication was prepared under the coordination of the ILO Decent Work Team and Office for the Caribbean in collaboration with the Jamaica Employers' Federation. Special thanks to Ms Vanessa Phala, ILO Senior Specialist, Employers' Activities and Ms Virginia Rose-Losada, ILO Specialist, Sustainable Enterprise Development and Job Creation, for managing the research process and facilitating the conclusion of the report. The assessment was conducted by Dr Leith Dunn of the Institute for Gender Development Studies, Mona Campus, University of the West Indies. The ILO would also like to thank the following members of the WED Assessment Working Group for their oversight and guidance.

- Mrs Brenda Cuthbert – Jamaica Employers' Federation
- Ms Sharon Robinson – Bureau for Gender Affairs
- Mrs Collette Roberts-Risden – Ministry of Labour and Social Security
- Ms Audrey Sewell – Ministry of Economic Growth and Job Creation
- Mrs Georgia Marks-Doman – Ministry of Industry, Commerce, Agriculture and Fisheries
- Mr Fearon Trevor – Chamber of Commerce and Industry
- Dr Denise Chevannes Vogel – UN Women
- Ms Rhonda Lumsden-Lue – Social Investment Fund
- Dr Orville Taylor – University of the West Indies
- Mrs Shirley Price – Household Workers' Union
- Mr Hugh Johnson – Small Business Association of Jamaica
- Ms Saffrey Brown – The Leap Company
- Mrs Cordia Chambers – Johnson – UNDP
- Mrs Ethnie Miller-Simpson – Women Entrepreneur Network of the Caribbean
- Ms Linnette Vassell – Women Resources and Outreach Centre



► Foreword

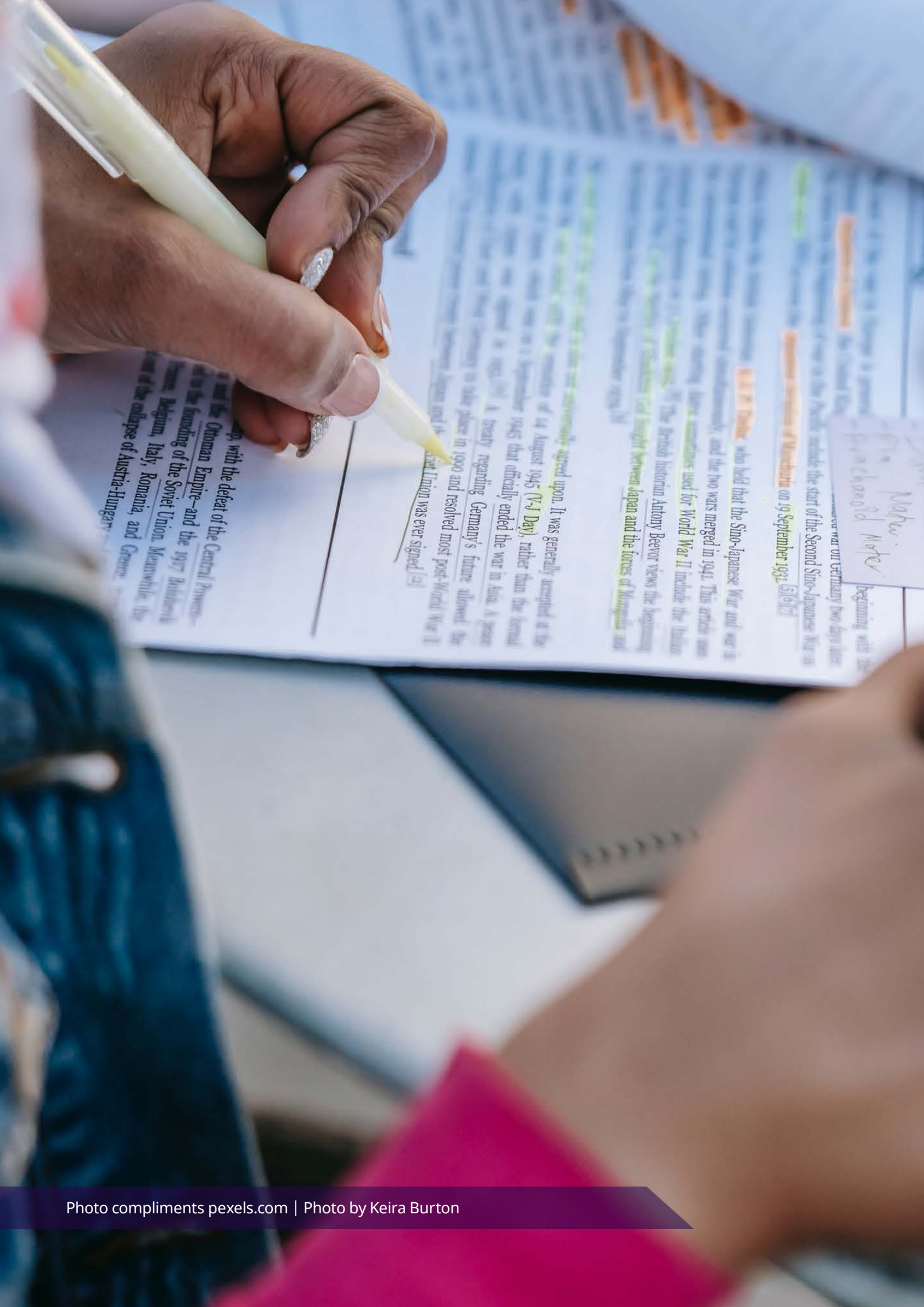
The Women's Entrepreneurship Development Assessment Report for Jamaica is the first assessment of its kind undertaken for a Caribbean country. This has been made possible by European Union funding of the collaboration of the International Labour Organization (ILO) and UN Women in the implementation of a Project entitled "Win-Win: Gender equality is good for business". The Project aims to promote EU and internationally shared principles of gender equality and women's economic empowerment. Among the strategies the Project promotes are getting the recognition of women as beneficiaries and partners of economic growth and development, increased commitment of enterprises and employers' organizations to gender equality and women's economic empowerment and the promotion of women's entrepreneurship development. The Project covers countries in Latin America and Caribbean (namely, Argentina, Brazil, Chile, Costa Rica, Jamaica and Uruguay), thus providing an opportunity for inter-regional dialogue and the exchange of good practices to enhance the capacity of the private sector to promote and practice gender equal business.

The ILO has partnered with the Jamaica Employers' Federation and collaborated with the University of the West Indies Institute of Gender and Development Studies, Mona Campus, to produce this Assessment Report for Jamaica. This Report provides a profile on the Jamaica woman entrepreneur, who is operating largely in the informal micro, small and medium-sized enterprises and captures the areas where these businesswomen have faced difficulties, as well as the factors which inhibit their ability to grow their businesses. More importantly, the Report signals ways in which Government and its agencies, employers' organizations and business networks, financial institutions as well as international organizations, can cooperate to foster the development of women's entrepreneurship so that gender equal business and women's economic empowerment can become a reality.

The Assessment Report acknowledges that Jamaica has a solid legal and regulatory framework on which to build, but recognizes that much needs to be done in making these regulations gender-sensitive and translating them into gendered actions that address the perceived gaps. The Report further recommends greater coordination among Governmental agencies as well as among private sector organizations. It also speaks to the need of tailoring financial products and business development services to address the needs of women entrepreneurs and women-owned enterprises. In fact, it recommends the development of a three to five-year Action Plan aimed at improving Jamaica's standing in the promotion of women's entrepreneurship development and practice of gender equal business.



Lars Johansen
Director a.i.
ILO Decent Work Team and Office for the Caribbean



Notes:
Mao Zedong's letter
beginning with the

...the start of the Second Sino-Japanese War as
...on 19 September 1931. [5/6/17]

...who held that the Sino-Japanese War and war in
...and the two wars merged in 1941. This article was
...The British historian Antony Beevor views the beginning
...between Japan and the forces of Mongolia and

...It was generally accepted at the
...of 14 August 1945 (V-J Day), rather than the formal
...that officially ended the war in Asia. A peace
...A treaty regarding Germany's future allowed the
...in 1990 and resolved most post-World War I
...Soviet Union was ever signed. [2]

...with the defeat of the Central Powers
...and the Ottoman Empire—and the 1917 Bolshevik
...the founding of the Soviet Union. Meanwhile, the
...Belgium, Italy, Romania, and Greece. The
...of the collapse of Austria-Hungary.

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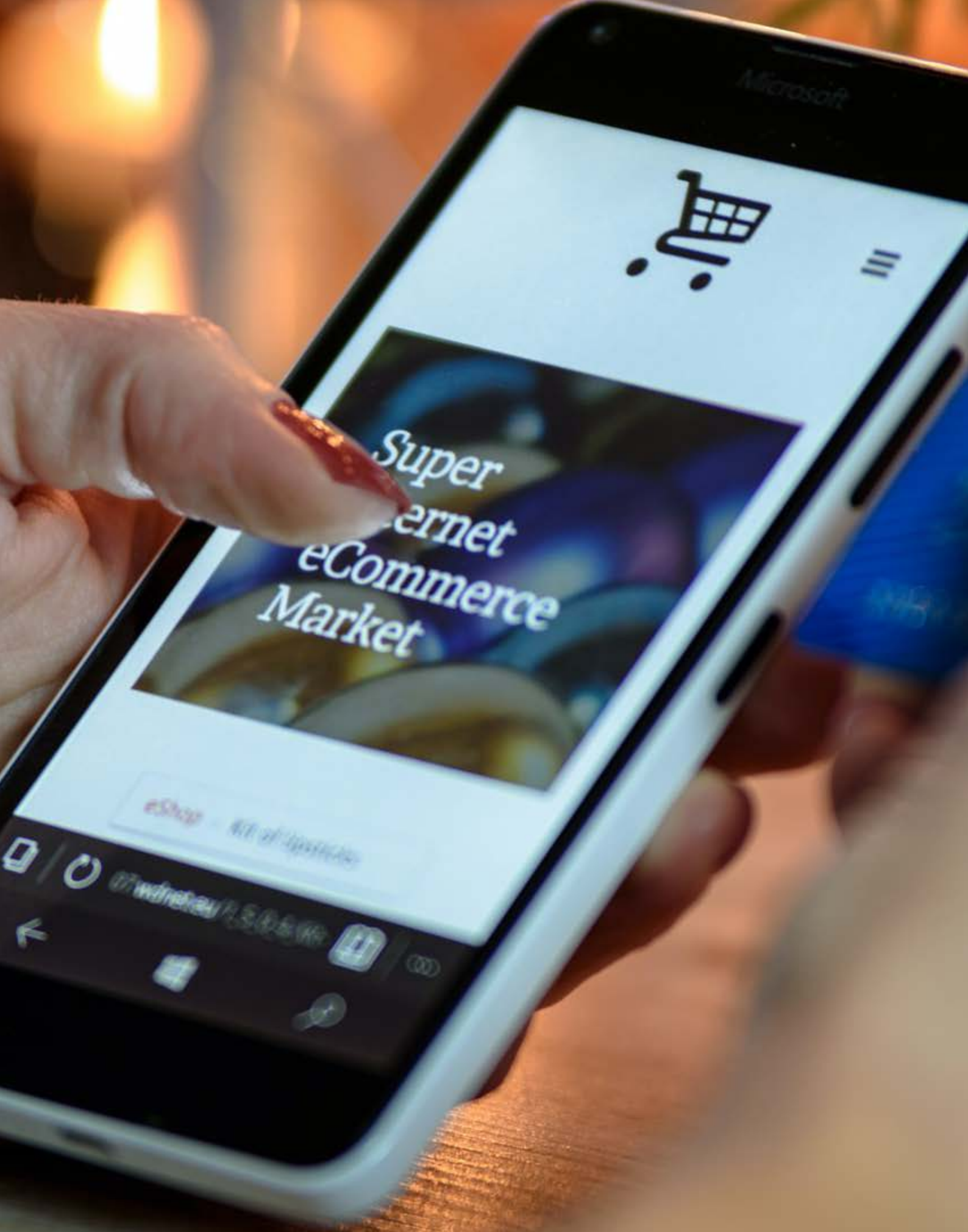
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► List of acronyms

AFI	Approved Financial Institution
BDS	Business Development Services
BOJ	Bank of Jamaica
Carib Expo	Caribbean Export Development Agency
CARICOM	Caribbean Community
CBO	Community Based Organization
CEDAW	United Nations Convention on the Elimination of All Forms of Discrimination against Women
CEF	Credit Enhancement Facility (A DBJ programme)
COJ	Companies Office of Jamaica
DBJ	Development Bank of Jamaica
DBR	Doing Business Report
EGC	Economic Growth Council
ESSJ	Economic and Social Survey Jamaica
EXIM Bank	Export and Import Bank of Jamaica
FG	Focus Group
FGD	Focus Group Discussions
FIS	Financial Inclusions Strategy
FOBs	Family-Owned Businesses
GBV	Gender-based violence
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
GOJ	Government of Jamaica
HACCP	Hazard analysis and critical control points
HEART/NTA	Human Employment and Resource Training/National Training Agency
ICT	Information and Communication Technology
IDB	Inter-American Development Bank
IGDS	Institute for Gender and Development Studies Mona Unit, UWI
ILO	International Labour Organisation
IP	Intellectual Property
JAMPRO	Jamaica Promotions Corporation
JBA	Jamaica Bankers' Association
JBDC	Jamaica Business Development Corporation

JCC	Jamaica Chamber of Commerce
JCSD	Jamaica Central Securities Depository
JEF	Jamaica Employers' Federation
JETCO	Jamaica Export Trading Co. Ltd.
JIPO	Jamaica Intellectual Property Office
JMEA	Jamaica Manufacturers and Exporters Association
JNRWP	Jamaica Network of Rural Women Producers
JSE	Jamaica Stock Exchange
LAC	Latin America and the Caribbean
LEAP	LEAP Company
MDAs	Ministries, Departments and Agencies
MECC	Mona Entrepreneurship and Commercialization Centre, UWI
MEYI	Ministry of Education, Youth and Information
MFAFT	Ministry of Foreign Affairs and Foreign Trade
MFI	Microfinance Institution
MICAF	Ministry of Industry, Commerce, Agriculture and Fisheries
MSBM	Mona School of Business and Management, UWI
MSME	Micro, Small and Medium-sized Enterprises
NCU	Northern Caribbean University
NCR	National Collateral Registry
NCTVET	National Council on Technical and Vocational Education and Training
NIS	National Insurance Scheme
OAS	Organization of American States
PC Bank	Peoples' Cooperative Bank
PIOJ	Planning Institute of Jamaica
PSOJ	Private Sector Organisation of Jamaica
RADA	Rural Agricultural Development Authority
SBAJ	Small Business Association of Jamaica
SBDC	Small Business Development Centre
SDGs	Sustainable Development Goals
SE	Social Enterprise or Social Economy
SIPP	Security Interest in Personal Property
SME	Small and Medium-sized Enterprises
SRC	Scientific Research Council
STATIN	Statistical Institute of Jamaica
TAJ	Tax Administration of Jamaica
UN Women	United Nations Entity for Gender Equality
UTECH	University of Technology
UWI	University of the West Indies

VC	Venture Capital
WB	World Bank
WED	Women's Entrepreneurship Development
WENC	Women's Entrepreneurial Network of the Caribbean
WEP	Women Empowerment Principles
WES	Women's Entrepreneurship Survey
WOBS	Women-Owned Businesses
YEA	Young Entrepreneurs' Association



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► Definitions

Entrepreneurship

The Global Entrepreneurship Monitor (GEM)¹, defines entrepreneurship as “any attempt at new business or new venture creation, such as self-employment, a new business organization, or the expansion of an existing business, by an individual, a team of individuals, or an established business” (See GEM Reports).

Mainstreaming gender

Mainstreaming a gender perspective is the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in any area and at all levels. It is a strategy for making the concerns and experiences of women as well as of men an integral part of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres, so that women and men benefit equally, and inequality is not perpetuated. The ultimate goal of mainstreaming is to achieve gender equality.

Mainstreaming includes gender-specific activities and affirmative action, whenever women or men are in a particularly disadvantaged position. Gender-specific interventions can target women exclusively, men and women together, or only men, to enable them to participate in, and benefit equally from, development efforts. These are necessary temporary measures designed to combat the direct and indirect consequences of past discrimination (See ILO website: <https://www.ilo.org/public/english/bureau/gender/newsite2002/about/defin.htm>).

Micro, small and medium-sized enterprises (MSMEs)

The definition of MSME in Jamaica’s MSME and Entrepreneurship Policy uses two indicators: the primary indicator relates to total annual sales turnover and the secondary indicator is the number of employees and gives three categories:

1. Micro-businesses have a turnover of under J\$15 million and employ under 5 persons;
2. Small businesses have a turnover of over J\$15 million and less than 75 million and employ 6-20 persons; and
3. Medium businesses have a turnover of over J\$75 million and under J\$435 million and employ 21-50 persons.

Own-account workers (OAWs)

The Statistical Institute of Jamaica (STATIN) uses the term “own-account workers” to define self-employed workers who operated a farm or business (for profit) and did not employ any paid help.

Women’s economic empowerment

The definition of Women’s economic empowerment in the ILO’s national assessment of Women’s Entrepreneurship Development (WED) framework condition assessors guide (ND)², includes a definition by Naila Kabeer which states that: “A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions. To succeed and advance economically, women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions. To have the power and agency to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits.” (Kabeer 2012, p.4 in ILO WED Assessment Guide, ND, p. 30).

¹ <https://www.gemconsortium.org/report>

² Prepared by Lois Stevenson and Annette St-Onge

Women empowerment principles

The Principles emphasize the business case for corporate action to promote gender equality and women's empowerment and are informed by real-life business practices and input gathered from across the globe. They are:

- ▶ Principle 1: Establish high-level corporate leadership for gender equality.
- ▶ Principle 2: Treat all women and men fairly at work – respect and support human rights and non-discrimination.
- ▶ Principle 3: Ensure the health, safety and well-being of all women and men workers.
- ▶ Principle 4: Promote education, training and professional development for women.
- ▶ Principle 5: Implement enterprise development, supply chain and marketing practices that empower women.
- ▶ Principle 6: Promote equality through community initiatives and advocacy.
- ▶ Principle 7: Measure and publicly report on progress to achieve gender equality.

(Source: UN Women website: <https://asiapacific.unwomen.org/en/countries/china/weps>)

► Executive summary

Jamaica is the first Caribbean country to conduct a women's entrepreneurship development (WED) Assessment. The main goal was to identify knowledge gaps and major deficiencies in the six Framework Conditions that affect the emergence and growth of women entrepreneurs and factors that adversely affect women-owned enterprises (WOEs) to have equal access to technical and financial resources. If these are addressed, micro, small and medium-sized enterprises (MSME) in Jamaica can help to promote sustainable, equitable, economic growth and development. The outcome of the assessment includes a number of recommendations to address gaps in policies and programmes linked to the six WED Framework Conditions. If addressed, these can create a more enabling environment for development of women's entrepreneurship. These interventions can help to achieve not only economic empowerment for thousands of women and their families, but also support the goals and targets in Vision 2030 Jamaica, the MSME and Entrepreneurship Policy, the National Policy for Gender Equality and commitments to the UN Sustainable Development Goals (SDGs).

Key findings

The Government of Jamaica is making a significant effort to promote the growth of MSMEs as a strategy for economic growth, job creation, poverty reduction and sustainable development. The assessment identified strengths such as a fairly good legal and regulatory framework, special financing for MSMEs, mainstream business development support services and some channels to influence policy. The effectiveness of these efforts is undermined by insufficient efforts to integrate gender analysis. In the main, the approaches adopted have not been gender-sensitive and as a result many good programmes are not meeting the needs of women entrepreneurs. The assessment identified several challenges as well as strengths and opportunities that can be leveraged to enhance women's entrepreneurship development.

Among the main challenges that women encounter are: lack of an enabling environment that supports their need to balance business-related work and family caregiving responsibilities; limited access to: affordable and gender-sensitive financial and non-financial services; markets and technology; and little time to participate in business networks. Few women are involved in business networks that would provide much needed mentorship and support to access knowledge, skills and markets. Women are also generally excluded from policy dialogue as the main business organizations are male-dominated and do not create a very enabling environment for women. There are a number of organizations of women in business but these are few, fragile, fragmented and are unable to collectively and significantly contribute to policy dialogue. Another factor is the absence of an explicit policy commitment to support women's entrepreneurship development. Significant improvements could be made in the Jamaican environment to promote the growth of women's entrepreneurship. These include integrating gender perspectives in the delivery of financial resources for MSMEs; the operations of business development services (BDS) organizations; and increased access to information and communication technologies (ICT), markets and business opportunities through procurement and value chains, among other factors.

Specific challenges influencing the growth of women's entrepreneurship include:

- Gender roles, social norms, and practices that contribute to inequalities and discrimination in entrepreneurship and women entrepreneurs' experiences vary in relation to age, education, socio-economic status, rural and urban realities, and informality;
- Women's unequal access to financial and social capital, and to collateral assets linked to cultural practices that discriminate against women in property ownership and family inheritance;
- Unequal access to structures of power, policy dialogue; unequal representation at the highest levels of leadership and decision-making;
- Limited awareness of gender and development and limited national capacity to integrate gender analysis in financial institutions, business development support agencies, export promotion agencies and business networking associations.

Among the main strengths that the Assessment identified were: a National Policy for Gender Equality (NPGE), which is a commitment to gender, mainstreaming in all development policies and programmes. This Policy established a climate to encourage and support increased integration of gender-sensitivity in the promotion of equitable financial inclusion, leveraging women's higher levels of secondary and tertiary education to target high growth and innovative business operations including the ICT and export sectors, procurement and value chains. Other positives were: the legislative and regulatory framework and well-established business development services operated by the Government, such as the Jamaica Business Development Corporation (JBDC); the Jamaica Promotions Corporation (JAMPRO), the Jamaica Export Trading Company (JETCO); the Scientific Research Council (SRC) and the Bureau of Standards Jamaica (BSJ). The Jamaica Employers' Federation, an umbrella organization of private sector companies, is sensitive to gender issues and has been providing support to the Young Entrepreneurs' Association which has female leadership and provides peer-to-peer business support. A comprehensive gender mainstreaming programme for these institutions would help to create a more enabling environment for women's entrepreneurship development (WED) over time.

Women entrepreneurs in Jamaica

The WED Assessment included a Desk Review, the Women's Entrepreneurship Survey (WES), Focus Group discussions with women entrepreneurs and key informant interviews with various stakeholders. The results showed that most women entrepreneurs are motivated by financial need rather than innovation and opportunities to start their own business. Financial need is linked to women's survival as single female heads of households, who have lower labour force participation rates and experience gender wage gaps among other factors.

The World Bank's GEM Jamaica 2016/2017 Report (2016)³ showed slightly lower rates of female entrepreneurship compared to rates for males although there was a slight change in early stage entrepreneurship for both sexes between 2013 and 2016. For females, there was a decline from 46.1 per cent to 45 per cent and for males an increase from 53.9 per cent to 55 per cent. The World Bank also reports that women entrepreneurs in Latin America and the Caribbean (LAC) are concentrated in small and medium-sized enterprises (SMEs) due to gender-based inequalities in ownership of land and capital and that gender inequalities persist despite women's advances in education and labour force participation rates. The LAC region had the highest rate of female entrepreneurs globally and 40 per cent of companies have a female owner. The report also noted that in Jamaica 70 per cent of women have accounts in formal financial institutions. The World Economic Forum's Gender Gap Index of 2016 also underscored the importance of women's entrepreneurship, noting that increased government support for women's entrepreneurship would bring US\$12 trillion to the world economy or 11 per cent in global output. Jamaican women's higher levels of secondary and tertiary education would enable women entrepreneurs to engage in high-level growth in the MSME sector, and in so doing contribute to economic growth.

While both male- and female-owned enterprises operate in a similar business environment in Jamaica, their characteristics are different and the challenges they face vary. Most women-owned MSMEs are smaller than male-owned enterprises; more women are sole proprietors who employ one person; WOE are unregistered, and are concentrated in the wholesale, retail and services sectors.

Framework Condition 1: Gender-sensitive legal and regulatory system that advances women's economic empowerment

Framework condition 1 assesses the legal and regulatory system to determine whether it is sensitive to WED. Enabling factors emerging from the research findings of the Jamaica WED Assessment, showed that the country has a strong enabling legal and policy framework. Government has ratified the CEDAW (women's rights) Convention; core ILO gender equality Conventions; included gender in Vision 2030 Jamaica; adopted the National Policy for Gender Equality; integrated gender in the MSME and Entrepreneurship Policy and Plan; and embarked on the UN's Win-Win Gender Equality principles to promote women's rights and gender equality in entrepreneurship. Women's labour force participation is high (58 per cent) but is lower than rates for males (70.4 per cent). Unemployment is higher for females, (11.8 per cent compared to 6.8 per cent for males, which encourages women's engagement in entrepreneurship for survival. Women, as family caregivers, also account for 66 per cent of unpaid

³ GEM Jamaica 2016/2017 Report (2016). Available at: <https://www.gemconsortium.org/report/gem-jamaica-201617-report>

workers compared to 34 per cent of males, and they account for 35 per cent of the informal sector compared to 22 per cent of males. Despite laws promoting equal pay for work of equal value, there is a gender wage gap and women as a group earn approximately 60 per cent of what men earn as a group. Inhibiting factors identified were: women entrepreneurs' limited knowledge of policies and laws to protect their rights to equal business opportunities, and their limited knowledge of, and access to, mainstream business development support. Institutions designed to support women entrepreneurs also lacked the capacity to integrate gender sensitivity in their programmes and services resulting in a gap between the needs of women entrepreneurs and the institutional barriers to meeting these needs.

Framework Condition 2: Effective policy leadership and coordination for the promotion of Women's Entrepreneurship Development

Framework Condition 2 assesses whether WED is a national priority for government and whether there is evidence of policy leadership and coordination to promote WED. Enabling factors identified from the WED Assessment were strong Government policy and programme commitments to MSMEs, to entrepreneurship and gender equality to promote WED. Gender is a cross-cutting issue, which requires the collection and gender analysis of sex-disaggregated data, to identify inhibiting and enabling factors for women-owned enterprises (WOE). An MOU signed between the MSME Unit and the Bureau of Gender Affairs (BGA), supports gender mainstreaming in the MSME policy, programmes, and the MSME Action Plan. Gender Focal Points promote gender mainstreaming in national policies and programmes, including in the Ministry of Industry Commerce, Agriculture and Fisheries (MICAFA) and the MSME Division. Inhibiting factors identified include limited capacity to implement gender equality in policies, as there is significant gender imbalance in leadership in Parliament, public and private sector institutions. A political 'glass ceiling' is reflected in the fact that only 17 per cent of women in Parliament with a population of 51 per cent females and 49 per cent males. This gender imbalance at the highest levels of decision-making limits progress in implementing gender-sensitive and pro-WED laws and policies. Limited technical and financial resources in the Government's MSME Division also impact capacity to hire a gender focal point, to provide business training for women island-wide, to do research and to improve coordination so as to promote women's entrepreneurship development. Several international agencies are supporting similar initiatives (e.g. UN Women Win-Win-WEP; ILO WED; UNDP Gender Seal). However, there is need for increased coordination between these agencies to have a better impact on women entrepreneurs in MSMEs.

Framework Condition 3: Access to gender-sensitive financial services

Framework Condition 3 assesses whether mainstream financial services for MSMEs are gender sensitive. Findings show that most institutions do not consider gender, and are therefore ill-equipped to meet the needs of WOEs at different stages of the business cycle, from start-up to maturity. The WED Assessment showed that most institutions' approach is not gender-sensitive. They do not collect and analyse data disaggregated by sex to guide design and deliver financial products and services. As a result, few women entrepreneurs can benefit from generic financing programmes. There are no known programmes that target women entrepreneurs. Most SMEs are unable to meet the lending criteria because of lack of business documentation, lack of formal registration and limited access to traditional collateral such as property and physical assets. On the 'supply' side, the policies of financial institutions are not gender-sensitive, although policy changes are being made to use non-traditional assets as collateral. Considerable MSME funding is available and is disbursed and channelled through the Development Bank of Jamaica (DBJ) and the Export and Import Bank of Jamaica (EXIM Bank) and further disbursed through mainstream institutions such as commercial banks, credit unions and other financial institutions. These loans are available to formally registered businesses, with collateral and business plans. Credit Unions (membership organizations) are considered more customer-friendly than commercial banks and provide loans based on customers' shares in the credit union. Microfinance Institutions (MFI) provide unsecured loans but attract high interest rates as they do not require collateral. Inhibiting factors include the major gap between women's need for financing and their inability to access these funds from mainstream financial institutions for a variety of reasons. There are several donor agencies (e.g. IDB) that provide funding for MSMEs through the EXIM Bank and the Development Bank of Jamaica, which are delivered through commercial banks that do not have a gender-sensitive approach.

Framework Condition 4: Access to gender-sensitive business development support services

Framework Condition 4 assesses women's access to mainstream business development support services, to determine whether they are tailored to meet the specific needs of women entrepreneurs. Findings of the WED Assessment identified enabling factors such as the Jamaica Business Development Corporation (JBDC), a well-established and Government-run Agency, as well as smaller groups such as the Young Entrepreneurs Association (YEA) linked to the Jamaica Employers' Federation (JEF). Additionally, the Women's Entrepreneurial Network of the Caribbean (WENC), LEAP Company and the UWI Mona Entrepreneurship and Commercialization Centre (MECC) among others. Inhibiting factors noted were that most of these programmes were not gender-sensitive which contributed to a gap between women's need for business training, financial advice and services and their limited access to, and use of, these services.

Framework Condition 5: Access to markets and technology

Framework Condition 5 examines four sub-conditions for women entrepreneurs: their involvement in export promotion; access to markets; government procurement business opportunities; supply chains and access to, and use of, ICTs for business. The WED Assessment showed that among the enabling factors were JAMPRO, in partnership with the Caribbean Export Development Agency⁴, which was making efforts to include mature business women in export orientation seminars and to a lesser extent, in Government trade missions. In addition, in March 2019, the International Trade Centre (ITC), the Ministry of Foreign Affairs and Foreign Trade, and the JBDC, held a roundtable to increase women's participation in international trade and establish a local chapter of the ITC's She Trades Outlook⁵. New business opportunities for supply chains and linkages are related to: ICTs, cultural and creative industries, tourism and agriculture. The WED Assessment identified inhibiting factors such as women's limited capacity to use ICTs for businesses, and virtually no opportunities for WOE's through Government procurement and value chains. High cost and affordability of ICT equipment and services were major barriers for many women in MSMEs.

Framework Condition 6: Representation of women entrepreneurs and participation in policy dialogue

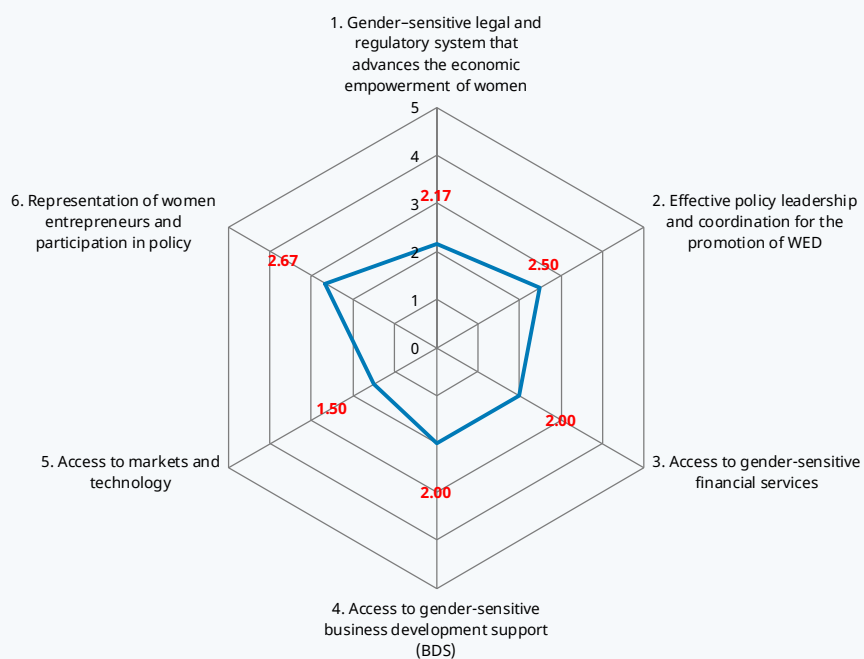
Framework Condition 6 examines three sub-conditions for women entrepreneurs: representation and "voice" of women in business and private sector membership associations; presence of women entrepreneurs' associations and networks, and participation of women entrepreneurs in public-private sector policy dialogue and their influence on outcomes. The WED Assessment identified the main enabling factors as the existence of some strong female business leaders who participate in business/private sector membership organizations and in the MSME Council. Though few, their participation provides an avenue to influence policy. Among these are the CEOs of the Young Entrepreneurs Association (YEA); the Women's Entrepreneurship Network of the Caribbean (WENC); LEAP Company⁶ and the UWI Mona Entrepreneurial and Commercialization Centre (MECC). The JBDC's female CEO also has a strong 'voice' in the promotion of MSMEs. Inhibiting factors were linked to the male-dominated leadership structure of most private sector business groups (e.g. JMEA, the PSOJ, and the Jamaica Chamber of Commerce). Women entrepreneurs' associations appear fragmented, with varying levels of activity; they do not have a high public profile, which limits their ability to meet with and work with a wide range of women-owned enterprises. Women's time is constrained because they have to balance multiple roles linked to family and businesses, and thus they have limited time to participate in organizations and their work.

⁴ Carib Expo: <https://www.carib-export.com/>

⁵ She Outlook Trades launch: <https://www.carib-export.com/>

⁶ LEAP Company: <https://www.theleapco.com/about> LEAP is a business that started in 2018. It develops and invests in scalable ventures built on profitable models that deliver solutions to environmental, social and economic challenges.

► **Figure 1. Overall scoring results of the assessment of WED Framework Conditions in Jamaica, overall weight: 2.14**





► Recommendations

The main recommendation is to integrate gender perspectives in policies and programmes linked to the six WED Framework Conditions in order to create a more enabling environment for women's entrepreneurship development. There are also specific recommendations related to the six Framework Conditions.

Framework Condition 1: Gender-sensitive legal and regulatory system that advances women's economic empowerment

1. Accelerate gender mainstreaming in the implementation of the MSME and Entrepreneurship Policy and Plan to enhance WED;
2. Amend labour, business, property and inheritance laws to make them more gender sensitive and inclusive for women in SMEs;
3. Develop and implement an island-wide legal literacy programme targeting women-owned enterprises (WOEs) in MSMEs;
4. Increase WOE's access to ICT equipment and use for business by subsidizing the cost of computer equipment and organizing training programmes to increase business registration and improve business operations;
5. Simplify business registration procedures and reduce costs at the Companies Office of Jamaica (COJ) for MSMEs and continue to expand access points in rural and inner-city locations; and
6. Encourage the JBDC and other business development service providers and financial institutions to make their regulations more gender-sensitive to help more women-owned enterprises to move from informality to formality.

Framework Condition 2: Effective policy leadership and coordination for the promotion of Women's Entrepreneurship Development

1. Use findings and recommendations from Jamaica's WED Assessment to develop a national WED strategy and establish women's entrepreneurship development as an explicit national priority;
2. Mandate MICAF to appoint a special Gender Focal Point in the MSME and Entrepreneurship Secretariat to support the implementation of gender-sensitive policies, programmes and strategies;
3. Strengthen the technical and financial capacity of the MSME secretariat in areas of the WED strategy design, implementation, monitoring and evaluation of financial and business development support services, access to local and export markets, and business opportunities through Government procurement and value chains; and
4. Increase coordination and collaboration between the MSME Secretariat, the Bureau of Gender Affairs (BGA), other ministries, departments and agencies (MDA) and other institutions to enhance women's entrepreneurship development.

Framework Condition 3: Access to gender-sensitive financial services

1. JEF and the MSME Secretariat to use the WED Assessment findings for policy dialogue with mainstream financial institutions and other key stakeholders to promote more gender-sensitive financial and business services, and the use of non-financial collateral assets to enhance WED. Examples of the financial institutions and key stakeholders are the Bank of Jamaica, the Jamaica Bankers' Association (JBA), the Planning Institute of Jamaica (PIOJ), mainstream business development service agencies (JBDC) and women entrepreneurs' associations;
2. The GOJ, through the MSME Secretariat, should mandate the collection and analysis of data disaggregated by sex and other factors to guide a review of banking policies, practices and products to better serve the needs of women MSMEs and WOE's;

3. Develop financial and business literacy programmes for women entrepreneurs in MSMEs to increase their eligibility for financial loans from mainline banking institutions.

Framework Condition 4: Access to gender-sensitive business development support services

1. Encourage mainstream BDS providers to collect and use data disaggregated by sex and other factors and use findings to develop gender-sensitive services for their clients and monitor progress in annual reports and disseminate information to women in underserved areas;
2. BDS providers should aim to increase the number of self-employed women clients who are own account workers who become registered business owners;
3. Organize training programmes for JBDC and other BDS providers to increase their capacity to integrate gender sensitivity in the design and delivery of their services to women-owned enterprises (WOEs) of different sizes, and at different stages of development, across key sectors;
4. Increase access to business development support services to WOE in rural and low-income urban communities; and
5. Establish a model of women-focused business development support services that reflects and responds to the needs of women entrepreneurs and provides woman-friendly mechanisms (such as training incubators, NGOs offering BDS services and industry associations).

Framework Condition 5: Access to markets and technology

1. The Government should collect and analyse sex-disaggregated data on export businesses, Government procurement programmes and value chain initiatives and develop programmes and establish quotas for WOE to increase women's participation in export promotion, Government procurement and new business initiatives;
2. The MSME Secretariat should establish supply chain programmes for WOE in various parishes and sectors;
3. Establish an ICT business fund and training programme for WOE to update their skills and effectiveness in business operations; and
4. Provide incentives to encourage more women to start businesses in innovative and high-end technology sectors, including software engineering, and robotics.

Framework Condition 6: Representation of women entrepreneurs and participation in policy dialogue

1. The MSME Secretariat should work with women-owned enterprises to strengthen their 'voice' and participation in policy- and decision-making to create a more enabling environment for WED; and
2. Support programmes to improve coordination among organizations of women in business and build their capacity to participate in policy dialogue to promote their interests.

▶ Section 1. Introduction to the ILO WED Assessment Framework

The WED Assessment of Jamaica is part of a programme of activities that are implemented under a joint ILO-UN Women Win-Win: Gender Equality Means Good Business. The three-year programme is funded by the European Union's Partnership Instrument to promote gender equality through the private sector and it is being implemented in six countries in Latin America and the Caribbean, namely, Argentina; Brazil; Chile; Costa Rica; Uruguay; and Jamaica. The WED Assessment in Jamaica is the first for the Caribbean and was implemented in partnership with the Jamaica Employers' Federation and was conducted by the Institute for Gender and Development Studies, the University of the West Indies, Mona Campus. It was supported by a WED Advisory Committee.

ILO studies conducted using the WED Assessment methodology have provided valuable insights and lessons learnt for promoting women's entrepreneurship. Lessons from assessments conducted in the last decade show that:

1. Entrepreneurship can be an effective means to create employment and empower women.
2. The success of women's entrepreneurship requires the development of a supportive environment to help women to deal with their multiple roles and should, where appropriate, involve men, families and communities in women's entrepreneurship.
3. Supporting women entrepreneurs' associations can improve advocacy and services for women entrepreneurs.
4. Integrating gender in business training can positively impact the confidence and agency of women as business owners.
5. Providing gender awareness training for service providers can help to strengthen their capacities to better serve the needs of both female and male entrepreneurs.
6. Building strategic partnerships and networking to provide specialized training for women in financial and business literacy can help women to become more confident in their entrepreneurial abilities.

The WED Assessment for Jamaica sought to fill a knowledge gap on women's entrepreneurship as studies worldwide show that entrepreneurship is a good and necessary development strategy, not only to promote women's independence and economic empowerment, but also to contribute to poverty reduction, job creation and economic growth in the country. Research from the Desk Review showed that women have a high level of interest in becoming entrepreneurs; and many have embarked on micro and small businesses, especially in wholesale and retail, as well as personal services. However, most are in the informal sector and lack the knowledge, business and financial skills, or documentation for formal registration that would enable them to have access to financial and technical assistance to formalize and grow their business. This assessment is an important step towards understanding the enabling and inhibiting factors for women's entrepreneurship as well as setting out plans, programmes, interventions and collaboration between agencies that can take women's entrepreneurship development in Jamaica to the next level.

The ILO WED Methodology was used to identify major deficiencies in the conditions affecting the emergence and sustainability of women-owned enterprises in Jamaica and their capacity to access the necessary resources and support for sustainability and growth on a basis of equal opportunity.

The goals of the national assessment of Women's Entrepreneurship Development (WED) are to:

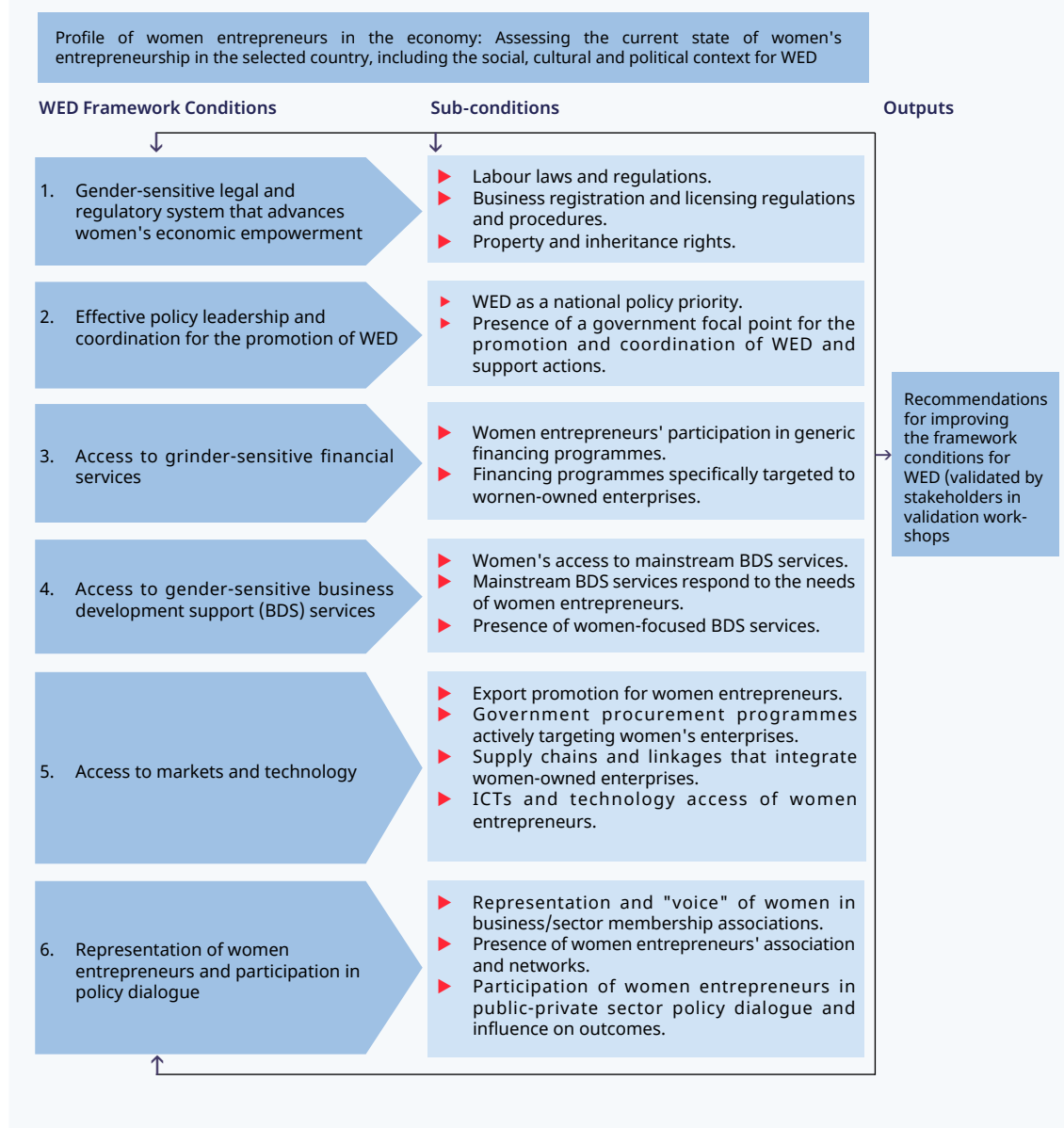
1. shed some light on the specific barriers faced by women entrepreneurs in Jamaica;
2. examine how women business owners are affected negatively by policies, laws, and regulations in areas that affect women's economic empowerment;

3. assess the extent to which enterprise-support policies and programmes, including financial and non-financial matters, are sensitive to the needs of women entrepreneurs and respond to their unmet potential and under-served needs;
4. assess the extent to which business women have a 'voice' in public-private policy dialogue and issues affecting them are raised in these fora;
5. identify concrete recommendations for how to develop the potential of women's entrepreneurship that will serve as the basis for future priority; and
6. use the results to support the development of gender-sensitive policies and programmes to enhance women's entrepreneurship development in Jamaica.

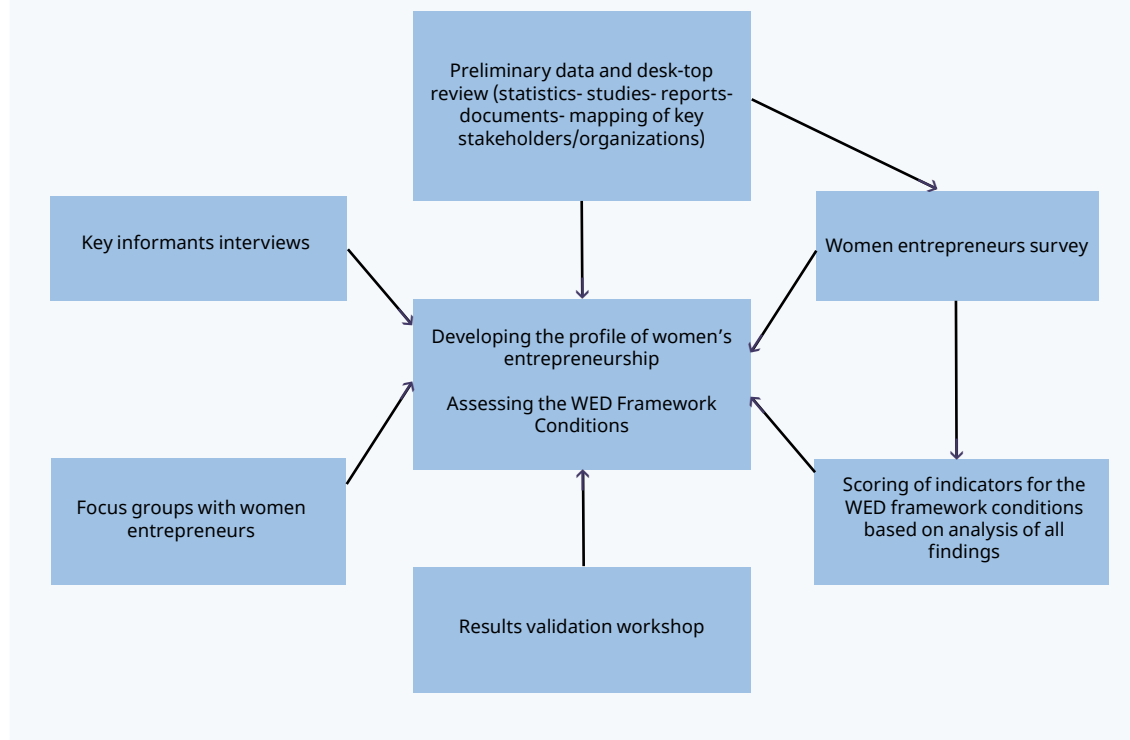
The WED assessment methodology

The WED assessment involved collecting information on the state of the six Framework Conditions outlined in the ILO WED Assessment Guide. Each Condition was linked to two to four Sub-conditions which are presented in Figure 2.

► **Figure 2. WED assessment Framework – Profile of women's entrepreneurship and key Framework Conditions and Sub-conditions**



► **Figure 3. Components of the ILO WED Assessment Methodology (Stevenson and St-Onge (2013, p.21))**



The WED Assessment involved the use of a variety of research methodologies to collect both quantitative and qualitative data, consistent with the WED Assessment Guide which was developed by Stevenson and St-Onge (2013, p.21). These included:

1. **A desk review.** This involved compiling and analysing data collected from statistics, previous studies, reports and documents and the mapping of key stakeholders and organizations. The Desk Review provided information on MSMEs in Jamaica, on women's entrepreneurship and on women-owned enterprises (WOEs); a review of laws and regulations relevant to WED; the National Policy for Gender Equality and the economic empowerment of women; mapping a range of organizations providing business development support, financing, advocacy and other forms of support to MSMEs and information on associations of WOE's;
2. **A Women's Entrepreneurship Survey (WES).** This involved the collection and analysis of data on the six WED Framework Conditions from interviews with 238 women entrepreneurs using the standardized WES questionnaire which was adapted for the Jamaican study. The survey was conducted island-wide: 64 per cent of the sample were in urban/city areas; 12 per cent were in semi-urban areas (towns); 14 per cent were in semi-rural areas and 10 per cent were in rural areas;
3. **Three focus group discussions (FGD).** These were conducted and were guided by questions related to the six WED Framework Conditions. These were attended by a total of 30 women entrepreneurs: one was held in Kingston (urban) with the nine women from the Young Entrepreneurs Association (YEA); one was held in Linstead, St Catherine (rural) with 11 women from the Jamaica Network of Rural Women Producers (JNRWP) and one was held in Montego Bay (semi-urban) with 10 micro-business women owners;
4. **Key informant interviews.** These were conducted with key informants from 25 stakeholder organizations relevant to the six WED Framework Conditions. These included: Government ministries, departments, and agencies; non-governmental organizations (NGOs); women's organizations; women entrepreneurs' associations; financial institutions; business and employer membership organizations; business support and training providers; and international organizations;

5. **Scoring:** The six WED Framework Conditions and sub-conditions for each were assigned a quantitative score based on a qualitative assessment of the inputs and materials collected. The scores were included in the Matrix developed by the ILO for use in the WED Assessment; and
6. **A composite score** was developed by averaging the scores for Sub-conditions linked to each of the six WED Assessment Framework Conditions. The scores ranged from one to five with five being the highest. The results were entered in an Excel spreadsheet and presented as a visual radar or Spider diagram which is included in the Executive Summary of this report. Scoring the Conditions and Sub-conditions helped to identify the enabling and inhibiting factors (strengths and weaknesses) across the six WED Framework Conditions.

There are several outcomes and recommendations from the WED Assessment. The findings can be used to influence the development of future policies and programmes to address the weaknesses and gaps identified and will enhance the potential for women's entrepreneurship in Jamaica. The WED Assessment also provides a specific opportunity to strengthen and support the MSME and Entrepreneurship Policy, Strategy and Action Plan, which already include a stated commitment to gender sensitivity. The findings can also help to develop a specific policy and strategy to address the practical and strategic gender needs of women entrepreneurs. Their advancement would also help to achieve the goals and targets of Jamaica's national strategic plan, Vision 2030 Jamaica and the Medium Term Social and Economic Development Framework. Another benefit is the potential to strengthen the MOU between the Bureau of Gender Affairs and the MSME and Entrepreneurship Unit in the Ministry of Industry, Commerce, Agriculture and Fisheries (MICAF).

The recommendations provide an agenda for dialogue with ministries, departments, and agencies (MDAs), as well as banks and financial institutions, to fulfil the national commitment to mainstream gender in all policies and programmes consistent with the National Policy for Gender Equality. Institutions can use the findings to critically assess their policies and strategies and develop Gender Action Plans to make their operations more responsive to the real needs of women entrepreneurs. The WED Assessment complements and supports the UN Women-ILO Win-Win Women Empowerment Principles.

The Jamaica Employers' Federation can use the Assessment to further strengthen their work with the Young Entrepreneurs Association, and other organizations of women entrepreneurs, and help to improve coordination and collaboration. This would give these organizations a larger critical mass and a more strategic voice to participate in policy dialogue with government and other stakeholders. The Jamaica Network for Rural Women Producers (JNRWP) and the MICAF Home Economic Unit, which promotes the economic empowerment of rural women, can also benefit from the Assessment.

The WED Assessment Report includes information on the demand and supply side of the business ecosystem in Jamaica. On the demand side, it helps to fill the knowledge gap on the views and lived experiences of women entrepreneurs and the institutional barriers they face as noted in the Survey and Focus Group discussions. On the supply side, Government institutions, BDS providers and financial institutions will be more aware of the gaps in their services to MSMEs and women in business. The Assessment provides valuable information on gaps in the six WED Framework Conditions and recommendations that could significantly improve the business eco-system for women entrepreneurs in Jamaica. This is important, given Jamaican women's high levels of secondary and tertiary education and their strong interest in entrepreneurship. These factors can be leveraged to advance women's entrepreneurship in high-end business initiatives and in sectors such as: ICT-related businesses; the culture and creative industries; nutraceutical and cosmetic industries; businesses linked to Blue and Green Economies and related to the environment and climate change adaptation; high-end tourism-related business linkages, as well as business opportunities for women, related to Government procurement – where they are virtually absent.

► Section 2. Profile of women entrepreneurs in Jamaica

This section provides an overview of the current state of women's entrepreneurship in Jamaica. It is supported by statistics and information from the Desk Review of literature on women-owned enterprises, and their contribution to employment and job creation. The profile also gives baseline data that policy-makers can use to monitor and evaluate progress to reduce the gaps in entrepreneurship programmes targeting women over time. Also included are major challenges in starting and expanding their businesses as reported by the women entrepreneurs consulted. The demographic profile and characteristics of the women interviewed for the survey are then presented.

Data from the Desk Review showed that there are distinct gender-related characteristics of businesses, which underscore the importance of creating an enabling environment for WED. Introducing changes can help to close the gender gap in entrepreneurship, increase the number of jobs created and support much-needed economic growth, especially for women.

2.1 Gender and business ownership

2.1.1 Ownership structure, numbers and size

The Desk Review showed that in general, fewer women than men are business owners. Jamaican women also accounted for a higher per cent of businesses with no employees (61 per cent) compared to males (48.8 per cent). For businesses with 1 to 4 employees, female owners accounted for 36 per cent and male owners for 41.9 per cent. For businesses with five or more employees, female owners accounted for 3.0 per cent and male owners for 9.3 per cent.

The Updated MSME Policy (2018) showed that most MSMEs are owner-managed businesses and represent the second largest source of employment for the employed labour force. The Policy document also estimated that self-employed persons accounted for 39.03 per cent of all employment (1,106,500); 36 per cent of persons in self-employment with no employees (431,900) and 3.05 per cent of persons in self-employment with employees (398,200). Females were 33.2 per cent of persons in self-employment (149,300); 29.56 per cent of persons in self-employment with no employees (139,100); and 2.17 per cent of persons in self-employment with employees (10,200). In contrast, the estimate of self-employed males was 957,200; self-employed males with no employees numbered 417,990; and self-employed males with employees totalled 32,680. This showed a large gender gap between self-employed males and females.

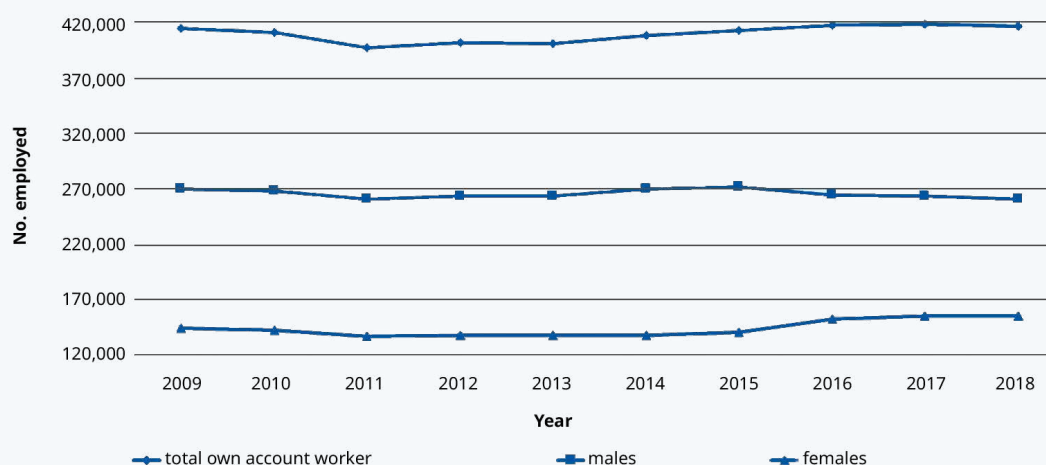
Gender differences were also evidenced in the stage of the business. The Global Entrepreneurship Monitor (GEM) 2016/2017 Jamaica Report (2016) which includes data from the All Population Survey (APS) also shows that in 2016, the sex distribution among early stage entrepreneurs⁷ was 55 per cent males and 45 per cent females.

The Desk Review also showed that some women entrepreneurs present their business as family-owned businesses. Garvey and Nicholson's (2006) study for the IDB on family-owned businesses (FOBs) and women-owned businesses (WOBs) showed that some women business owners presented their business as a family-owned business for survival. In terms of numbers, there were 2,916 family-owned businesses and 1,718 women-owned businesses, with 315 being categorized as both FOBs and WOBs. Among MSME owners, the distribution was 56 per cent males and 44 per cent females. In terms of size, they noted that women accounted for 58 per cent of own-account enterprises, but represented a much smaller percentage of micro and small enterprises: 42 per cent and 21 per cent of MSMEs, respectively.

⁷ These were adults either trying to start a business or owning a new business.

The need to create a more enabling environment for women's entrepreneurship development is also highlighted by the contribution of own-account workers (OAWs) to employment. The ESSJ (2018) showed that OAWs/sole traders accounted for over one-third (34.3 per cent) of the employed labour force. Of these own-account workers, 156,225 were female and 260,750 were males. In 2017 there were 155,575 females and 263,250 males. Figure 4 below from the ESSJ (2018) report shows that there were consistently fewer women than men who were working as own-account workers between 2009 and 2018.

► **Figure 4. Employed own-account workers 2009-2018 (from ESSJ 2018)**



Source: GEM 2016/2017 Jamaica Report (2016)

Comparative data on business ownership structure in the Caribbean was provided by Lawrence Nicholson and Jonathan Lashley (2016).⁸ Their study showed that 70 per cent of family-owned businesses in three Caribbean countries, including Jamaica, were MSMEs. Of these 55 per cent were limited liability companies; 22 per cent were sole proprietorship or partnership; and 1.3 per cent were publicly listed. The study also noted that the ownership of approximately 62 per cent of these companies were male-dominated, 27 per cent were female-dominated and 11 per cent were equally distributed between the two sexes.

Although fewer Jamaican women than men are business owners, Jamaican women lead the Caribbean region in self-employment and account for 65 per cent of all self-employed women in the region. The World Bank Group and Infodev Report (2015), entitled *Profiling Caribbean Women Entrepreneurs: Business Environment, Sectoral Constraints and Programming Lessons*⁹, notes that compared with other Caribbean countries, Jamaica has the largest number of women business owners in self-employment in the region. Numerically, Jamaican women comprised 149,300 of the total of 227,981 women in 14 Caribbean countries. In relation to self-employment, Jamaica women accounted for 33.2 per cent compared with 12.77 per cent for the Caribbean. For self-employment with no employees, the estimate was 29.5 per cent for Jamaica and 10.54 per cent for the Caribbean. For self-employment with employees it was 2.17 per cent for Jamaica and 2.12 for the Caribbean.

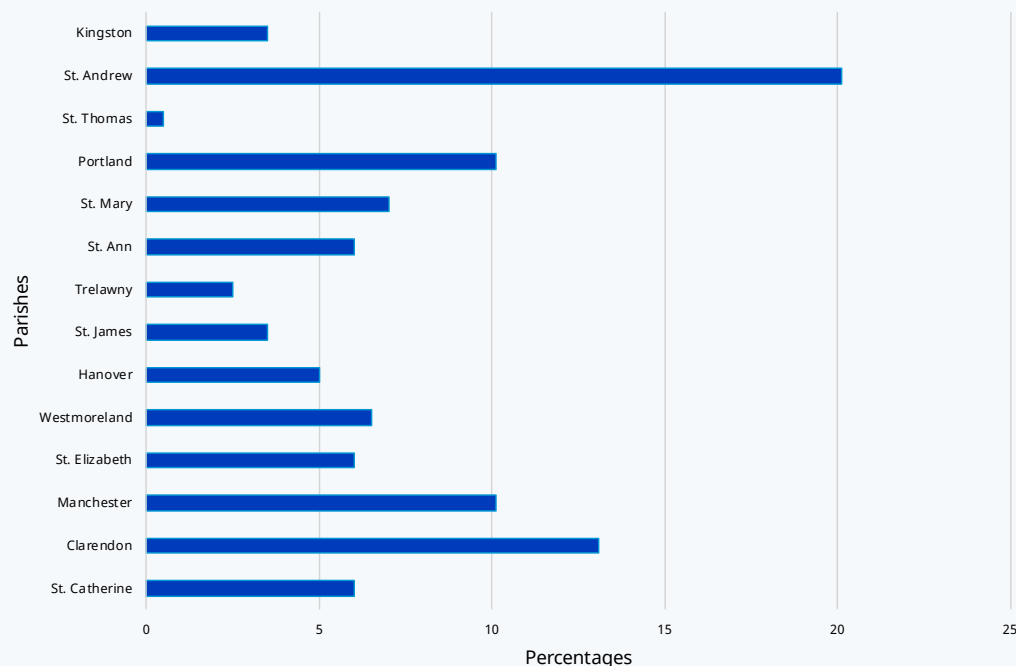
2.1.2 Distribution of businesses by parish

Figure 5 has data from the GEM 2016/2017 Jamaica Report (2016) and shows the distribution of entrepreneurs across Jamaica's 14 parishes. Total Entrepreneurship Activity (TEA) in order of ranking was: the Kingston Metropolitan Area (KMA) (i.e. St Andrew and Kingston), which accounted for 23.6 per cent; Clarendon was 13.1 per cent; and Manchester and Portland were 10 per cent each. St Thomas, one of the poorest rural parishes, stood out as having less than one per cent of entrepreneurship activity, suggesting the need for an increased focus on agro-processing businesses for this agricultural parish.

⁸ Cited in MSME Policy (2018).

⁹ WB (2015). Available at: https://www.infodev.org/infodev-files/profiling_caribbean_women_entrepreneurs_i-03.pdf

► **Figure 5. Total entrepreneurship activity (TEA) among parishes**



Source: GEM 2016/2017 Jamaica Report (2016)

2.1.3 Distribution of women entrepreneurs according to formality and informality

The IDB (2006) study entitled, *The Informal Sector in Jamaica*,¹⁰ notes that the informal MSME sector was valued at 43 per cent of Jamaica's total GDP; that the MSME sector is characterized by a high degree of informality, low tax compliance rates, limited differentiation, low quality standards, and labelling. It also noted that women make up a relatively large portion of the informal sector, 57 per cent compared with 50 per cent in the formal sector of the economy.

2.1.4 Distribution of businesses by sex and sector

Table 1, from the GEM 2016/2017 Jamaica Report (2016),¹¹ shows that women are more likely to have businesses in the wholesale and retail sector (73.9 per cent) than in other sector.

Jamaica's labour market reflects occupational segregation: women are concentrated in the services sector and men dominate in the goods producing sector (agriculture and fisheries, mining, etc.). Women's unequal position in the labour market must also be considered against the background that they have higher levels of secondary, vocational and tertiary education compared to men. Men, however, dominate at the highest levels of leadership and decision-making in public and private sector institutions although women dominate in senior management.

¹⁰ IDB (2006) *Informal sector in Jamaica* (2006). Available at <https://sta.uwi.edu/conferences/salises/documents/Thomas%20D.pdf>. Updated MSME Policy (2018, p14).

¹¹ NB: Published in 2016 by GEM and UTECH and Uploaded 23/11/2017.

► **Table 1. Profile of women in business by sector**

Sector	Percentage	Female/male ratio
Agriculture	19.00	0.87
Manufacturing and transport	1.10	0.10
Wholesale and retail	73.90	1.38
ICT	2.23	1.17
Government health, education and services	3.40	0.44
Financial services	-0.00	0.00
Consumer services	0.00	0.00

Source: GEM 2016/2017 Jamaica Report (2016).

Although there is limited gender analysis of the specific issues, data in Box 1 below provides valuable insights on Jamaican entrepreneurship from the GEM Jamaica 2016/17 Report (2016).¹²

► **Box 1. Insights on Jamaican entrepreneurship from GEM Jamaica 2016/17 Report**

Excellent perception of entrepreneurship in Jamaica: According to the GEM 2016/17 Jamaica Report, Jamaica leads the 64 countries surveyed on the societal value placed on entrepreneurship. It is the only country to have over 80 per cent of its respondents attaching a high social value to entrepreneurship. This is approximately 20 percentile points above the regional average.

Jamaican entrepreneurs are confident in their ability: Compared to adults in other Caribbean countries, 83.5 per cent of Jamaican respondents in 2016/17 are confident that they have the capabilities (knowledge and skills) for entrepreneurship the regional average in LAC is 62.6 per cent. With regards to seeing good opportunities for starting a business in Jamaica, 64.4 per cent responded in the affirmative compared with the regional average of 46.2 per cent. GEM studies indicate that individuals who are confident in their skills to start a business are four to six times more likely to be involved in entrepreneurial activity.

Total early-stage entrepreneurial activity in Jamaica is lagging: In 2016/17, the total early-stage entrepreneurial rate (those who were starting a business or started one within 42 months of the GEM survey) was reported at 9.9 per cent in Jamaica. The last reported figure for Jamaica was 19.3 per cent in 2014. Therefore, 2016/17 represents a decline and is below the 2016 regional average of 18.8 per cent. The largest gap was in the nascent entrepreneur rate (a business that is less than four months and that has not paid salaries) which was 4.1 per cent in Jamaica in 2016 but 11.8 per cent in the rest of the LAC.

Jamaica registers the lowest in the cohort for opportunity based entrepreneurship: The proportion of Jamaican youths (defined as 18-24 by GEM) as a percentage of early-stage entrepreneurs is declining. This age group had increased its relative share from 12 per cent in 2005 to 17 per cent in 2011, but fell to 7.6 per cent in 2016/2017. The GEM regional LAC average is 15.7 per cent.

The level of business discontinuance in Jamaica is on par with the region: GEM 2016/17 data reveals that business discontinuance (respondents who discontinued a business in the last 12 months) in Jamaica is on par with the region at 9 per cent compared to the regional average of 9.6 per cent. In Europe the average is 6.8 per cent, while in North America the average is 12 per cent. The majority of respondents in Jamaica (56.3 per cent) cited unprofitability as the reason for discontinuance and 10.7 per cent had problems with financing.

Small gender gap in entrepreneurial activity: The early-stage entrepreneurial activity rates for adult women are generally lower than for men across GEM countries, but compared to the average, the gender gap in Jamaica is relatively small. Over the past seven years, women have accounted for about 45 per cent of the adults either trying to get a business started or owning a new business.

Jamaican entrepreneurs have the lowest growth prospects: On an individual basis, Jamaica early-stage ventures have little plans to grow. In 2016/17, 87.9 per cent of the early-stage entrepreneurs surveyed indicated that they planned to have no additional employees over the next five years. This ranked Jamaica first in low growth prospects. GEM studies stress the importance of high-ambition entrepreneurs to an economy as these enterprises make a disproportionate contribution to overall job growth in the economy.

Lack of innovation: Jamaican early-stage entrepreneurs do not describe their products as innovative. In 2016/17, Jamaica ranked 45th on the innovativeness index with only 20.1 per cent of early-stage entrepreneurs indicating that customers would find their products new or unfamiliar.

Source: GEM Jamaica Report 2016/17 (2016)

¹² Boodraj, Sinclair-Marage, Skeete, Steele et.al. Global Entrepreneurship Monitor. 2016/17 Jamaica Report. University of Technology.

2.1.5 Challenges for women entrepreneurs

The Desk Review confirmed that all entrepreneurs face common challenges at various stages of their operations. Among the problems peculiar to early stage entrepreneurs trying to start a business are understanding market opportunities; identifying customers and developing market network; identifying resource materials and other inputs; accessing technical assistance; as well as complying with legal and regulatory frameworks.

The WED Assessment for Jamaica showed that despite these well-known challenges and evidence of several differences between female-owned and male-owned businesses, agencies that provide business development support services and the financial institutions that cater to the needs of MSMEs, do not have differentiated services to meet the gender-related needs of their customers.

The main challenges women entrepreneurs faced, based on findings of the WED Assessment, were:

1. Limited access to affordable credit and finance to start and grow their business. The Desk Review showed that this is a common problem. Some women used microfinance institutions that provided easy access to unsecured loans but charged high interest rates which increased operational costs. For example, data from the Women's Entrepreneurship Survey (WES) showed that:
 - 76 per cent of the respondents faced challenges in accessing financing when they were starting their business;
 - 78 per cent used their own savings as start-up financing for their business;
 - 17 per cent had tried to obtain a loan for their business during the past year;
 - 36 per cent tried sourcing loans from a commercial bank, of which 43 per cent (less than half) were successful;
 - 33 per cent tried sourcing loans from a microfinance institution, of which 69 per cent were successful;
 - 30 per cent of the respondents (less than one-third) have a bank account specifically for the business, excluding personal accounts;
 - 22.5 per cent (less than a quarter) access financial services online or through a cellular or smartphone.
2. Lack of business skills as well as limited access to, and use of, BDS services. Only a small percentage of the respondents were members of any business-related organization. The highest percentage reported was 4.2 per cent of respondents being members of a sector- or industry-specific association.
3. Limited ability to legally register and formalize their business. This was because of the high cost of registration for women in MSMEs and lack of documentation.
4. Limited access to, and use of, information communication technologies (ICTs) for business.
5. Limited awareness of their human rights and labour laws.
6. Limited business registration linked to formalities and dealings with Government officials:
 - 38 per cent of the WES respondents were registered with the Companies Office of Jamaica (COJ) and 37 per cent were registered with the Tax Administration of Jamaica (TAJ) and had a tax registration number (TRN).
 - The most frequently reported barriers to registering a business were the fear of the amount of reporting to the Government that would be required (34 per cent) and the need to pay regular taxes on sales and income after being registered (30 per cent).

2.1.6 Profile of the women entrepreneurs

This section of the report presents the main findings from the 238 women interviewed in the 2019 Women's Entrepreneurship Survey (WES) in Jamaica. Tables with details are included in the Annex.

Women's entrepreneurship has grown since the 1990s. The WES data show a difference in women's entrepreneurship trends across two distinct periods: a significant increase in women starting a business between the 1960s and the 1980s (11 per cent) and a significant and steady increase since the period 1990-2018. Reasons for this trend could be related to the IMF-Government of Jamaica's Structural Adjustment Programme (SAP) which was introduced in the 1980s. The severe austerity measures were introduced to repay debts and promote economic growth. SAP strategies included redundancies which increased job losses resulting in increased levels of unemployment. Given Jamaican women's dual roles as primary income earners and family caregivers, many women embraced self-employment as an

economic survival strategy. The data show a steady increase in women starting their business from 9.0 per cent in the 1980-1989 period and the post 1990 period. The findings showed 23.5 per cent started their business between 1990 and 1999. This trend increased to 26.5 per cent between 2000 and 2009 and further increased to 38.9 per cent between 2010 and 2018. These trends also confirmed findings from the Desk Review that Jamaican women have a high interest in entrepreneurship and the main motivating factors are economic survival, and their need to care for their dependent family members financially. Many choose self-employment and become own-account workers, as this offers them flexibility in how time is used to take care of both business and family responsibilities.

2.2 Demographic profile of women entrepreneurs

2.2.1 Age profile

The Survey results show that, in order of ranking, the majority of respondents (57.1 per cent) were mature women, between 40 and 55 years of age. The second largest cohort (31.1 per cent) was aged between 25 and 39 years. The third largest cohort (10.9 per cent) was those over 55 years. This age profile is consistent with research findings from the Desk Review which showed that most women start a business when they are older, having first been employees.

Data in Table 2 also show that the majority of women (84.5 per cent) started their first business during their peak reproductive years. In order of ranking, most were between 25 and 39 years (61.5 per cent) and 23 per cent were between 15 and 24 years. Approximately 15.6 per cent started when they were older (40 to 55 years). These findings are consistent with data in the Global Entrepreneurship Monitor 2018/2019 Women's Entrepreneurship Report (2019)¹³, that women in middle income countries are most likely to start their business between 35 and 44, and 25 and 34 years if age (GEM Global Report 2019, p.32). Similarly, the GEM Jamaica 2016/2017 Report (2016), page 35, also showed that the highest entrepreneurship activity (33.1 per cent) was in the age group 35-44 years and 28.7 per cent in the age group 25-34 years.

► Table 2. Year and age at start of first business

Demographic characteristics		Number	Percentage
Year first started business	1960 – 1979	5	2.1
	1980 – 1989	21	9.0
	1990 – 1999	55	23.5
	2000 – 2009	62	26.5
	2010 – 2018: 2010 – 2014 (40) 2015 – 2018 (51)	91	38.9
Total		234	100
Age when started first business	15-24 years	49	23.0
	25-39 years	131	61.5
	40-55 years	33	15.5
Total		213	100

Source: WES 2019 Jamaica

¹³ <https://www.gemconsortium.org/report/gem-20182019-womens-entrepreneurship-report>

2.2.2 Education profile

The Desk Review established a link between women's education level, their entrepreneurship behaviour, their challenges as well as opportunities to build their business. Those with higher education (college, university, technical and vocational degrees and certificates), are likely to have more knowledge of how to successfully operate a business, prepare documentation to register their business, be innovative and be capable of using ICT for their business. Consistent with findings from the Desk Review, the majority of women in the WES survey (63 per cent) had secondary or vocational and technical education. Of these women 38.9 per cent had a secondary education. Those with higher education (43.9 per cent included: 23.9 per cent with vocational or technical education and 20 per cent had completed a university degree. The percentage of those with higher education was more than the data reported in the 2018 Global Gender Gap Report of the World Economic Forum¹⁴ which stated that 35.2 per cent of females have a tertiary education compared to 19.8 per cent of males. The MSME policy document also confirmed that 32 per cent of women entrepreneurs had tertiary education. These included 11.7 per cent who had university degrees and 20 per cent who had technical and vocational degrees and certificates. The policy document also noted that 30 per cent of women entrepreneurs had secondary education.

2.2.3 Marital/union status and family responsibilities

The Desk Review also showed that marital status has the potential to influence the decision-making of women in a business and this was confirmed in the WED Assessment. The WED Assessment showed that 61 per cent of the women were either married or in a common-law union and 45.1 per cent were not in a union. Of the latter group, 35.4 per cent were single; 5.5 percent were divorced or separated; and 4.2 percent were widowed.

The Assessment also showed that like women in other countries, Jamaican women entrepreneurs have to balance family care work with their business operations. This is consistent with norms related to the gender division of labour in Jamaica, with women being ascribed the responsibilities of caregiving, taking care of children, and family members, who are elderly, sick or have a disability. The majority of the women (98 per cent) had dependent children. One quarter of the women (25 per cent) were caring for relatives who were elderly, sick or had a disability.

2.3 Characteristics of women's businesses

2.3.1 Business ownership

Table 3 shows that the majority of WES respondents (84 per cent) were sole proprietors; nine per cent were in partnerships and seven per cent were formally registered as limited liability companies. These findings are consistent with the profile of women-owned enterprises and MSMEs identified in the Desk Review as well as the Focus Group discussions; most were unregistered and operating in the informal sector.

► **Table 3. Business characteristics - business ownership**

		Number	Percentage
Organizational structure	Sole proprietorship	200	84.4
	Partnership	21	8.9
	Limited liability company	16	6.7
Total		237	100

Source: WES 2019 Jamaica

¹⁴ WEF (2018) Global Gender Gap Report. Available at: <http://reports.weforum.org/global-gender-gap-report-2018/data-explorer/#economy=JAM>

Most women, 89.7 per cent, owned one business. The other women owned two or more businesses. This was consistent with findings of the GEM 2016/2017 Women's Entrepreneurship Report (2017) which noted Jamaican women value entrepreneurship as a good career choice (Value: 85.2 and ranking was 2 out of 61) and they accorded high status to successful entrepreneurs. (Value: 84.5 and ranking was 4 out of 61). Their high interest in business was not surprising, as the GEM Women's Entrepreneurship Report (2017) stated that media attention for entrepreneurship was also high (Value 87.2 and ranking was 1 out of 61). The majority of respondents (68 per cent) owned no other business prior to the current one and 22.3 per cent had started at least one business previously.

2.3.2 Previous employment

Just over half (58.3 per cent) of women business owners had been previously employed. Of these 41.3 per cent had been employed in another person's private business; 12.3 per cent were Government employees and 4.7 per cent were employed in an NGO. Among the other 42 per cent who responded to this question 21 per cent said they were not earning an income before; 15 per cent said they were unemployed and six per cent said they were full time homemakers. The majority of WES respondents (over 90 per cent) started the business on their own initiative; four per cent were businesses bought from a previous owner; three per cent were previously family owned businesses and two per cent were inherited. These findings are consistent with Focus Group discussions and information from the Desk Review.

2.3.3 Motivations to start a business

Women's major motivations for starting a business included wanting leadership autonomy and economic empowerment. For example, the Survey findings showed that more than half the women (52 per cent) stated that they started a business because they wanted to be "their own boss"; 32.3 per cent wanted to earn more money; 32.1 per cent saw a market opportunity; and 30.7 per cent needed more flexibility to care for their family. Some 27.7 per cent started a business because they were unemployed at the time. These included 7.9 per cent who could not find a job; 6.8 per cent whose previous employment had ended; and 3.8 per cent who didn't have skills for other kinds of employment.

2.3.4 Size of business/number of employees

More than half of the respondents (53 per cent) in the WES were self-employed, own-account workers. Over 30 per cent were micro-entrepreneurs who employed two or three employees, and approximately 17 per cent were small businesses employing five to 10 employees or more. The majority would be considered as nascent (new). The data underscored the need to support women entrepreneurs to grow their business, and in so doing, provide employment for a larger number of persons.

2.3.5 Geographical distribution

The WED Assessment confirmed that differences in geographical location can influence business women's access to technical and financial resources as well as opportunities and markets for entrepreneurship. The WES sample included 65 per cent of women in urban areas; 12 per cent were in semi-urban areas; 14 per cent were in semi-rural areas; and 10 per cent were in rural areas. The geographical distribution of the 30 women in the three Focus Groups was as follows: urban (30 per cent), semi-urban (33 per cent) and rural (36 per cent). The WED Assessment showed that women entrepreneurs in rural and semi-rural areas felt that they were more at a disadvantage as reflected in reports from the Focus Groups with rural women entrepreneurs in St Catherine and women entrepreneurs in Montego Bay. The data confirmed the need to ensure that business support services and credit are equally accessible to women in all areas irrespective of their geographical location.

2.3.6 Sectoral distribution

The WED Assessment confirmed that consistent with previous studies, women entrepreneurs are concentrated in a narrow range of sectors. The three main sectors in which they operated businesses were: the wholesale or retail trade (41 per cent); personal services (19.2 per cent); and food-related services (15.2 per cent). Less than five per cent operated businesses in agriculture and food processing;

four per cent were in tourism; and four per cent were in manufacturing. The results indicate the need to expand business support services and affordable financial services to support women's entrepreneurship linked to agriculture, climate change adaption and tourism as well as information and communications technologies (ICTs).

2.3.7 Type of business premises

While 25 per cent operated their business from home, the majority of women (63 per cent) in the WES reported that they utilized a formal business location, but most of them (73 per cent) did not own the business premises. This means they would be paying to rent or lease the property, which would impact their operational costs and the profitability of their business. While the Survey findings were similar to data from the three Focus Group discussions, they were in sharp contrast to data on MSMEs reported in the 2006 IDB study, which noted that among businesses in the informal sector in Jamaica, 65 per cent owned their own property.

2.3.8 Profile of WOE business marketing outlets

Table 4 shows that the majority of women entrepreneurs (96 per cent) sold most of their products or services in community and parish markets. Similar findings were reported from the Focus Group discussions. The significant gap in the percentage who sold in community markets (67 per cent) vis-à-vis parish markets (28 per cent) also reflects the strong micro-entrepreneurship profile of the women in sample. Table 4 also confirmed that very few businesses sell their products online (2.1 per cent); or in regional or international (export) markets. The findings confirm the need to enhance WED to enable women-owned businesses to move up the value chain by formalizing and registering their businesses; acquiring business literacy skills; encouraging them to network by joining JEF as well as sectoral business associations. These associations will also need to increase their efforts to encourage women entrepreneurs to become members, provide mentorship and build their capacity to become successful entrepreneurs, employers and exporters. The CARICOM Single Market and Economy (CSME), also provides opportunities for intra-regional and extra-regional trade of goods and services. The WED Assessment also highlighted the need to empower more WOE to sell their products and services online. This can be facilitated by making ICT equipment and internet access more affordable for WOE, especially in rural areas.

► **Table 4. Markets where most of the products/services are sold**

	Number	Percentage
Community markets	159	67.4
Parish markets	67	28.4
CARICOM region	2	0.9
International markets	3	1.3
On-line markets	5	2.1
Total	236	100

Source: WES 2019 Jamaica

Table 5 highlights the women's limited access to, and use of, technology and computers for business. The majority of Survey respondents (70 per cent) use a smartphone with data; few (19 per cent) use a landline; 21 per cent use a desktop computer; and 24 per cent use a portable or laptop computer. The women attributed their low technology use to economic factors such as the cost of computers as well as for internet access. Rural and urban differences were also noted. Rural women in the Focus Group discussions reported that the main barriers to using ICTs for business are related to costs for equipment, data as well as poor internet/Wi-Fi coverage outside of urban centres. Many reported that they were not confident in using a computer or the internet, and depended on their children for help.

► **Table 5. Use of ICT tools for business**

Technology Use	Number	Percentage
Smartphone with data	166	69.7
Landline phone	44	18.5
Desk top computer	51	21.4
Portable or lap top computer	57	23.9

Source: WES 2019 Jamaica

These findings indicate the need for training and other capacity-building programmes to build the confidence and skills of WOE's to use ICTs which will increase business efficiency and profitability. There is also the need for advocacy to increase access to Wi-Fi, financing for WOE's to increase their ability to purchase and use computers and smartphones for business. Findings on the limited use of landlines are consistent with International Telecommunications Union (ITU) data which show a decline in use of landlines and increased use of mobile phones. Most Jamaicans have at least one and sometimes two cell phones. Less than one third of the persons in the Survey (31 per cent) use websites for business and 21 per cent sell products and services online.

► **Table 6. Usage of mobile phones, computers or the internet for business purposes**

	Mobile phone		Computer		Internet	
	Number	Percentage	Number	Percentage	Number	Percentage
Finding customers, markets	117	49.2	24	10.1	60	25.2
Finding suppliers	104	43.7	24	10.1	53	22.3
Communicating with customers	166	69.7	31	13.0	66	27.7
Communicating with suppliers	135	56.7	26	10.9	49	20.6
Getting information for making business decisions	50	21.0	26	10.9	48	20.2
Learning skills and participating in training	38	16.0	28	11.8	47	19.7
Daily business operations	60	25.2	31	13.0	33	13.9
Promoting your products or services	70	29.4	24	10.1	55	23.1
Selling your products or services	83	34.9	21	8.8	43	18.1
Networking or participating in activities of business/ sector associations or groups	40	16.8	18	7.6	37	15.5

Note: A multiple response question (each percentage based on a total of 238 responses).

Data in Table 6 confirmed that the mobile phone was the main technology tool used by women entrepreneurs but only 25 per cent used mobiles for daily business operations. In order of ranking, mobile phones were used for: communicating with customers (70 per cent); communicating with suppliers (57 per cent); finding customers and markets, (49 per cent); finding suppliers (44 per cent); and selling products or services. Few used mobile phones for networking (17 per cent) and learning new skills (16 per cent).

Although almost half (49 per cent) owned a computer, very few women (13 per cent) used them for daily business and to communicate with consumers (13 per cent). Eight per cent used a computer for business networking; 14 per cent for business operations; and 16 per cent for networking. They were least likely to use the internet for communicating with customers (28 per cent) and finding customers (25 per cent). In conclusion, the profile of women entrepreneurs' use of ICTs was consistent with data from the Desk Review and the Focus Group discussions and showed low technology use.

This profile of women entrepreneurs from the WED Assessment highlighted major challenges for women's entrepreneurship development, which need to be addressed in order to support women's economic empowerment. Among these are: informality; sole proprietorship as the dominant ownership structure; limited business skills and limited access to business support services and affordable financing; operation in a narrow range of sectors with a high concentration in the wholesale and retail sector, which enable them to balance business with family responsibilities; and limited capacity to own and use ICTs.



► Section 3. Assessment of the WED Framework Conditions in Jamaica

This section of the report presents the findings of the WED Assessment of the strengths and weaknesses in Jamaica in relation to the six WED Framework Conditions. These Conditions are:

1. gender-sensitive legal and regulatory system that advances women's economic empowerment;
2. effective policy leadership and coordination for the promotion of WED;
3. access to gender-sensitive financial services;
4. access to gender-sensitive BDS services;
5. access to markets and technology; and
6. representation and participation of women entrepreneurs in policy dialogue.

The WED Assessment in Jamaica was based on analysis of secondary and primary sources. The secondary sources included a Desk Review of literature and websites. As previously noted, the analysis was informed by primary data, which was collected from interviews with 238 women, who participated in the women's entrepreneurship survey (WES), from 30 women in three Focus Groups, and from 25 informant interviews with key stakeholders. Each section related to the WED framework conditions concludes with scoring of indicators for its component sub-conditions. Overall scores for each Framework condition are provided in this section and a table with detailed scores for each sub-condition is provided in the Annex.

3.1. Gender-sensitive legal and regulatory system that advances the economic empowerment of women

The concept of a gender-sensitive regulatory and legal environment is based on the principle of equal rights. This means that the environment facilitates women's ability to have access to the same economic rights as men. In practice it also ensures that there are specific laws and regulations that have been adopted and enforced that neither women nor men are subjected to discrimination or denied their legal rights. However, the focus is on identifying barriers to equality for women, as globally women face more discrimination than men and this is also the case in business and the labour market. A gender-sensitive legal framework would therefore also promote women's economic empowerment and would create an environment in which they are free to choose the sectors and occupations in which they work. Women would also have equal opportunities as men to access financial and technical resources to start, own and successfully operate their own businesses and control the profits.

The three Sub-conditions to assess if there is a gender-sensitive legal and regulatory framework are:

1. Labour laws and regulations;
2. Business registration and licensing regulations and procedures; and
3. Property and inheritance rights.

3.1.1 Labour laws and regulations

There is no specific MSME legislation. However, strengthening labour laws and administrative mechanisms can help to improve women's economic rights to employment, property, land and inheritance. Increasing women's awareness of relevant laws and their rights, and empowering them to have control over business and financial decision-making, will not only help to expand their access to land and productive assets, but will also help to improve the success of their businesses.

Women's economic empowerment requires women to have rights and opportunities equal to those of men to participate in the labour market. Discriminatory laws and cultural practices can become barriers

that deny women their basic rights to paid work, promotion to better jobs as well as opportunities to start and operate a business. Barriers to gender equality in the labour market in Jamaica are influenced by the intersection of gender with education, age, class, disability and other factors. The profile of women entrepreneurs in the previous section showed that like most other countries, Jamaican women's participation in the labour market is unequal. This is influenced by their gender roles and responsibility as unpaid family caregivers. They are over-represented in the informal sector and in low-wage occupations. Stevenson and St-Onge (2013), in the WED Assessment Guide, highlight these issues and recommend that countries assess:

- Equality of women's labour market access and participation.
- The impact of labour laws and regulations on existing WOE's.

The WED Assessment showed that Jamaica has ratified the Universal Declaration of Human Rights; UN Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) on 17 July 1980, and two ILO Conventions¹⁵ that promote gender equality and women's rights, signifying the Government's commitment to protecting women's rights. These ILO Conventions are: Equal Remuneration Convention, 1951 (No. 100), ratified on 14 January 1975; and Discrimination (Employment and Occupation) Convention, 1958 (No. 111), ratified on 10 January 1975). These promote equality of opportunity and treatment between women and men in employment and occupation. They also focus on the elimination of discrimination based on race, colour, and sex, and promote the right to material well-being, and conditions of freedom and dignity, economic security and equal opportunity. Jamaica's legal framework includes provisions for equality in employment, but there are no laws that explicitly mandate non-discrimination in hiring practices on the basis of sex. The legislative framework includes:

- The Constitution of Jamaica;
- Employment (Equal Pay for Men and Women) Act;
- Fundamental Rights (Additional Provisions) (Interim) Act;
- Human Employment and Resource Training Act;
- Labour Relations and Industrial Disputes Act;
- Married Women's Property Act;
- Maternity Leave Act; and
- Women (Employment of) Act.

The Constitution of Jamaica and the Fundamental Rights (Additional Provisions) (Interim) Act, provide in principle for equal rights for men and women. The Employment (Equal Pay for Men and Women) Act makes a legal provision that women and men should receive equal pay for work of equal value. The WED Assessment did not identify any specific legal literacy programmes for women to inform them of the laws that protect their rights in business and their equality in employment rights. The Industrial Disputes Tribunal (IDT) is the mechanism that women could use to enforce these rights.

Policy commitments enabling WED. In addition to the above-mentioned laws, there are two policies that support women's entrepreneurship development in principle: the National Policy for Gender Equality (NPGE) approved by Parliament in 2011, which mandates the integration of gender in all Government policies and programmes and the updated Micro, Small and Medium-sized Enterprise (MSME) (2018) and Entrepreneurship Policy (2018), which includes a commitment to gender sensitivity. If MSME legislation is enacted, it should be consistent with the NPGE.

Equality of women's labour market access and participation. The WED Assessment showed that women's labour force participation is high though not equal to men. Although there are legal provisions for three of the five Framework Sub-conditions, there are barriers to women accessing their rights in practice because of patriarchal attitudes, practices and occupational stereotypes. Although these are changing and more women are employed in male-dominated occupations, some cultural practices that privilege the hiring of males over females in some sectors and institutions still exist. For example, STATIN's Labour Force Statistics show that men are concentrated in the goods-producing sector (mining, manufacturing, agriculture and fisheries) which accounts for 30 per cent of GDP and there are more women than men employed in the services sector which accounts for 70 per cent of GDP. There is also an invisible 'glass ceiling' which is a barrier to gender equality at the highest levels of decision-making.

Patriarchal attitudes not only negatively impact labour market access but also the business eco-system. They contribute to discriminatory practices and the continued absence of special focus on business

¹⁵ ILO Conventions ratified by Jamaica: https://ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:11200:0::NO::P11200_COUNTRY_ID:103236

women's specific needs and rights. These attitudes also contribute to problems of sexual harassment in the workplace. For example, a few of the women in the Focus Groups spoke of sexual harassment from male customs officers while trying to clear their goods from customs. Patriarchal attitudes and practices could also explain Garvey and Nicholson's findings in the IDB (2006) study that some women who own a business, report it as a family-owned business to better navigate the financial and institutional barriers, with support from a male.

Labour force participation by sex 2017-2018. Table 7 presents the main labour force indicators by sex 2017-2018 from the ESSJ (2018, Table 21.1), which shows that in 2018 there were 1,337,600 persons in the labour force compared to 1,359,100 in 2017. The size of the male labour force in 2018 was 721,000, a decline compared to 730,200 in 2017. The size of the female labour force in 2018 was 636,500 and showed an increase compared to 628,900 in 2017.

► **Table 7. Labour force participation by sex, 2017-2018 ('000)**

	2017 ^r					2018 ^p				
	Jan	Apr	Jul	Oct	Annual average	Jan	Apr	Jul	Oct	Annual average
Both sexes										
Labour force	1,355.4	1,368.0	1,366.8	1,346.0	1,359.1	1,333.2	1,346.2	1,335.6	1,335.3	1,337.6
Employed labour force	1,183.1	1,201.6	1,212.3	1,205.3	1,200.6	1,205.0	1,215.2	1,224.0	1,219.7	1,215.9
Unemployed labour force	172.2	166.3	154.5	140.6	158.4	128.3	131.0	111.6	115.6	121.6
Outside the labour force	732.8	720.2	721.4	742.2	729.2	754.9	741.9	752.5	752.8	750.5
Unemployment rate (%)	12.7	12.2	11.3	10.5	11.7	9.6	9.7	8.4	8.7	9.1
Job seeking rate (%)	8.1	7.8	7.0	6.4	7.3	5.5	6.2	4.9	4.8	5.3
Labour force as a % age of population 14+	64.9	65.5	65.5	64.5	65.1	63.8	64.5	64.0	63.9	64.1
Male										
Labour force	727.2	739.2	733.7	720.7	730.2	717.1	726.3	722.3	718.7	721.1
Employed labour force	661.9	668.7	675.3	668.1	668.5	663.4	673	680.6	672.4	672.4
Unemployed labour force	65.2	70.4	58.4	52.5	61.6	53.7	53.2	41.7	46.3	48.7
Outside the labour force	297.3	285.7	290.7	304.0	294.4	307.6	298.4	302.4	306	303.6
Unemployment rate (%)	9.0	9.5	8.0	7.3	8.4	7.5	7.3	5.8	6.4	6.8
Job seeking rate(%)	6.0	6.3	4.9	4.4	5.4	4.5	5.0	3.4	3.6	4.1
Labour force as a % age of population 14+	71.0	72.1	71.6	70.3	71.3	70.0	70.9	70.5	70.1	70.4
Female										
Labour force	628.2	628.8	633.1	625.3	628.9	616.1	619.9	613.3	616.6	616.5
Employed labour force	521.2	532.9	537.0	537.2	532.1	541.6	542.2	543.4	547.3	543.6
Unemployed labour force	107.0	95.9	96.1	88.1	96.8	74.6	77.8	69.9	69.3	72.9
Outside the labour force	435.5	434.5	430.7	438.2	434.7	447.3	443.5	450.1	446.8	446.9
Unemployment rate (%)	17.0	15.3	15.2	14.1	15.4	12.1	12.5	11.4	11.2	11.8
Job seeking rate(%)	10.7	9.6	9.5	8.9	9.7	6.7	7.6	6.7	6.1	6.8
Labour force as a % age of population 14+	59.1	59.1	59.5	58.8	59.1	57.9	58.3	57.7	58.0	58.0

Note: Annual average calculated by PIOJ; Discrepancies are due to rounding; p - preliminary; r - revised

Source: ESSJ 2018, p.306.

Table 7 also reflects other indicators of gender inequality in the labour force. As a percentage of the working age population aged 14 years and older, there were fewer females than males: 58 per cent and 70.4 per cent respectively. Among the employed labour force there were fewer females than males. The unemployment rate was higher for females than males: 11.8 per cent and 6.3 per cent respectively. However, females had a higher job seeking rate than males: 6.8 per cent and 4.3 per cent respectively. Youth unemployment rates are higher for females than males.

Female labour force participation is an enabling factor for the development of women's entrepreneurship. Stevenson and St-Onge (2013) note that success in business activities is more likely if persons have prior work experience. Barriers to gender equality in the labour market therefore put women at a disadvantage in learning valuable business skills. More women than men are in part-time work.

One of the barriers could be the impact of labour laws and regulations on existing WOE. For example, all employed persons are required to have a tax registration number (TRN) and to pay into the National Insurance Scheme (social security) and Education Tax, as well as submit annual income tax returns. The WED Assessment showed that these costs are considered unaffordable by some women entrepreneurs in MSMEs and are a deterrent to registering their business. This helps to explain why several are in the informal sector and have few employees.

3.1.2 Business registration and licensing regulations and procedures

For this second Sub-condition under Framework 1, the WED Assessment confirmed the existence of both enabling and inhibiting factors. Enabling factors included:

- Specific agencies that provide WOE with assistance in dealing with complexities in registration and compliance procedures. The Companies Office of Jamaica (COJ) is the main Government Agency responsible for business registration.
- The COJ online system, which has improved the speed of registering businesses from several days to 24 hours. The COJ website has comprehensive documentation and a Tool Kit for guidance on procedures and costs for registration. They have simplified business registration procedures and have established a one-stop-shop business registration facility to reduce the timeframe for registration.
- Business registration outlets have been expanded. In addition to the COJ, the Jamaica Business Development Corporation (JBDC) also facilitates registration of its clients' businesses. In the latter part of 2019, JBDC expanded the number of local registration points.
- Some women were aware of the Jamaica Intellectual Property Office (JIPO) and its role of issuing trademarks and that JBDC is also able to register programmes and businesses.

Barriers to business registration and licensing included:

- Lack of gender sensitivity among service providers. The COJ website did not provide any evidence that this Organization makes special efforts to provide WOE with support to deal with the complexities associated with registration and compliance procedures. While the COJ is the main Agency for business registration, the JBDC, the Mona Entrepreneurship and Commercialization Centre, UWI (MECC) and some financial institutions targeting MSMEs also include information on business registration as part of capacity building to all potential clients but none of these specifically targets women-owned enterprises.
- Lack of special provisions for WOE. The JBDC, which is the main Government Agency for business support services, does not provide specific information targeting women entrepreneurs about business registration and licensing procedures. While women can obtain a business licence for all types of businesses more traditionally started by women, there was no evidence that special desks for women are located in business registration offices to assist women who may have lower literacy levels and limited business knowledge.
- Lack of awareness. Data from the WES and Focus Group discussions show that the majority of women micro-entrepreneurs consulted were unaware of the COJ's One-Stop Shop option. Although married, women can legally register their business without needing to secure their husband's permission. The findings showed that a few of the women stated that this was a requirement.
- Lack of documentation. Many did not have the required documentation to register their business.
- High cost of registration. Many women in MSMEs reported that they could not afford the cost of registration. This included the need to pay accountants and lawyers to fulfil the registration

requirements which many found unaffordable as sole traders. The business registration cost was J\$25,500. There was also the annual fee of J\$2,500 to maintain the registration. Some women also said they were uncomfortable with the process because “you have to pay to register the business, you have to pay to keep it open and you have to pay to close, and everything has to be declared” (From Focus Group Discussions). Others noted that “Even though there is a one-year tax break, most businesses are still struggling at that point to get their footing so it is not enough and (the time) may need to be extended”.

- Lack of time to visit registration centres. Some women who had previously tried to register said that the process was ‘long and drawn out’. Some hairdressers and cosmetologists did not understand the process and could not afford to lose business while taking time to register.
- Limited access to ICTs. As previously mentioned, their limited access to, and ability to use ICTs also affected their ability to register their business online. Rural women and micro-entrepreneurs, such as hairdressers, cited the problem of losing business during the time it would take to go to the COJ office to register. Some also reported that they had started the process but could not complete it because it was too complicated.
- Licences are hard to get which is a deterrent to actually getting registered.
- Some women noted that the Government does not make specific efforts to inform WOEIs about labour laws and regulations and compliance with reporting requirements. Where it does exist, the scope is limited.
- Rural women are under-served and access to locations for registration are time consuming and expensive for women micro entrepreneurs.

Views of women entrepreneurs on the major advantages of having a registered (formal) business.

From the Focus Group discussions, below are some of the perceived benefits of registration stated by the women entrepreneurs:

- “If somebody needs to validate your business, they can use the Companies Office of Jamaica website.”
- “Registration legitimizes the business with banks and other institutions and allows for transparency and financial clarity.”
- “Register or you could face criminal sanctions.”
- “Registration is a best practice to introduce formality to our economic system.”

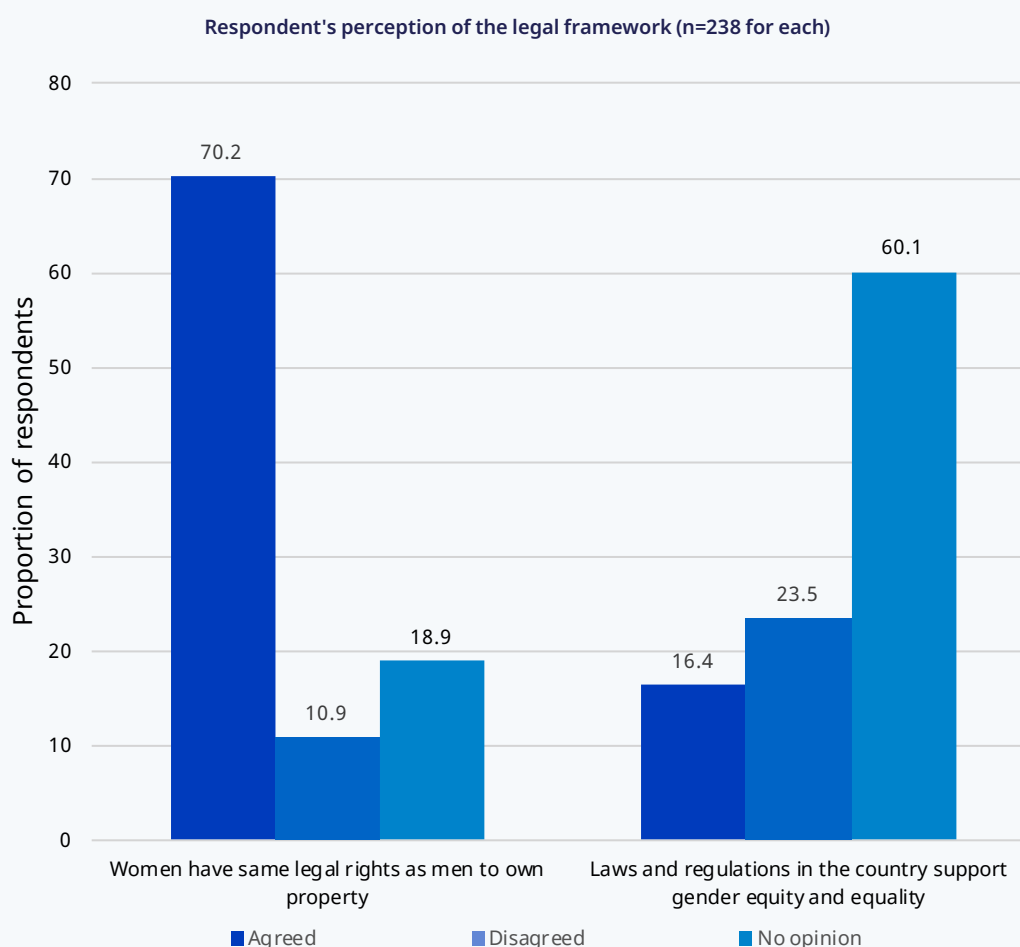
3.1.3 Property and inheritance rights

Property ownership and inheritance rights and laws are relevant to entrepreneurship and WED as property ownership provides access to a title that can be used as collateral for loans to finance the start or expansion of a business. Ownership of land and buildings can also provide a physical location for a business. The WED Assessment showed that legally, Jamaican women have the same property and inheritance rights as men. However, in practice men are more likely than women to inherit family property. The Assessment also showed that women are generally unaware of their rights and few efforts are made to educate and inform them of these rights.

Figure 6 presents results from the WES which showed that while 70 per cent of women agreed that women have the same legal rights as men to own property, 19 per cent disagreed. The findings also confirmed the need to increase awareness of women entrepreneurs about laws and regulations as 60 per cent of women in the sample did not respond/had no opinion, which could indicate lack of awareness.

Challenges: Property rights, ownership and distribution are still influenced by enslavement and post-colonialism history of Jamaica. Many families own property for generations but do not have a registered title. Many persons also die without making a will which complicates the transfer of property in terms of cost and the length of time required for transfers. Legally, there is the Probate of Deeds Act, which outlines the requirements for proving wills. There is also the Wills Act, which states the rules regarding making wills, determining the validity of wills. There is also the Inheritance (Provisions for Family and Dependents) Act 1993¹⁶ which deals with the disposal of a person’s estate to children and spouse. This appears gender-neutral. However, many Jamaicans are unaware of these laws and there is insufficient public education that could help to change behaviour in managing property assets that could be used for collateral. There is also the practice that females are less likely to inherit property compared to males as they may get married and family property may be transferred to another family.

¹⁶ Available at: <https://jamaicalawonline.com/alphabetical-list-of-statutes/inheritance-provision-for-family-and-dependants-act>

► **Figure 6. Women's perceptions of the legal framework**

Source: WES Jamaica 2019

3.1.4 Assessment and scoring for WED Framework Condition 1: Gender-sensitive legal and regulatory system that advances women's economic empowerment

The ILO WED Assessors Guide¹⁷ was used to score indicators for the enabling and inhibiting factors for the three Sub-conditions of the Framework Condition dealing with gender sensitive legal and regulatory system. Points were assigned to each Sub-condition on a scale of 1 to 5 based on an overall assessment of the best fit with the statements in the scoring matrix. This was based on analysis of data from the Desk Review, results of the WES, the Focus Group discussions and the key informant interviews.

Framework Condition 1, Sub-condition A: Labour laws and regulations. Equality in women's labour market access and participation.

Two issues are addressed under this sub-condition. The first is equality in labour market access and the Assessment showed that while three of the five statements in the matrix are relevant in Jamaica, there are some limitations. There are no legal restrictions preventing women's participation in the labour market. Labour laws and regulations mandate non-discrimination in wages. Specific laws protect women's right to equal pay for work of equal value (pay equity). The National Policy on Gender Equality (NPGE) promotes gender equality which would include equality in hiring practices. The Maternity Leave

¹⁷ See Table 10 in WED Assessment Guide.

Law provides leave for pregnant women. However, there are cultural practices linked to gender roles and responsibilities and unequal access to power and decision-making that result in women's unequal access to, and participation in, the labour force. They have higher levels of unemployment and part-time work and they are concentrated in the services sector, even though women are now working in most economic sectors and in occupations that were previously male-dominated. Women are also dominant in the category of professionals based on their higher levels of education achievement.

The second issue is the impact of labour regulations on existing women-owned enterprises. The Assessment showed that only one of the five statements applies to Jamaica. Business registration can be completed online but the main Government agencies that provide business development support services and financial services are not gender-sensitive and do not provide special assistance to women entrepreneurs. No special efforts are made to build women's awareness of their rights or to inform them of laws and regulation and some women are subjected to sexual harassment and bribery. Despite improvements in access to online business registration, lack of outreach to women entrepreneurs means that many are unaware of these services. Those in MSMEs reported that the financial costs were high and business registration requirements were difficult. Based on the evidence the Assessment score for **Framework Condition 1, Sub-condition A: Labour Laws and Regulations** is three out of five.

Framework Condition 1, Sub-condition B: Business registration and licensing regulations and procedures

Based on the assessment the score is three out of five, as three indicator statements apply to WOE in Jamaica. Married women in legal and common-law unions can also engage in paid work and start businesses without the permission of their husband or partner. Women can also obtain business licences and register online in principle. However, there are no special efforts to inform them of licensing requirements and there are no special desks to facilitate their registration.

Framework Condition 1, Sub-condition C: Property and inheritance rights

The assessment score is one for this Sub-condition, as two of five statements partially reflect the Jamaican situation. Women have the same legal property and inheritance rights as men and there are provisions to enable them to exercise their rights. However, there are no special efforts to inform them of their rights. Though cultural practices are changing, biases in giving preference to male family members to inherit property, as previously noted, may also contribute to women's unequal access to land assets.

► **Table 8. WED Framework Condition 1 - Indicators and scoring for assessing gender-sensitive legal and regulatory system that advances women's economic empowerment**

Labour regulations and WOE's 5 (if all five of the indicators apply); 4 (if only or any four of the indicators apply); 3 (if only or any three of the indicators apply); 2 (if only or any two of the indicators apply); 1 (if only one of the indicators applies)					
A. Labour laws and regulations					Score
1	2	3	4	5	
WOEs are provided assistance in dealing with any complexities in registration and compliance procedures	Orientation on labour laws and regulations and compliance/ reporting requirements is provided to women entrepreneurs as part of BDS and training programmes	The Government makes specific efforts to inform WOE's about labour laws and regulations and compliance/ reporting requirements	Registration of workers can be completed online or through conveniently-located one-stop shops, which eases the administrative and time burden on WOE's	WOEs are not subjected to harassment or bribery by labour inspectors	3
B. Business registration and licensing regulations and procedures					Score
1	2	3	4	5	
Women can register a business without the legal requirement to have their husband's permission	Special efforts are made by the Government to ensure that women are informed about business registration and licensing procedures	Women are not disadvantaged in accessing business registration offices due to mobility restrictions (e.g. registration can be done online, or through local registration points, etc.)	Women's desks are located in business registration offices (women may have lower literacy levels and less business knowledge)	It is possible for women to obtain a business license for all types of businesses, including ones for the types of businesses more traditionally started by women	3
C. Property and inheritance rights					Score
1	2	3	4	5	
Women do not have the same property and inheritance rights as men according to the laws of the country	Women have some of the same property and inheritance rights as men, but there are different procedural requirements imposed on women to gain access to these rights (e.g. by law, husbands are given administrative control over jointly-titled matrimonial property)	Women have (some of) the same property and inheritance rights as men, but they are generally unaware of their rights, and few efforts are being made to educate and inform them of their rights	Women have the same property and inheritance rights as men, broad-based efforts are made to make them aware of these rights, but customary practices do not recognize these legal rights, and women have limited recourse through the legal system	Women and men have the same property and inheritance rights by law, these are enforced, and women have access to mechanisms of legal recourse to gain these established economic rights	1
Score recap Sub-condition A: 3 Sub-condition B: 3 Sub-condition C: 1 Overall score for the Framework Condition 1: 2.3 (3+3+1=7/3)					

Note: The shaded boxes represent the statement (s) that best reflect the situation in Jamaica based on an assessment of all of the information collected during the assessment process.

3.2 Framework Condition 2: Effective policy leadership and coordination for the promotion of WED

3.2.1 Women's entrepreneurship development (WED) as a national policy priority

The two Sub-conditions used to assess Framework Condition 2 are:

1. Analysis of data to determine if WED was a national policy priority.
2. Whether there is a Governmental focal point for the promotion and coordination of women's entrepreneurship development and related support actions.

The assessment is based on information from the Desk Review, which included a review of policies, programmes and statistics; the WES; Focus Group discussions; and interviews.

Assessment of the first Sub-condition shows that WED is not a specific policy priority although the Government of Jamaica has a strong policy framework to promote WED. There are several policies adopted to promote sustainable development, gender equality and the empowerment of women as well as the promotion of MSMEs and entrepreneurship.

Among the policy commitments at the global level that Jamaica has ratified, are:

- the UN Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW);
- the UN's Sustainable Development Goals 2015-2030 with Goal 5 focusing on the promotion of gender equality and the empowerment of women;
- ILO core Conventions promoting the rights of workers and the Decent Work Agenda¹⁸.

Policy commitments at the national level include:

- Vision 2030 Jamaica, the national strategic plan for sustainable development, which includes a section on Gender;
- the National Policy for Gender Equality (2011) which promotes gender mainstreaming in all development policies, programmes and strategies as well as women's economic empowerment as a strategy for sustainable development;
- the updated MSME and Entrepreneurship Policy (2018) and an Action Plan supporting economic growth and poverty reduction. There is an MSME Secretariat and a Coordinator and these are strategically located in the Ministry of Industry Commerce Agriculture and Fisheries (MICAFA) to support programme coordination across agencies. The Policy includes a section on gender and specifically promotes the inclusion and support of women-owned businesses (WOBs) as well as persons with disabilities. In 2019, an MOU was signed between the MSME Secretariat and the Bureau of Gender Affairs to support the integration of gender perspectives in the implementation of the MSME and Entrepreneurship Action Plan. These are positive developments for WED.
- Policy for Persons with Disabilities (PWD) supports the promotion of WED for women with disabilities (especially those in rural areas). It is especially important as women with disabilities experience multiple forms of discrimination, linked to gender roles, as family caregivers, unequal access to education, training and employment. The Updated MSME and Entrepreneurship Policy (2018) includes a focus on entrepreneurship for persons with disabilities (MSME 2018 p.70-71). Persons with disabilities are also one of the embedded cross-cutting issues noted on page 109. While sex-disaggregated data on women and men with disabilities were not included in the policy document, the Jamaica Council for Persons with Disabilities (JCPD) reported 12,045 persons with disabilities registered and estimates of 400,000. Persons with disabilities remain very vulnerable and marginalized, despite early policy commitments to promote their rights as well as significant advances in education, training and opportunities for job creation. Jamaica adopted the National Policy for Persons with Disabilities in 1991 and was the first country to ratify the UN Convention on the Rights of Persons with Disabilities in March 2007, which includes the right to work and employment. Parliament also enacted the Disability Act in 2017 to promote and protect the rights of PWDs to health, education and employment. In 2017, the estimate was that 15 per cent of the population were PWDs. The majority of these are adults who are unemployed although several have completed secondary and tertiary education. The Jamaica

¹⁸ The Decent Work Agenda includes four strategic objectives of the ILO: Promoting jobs, guaranteeing rights at work; Extending social protection; and Promoting social dialogue. Gender equality is a crosscutting objective.

Council for Persons with Disabilities (JCPD) provides rehabilitation grants for income generating projects.¹⁹ Data from the 2012 Jamaica Survey of Living Conditions also underscored the need for entrepreneurship for PWDs especially for those living in rural areas.

- the National Poverty Policy and National Poverty Reduction Programme (2017).²⁰ Promoting WED for women who are poor is important as many persons in the poorest quintile of the population are single female heads of households. This Policy and Programme of Advancement Through Health and Education (PATH), which started in 2002, encourage women's entrepreneurship. PATH is a social protection programme which provides conditional cash transfers to the most vulnerable people in the society. These include poor people, pregnant and lactating women, children, youth and persons with disabilities. PATH's Steps to Work Programme also encourages entrepreneurship among adult beneficiaries to move from welfare to work.

Other evidence of policy leadership and coordination for the promotion of WED includes the Government's collaboration with several multilateral partners to support WED²¹ including:

- the ILO and UN Women Win-Win Programme. This Programme, supported by the European Union, has been providing financial and technical resources for policy research, stakeholder consultations and training. This includes WED policy research, advocacy for seven Women's Empowerment Principles (WEPS) which encourage private sector organizations to adopt these principles to change the culture, policies and practices of organizations.
- IDB's financial support for MSMEs. The Bank channels international funding to Jamaica's EXIM Bank and the Development Bank of Jamaica and these entities then lend to commercial banks who then disburse loans to MSMEs at concessionary interest rates. A review of the IDB's Gender Policy shows a strong commitment to supporting gender equality but this was not reflected in the funding for MSMEs through the above-mentioned designated financial institutions that provide loans to entrepreneurs. The policies of financial institutions did not specifically reflect WED as a national priority.

There is also collaboration with several financial and business development service agencies and among these are:

- Jamaica's banking sector, which also provides strategic support to MSMEs. Among these are the Jamaica National Group with the JN SME Hub; the First Global Bank with the ME Hub; The National Commercial Bank (NCB), CIBC First Caribbean Bank (CIBC FCI) as well as credit unions (e.g. Churches Cooperative Credit Union) and microfinance institutions.
- The JBDC which is the main agency that provides business development services to MSMEs. The JBDC 2018 annual report notes that 48 per cent of their clients are women-owned enterprises. This was confirmed in an interview with the CEO. The Agency does not have a special focus on women entrepreneurs nor addresses their needs as a target group.
- Promoting women's entrepreneurship development as a national policy priority would also support Jamaica's National Strategic Action Plan for the Elimination of Gender-Based Violence (NSAP) 2017-2027 which is coordinated by the Bureau of Gender Affairs. The Plan identifies economic, social, and political dependence as risk factors for gender-based violence (GBV). WED could therefore reduce GBV related to women's economic dependency on men and could provide women with opportunities for financial empowerment and agency.
- Jamaica's ICT Policy (2011)²² also creates an enabling environment for WED. The policy provides a framework to achieve greater social and economic development through increased application of information and communication technologies (ICT) in all sectors. The policy aims to facilitate affordable ICT services and effective management of all national ICT assets and advance Jamaica's vision of regional leadership in ICTs by enabling connectivity over multiple and diverse platforms.

¹⁹ The JSLC 2012 records that 3.6 per cent of the population reported having a disability. This is spread evenly across region, sex, and quintile (JSLC, 2012, 3.6). The JSLC data for 2008 indicates that 13.8 per cent of persons with disabilities were poor, and majority, (42.9 per cent), of persons with disabilities who are poor are located in the rural areas.

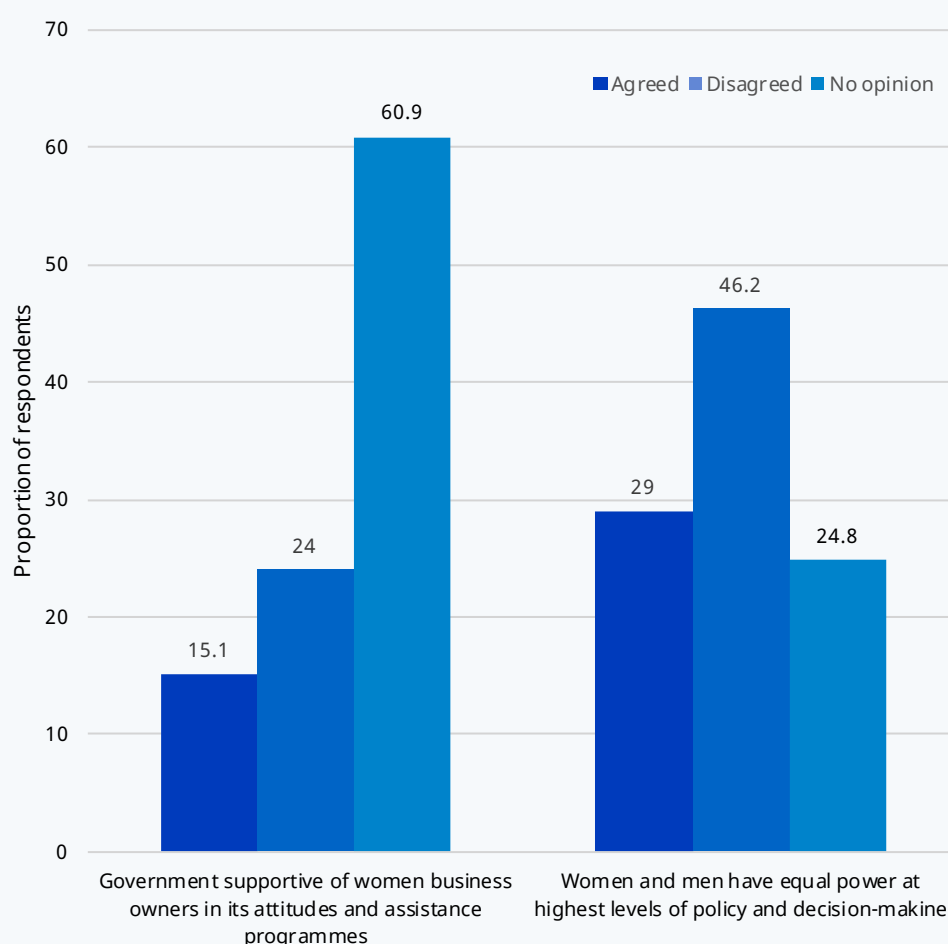
²⁰ Poverty reduction policy. Available at: <http://www.japarlament.gov.jm/attachments/article/1822/National%20Policy%20on%20Poverty%20and%20National%20Poverty%20Reduction%20Programme%20September%202017.pdf>

²¹ ILO WED; UN Women Win-Win-WEPS; UNDP Gender Seal Certificate.

²² GOJ Cabinet policy register 2018. Available at: <https://cabinet.gov.jm/wp-content/uploads/2019/02/Policy-Register-update-December-2018-1.pdf>.

Research has underscored the potential of ICTs for gender equality and women's economic empowerment and development (Dunn and Dunn, 2013)²³ in the Global Information Society Watch (GIS Watch, 2013).

► **Figure 7. WES respondents' perceptions of policy, leadership and coordination (n=238 for each)**



Source: WES survey 2019

Data in Figure 7 shows that in order of ranking, the majority of WOs consulted (61 per cent) in the survey did not agree that Government policies are supportive of women business owners considering its attitudes and assistance programmes. Very few (15 per cent) agreed compared to 24 per cent who explicitly disagreed. Some 46 per cent of the women disagreed that women and men have equal power at the highest levels of policy- and decision-making. The overall assessment for this sub-condition was that most MSME policy initiatives and programmes are not gender-sensitive; they do not specifically target women in business as a priority. There was also the strong perception among the respondents that the Government does not support women entrepreneurs as a target group. Many WOs consulted were unaware of gender in the MSME and Entrepreneurship Policy, considered the climate hostile to women in business, and felt frustrated by the requirements for doing business.

Interviews with key informants from women-led entrepreneurship organizations showed that the majority felt that WED should be a greater policy priority for the Government. These women-led entrepreneurship networks were: the Young Entrepreneurs Association (YEA) linked to and supported by the Jamaica Employers' Federation (JEF); the Women's Entrepreneurial Network of the Caribbean (WENC); LEAP Company and UWI's Mona Entrepreneurship and Commercialization Centre (MECC).

²³ Dunn and Dunn (2013) Women's rights, gender and ICTs: Empowering household workers in Jamaica. Available at: <https://www.giswatch.org/en/country-report/womens-rights-gender/jamaica>

The views of representatives of academic institutions promoting entrepreneurship varied. The view of the Executive Director of the UWI Mona School of Business and Management, who is male, was that class and education differences were considered more important for success in business than gender. The view of the UWI MECC Executive Director, who is female, is that policies of Government and those of financial and BDS agencies are not gender-sensitive.

Time constraints did not allow for interviews with representatives of the UTECH Entrepreneurship Centre. However, it is important to note that historically, the University of Technology (UTECH) has been an important stakeholder in promoting entrepreneurship in Jamaica. There is the Technology Innovation Centre, and the Scotiabank Chair in Entrepreneurship which was first established in 2008. The latter post was held by Professor Rosalea Hamilton²⁴. UTECH has also partnered with the Global Entrepreneurship Monitor (GEM) to prepare survey reports for Jamaica. However, gender did not emerge as a strong element in the GEM Jamaica 2016/2017 Report (2016) reviewed. UTECH also has the Jamaica College of Business and Management - Joan Duncan School of Entrepreneurship, Ethics and Leadership. They published Dr Andrea Barrett and Ms Erica Donaldson's study: 'Case studies of Innovation within Jamaica' in October 2019.²⁵

3.2.2 Presence of a Government focal point for the promotion and coordination of WED and support actions

Assessment of the second indicator/Sub-condition, which is the 'Presence of Government focal point for the promotion and coordination of WED and support actions', showed that while there is some coordination, there is significant room for improvement to support WED more effectively. Evidence of this coordination is reflected in the following:

- The MSME and Entrepreneurship Secretariat is strategically located in the Ministry of Industry, Commerce, Agriculture and Fisheries (MICAF). This is positive as it links entrepreneurship activities to several economic sectors and facilitates the coordination of MSME-related activities.
- There is a Director for the Secretariat who is qualified and very informed based on the key informant interview conducted.
- The Secretariat is supported by an MSME Task Force/Advisory Committee that guides policy implementation, and the Task Force includes a representative of the Women's Entrepreneurship Network of the Caribbean (WENC).
- The Secretariat as the institutional focal point promotes coordination between various stakeholders (international and local) that support MSMEs.

There is ample evidence of gaps in the coordination of MSME and Entrepreneurship Policy that undermine WED, as well as competition between agencies to be part of the increased focus on MSMEs for national development, but as previously noted, few institutions use a gender-sensitive approach.

Greater efforts are needed to integrate gender in institutional policies and programmes. One priority to close this gap is the appointment of a specific WED focal point in the MSME Secretariat. The role of this person would be to support gender mainstreaming; promote the integration of groups of women-owned MSMEs in business networks, and agencies that provide business support services and financing to MSMEs. This would help to promote action to reduce the gender imbalances in the leadership and create a more inclusive culture for WOE in institutions such as the Private Sector Organisation of Jamaica (PSOJ), the Jamaica Chamber of Commerce at national and parish levels; and the Jamaica Manufacturers and Exporters Association (JMEA).

The WED Focal point in the MSME Secretariat would be able to develop a training and gender sensitization programme targeting these strategies and business networks which could encourage them to adopt more gender-sensitive policies and practices that would not inhibit WED. This process has started with the promotion of the Women's Empowerment Principles (WEP) in the private sector.

²⁴ Professor Rosalea Hamilton was appointed the first CEO of the Lasco Chin Foundation in June 2018.

²⁵ Barrett and Donaldson (2019). Case studies of innovation within Jamaica. Available at: https://www.researchgate.net/publication/336057156_UNIVERSITY_OF_TECHNOLOGY_JAMAICA_College_of_Business_and_Management_Joan_Duncan_School_of_Entrepreneurship_Ethics_and_Leadership_CASES_of_INNOVATION_within_JAMAICA

The WED focal point would also be able to help to promote the inclusion of women business owners in rural or vulnerable communities in national business networks. The targeted partner would be the Jamaica Network of Rural Women Producers (JNRWP) as well as community development enterprises targeting young women and women with disabilities.

The WED Programme Coordinator/Focal Point would need to have access to increased technical and financial resources through the MSME Secretariat, to effectively promote gender mainstreaming in support of WED in financial institutions, agencies offering business support services, and the private sector. This is important as the key informant interviews showed there was emerging interest in introducing gender-sensitivity in institutional policies and operations, but there was a lack of capacity to conceptualize gender issues as well as collect and analyse data to develop specific packages tailored for women entrepreneurs.

3.2.3 Assessment and scoring for WED Framework Condition 2: Effective policy leadership and coordination for the promotion of WED

Framework, Sub-condition 2A, deals with WED as a national priority, the most appropriate description is reflected in statements 2 and 4 in the scoring matrix, which state that: “Women’s enterprise development is stated as one of the priorities in national development plans, gender policies and/or other national economic strategies and important to the economic and social development of the country, but no specific agenda or action plan has been defined”. Women’s economic empowerment is a priority in Vision 2030 Jamaica, the National Strategic Plan to Eliminate Violence Against Women, the National ICT Strategy and the MSME and Entrepreneurship Policy. These policies recognize the need for increasing women’s participation in the labour market, and facilitating access to finance and ICT. The commitments are there in principle but they are not being felt by women in MSMEs, who were consulted.

Assessment for Framework Condition 2, Sub-condition B dealing with “Presence of a Government focal point for the promotion and coordination of WED and support actions”, is the most appropriate statement and carries a score of two. No entity has been given the mandate to provide cross-Governmental policy leadership and coordination for the promotion of WED and supporting actions. Thus, the impact of the current policies, initiatives, programmes and services that may be underway is unlikely to be maximized, as there is no adequate coordination among them. As a result, gaps will remain in programmes and services designed to address the needs of women entrepreneurs.

► **Table 9. WED Framework Condition 2 – There are indicators and scoring for assessing Effective policy leadership and coordination for the promotion of WED.**

A. WED as a national priority. Indicator 4 represents the statement that best reflects the situation in Jamaica, based on an assessment of all of the information collected during the assessment process.					Score
1	2	3	4	5	
There is no documented evidence that WED is a national policy priority	Women's enterprise development is stated as one of the priorities in national development plans, gender policies and/or other national economic strategies an important to the economic and social development of the country, but no specific agenda or action plan has been defined	Women entrepreneurs have been identified as a specific target group in the Government's MSME policies	Women's enterprise development and women entrepreneurs have been identified as a specific target group in the Government's MSME policies and there are specific measures in MSME policy documents to foster women's entrepreneurship/ enterprise development	There is a national strategic framework for the women's entrepreneurship development, including provision for both start-up and growth of their enterprises	2
B. Presence of a Government focal point for the promotion and coordination of WED. Indicator 2 represents the statement that best reflects the situation in Jamaica, based on an assessment of all of the information collected during the assessment process.					Score
1	2	3	4	5	
The Government has taken no steps to address the issue of WED policy leadership and coordination	There are no WED focal points in the Government, but some attention is paid to WED issues in certain ministries/ agencies	There are focal points in one or two ministries/ Government departments that advocate for or have some promotional activity for WED, but there is no collaboration across ministries/ agencies	A national focal point for WED has been established within Government, but it is still not functioning properly, is under-resourced, and has limited liaison across ministries and agencies	There is a national focal point for WED within Government with the mandate for policy leadership, supported by the budget, resources, and inter-ministerial collaboration and cooperation necessary to carry out this mandate; has developed strong linkages with external stakeholders, and actively consults on the policy and programme needs of women entrepreneurs	2
Score recap Sub-condition A: 2 Sub-condition B: 2 Overall score for the Framework Condition 2: 2.0 (2+2=4/2)					

3.3 Framework Condition 3: Access to gender-sensitive financial services, financial institutions and organizations, banks, and microfinance institutions

The WED Assessment identified a range of financial services available to entrepreneurs to meet the needs of businesses from start-up to maturity. These were offered through institutions such as commercial banks, credit unions, microfinance institutions, development banks, the Jamaica Junior Stock Exchange and the Jamaica Stock Exchange (JSE). Financing is also available through personal resources, family, friends and traditional savings schemes, called 'partner', which operate as informal rotating bank into which a group of persons pool their funds and each person in rotation benefits from the pooled funds.

Among the services offered were lines of credit, loans through commercial banks, loan guarantee programmes, micro credit insurance, venture capital, and angel investor funding. Gender-sensitive financial services would consider the specific needs of women entrepreneurs at different stages of business development, and deliver services in an environment that is non-discriminatory and ensure women entrepreneurs' equal participation and access to achieve equitable outcomes.

Based on the Desk Review and data from the Focus Group discussions, criteria for gender-sensitive financial services would consider and respond to the sector specific needs of women entrepreneurs of diverse backgrounds, and at different stages of entrepreneurship. These institutions would adapt products and services to ensure non-discrimination and provide terms and conditions that are affordable to women micro-entrepreneurs. They would adapt policies and practices based on research using data disaggregated by sex and other factors. They would use alternative forms of collateral as women may have limited access to property as an asset for a loan. They would revise existing policies and practices to eliminate any gender biases in lending, offer affordable interest rates and timeframes for repayment. Gender-sensitivity would promote financial inclusion and equitable participation of women entrepreneurs. The WED Assessment for Jamaica considered two Sub-conditions:

1. Sub-condition A: Women entrepreneurs' participation in generic financing programmes; and
2. Sub-condition B: Financing programmes specifically targeted to women-owned businesses

3.3.1 Assessment of Sub-Condition A: Women entrepreneurs' participation in generic financing programmes

The WED Assessment of the first Sub-condition shows that there is a gap between the supply of, and demand for, MSME financing and relatively few women participate in generic/traditional financing programmes through commercial banks. The Desk Review confirmed that considerable funding is available for MSMEs, but women micro-entrepreneurs, especially those in start-ups and early stage businesses, reported in the WES and Focus Groups that they were unable to access this funding for several common reasons. The following are findings on the three related Sub-conditions.

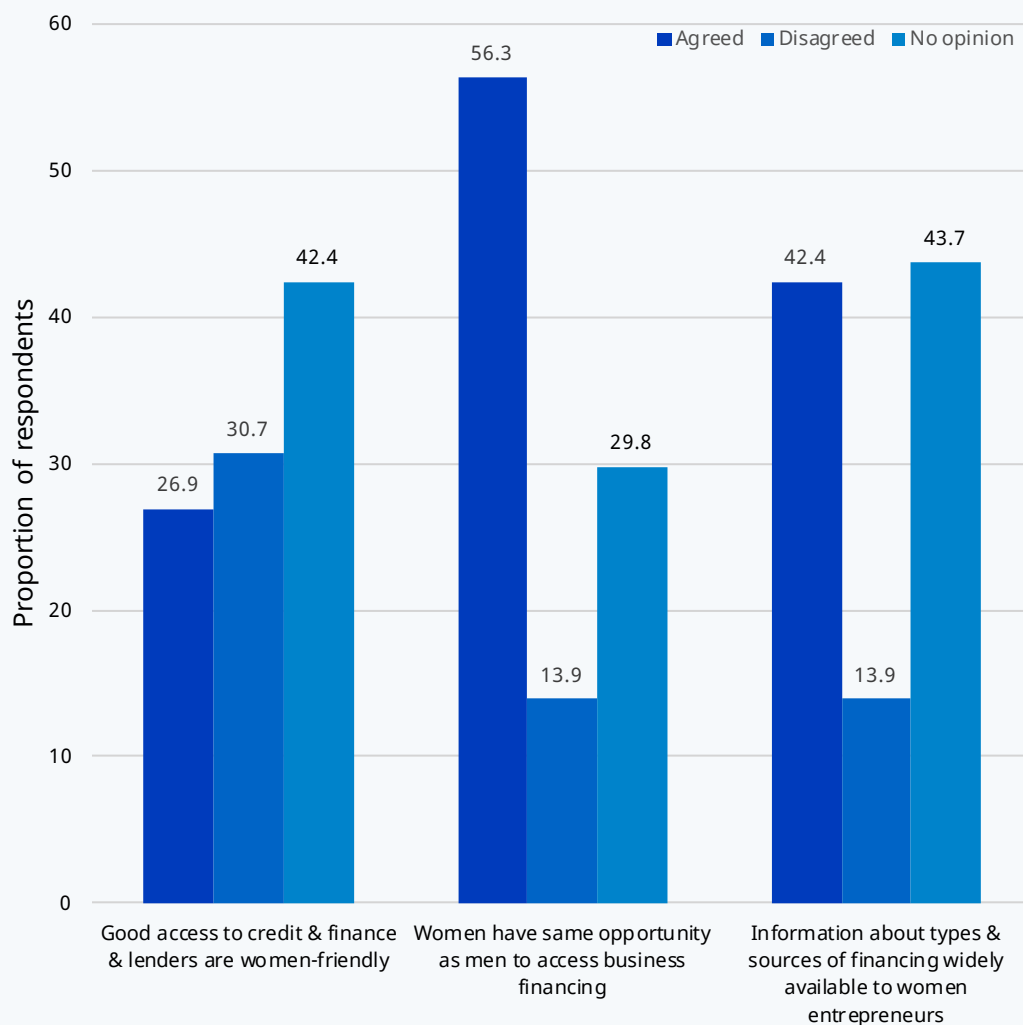
► **Figure 8. WES respondents' perception of access to gender-sensitive financial services**

Figure 8 shows WES data on three Sub-conditions on gender-sensitive access to financial services.

- Results for the first Sub-condition show that only 27 per cent of the women agreed that there is good access to credit and finance, and that lenders are woman-friendly; 31 per cent disagreed and the majority 42 per cent did not respond or had no opinion.
- Results for the second Sub-condition showed that 56 per cent agreed that women have the same opportunity as men to access business financing; 14 per cent disagreed and 30 per cent expressed no opinion or did not respond.
- Results for the third Sub-condition showed that 42 per cent agreed that information about the types and sources of financing are widely available to women entrepreneurs; 14 per cent disagreed and 44 per cent had no opinion or did not respond.

Results from the Focus Groups showed that the majority of women strongly disagreed that there was good access to finance for WOE's and were of the view that the majority of financial institutions did not consider their needs. Most women in the Focus Groups agreed that in principle, there is equal access to business financing as all persons can apply. There were differences in perception about access to information on types of funding for WOE's. Rural women were particularly opposed to this view as many did not have access to ICT technology which would provide information online. They were also not exposed to institutions that would give information and assistance to support their businesses. In fact, many came to the Focus Group hoping to get information and help to access financing.

3.3.2 Assessment of Sub-condition B: Financing programmes specifically targeted to women owned enterprises

The Desk Review showed that there are significant financial resources available through the IDB, World Bank, Development Bank of Jamaica (DBJ) and the EXIM Bank for MSMEs. Unfortunately, most of these funds are not reaching women-owned enterprises which need them most. The Assessment showed major gaps between women's micro-entrepreneurs' 'demand/need' for business financing and the 'supply' of financing for their businesses. It also confirmed that there is an unmet need for financing for WOBs which is similar to that which occurs in many developing countries. One of the main reasons for the financing gap is that the strategies being used in the financial sector are not gender-sensitive. They do not address the differential needs and characteristics of women-owned enterprises.

Sources of funding available to MSMEs:

1. **The World Bank (WB)** is providing significant funding for the MSME sector through the Development Bank of Jamaica (DBJ) which is the World Bank's project implementing Agency. The World Bank Country Report for Jamaica provides a comprehensive overview of the project entitled 'Access to Finance for MSMEs (2017) (P152307)'. It notes that the project supports 6 of 15 critical policy actions of the Government's Economic Growth Council's (EGC) Framework for national development. The actions include: a) pursue amendments to the Bank of Jamaica (BOJ) regulations to allow capital relief for the portion of SME loans with a CEF guarantee; b) undertake measures to promote factoring and leasing; c) expand the scale and range of financing and capacity development programmes, including CEF voucher programme, leasing and factoring; d) strengthen the ecosystem for venture capital and angel investment e) engage in financial sector regulatory review with a view to assessing regulations that affect access to finance; and f) pursue required amendments to legislation to allow for inventory and receivables to be recognized as security under BOJ regulations. The World Bank's project has four components with specific funding for each component:
 - Enhancing the Credit Enhancement Facility (CEF) for guarantees to MSME loans – US\$5.55 million. This is available to: i) Approved Financial Institutions (AFIs); and ii) MSMEs as defined in the MSME policy with annual sales up to J\$425 million (US\$3.4 million) and start-ups; in all sectors excluding mining. The loan purpose is investment financing up to 20 per cent of exposure for working capital and up to 20 per cent of exposure for refinancing.
 - Supporting the establishment of an SME Fund for risk capital financing to SMEs - US\$7 million.
 - Improving the enabling environment for access to finance and business development services for MSMEs - US\$1.56 million.
 - Project management = US\$0.85 million. (Source: World Bank: 2017 page 34-39).

Assessment of gender considerations in World Bank loans: Of particular interest for the WED Assessment was a note in the WB Report 2017 which indicated that "Gender imbalances in access to finance indicators do not appear significant in Jamaica" (WB2017 p. 48). As a result of this analysis, the project for Jamaica did not propose any gender-based interventions. However, the Report noted that indicators in the Results Framework (RF) will be gender disaggregated to monitor any potential gender gaps during project implementation and inform future projects. The report makes reference to the 2014 Jamaica Survey of Living Conditions, which noted that 12 per cent of households with female heads had a loan repayment or an interest payment. They were spending an average of 12 per cent of annual consumption on loan repayments (9.3 per cent and 13.6 per cent respectively, for households with male heads). The WB report also notes that the 2014 Global Findex Database showed minor imbalances in the use of financial services which included use of accounts, debit and credit cards and savings accounts. It noted that although the share of women and men who borrowed from a formal financial institution is similar, with regard to borrowing for business purposes, there is a small gap of three percentage points. (WB 2017 p. 48).

Financing gap: SMEs account for 40 per cent of GDP according to the International Finance Corporation (IFC) in its Enterprise Finance Gap Database (2010), which noted that the financing gap for MSMEs was US\$5.3 billion (WB 2017 p. 56).

Access to bank loans: Data presented in the report from Enterprise Surveys noted that the proportion of firms in Jamaica with access to a bank loan or line of credit was 27 per cent for all loans; the share for the different enterprises was as follows: 26 per cent for small (5-19 employees); 28 per cent for medium (20-99 employees) and 47 per cent for large enterprises (100+). This confirmed that there is a gap in lending. Commercial banks tend to lend to large corporations in selected sectors.

Internal financing: The report also noted that other alternatives for financing are limited. It was therefore not surprising that the World Bank Report noted that approximately 70 per cent of investments by SMEs are financed internally.

Barriers to finance: Among the factors mentioned were limited supply of debt and equity financing mechanisms for SMEs, prohibitive costs and requirements that undermined entrepreneurship business profitability and stability through the business life cycle and employment (p. 56). The World Bank Report also noted that nascent financial infrastructure and limited competition in the banking sector contributed to increased credit risk in the past and consequently a higher cost of financing. The Report further noted access to venture capital through the Multilateral Investment Fund (MIF) to support the entrepreneurial and early stage ecosystems in Jamaica. An estimated 150-300 Jamaican SMEs were in the early ecosystem stage and some required US\$750,000 on average to move ahead.

Equity financing: The Junior Stock Exchange was also mentioned which provides equity financing for SMEs in the range of US\$500,000 to US\$5 million. Growth sectors identified for SMEs were tourism, business process outsourcing (BPO) services; emerging ICTs, alternative energy; agribusiness; and manufacturing. It was also noted that global studies on SME Funds show that technical assistance for SME pre- and post-investment can help deploy capital. (Divakaran et al, 2014).

2. **Commercial banks.** Table 10 shows that in 2017, the retail banking sector included eight commercial banks, 28 credit unions and cooperatives and 39 depository corporations, as well as 710 ATM machines. Together these represented a wide range of access points for banking across the island for all citizens, including women entrepreneurs. However, there is likely to be differential access to these access points for women in business in rural communities and in low income communities as well as women who do not use the formal banking system.

► **Table 10. Summary of retail banking sector overview²⁶**

		2017
Commercial banks		8.0
	Number of branches	140.0
	Branches per 100,000 adults	6.6
	Branches per 1,00 km	13.7
Credit unions and cooperatives		28.0
	Number of branches	79.0
	Branches per 100,000 adults	4.8
	Branches per 1,000 km	9.9
Other depository corporations		39.0
	Number of branches	236.0
ATMs		710.0
	ATMs per 100,000 adults	31.8
	ATMs per 1000 km	65.8

Source: IMF financial access survey database and WB 2017 author's calculations

²⁶ Source: World Bank, 2017, p22.

► **Table 11. Banking system in Jamaica (2017)**

Bank	Assets J\$ millions	Share (%)
NCB	459 128	32.7
Scotiabank Jamaica	329 224	23.4
JN Bank	161 866	11.5
Sagicor	115 358	8.2
VMBS Building Society	98 410	7.0
First Caribbean International	90 902	6.5
First Global	57 198	4.1
JMMB	35 769	2.5
Scotia bank Building Society	28 451	2.0
Citibank	18 850	1.3
EXIM Bank (public bank)	8 778	0.6
M F & G Trust Merchant Bank	1 860	0.1

Source: BOJ and Institutions website cited in WB 2017 p. 53

Table 11 shows that the banking system in Jamaica is dominated by three main financial institutions, which account for 67.8 per cent of market share. In order of ranking these are the National Commercial Bank (NCB), Scotiabank and JN Bank. However, the WED Assessment confirmed that the services of these banks are not gender-sensitive and women participating in the Women's Entrepreneurship Survey and Focus Group discussions found it difficult to deal with them.

Findings from the Women's Entrepreneurship Survey. Access to financing was the biggest challenge reported by 76 per cent of the Survey sample. The barriers to accessing financing included lack of awareness of what funding was available; lack of documentation to be eligible; and inability to make time to pursue the process.

Findings from the Focus Group discussions. The issues raised in discussions with the women entrepreneurs in the three Focus Groups were similar and the views of the Montego Bay Focus Group highlighted the common problems also highlighted in the other two groups.

Women's choice of a financial institution for their business depended on the size of the business. For example, women entrepreneurs in the Focus Groups reported a preference for commercial banks if they were small and medium businesses, while micro-entrepreneurs preferred credit unions and micro-finance institutions. The rationale is that credit unions are member organizations and they found them to be more customer-friendly. Some women used the micro-finance institutions, which offer unsecured loans even though the interest rates were high, because they lacked the necessary documentation to get secured loans.

The following quotations from the Focus Group discussions explain some of the choices women made in seeking funding for their business: "commercial banks provided access to larger sums but the paper work for financial applications is often technical and incomprehensible to common folk." "The technicalities of dealing with the formal financial system meant having to employ lawyers and their fees were not cheap." "Credit unions made women in business feel more humanized.

Main barriers in the Montego Bay Focus Group: Consistent with the literature reviewed, the main barriers women mentioned were:

- Collateral requirements. Persons seeking loans from financial institutions require collateral and women have difficulty accessing collateral. The view of a focus group participant summed up the feelings of many women interviewed: "If I had the collateral, I would not need the loan in the first place" (Participant in Montego Bay FG 25 August 2019). The main barriers to women having collateral were historical patriarchal practices that made women less likely than men to inherit land and women who do own land not having the title in their name.
- In addition to lack of access to affordable finance, lack of access to financial literacy was cited as another major barrier for WOE. They expressed strong views that the financial services sector was not gender friendly. Two participants preferred commercial banks and seven preferred credit unions. Among challenges noted were: "Technicalities of circumventing the financial system means you have to employ lawyers and they are not cheap"; "At commercial banks you can get a larger sum but at the credit union you feel more humanized [with the] services"; "The paper work for financial applications is often technical and incomprehensible to the common folk". (Montego Bay Focus Group).

Other forms of business financing: In response to these challenges the other forms of financing women used for their businesses were pay cheques; credit unions; friends and family; their own money; business or romantic partners and the 'Partner' savings schemes described earlier.

Main financial barriers mentioned in the Jamaica Network of Rural Women Producers (JNRWP) Focus Group discussion. Participants in this Focus Group stated that women in agriculture face even more challenges in securing loans from financial institutions compared to their counterparts in urban and semi-urban areas. They expressed a strong desire for support as they lacked access to financing; business development support services; training; day care support for family dependents (both for children and the elderly); employment; and financial literacy skills. Most were sole traders in micro-enterprises in the informal sector. The major barriers to finance mentioned were the lack of collateral; high interest rates which undermined the viability of their businesses; limited business skills; lack of documentation; as well as limited financial literacy. They did not view mainstream financial services as woman-friendly.

Main barriers mentioned in the Young Entrepreneurs Association Focus Group discussion. Women in the YEA also cited lack of collateral; high interest rates; and to varying degrees, the complications of navigating the banking system; the high cost of lawyers and accountants to get their documents in order; and lack of business training, among other factors. Commercial banks were seen as least friendly to do business with. The more established women entrepreneurs found it easier to deal with commercial banks, but the early stage women entrepreneurs found working with commercial banks more challenging. Some reported that they use micro-finance agencies which provide non-secured loans but charged higher interest rates. Many were interested in learning business skills. They also gave examples of how they learn from each other to fill knowledge gaps on financial services and shared information on how to negotiate with these institutions.

Common barriers to accessing finance identified by women in the Focus Groups were:

- Interest rates in financial institutions are excessively high.
- The return on investment (ROI) and other terms of the financial institution loans do not suit women entrepreneurs and are often more suited to big corporations. The terms often assume that "the person can devote their entire time and energy to the business". This is not necessarily possible in Jamaica, as some women have to combine their paid full-time job with their business on the side.
- There are special categories of women in business which makes them a higher risk for financial institutions. In risk assessments, this makes it harder for these women to access loans.
- Business licences are extremely difficult to obtain and the process takes a long time.
- Men seem to get through with loans more readily.
- Forms are not easy to get and are difficult to interpret.
- Terms of loans are unfavourable.
- Women need to be greater risk-takers.

Findings from Key Informant Interviews with Financial Institutions. Interviews were conducted with representatives from six institutions of which four were financial institutions and two were microfinance institutions. While the small number of institutions consulted was not representative of the eight banks, 28 credit unions and the 39 lending agencies in Jamaica, they provide insight into the values and practices of the financial institutions consulted and therefore provide information that can be included in future WED assessments or other research studies.

The general lack of awareness of gender as an important factor in financing business loans among those interviewed underscored the need for gender sensitization training and gender mainstreaming in the financial sector. This could include building awareness of the importance of data disaggregated by sex to develop a gender and socio-economic profile of their clients, and how this information could affect the types of business sectors in which they are operating or plan to start a business. There was no indication that they were conducting a gender analysis of the size of loans women and men were seeking to borrow or their repayment patterns. There was no evidence that they were aware that women's and men's differential access to technical assistance or business development support and market intelligence could influence the success of their business and enable them to not only repay a loan, but also borrow significantly more as their business grows.

While three of the four financial institutions reported that they have offices or branches island-wide and the other reported that they have offices in major towns including Kingston, Mandeville, Montego Bay and Ocho Rios, they may not recognize the untapped potential in providing access to women entrepreneurs in rural areas for example. This is a problem cited by the Jamaica Network of Rural Women Producers and the women entrepreneurs in Montego Bay.

Only one of the institutions, First Global Bank (FGB) reported that they intend to create special initiatives to attract more women-owned enterprises. FGB's decision to focus on WOE's could be influenced by the fact that the CEO is a highly educated and experienced woman leader who understands the needs of women entrepreneurs. The other institutions have no intention of providing gender-sensitive or woman-friendly services. The interviews confirmed that most financial institutions consulted give low priority to MSMEs and there was no indication that WOE's are targeted as potential clients. Only two of the four institutions consulted reported that they offer loans to MSMEs and these loans, as a percentage of their total loan portfolio, ranged from 15 to 60 per cent. One company did not offer loan products aimed specifically at MSMEs, while the other institution's MSME loan portfolio was insignificant (approximately 1 per cent). They mainly offer consumer loans. This was a common concern cited by the women entrepreneurs in the Focus Groups. Several reported that it was easier to get a loan to purchase a car than to start a business or to invest in expanding a business. There were also biases in what the financial institutions considered risky versus safe investments. In general, the financial institutions were risk-averse in relation to loans to women. The findings also showed that these institutions have outstanding loans to MSMEs ranging from a low of 1 per cent to a high of 30 per cent.

Two of the institutions reported that loans to MSMEs are used for start-up capital while the other two reported loan requests for working capital and growth capacity. One institution reported that the needs for the loans are the same for men and women. Interest rates on loans to women-owned enterprises in the two financial institutions, that did provide loans to MSMEs, ranged from 25 to 75 per cent.

Loan amounts ranged from JA\$150,000 to JA\$1.4 million, with no reported differences in default rates between women and men. The TIP Friendly Society reported that on average, the size of loans to men were less than the size to women (JA\$150,000 and JA\$250,000 respectively). They also reported that women repaid their loans more quickly than men. In contrast, the Palisadoes Co-op Credit Union reported that males requested loans at least four times more in size than the loans requested by women. Most companies consulted did not consider that men or women have higher lending risks and reported that the application process is the same for all borrowers.

Analysis of data from the Focus Groups and the women's entrepreneurship Survey was corroborated by data from the interviews with financial institutions and the Desk Review. The major challenges that the financial institutions reported as factors that prevented some entrepreneurs from accessing loans were related to lack of collateral; unavailability of credit reports; and poor record keeping. For unsecured loans provided by micro-finance institutions, persons were challenged by the interest rates and were limited by their income as loan amounts were linked to their ability to repay, which was done through salary deductions. Interviews with some key informants in financial institutions showed that many were unaware that financing facilities were available through the Government that would enable them to offer loans at more competitive rates to entrepreneurs. Two of the institutions (the TIP & First Global) reported use of mobile money; three reported availability of internet banking to customers; and the other indicated that customers could transfer funds to commercial banks through which they could then do their online banking.

There was no indication that gender mainstreaming training had been conducted for staff in any of the financial institutions consulted.

Microfinance Institutions. The findings showed that there are several microfinance institutions (MFI) and they are a preferred source of financing for many women-owned micro enterprises. MFIs provide small unsecured loans with very high interest rates. Several women entrepreneurs, who are own-account workers, use MFIs because they provide access to loans even though the women lack collateral, such as land titles, and have limited financial records. The data also show that MFIs do not meet the needs of the small and medium-sized enterprises that need funding to grow their businesses. There are gaps in access to financial services as many of the women consulted indicated that they are unable to find the financing that they need. The data from key informant interviews with MFIs and women entrepreneurs show that MFIs do not provide gender-sensitive financial services for women-owned enterprises. Data from the Focus Groups, the Survey and Key informant interviews highlight the problem that because of a lack of documents and records, many women entrepreneurs will continue to avoid seeking business financing from commercial banks and will continue to seek assistance from MFIs. Two microfinance institutions surveyed were Lasco Microfinance Limited and Genesis Premium Finance Limited (GPFL). Representatives of both MFIs indicated that their organizations have offices in most parishes or major towns in Jamaica. The representative of Genesis Premium Finance Limited reported that the Company provides services to unbanked individuals, and also plans to target working individuals and businesses. The unbanked are persons who are without an account at a financial institution or through a mobile money provider (see World Bank Global FINDEX 2017 Report, Chapter 2: The Unbanked).²⁷ The representative of Lasco Microfinance reported that the Company provides business loans geared to women entrepreneurs but also targets men. Both institutions offer loans: same-day loans, consumer loans, and loans to students.

GPFL provides loans of 20 to 30 per cent to facilitate start-ups, which they see as high-risk. Women make up approximately 50 per cent of the GPFL loan clients but more males (60 per cent) borrowed to finance business operations. Lasco Microfinance provides loans for working capital, infrastructure and equipment. They reported that they have more female than male customers, and 60 per cent of the female customers request loans, however, an equal percentage of males and females request loans to finance business operations.

Both institutions reported differences between male and female clients. They noted, for example, that women borrowed less money, some while still holding a full-time job. Characteristics of the business were different: Women's businesses were usually smaller and less capital intensive and more women borrowed to establish businesses offering services in hairdressing, jewellery-making and chicken farming. Men reportedly borrowed more and invested in business ventures such as transportation (e.g. buses, taxis, haulage), and a few borrowed for farming.

Loans are made to individuals and the major challenges with accessing loans are lack of credit, poor record-keeping and poor business management. The representative from Lasco Microfinance reported that women are more meticulous with keeping their business-related receipts. GPFL reported no issues with collateral as loans are unsecured and would be approved at a higher interest rate regardless of the sex of the client.

Use of online and mobile money solutions is limited to a Facebook page for GPFL and this provides access to the Institution's information. For Lasco Microfinance Ltd, their loan disbursement is done through banks though there is no access to services via the internet or a website. Their repeat customers are not required to go into an office for loan requests. Disbursements are made directly to the client's bank account or are sent to the client via cheques.

Findings from the key informant interviews revealed that among microfinance customers, there are no gender differences in collateral requirements, or in the interest rates charged to men and women, who are entrepreneurs. Some financial counselling is provided by both institutions. Business development support services are offered by Lasco through its Foundation. Feedback from interviews with representatives of the two microfinance institutions indicated that they perceived no differences in the BDS needs of men and women.

GPFL reported that a limited amount of their equity investments (10 per cent) support growth potential start-ups and early stage MSMEs. Both institutions share credit information with the Credit Bureau on clients.

²⁷ World Bank Global FINDEX 2017 Report. See Chapter 2. Available at: https://globalfindex.worldbank.org/sites/globalfindex/files/chapters/2017%20Findex%20full%20report_chapter2.pdf

The GPFL representative reported assisting a sister with start-up support, because the business had the potential to grow. She reported having other women-owned enterprises at varying stages of development in their portfolio and these included: a hairdressing salon moving to a new location, a woman entrepreneur starting a jewellery-making business and a woman expanding a wholesale business. These investments ranged between J\$200,000 - J\$400,000. The GPFL representative stated that the Institution would consider developing a specific equity investment programme for women-owned enterprises.

The Lasco Microfinance representative was unable to indicate if any of those options would be available, as they were not the designated spokesperson on those issues.

Findings from other key informant interviews. Data from other key informant interviews in non-financial sectors also provided insight on perceptions of the issue. The data confirmed the need to build awareness of the specialized needs of women entrepreneurs. Views expressed by key informants showed that some representatives of Government institutions understood the importance of providing gender-sensitive services for women in business. Among these were the Executive Director of the Bureau of Gender Affairs (female) and the CEO of the Scientific Research Council (male). However, the representative of the JBDC (female) viewed the issue from the perspective of building capacity and she was of the view that regardless of sex and business development services, capacity-building would create an enabling environment for all businesses.

The CEO of MECC (female) and the Coordinator of UN Women's Win-Win Programme (female) provided excellent analysis of the situation and the need for increased integration of gender perspectives in the financial sector to create a more enabling gender-sensitive environment. Most persons who expressed support for gender sensitivity had been exposed to specialized training or had become aware of the need for a differential approach in order to effectively support entrepreneurs.

The findings of the Women's Entrepreneurship Survey were consistent with the Desk Review and the Focus Groups; the main issue is the gap between supply of funds for MSMEs, demand of WOE's for business financing, and their inability to access affordable financing. The Desk Review confirmed that major funding is available for MSMEs through several programmes and projects from donors. However, few women entrepreneurs are able to access this funding because lending policies and practices of financial institutions through which they are channelled are not gender-sensitive or woman-friendly. Some women in business will present their company as a family-owned business rather than declare it is female-owned (as noted by Garvey and Nicholson). This is a strategy they use to survive in what many of them view as a male-biased financial sector. Data from the WES Survey, Focus Groups, and interviews also confirmed the perceptions and experiences of the women entrepreneurs. As previously noted, the common concern was limited access to financing which is the number one barrier to becoming successful entrepreneurs. The other conclusion is that without gender-sensitive business development support, improved financial literacy and record-keeping, many WOE's, especially in the MSME sector, are unlikely to be able to move from informality to formality, grow their business and provide employment for more persons.

Financing programmes specifically targeted to WOE's. In conclusion, the assessment score for Framework Condition 3 is two out of five. This reflects the low level of women's participation in generic financial programmes (Score 2) and the very limited number of financial programmes specifically targeted to women-owned MSMEs (Score 2). The low scores highlight the need for the Government and other stakeholders to significantly increase gender mainstreaming in financial policies, programmes, and services, so as to be more consistent with the National Policy for Gender Equality. Gender mainstreaming would also support women's empowerment principles in the ILO-UN Win-Win Programme, promoting gender equality and women's economic empowerment. It would also support the Government's commitments to financial inclusion and diversifying the national economy to promote economic growth. There is evidence that some financial institutions are recognizing the need to change their lending practices to meet the differential needs of male and female clients from various backgrounds. Evidence from research in other countries show that gender diversity and gender sensitivity in financing and business makes economic sense and can help to meet national development goals including those articulated in Vision 2030 Jamaica.

3.3.3 Assessment and scoring for WED Framework Condition 3: Access to gender-sensitive financial services

The scoring of access to gender-sensitive financial services is presented in Table 12. For Sub-condition A, dealing with "Women entrepreneurs' participation in generic financing programmes", the score of two

best represents the current situation in Jamaica which is encapsulated in the statement: "Beginning to recognize the potential of the women's market and implementing gender-sensitive training for loans officers, but not yet actively reaching out to the women entrepreneurs' market with promotional effort". There is no evidence that commercial banks, which are the main financial institutions, have tried to adopt a more gender-sensitive approach in their products and services. Most provide a standard service to their clients and there is no recognition of the need to specifically target women entrepreneurs. The WED Assessment confirmed the urgent need for action from the supply and demand side of financial institutions.

From the supply side there is need for financial institutions to conduct research to guide the development of a gender management system so as to effectively integrate gender perspectives, and create a more woman-friendly climate for the development of women's entrepreneurship. This would be reflected in their policies, programmes, products and operational strategies. The expected benefits of a more female-friendly and inclusive environment for women entrepreneurs would be increased business from women-owned MSMEs. The Bank of Jamaica and the banking sector are working to develop a collateral asset registry which would enable women-owned enterprises, and other consumers without traditional collateral, to access loans. On the supply side, there is need to increase financial literacy and business development training programmes for women entrepreneurs, especially in the MSME sector.

For Sub-condition B, dealing with "Financing programmes specifically targeted to WOE", indicator two best describes Jamaica's situation. The indicator reads: "There is evidence of a few women-focused loan, programmes, but primarily for women with microenterprises". Financing programmes targeting women-owned enterprises such as initiatives currently being implemented by various institutions, are in need of further scaling up to meet the needs of a larger number of women entrepreneurs.

► **Table 12. WED Framework Condition 3 - Indicators and scoring for assessing: Access to gender-sensitive financial services**

A. Women entrepreneurs' participation in generic financing programmes					Score
1	2	3	4	5	
Passive approach - few WOE/women entrepreneurs as clients	Beginning to recognise the potential of the women's market and implementing gender-sensitive training for loans officers, but not yet actively reaching out to the women entrepreneurs' market with promotional efforts	Recognition of the potential of the women's market, implements gender-sensitivity training for loans officers, plus actively reaching out to the women entrepreneurs' market through promotional activity	Active efforts to reach out to the women entrepreneurs' market through promotional activity, plus tailor-made loan and financial services products are developed for women entrepreneurs	Few WOE/women entrepreneurs tailor-made loan and financial services products are developed for women entrepreneurs' market, plus performance targets generally set for the number of loans to WOE, financial system is seen as women-friendly, client data is tracked and reported on a gender-disaggregated basis	2
B: Financing programmes specifically targeted to WOE					Score
1	2	3	4	5	
There are no specifically targeted financial services for WOE/ women entrepreneurs	There is evidence of a few women-focused loan programmes, but primarily for women with microenterprises	There are credit programmes targeting WOE of different sizes and at different stages of their development (from start-up to expansion), but primarily accessible in only certain parts of the country (i.e. urban centres); no evidence of women-focused equity (seed and venture capital) programmes	Loan guarantee programmes targeting WOE complement credit programmes targeting WOE/women entrepreneurs at different stages of their development (from start-up to expansion); but primarily accessible to women entrepreneurs in urban areas	Both women-targeted credit (micro financing and commercial bank financing) and equity (seed and venture capital) programmes exist and are accessible to women entrepreneurs in urban and rural areas, including through ICT-enabled solutions such as mobile money	2
Score recap Sub-condition A: 2 Sub-condition B: 2 Overall score for the framework condition 3: 2 (2+2=4/2)					

Note: The shaded box represents the statement best reflecting the situation in Jamaica based on an assessment of all of the information collected during the assessment process.

3.4 Framework Condition 4: Access to gender-sensitive business development support (BDS)

Business development services (BDS) enable new and emerging entrepreneurs, who are starting a business, to acquire the knowledge and technical skills and resources required for decision-making to enable their operations to be successful. Among the basic business skills taught are business registration, financing, product marketing, and managing human resources to maximize productivity and efficiency. Gender sensitivity in the delivery of BDS would include recognizing the differential needs of male and female entrepreneurs at various stages of the business cycle and providing support to avoid bias and discrimination that could undermine the survival and success of the business. Sensitivity would mean understanding biases and inequality. Stevenson L. and St-Onge A., (2013, p. 49), noted that

most BDS services are unaware of gender differences that require specific attention and tend to treat all business clients the same. There are three elements and Sub-conditions for Framework Condition 4:

1. Framework Condition A. Women's access to mainstream business development services.
2. Framework Condition B. Mainstream BDS services respond to the needs of women entrepreneurs.
3. Framework Condition C. Presence of women-focused /gender sensitive BDS services.

3.4.1 Women's access to mainstream business development services

Assessment of this Sub-condition included women entrepreneurs' use of mainstream BDS services. It involved a review of women entrepreneurs in the programmes and services of the main Government BDS agencies offered in urban and rural areas. Business development services are provided by Government agencies, academic institutions, banks, private sector companies, business networks, international development partners, and NGOs such as the Small Business Association of Jamaica (SBAJ). BDS information is also available online. A review of a sample of these agencies shows that most do not provide sex-disaggregated data on beneficiaries, which makes it difficult to assess the services specifically targeting women entrepreneurs. The exception was the Jamaica Business Development Corporation (JBDC) which is the main Government Agency providing BDS services. The MSME and Entrepreneurship Policy lists several institutions that provide a range of support services to MSMEs. The main Government BDS providers in Jamaica are the Jamaica Business Development Corporation (JBDC), the Companies Office of Jamaica (COJ), the Bureau of Standards Jamaica (BSJ), the Small Business Association of Jamaica (SBAJ) and the Scientific Research Council (SRC). The following is a short profile on each and an assessment of their sensitivity to the needs of women entrepreneurs.

Government agencies

a) Government Agency 1: Jamaica Business Development Corporation (JBDC)

As previously noted, the JBDC is the main Governmental Agency providing business development services. Their mandate shows that they aim to provide a range of services. Their overall aim is to "drive business development and facilitation among MSMEs, by offering business and technical support services in areas such as consultation and business advisory services; training; technical services; incubator services; co-productions facilities²⁸; marketing assistance; retail sales outlets; and financial support services" (MSME Policy (2018)). In an interview conducted with Ms Valerie Viera, CEO of the JBDC it was confirmed that she is a very experienced and passionate leader, who has led the organization for over 27 years, and her leadership has enabled the JBDC to expand the scope and quality of BDS services island-wide. The interview and a review of the JBDC Annual Report for 2017-2018 showed that the sex profile of their client base was 48 per cent female and 52 per cent male. The three largest areas of businesses were services (26 per cent); manufacturing (17 per cent) and retail (14 per cent). Although almost half of their clients are women in MSMEs, the Agency does not specifically target women entrepreneurs or provide specialized services to meet their needs.

Services: JBDC provides business advisory services; technical services; market access services; and access to financing. They reported that in 2017, they had provided almost J\$300 million in equity financing, grant funding and loans to clients. They were also negotiating J\$70 million for private equity financing. In 2017, JBDC introduced the Accelerator Programme to develop entrepreneurs with high profile growth potential. These were mostly businesses in IT, hospitality, manufacturing, agro-processing, wellness, and corporate recycling. None was specific to women-entrepreneurs which could have helped to expand the range of sectors in which women entrepreneurs have invested.

Locations: JBDC reported that their clients were mainly in four of 14 parishes, namely, St Andrew (19 per cent), St James (19 per cent) Kingston (17 per cent) and St Catherine (15 Per cent). This shows that while services have expanded considerably over the years, the Agency needs increased resources to ensure that its business development support services are available to MSMEs in each parish. This will address the gap in services reflected in data from the Focus Groups and the WES. Several women entrepreneurs were unaware of the BDS services offered by JBDC, and while others knew, they however, had not benefitted from them. These findings are consistent with the 2006 IDB Report on the informal sector which reported that most MSMEs made limited use of the Government's business development services except for accounting and tax services.

²⁸ Shared production facilities.

Access: The Assessment also showed efforts to increase MSMEs access to BDS. JBDC reported that they have been working to develop a Small Business Development Centre Network. This included an assessment of the MSME sector, development of MSME legislation and installation of an information management system among other milestones.

In 2019, there were several important developments²⁹ in the JBDC's business development support programmes, which were expanded to address knowledge gaps about the World Intellectual Property Organisation (WIPO) and enhance business opportunities. The following programmes were established:

- An Intellectual Property (IP) Agenda included in a programme for all MSMEs increased the access of women entrepreneurs to a wider range of business opportunities. This included a monitoring mechanism to highlight the value of intellectual property so that entrepreneurs can recognize that inventions can be used as collateral; a support system to addresses non-IP issues confronting women entrepreneurs and related to their work at home and family responsibilities; and an IP Unit at the JBDC through a partnership with WIPO. They had also developed and submitted an intellectual property strategy to MICAF; developed a partnership with WIPO and the Jamaica Intellectual Property Office (JIPO); and provided grant funding for IP registration via the Voucher for Technical Assistance Programme at the Development Bank of Jamaica.
- Among the JBDC programmes that target women entrepreneurs and inventors is the Accelerator Programme, which aims to enhance business growth potential resulting in MSMEs having an increased ability to scale up and access capital. The programme included a boot camp, mentorship, product development, a pitch deck and connections to investors. Phase 1 included 16 entrepreneurs of which nine were women - 56 per cent. Phase 2 included 20 entrepreneurs of which 13 were women - 65 per cent. New areas of interest included stem cell research; hair care products; bio-regeneration and integrative medicine; health and wellness; and information technology.
- The IGNITE Programme (Innovation Grant for New Ideas to Entrepreneurship) provided J\$75 million in grants disbursed to 27 beneficiaries. The JBDC managed 13 MSMEs and issued J\$37 million in grants and of these, five of the 13 grantees were women (38 per cent). The business areas included Employment Service (Service); Pathogen Monitor (Manufacturing); Animation (Creative Industries); and Honey Stix (an agro-processing business).
- B.O.S.S Lady, "Building Opportunities for Sweet Success" (BOSS), is a Programme which includes training and targets women entrepreneurs. An article in the Observer of 2017 noted that 100 women entrepreneurs were exposed to training and mentorship to develop successful businesses.

The assessment of JBDC showed that in addition to broadening access to a range of high-level business development support services, the JBDC had expanded the number of locations delivering services. Three new Small Business Development Centres (SBDCs) had been established following MOUs signed at the JBDC's corporate office in Kingston on Tuesday 1 October 2019 with the College of Agriculture, Science and Education (CASE) located in Portland, a rural parish; the University of Technology (UTECH), and the Edna Manley College of the Visual and Performing Arts, located in Kingston and St Andrew.

The CEO noted that these SBDCs are the central source of technical and managerial support for micro, small and medium-sized enterprises (MSMEs) locally. "These are important developments to improve MSME's access to business support services but there are no stated commitments to target women entrepreneurs as a specific group, neither was there any specific commitment to quotas or special windows for women entrepreneurs to meet their specific needs."

b) Government Agency 2: The Companies Office of Jamaica (COJ)³⁰

The COJ also provides an important business development service. Its main responsibility is to register the names of company businesses. It was originally part of the Registrar General's Department and was established as a separate Department in 1975 under the then Ministry of Marketing and Commerce. The COJ currently falls under the Ministry of Industry, Commerce, Agriculture and Fisheries (MICAF). Its Mission Statement is to: "foster trade and commerce through the registration and regulation of businesses and the provision of accurate information facilitated by a motivated workforce in an environment of trust and commitment to our stakeholders and to facilitate ease of doing business in Jamaica by providing easy-to-use, efficient registration systems which will promote business regulation and deliver accurate information to all stakeholders". (COJ Website).

²⁹ These developments were provided by the JBDC representative who attended the WED Validation Workshop.

³⁰ Source: COJ website.

The WED Assessment showed that COJ's Mission Statement is gender blind which indicates an underlying assumption that all businesses are equal and differences in their profile and characteristics would not affect registration. To support women's entrepreneurship development, the COJ should integrate gender sensitivity in its Mission Statement.

The COJ has four main roles, which are to:

1. Register and regulate companies and businesses;
2. Maintain accurate and up-to-date records on those commercial entities;
3. Administer the National Security Interests in the Personal Property Online Registry; and
4. Enable the public to check the current profile of a company or business in relation to their legal status, statutory compliance and ownership through the COJ website.

COJ Programmes

Recording and dissemination of information: In its mission to deliver accurate information to all stakeholders, the COJ also records documents in computer-based databases and IT serves to improve productivity and efficiency.

Online registration: The COJ portal provides online registration of local and overseas companies and individuals and firms conducting business in Jamaica. It actively encourages voluntary compliance of companies and businesses with the Companies Act of 2004, the Companies (Amendment Act) 2013, and the Registration of Business Names Act of 1934. It also strives to maintain up-to-date records of all companies and businesses registered. Where necessary, the COJ initiates court action against delinquent clients to ensure compliance with all provisions of the law. It also removes entities which have been wound up and those which the Registrar has reason to believe are not in operation. The programmes as stated do not reflect any intention to address the special needs of any organization or groups such as women entrepreneurs. As a Government Agency its mission and operations should be consistent with the National Policy for Gender Equality which would in turn support women's entrepreneurship development.

Registration costs: Company Registration costs were J\$25,000 and J\$2,500 annually to maintain the registration. There are also costs to withdraw the registration.³¹ There were no differentiated fees.

Data from an online interview with the Chief Executive Officer, Ms Judith Ramlogan, also highlighted new developments. She noted that the COJ is looking to embark on the next phase of its programme of technology-based value-added customer service delivery. There was mention of the innovative Electronic Business Registration Form (eBRF), which was launched by Prime Minister, the Most Hon. Andrew Holness, on 7 August 2019. This, she noted, would facilitate 24-hour online business registration from any location globally via the COJ website³² – www.orcjamaica.com. This initiative is a collaborative effort between the COJ, the Cabinet Office under the Public Sector Transformation and Modernization Programme, and with funding support from the Inter-American Development Bank (IDB).

Improvements to the COJ's one-stop-shop: The CEO also noted plans to introduce other electronic forms, including an annual returns form and change of business information forms, which will significantly assist customers to become more compliant with their statutory obligations. This will also help businesses to adopt better corporate governance practices, while serving to reduce delinquencies. Mrs Ramlogan further noted that: "This (eBRF) platform is only the start to facilitating customers in a value-added way, where the advantages are not just perceived but actual. The establishment of the Electronic Business Registration Form (eBRF) sets the foundation on which to build an online facility that is sustainable and modern." She also stated that:

- "the eBRF represents a marked improvement on the 'one-stop-shop' business registration 'super form', which the COJ introduced in 2014."
- "the form reduced the multiplicity of agencies which clients needed to visit when registering businesses, resulting in significantly improved transaction turnaround time and lower costs."
- "approximately 50,000 business names and 14,000 companies have, to date, been registered since the Super form's introduction [and] business name registrations rose from 7,163 in 2013 to 10,199 in 2018, while company incorporations climbed from 1,948 to 3,159 over the same period."

³¹ Adapted from the website of the COJ July/August 2019.

³² JBDC BOSS Lady Programme: http://301-joweb.newscyclecloud.com/all-woman/jbdc-empowers-female-entrepreneurs-at-b-o-s-lady-conference_105236?profile=1332

This development has contributed to Jamaica being ranked sixth globally in the Ease of Starting a Business in the World Bank's Ease of Doing Business Survey. Ms Ramlogan said, this means that Jamaica has been "outpacing several other countries that are more developed and have access to greater resources." She added: "This is significant, as it is a testament that the Government takes business seriously and is committed to making continuous improvements to allow for greater efficiency. It is something that we can all be proud of."

The eBRF is expected to assist in alleviating challenges, such as space limitations at the COJ's New Kingston office by serving as a "point of engagement" for clients. She added: "Consider it an extension of the Agency's opening hours and the Companies Office of Jamaica setting up office whenever and wherever you have the time. With this intuitive design, the electronic business registration form is about customer convenience and the efficiency of Government services." The CEO also expressed gratitude for the wide-ranging stakeholders' contribution to the process; these included the Cabinet Office; IDB; World Bank; Ministry of Industry, Commerce, Agriculture and Fisheries; Ministry of Labour and Social Security; eGov Jamaica Limited; Tax Administration Jamaica; National Housing Trust; and HEART Trust/NTA. In conclusion she noted that: "The Companies Office of Jamaica prides itself on being a part of the initiatives that will [serve to further] improve the country's ranking. It is our aim to deliver world class service to our customers [...] and there is no doubt that the introduction of the electronic business registration form will provide our customers with an efficient registration facility." "This, should provide them with an incentive to do business in Jamaica, thus making Jamaica the place of choice to live, work, raise families and do business." (adapted from interview reported online: Business suite August 13 2019).

National Security Interest in Personal Property (NSIPP) Registry: An important development for the WED Assessment was a report in the ESSJ 2018 under the section on Microenterprises that the COJ has established the National Security Interest in Personal Property (NSIPP) Registry. The Registry is a web-based platform administered by the COJ to register and search for notices of security interests in moveable assets. The Registry showed that the total number of loans issued using NSIPP was 28,835. Of these, 1,594 loans (5.5 percent) went to MSMEs; 1,389 loans (4.8 per cent) went to medium-sized and large enterprises; and 25,852 (89.7 per cent) went to individuals.

c) Government Agency 3: Scientific Research Council (SRC)

The SRC falls under the Ministry of Industry, Commerce, Agriculture and Fisheries (MICAF). An interview was conducted with CEO Dr Cliff Riley, who confirmed that the SRC provides technical business development support. The SRC mandate is to "foster the development of scientific research, be a repository of scientific information, and facilitate the development, application and transfer and or the improvement of technology of such research for the benefit of all of Jamaica". The SRC also enables the creation of new industries and encourages technical processes on a cooperative basis with all stakeholders involved. It promotes science and technology businesses, facilitates, project implementation, especially in the agro-industrial sector and the conversion of waste to energy. It also supports the Government's ICT investment programmes. The Assessment showed that the SRC does not have a specific focus on women-owned enterprises. Integrating gender in the SRC policies and programmes could help to empower women entrepreneurs in agro-processing and the production of essential oils and cosmetics, as well as businesses using green technology, for example.

d) Government Agency 4: MSME Division, MICAF

The Secretariat of the MSME and Entrepreneurship Division also provides business development support. The Assessment was based on an interview with Ms McLennon, who manages the Division. This was supplemented with data from a review of the Division's website which noted a special focus on gender as a cross-cutting issue, as well as a focus on youth and persons with disabilities. The Division's main objectives are to:

1. Increase service delivery by the Ministry to the MSME sector;
2. Increase collaboration among public and private sector on MSME related projects, programmes and initiatives;
3. Improve the financing framework for MSMEs and institutions offering financing to MSMEs;
4. Improve the framework for business development support and capacity building for MSMEs;
5. Foster the development of a Social Enterprise Business Model in Jamaica;
6. Promote and foster entrepreneurship and enterprise development in Jamaica;
7. Improve the linkages framework for MSME participation in the domestic and international markets;
8. Foster the increased availability and access of data on the MSME sector; and
9. Ensure alignment of policy imperatives, and bring attention to addressing cross-cutting issues in the sector such as youth, gender, disability, climate change and the environment and public education.³³

³³ Source: MICAF MSME Division web site: <https://www.micaf.gov.jm/content/msme-division>.

The website is comprehensive and provides information on policies, legislation, programmes, services, access to financing, and training. There is a MSME Resource Search Tool which includes an attractive infographic that takes MSMEs from start-up through the business lifecycle. It was not possible to access the information on women in business on the website although it was listed as a priority area. The MOU with the Bureau of Gender Affairs should support the integration of gender in the Unit's policies and programmes to enhance women's economic empowerment.

e) Government Agency 5: Bureau of Standards Jamaica (BSJ)

The Bureau of Standards Jamaica (BSJ) is a statutory Government Body established by the Standards Act (1969) to promote and encourage standardization in relation to commodities, processes and practices. The Agency offers special business development service programmes for the MSME sector. It supports quality assurance and provides a range of client services to businesses. These include testing of products, advice on packaging and labelling, trade support and online industrial training, among other services. There is no indication that they provide specific services to women-owned businesses. However, based on prior experience with this entity, they would be open to do so. The UWI Institute of Gender and Development Studies (IGDS), Mona, collaborated with the BSJ to implement a CDB-funded project to mainstream gender in hazard analysis and critical control points (HACCP) among 13 small businesses in the agro-processing industry in Jamaica.

Private sector

f) Jamaica Chamber of Commerce (JCC)

An interview with CEO Mr Trevor Fearon, noted that the JCC network of 16 Chambers of Commerce in Jamaica, facilitates its members to be the drivers of growth and prosperity for Jamaica. JCC has partnered with the ILO-UN Women Win-Win Project and recognizes the need to focus more on women-owned enterprises through its programmes that include training. Women form 30 per cent of the JCC Executive which comprises 30 members.

g) The Jamaica Employers' Federation

The JEF provides a range of business development support services (BDS). An interview with CEO Ms Brenda Cuthbert showed that JEF provides BDS services to women entrepreneurs through the Young Entrepreneurs Association, (YEA) and promotes women in business through their annual conferences, and their CEO breakfast meetings aimed at networking. JEF has also collaborated with the ILO and the UWI's IGDS on a study to integrate gender in JEF policies and programmes and to promote businesses to move from informality to formality. They have also collaborated with the ILO, UN Women Win-Win project and the UWI's IGDS, Mona to conduct a training activity on gender equality and diversity in leadership in the workplace.

h) Private Sector Organisation of Jamaica (PSOJ)³⁴³⁵

The PSOJ was established in 1976 and is a national organization of private sector associations, companies and individuals (approximately 217 members). The PSOJ focuses on policy advocacy in the following areas: corruption, crime and community security; economic growth and development; financial intermediation and access; human capital development and education; gender affairs and disabilities; energy, environment and climate change; and public/private sector reforms: Increasing the dialogue. The seven-member executive includes four women and 3 men. Fourteen women and seven men are committee chairs. The PSOJ has signed on to the Win-Win Programme. The establishment of the Gender Affairs and Disability Committee suggests a programme of inclusion, but in the absence of an interview with the CEO, we were unable to assess whether women's entrepreneurship development is a specific priority in their advocacy programme.

Non-governmental organizations

i) Small Business Association of Jamaica (SBAJ)³⁶

The SBAJ is a non-profit organization which represents the small business sector in Jamaica. Its objectives are to:

- foster, encourage and develop small businesses throughout the island thus contributing to national and international development;

³⁴ Efforts to secure an interview with the CEO were unsuccessful and the website was used for information.

³⁵ PSOJ: https://psoj.org/wp-content/uploads/2019/05/PSOJ_ACCESS2sml.pdf.

³⁶ Small Business Association of Jamaica website. Available at: <http://sba-jm.org/>

- provide a medium whereby small business entrepreneurs can meet for discussions, and find solution to their common problems;
- serve as a corporate voice through which small businesses can make their views known to the Government of Jamaica and the public in general; and
- unite the efforts of small businesses in the areas of purchasing and marketing as well as any other areas which, by pooling efforts, will bring about total benefits.

The SBAJ estimates that the small business sector in Jamaica comprises 40 per cent of the labour force, contributes one third of GDP, and represents 600 businesses. The 15-member Board as listed on the website includes three women (20 per cent), but there is no indication that the SBAJ considers women's entrepreneurship development. However, given the high percentage of MSMEs that are women-owned businesses, the SBAJ may wish to integrate gender in their policies, objectives and programmes, to better meet the business support service needs of their female clients.

j) Academic institutions

The University of the West Indies (UWI), Mona Campus, has several programmes that provide business development support through education, technical support, research and publications as well as practical skills training and business incubation. These services include:

- the Mona Entrepreneurship and Commercialisation Centre (MECC). Dr Sharon Smith, MECC Director, in her interview revealed that MECC, a programme in the Office of the Principal, facilitates UWI students (and some staff) to establish small businesses and provide support services that enable them to be successful. The majority of their clients are young women and this is consistent with the gender profile of 60:40 in favour of women at the UWI Mona Campus. Dr Smith's description of MECC's approach was more reflective of a WED model and the programme has been adapted to meet the unique needs of women in business.
- Mona School of Business and Management (MSBM). Dr David McBean, Director of the MSBM, notes that the MSBM offers undergraduate and postgraduate degrees that prepare individuals to start and operate a business successfully. Dr K'nife, a lecturer at the MSBM, teaches social enterprises as an important component of the MSME sector and played a strategic role in its inclusion in the Updated MSME policy. Among the other MSBM lecturers is Dr Lawrence Nicholson who conducts research and publishes on the characteristics and challenges of female and family-owned businesses. However, Dr McBean noted that gender differences in businesses are not considered in most MSBM programmes.
- UWI Open Campus offers an online certificate in Business and Entrepreneurship.

University of Technology (UTECH) has a Business Innovation Centre, and has/had a Scotiabank Chair in Entrepreneurship which was originally held by Professor Rosalea Hamilton.

Northern Caribbean University also offers training in entrepreneurship and further research is needed to determine if these programmes promote women's entrepreneurship development.

3.4.2 Mainstream BDS services respond to the needs of women entrepreneurs

The statement that best describes the situation of Sub-condition 4B in Jamaica is no. 2: "BDS providers beginning to be aware of the low take-up of services by women questioning the reasons for this". The score is two as feedback from most women in the focus group discussions showed that most BDS services do not respond to their needs. This shows a significant gap between the work of the BDS agencies and the perception, that most of these service providers do not understand that the needs of women entrepreneurs are often distinctively different from those of male entrepreneurs. As a result, they do not provide special services to this important demographic. Given the contribution of MSMEs to the economy, women's advanced education and interest in entrepreneurship, BDS agencies will need to increase their efforts to target women micro-entrepreneurs and respond to their needs.

Montego Bay Focus Group: The general view of participants in this Focus Group was that the main BDS services were not beneficial to women entrepreneurs. Women felt that BDS agencies primarily consisted of men and were not sensitive to the needs of women entrepreneurs. There were few business associations catering to the needs of women in business.

Young Entrepreneurs Association (YEA) Focus Group: YEA members also felt that most BDS did not respond to the needs of women entrepreneurs. They mentioned the Women's Entrepreneurship

Network of the Caribbean (WENC) as an alternative group that did provide support for women-owned businesses. There was a discussion about why women are unable to work together for their common good and manage power and leadership in a manner that is empowering for all.

Jamaica Network of Rural Women Producers (JNRWP) Focus Group: Members of the JNRWP also felt that most BDS agencies do not respond to the needs of women entrepreneurs especially those in rural areas.

3.4.3 Presence of women-focused/gender-sensitive BDS services

The score for Sub-condition 4C is two. The statement that best describes the situation in Jamaica based on the WED Assessment is no. 2: "There are isolated women-targeted BDS services/programmes, but with limited breadth in service offerings and very local in their reach." The few agencies that provide gender-sensitive business development support services for female entrepreneurs have limited scope to service the thousands of women business owners nationally and most are concentrated in urban areas. To effectively serve the new and emerging army of women entrepreneurs in both urban and rural areas would require a major paradigm shift in the mainstream agencies that currently offer business development services and resources.

The WED Assessment also showed that there are few women-focused BDS providers. These include the Young Entrepreneurs Association; the UWI's Mona Entrepreneurship and Commercialization Centre (MECC); and the Women's Entrepreneurs Network of the Caribbean (WENC). All require additional capacity building to expand the scope of their work. More funding is needed to enable them to better serve the developmental needs of women-owned enterprises. This would support equitable economic empowerment and national development goals. The findings indicate the need for a programme to build capacity of the main BDS agencies to integrate gender sensitivity in the design and delivery of BDS services to women-owned enterprises of different sizes, at different stages of development, across key sectors and in rural and urban areas. A women-focused BDS model that reflects and responds to WOE's roles and needs could be established drawing on the experiences of these agencies and then scaled up and shared with the mainstream agencies. There is also the need to increase access to business development services in rural areas online and through woman-friendly mechanisms.

► **Table 13. WED Framework Condition 4 – Indicators and scoring for assessing: Access to gender-sensitive business development support (BDS) services**

A. Women's Access to Mainstream business development services					Score
1	2	3	4	5	
The proportion of women entrepreneurs among BDS clients/ beneficiaries is estimated to be less than 10% of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS clients/ beneficiaries is estimated to be at least 25% of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS is estimated to be at least 50% of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS is estimated to be at least 75% of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS is estimated to be on par with or higher than their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	2
B. Mainstream BDS services respond to the needs of women entrepreneurs					Score
1	2	3	4	5	
Passive approach of most BDS providers – few women entrepreneurs participating in mainstream programme/ services	BDS providers beginning to be aware of the low take-up of services by women questioning the reasons for this	Initiatives in place to gender-sensitize and mainstream BDS organizations and to create broader awareness among women entrepreneurs of their services including through business women's networks and the use of ICTs	BDS providers have modified existing BDS services to/ offerings to respond to the needs of women entrepreneurs (e.g. approach, scheduling, use of women advisors, counsellors, trainers, use of ICT to expand their delivery reach) and are actively promoting their services to potential women entrepreneurs and existing WOE.	Mainstream BDS services are perceived as women-friendly; women entrepreneurs are equally as likely as male entrepreneur to be making use of all types of BDS services	2
C. Presence of women-focused/gender-sensitive BDS services					Score
1	2	3	4	5	
There are no BDS services/ programmes specifically targeting women at the moment, but there is a growing recognition of the need to reach out to women with more responsive BDS.	There are isolated women-targeted BDS services/ programmes, but with limited breadth in service offerings and very local in their reach.	There are a number of women-targeted BDS programmes, but these focus on a limited range of offerings (e.g. self-employed training for women, BDS for women-owned micro-enterprises) and are not accessible in all parts of the country.	There a number of women-focused BDS programmes, in addition to meeting training and development needs of micro-enterprises, they also target women in growth enterprises and the upgrading and capacity-building of women-owned SMEs, these BDS services are accessible to women in most regions of the country	There is an organized national system of business support for women entrepreneurs (e.g. women's desk in government MSME agencies, women's enterprise or business resource centres, entrepreneurial training programmes for women entrepreneurs in ICTs)	2
Score recap Sub-condition A: 2 Sub-condition B: 2 Sub-condition C: 2 Overall score for the Framework Condition 4: 2 (2+2+2=6/3)					

Note: The shaded boxes represent the statement(s) that best reflect the situation in Jamaica based on an assessment of all the information collected during the assessment process

3.5 Framework Condition 5: Access to markets and technology

3.5.1 Export promotion for women entrepreneurs

Stevenson L. and St-Onge A., (2013, p.54) in the ILO WED Assessment Guide, highlight several common problems experienced by many women entrepreneurs. Among these are limited competitiveness in the local, regional, and international markets, their lack of capacity, limited access to productive resources and market integration, as well as limited ability to use ICT-enabled technologies to increase efficiency, quality and expand market access.

The four sub-conditions identified as being important for assessing access to markets and technology are:

1. export promotion for women entrepreneurs;
2. government procurement programmes actively targeting WOE's;
3. supply chains and linkages that integrate WOE's; and
4. ICT and technology access of women entrepreneurs.

This section of the report presents an analysis of findings on Jamaican women entrepreneurs' access to markets and technologies, based on data from the Desk Review, the Women's Entrepreneurship Survey (WES), Focus Groups and key informant interviews.

Consistent with the experience of women entrepreneurs in several countries noted in the Desk Review, limited access to markets, especially export markets, is a major challenge for many Jamaican women entrepreneurs, irrespective of business size, sector and location. The Women Entrepreneurship Survey (WES) results show that the majority of the women entrepreneurs (67.4 per cent) are selling their products and services in community markets. 28.4 per cent are selling in parish markets; less than one per cent are selling in regional (CARICOM) markets. 1.3 per cent are exporting; and 2.1 per cent are selling most of their goods online (See Table 13 of the WES in Annex 3). However, analysis of data on use of ICTs presented in Table 17 of the WES in Annex 3 shows that 35 per cent sell some products and services online using their mobile phone, 9 per cent use the computer, and 18 per cent use the internet. Table 8 of the WES shows that the majority of women had businesses in the wholesale and retail trade (41 per cent). 19 per cent were in personal services; 15 per cent in food services, restaurants, catering and lodging combined; 8 per cent in business services; 5 per cent in agriculture and food processing; 4 per cent in tourism products and services and 3.5 per cent in manufacturing. Table 32 of the WES showed that only six per cent of the women had participated in a trade fair. Many women were keen to expand their business and 113 wanted to make changes to their business over the next year. Of these 65 per cent wanted to expand into new markets; 44 per cent want to do more business online; 41 per cent wanted to use ICT to increase efficiency and marketing capacity of their business (See also Table 41 of the WES in Annex 3). Among women in the focus group discussions, the specific challenges they reported related to problems with formal registration, limited finance and business skills as well as lack of access to the main business associations and networks. These findings underscore the need to integrate gender in the organizations providing BDS support services and finance to MSMEs as well as in export promotion.

The Desk Review showed that there are local, regional and international trade fairs in which Jamaican entrepreneurs participate. Some are cross-sectoral while others are industry specific. Among these are the annual Jamaica Employers' Federation Business and Workplace Convention and Expo that attracts thousands of persons and businesses. In addition, JAMPRO hosts Expo Jamaica which attracts local and Caribbean businesses. Another major event is the Caribbean MSME Conference³⁷ and this was held in April 2019 at the Jamaica Pegasus Hotel in Kingston and included a Women in Business Forum. The conference was hosted by MICAF and the Small Business Association of Jamaica (SBAJ) in partnership with private sector organizations. The Desk Review also demonstrated that several policies and programmes exist (in principle), that create an enabling environment for women entrepreneurs and the following are some examples.

Export promotion and trade policy framework for Jamaica. The Government has a trade policy framework and there are several Government and private sector institutions that promote trade and export.

37 Caribbean MSME Conference 2019. Available at: <https://caribbeanmsmeconference.com/>

Gender in International Trade Policy (2017). Gender is included in Jamaica's International Trade Policy (ITP). There is a stated commitment to promote:

- "equal opportunity: creating opportunities to increase the participation in foreign trade of marginalized and vulnerable groups (such as small businesses, women, youth, low-income communities and persons with disabilities);
- gender equity/equality: creating equal opportunities for both women and men to access and take advantage of trading opportunities, while seeking to address the gaps/imbbalances which may prevent this, taking into account the specific needs of both male and female trade actors", (p. 47).

The ITP also notes the need to identify and address the particular needs of both men and women involved in bilateral, regional and international trade, as well as the impact of trade liberalization on both genders. The gender-sensitive Policy objectives are to:

- ensure the full participation of both genders in productive activities, especially trade;
- use strategies that will ensure that gender issues are taken into account in foreign trade, recognizing that there is an increasing number of women involved in foreign trade and that attention must be paid to ensure gender equity and equality;
- facilitate the disaggregation of data to allow for the measurement of gender participation in trade; and
- demonstrate sensitivity to the gender division of labour in the goods and services sectors in the development of programmes.

Focal Points are identified to implement the Policy and these include The Bureau of Gender Affairs, Ministry of Foreign Affairs and Foreign Trade, Office of the Prime Minister and other relevant MDAs. While there is a clear commitment to integrate gender in the International Trade Policy, more research is needed to assess the extent to which these commitments are translated into practice and implemented. There is need for sex-disaggregated data on participants in trade fairs and export promotion programmes. Gender-sensitive indicators are also needed to measure progress towards gender equality and impact over time. These actions are important as relatively few women consulted in the WED Assessment were involved in export.

Community tourism policy and strategy white paper. Services account for approximately 70 per cent of GDP and tourism is a major contributor to the services sector. The Government has prepared a White Paper to promote community tourism that has potential business opportunities for MSMEs. The objective is to expand micro and small businesses in tourism. There are emerging markets for business investment and potential areas of investment for women-owned enterprises. However, support must be targeted specifically at WOE to ensure their inclusion in these expanding industries in the value chain. The Airbnb market is a subset of community tourism.

Government export promotion agencies. Jamaica Promotions Corporation (JAMPRO is the main Government Agency within the Ministry of Industry, Commerce, Agriculture and Fisheries (MICA) that promotes opportunities for business in exports and investment to both local and international private sector groups. JAMPRO's strategic location, within the same Ministry that manages the MSME and Entrepreneurship Policy, provides opportunities to expand the number of women entrepreneurs involved in the export sector. JAMPRO's website states that the following services are offered to facilitate exports:

- Company diagnostics/needs assessment;
- Market research support;
- Business/export marketing plan development;
- Facilitation of access to technical assistance and financing;
- Individualized coaching in financial and records management;
- Quality standards development (e.g. HACCP, ISO9000);
- Business matchmaking;
- Facilitation of access to services of partner agencies;
- Support for participation in export promotion activities including trade missions and trade shows; and
- Capacity-building training through targeted workshops and seminars.

JAMPRO also has an export readiness checker for SMEs. This is part of their commitment to expand businesses to export more goods and services. They also create opportunities to diversify the economy, expand exports, and reduce imports. Some of these include:

- **The orange economy:** Policies for the cultural and creative industries have been developed and incentives for investment have been provided to promote the creation of businesses in the local film industry, Jamaican music industry, food and community tourism, health and wellness, and ICTs. These are among the many emerging areas for business to promote economic inclusion and economic growth that women-owned enterprises could take advantage of but they are not specifically targeted.
- **The blue economy:** Business opportunities linked to exploration of resources in the sea are also being considered but there are no known targeted programmes for WOE in this important sub-sector.
- **The care economy:** Demographic ageing has resulted in an increased demand for caregivers for family members who are very young, elderly, sick, or have a disability. Businesses linked to care work are being developed locally and overseas to meet these changing demographic trends. These also provide business opportunities for WOE.

The WED Assessment for this Sub-condition for Framework 4 showed that although there are export promotion policies and programmes, there is need to target women entrepreneurs more consistently and to develop their capacity to take advantage of the expanding range of export opportunities.

3.5.2 Government procurement

In financial terms, the Government of Jamaica is the major player in the procurement market. Currently, large companies dominate in bidding for and securing public sector contracts but procurement provides significant opportunities for MSMEs. A score of one was allocated for this Sub-condition as the assessment showed that women-owned enterprises are significantly under-represented in procurement, hence the need to build their capacity to prepare proposals, to tender and bid for contracts that would provide significant business opportunities.

Assessment of Government procurement is based on five sub-conditions:

1. Information on public procurement opportunities is made available but no specific efforts to ensure that WOE are informed or to reach out to WOE.
2. Special efforts are made to disseminate information on public procurement opportunities to potential women suppliers such as through businesswomen's networks and on line mechanisms.
3. In addition to general promotional efforts, workshops are offered to women entrepreneurs on how to access public procurement opportunities.
4. Considering orientation workshops, plus offering programmes to build the capacity of women's enterprises to meet the requirements to compete for public procurement opportunities.
5. There are innovative Government procurement programmes targeting women entrepreneurs, such as by allocating a certain percentage of the value of procurement contracts to be awarded for women-owned enterprises.

The Desk Review showed that the Government of Jamaica (GOJ) has adopted legislation as well as policies to manage procurement and regularly publishes procurement advertisements in the print and online media. It has been using more online platforms such as the Government of Jamaica Electronic Procurement (GOJEP) website. A review of this website showed success stories of some women-owned enterprises.

Procurement Act: The GOJ has an innovative business procurement framework that includes the Public Procurement Act (2015) which was updated in 2018. The Desk Review also showed that there is scope to support business opportunities for entrepreneurs and this was suggested as a possible niche market for WOE.

Public Procurement Policy: The Policy seeks to boost small businesses and to promote the participation of women in MSMEs in Jamaica's public procurement market.

The legal and policy provisions provide a framework to boost incentives, to raise standards and competitiveness, promote equity and equal opportunities for all eligible businesses to compete.

Despite the existence of the Legislation and Policy, the WED Assessment did not reveal many women-owned enterprises participating in the public procurement market. To address this gap and promote the WED agenda, the GOJ, through the MSME Secretariat, could consider the following strategies:

establish quotas for women-owned SMEs as a special temporary measure and as part of a package of incentives to promote gender equality in access to the procurement market; and encourage the main BDS providers to build the capacity of WOE to increase their participation in the GOJ procurement market and ultimately the global marketplace. The GOJ could examine and adapt the South Africa model of quotas for women-owned businesses in procurement contracts.

3.5.3 Supply chains and linkages that integrate women-owned enterprises

Supply chains and value chains provide opportunities to grow businesses for all entrepreneurs including women in business. The score of two was given; the assessment of this sub-condition was based on the following indicators:

1. There are no supply chain initiatives that specifically seek to integrate women.
2. There are a few initiatives to integrate WOE into supply chains but women are not generally informed about these nor targeted for capacity building.
3. Promotional efforts to create awareness of supply chain opportunities for WOE are being made, and development work has begun/is underway to build their capacity to become supply chain providers.
4. There were some good supply chain linkages programmes targeting women owned businesses but these are limited to one or two sectors and/or in one or two regions.
5. Supply chain initiatives for WOE are being implemented across many sectors.

The WED Assessment identified four sectors with potential for enhancing the participation of women-owned enterprises in the supply/value chain. These include:

- 1. Tourism:** Tourism is a major contributor to the Jamaican economy in terms of foreign exchange earnings and employment. The Tourism Linkages Hub increases the potential of MSMEs in the value chain as it enables the tourism sector to increase demand for, and consumption of, goods and services that can be competitively sourced in Jamaica. The Hub establishes a supply chain between the tourism industry, agriculture, manufacturing, and the creative industries. Among the successes reported is a monthly 'Agro-Tourism Farmers Market' in the resort area of Negril that is supplied by 33 farmers. The Market also promotes the purchase and consumption of healthy local foods.
- 2. Creative and cultural industries:** These industries are linked to the Hub and this has created various avenues for the products of craft designers to be showcased. The Tourism Linkages Hub initiative is guided by a 19-member Council with representatives from key economic sectors. There is no data on the gender profile of stakeholders participating in the Hub.
- 3. Manufacturing:** The local manufacturing industry also holds great potential to strengthen linkages with women entrepreneurs. It is comprised of sub-sectors such as food and agro-processing, textiles and apparel, furniture and wood products which are linked to the delivery and supply of a diverse tourism product. There are other linkages between tourism and furniture manufacturing as well as creative industries and craft. A few of the women participating in the WES reported that they provide goods and services to the tourism sector.
- 4. Agriculture:** MICAFA also supports value chains with male and female farmers to reduce food imports, boost local food production and promote healthy eating to reduce the rate of non-communicable diseases. Sex-disaggregated data was not available to determine if any of these specifically target and include women entrepreneurs.

The WED Assessment did not identify any examples of supply chains that specifically integrate women-owned enterprises.

3.5.4 ICT and technology access of women entrepreneurs

Globally, there is a gender digital divide which is also reflected in women's unequal access to, and use of, technology as compared to men. This divide is also evident in fewer women entrepreneurs using technology for their businesses. The score for this Sub-condition was two and was based on the assessment of the following five indicators:

1. WOE are generally operating with rudimentary technology, limited in their use of ICT for business development, and no efforts are being made to improve their related know-how and skills.
2. Initial efforts are being made to improve the digital literacy skills of women entrepreneurs through training, and to provide them with advice and counselling on updating their use of technology.
3. Initiatives are in place to introduce women entrepreneurs to technological innovations and the opportunities for developing businesses in technology driven sectors (e.g. ICT, biomedical, environmental and renewable technologies).
4. Women-owned enterprises are targeted for inclusion in technology upgrading and modernization programmes and programmes focused on the integration of technology-enabled solutions (e.g. management information systems, online marketing, e-commerce, etc.); access to financing is available to help them modernize their operations in these areas and to pursue technology innovations.
5. Government grants are available for WOE to defray the cost of investing in updated and new technologies, WOE are making use of ICT in many of their business operations, women entrepreneurs are actively encouraged and supported to start businesses in higher-technology and innovative sectors of the economy, including the ICT sector.

The WED Assessment for this Sub-condition examined policies, programmes and strategies based on the Desk Review and the findings from the WES, Focus Groups and key informant interviews.

The Desk Review showed that in March 2019, Ms Diane Edwards, CEO of JAMPRO, announced that the Agency had launched the Global Services Sector (GSS) Programme to position Jamaica as a Digital Hub for Business as well as to generate more employment in ICTs. The GSS programme is being implemented by the Government with a US\$15 million loan from the Inter-American Development Bank (IDB). This creates an enabling environment that could benefit WOE. The assessment also showed that the GOJ has been making efforts to broaden access to ICTs by encouraging competition from ICT service providers, promoting digital literacy and increasing the number of women and girls in ICTs. While there have been significant improvements, much more needs to be done to target women who are vulnerable because they are poor, live in rural and inner-city areas or have a disability. Among the initiatives of local companies and organizations is support for 'Girls in ICT Day' which is celebrated on 26 April annually. The global celebration is promoted by the International Telecommunications Union (ITU) to close the gap in the gender digital divide. This is part of a global initiative to promote gender in science, technology, engineering and mathematics (STEM). In Jamaica there is evidence that gender differentials in STEM are closing and more women are using ICTs. There is increased female enrolment in ICT related subjects and programmes in secondary and tertiary education institutions. This implies that in the future, it is likely that more women will use ICTs for their businesses.

The Desk Review also identified other initiatives to close the gender digital divide. Among these was Women Advocates for Digital inclusion of Women in Business, which includes the work of individuals such as Ms Bridget Lewis, co-founder of 'She Leads IT' and one of the organizers of Girls in IT and Ms Ayanna Samuels, an ICT specialist and advocate for gender equality in ICTs. Girls were also encouraged to consider careers in ICT on 1 May 2018 at an event endorsed by Hon. Juliet Holness, Member of Parliament, a business woman and wife of the Prime Minister. The Spectrum Management Authority sponsored the ITU's observance of Girls in ICT Day on 26 April 2018 which hosted 40 girls from 14 secondary schools. The Office of Utilities Regulation (OUR) has also hosted a similar event in recent years. The St Hugh's High School for Girls organized two National Girls in Education Conferences at the Jamaica Conference Centre, each event attended by approximately 1000 girls, and keynote speakers focused on careers for girls in the ICT sector. Other notable initiatives were the GOJ's Universal Service Fund (USF) training programme for over 1,000 young persons through the Technology Advancement Programme (TAP). Minister Andrew Wheatley noted that 60 per cent of the trainees were females, who would be employed by various Government agencies at the end of their training. (JIS <https://jis.gov.jm/girls-encouraged-to-consider-careers-in-ict/>). The Business Process Outsourcing (BPO) sector includes several women-owned businesses as well as women employed in this growing sector.

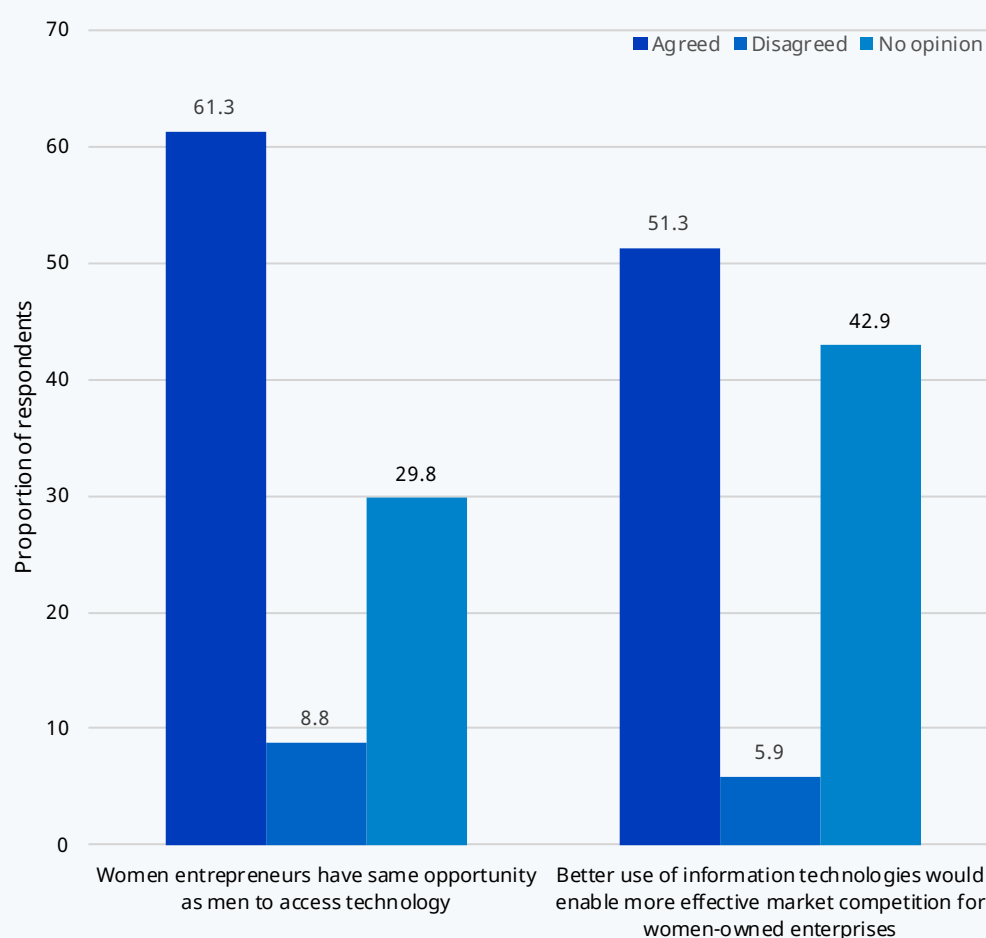
Also of interest was the GEM Jamaica 2016/2017 Report (2016) which noted that only 14.6 per cent of Total Early-stage Entrepreneurial Activity (TEA) businesses had the latest technology (i.e. less than one year); 16 per cent had new technology (1-5 years); and 68.8 per cent had no new technology (over 5 years). Among emerging businesses (EBs), 2.5 per cent had the latest technology; 9 per cent had new technology; and 88.5 per cent had no new technology.

A more enabling environment for WED in ICT use was also reflected in the ITU 2017 Report for Jamaica, which noted that the use of the internet is higher for females than males (58.9 per cent for females and 51.2 per cent for males). The report also noted that most Jamaicans have a cellular phone and the number of users cited was 2,064,974. Indeed, all women entrepreneurs use cell phones, but as opportunities for

online businesses expand, women-owned enterprises need to be encouraged to move up the ‘value chain’ in their use of ICTs, and increase their use of computers, smartphones and the internet to grow their business.

Data from the Survey presented in Figure 9 show findings on women’s perceptions of their access to technologies. The findings show that 61 per cent of women entrepreneurs agreed that women have equal access as men to technologies, nine per cent disagreed and 30 per cent had no opinion or did not respond. This could imply that approximately 40 per cent disagreed. The WES results also show that 51 per cent of the women agreed that increased use of ICTs would enable more effective market competition for WOE, six per cent disagreed and 43 per cent had no opinion or did not respond. If combined, it means that 49 per cent disagreed and 51 per cent agreed.

► **Figure 9. Respondents’ perceptions of access to markets and technologies (n=238 for each)**



Data confirmed the need for digital literacy programmes and increased access to computers for women-owned enterprises. For example, while the WES Survey results show that 71 per cent of women use a smartphone with data to run their business, less than 25 per cent of them use a computer. The women’s ICT use was as follows: 30 per cent use social media for business; 49 per cent use the cell phone to find customers; and 70 per cent use their cell phone to communicate with customers. Only 22 per cent used ICTs to find or communicate with business suppliers. Other findings are summarized below:

- Use of ICT for learning business related skills was low: 16 per cent used their cell phone; 12 per cent used the computer; and 20 per cent used the internet;
- Use of ICT to manage and operate their business was as follows: 35 per cent were on social media; and 31 per cent used social media for their business;
- Use of ICT to promote their business was low: 25 per cent used their cell phone; 13 per cent used the computer; and 14 per cent used the internet;

- Use of ICT to sell business products and services was low but slightly more encouraging as 35 per cent used the cell phone; and 18 per cent used the internet;
- Use of ICT for networking for business was low: 17 per cent used the cell phone; and 16 per cent used the internet.

In response to WOE's limited use of ICTs, the GOJ could reduce the cost of computers and improve internet service island-wide by expanding broadband width and increasing access to internet services, especially in rural areas. Results from the Focus Groups confirmed the WES findings and highlighted challenges and opportunities for closing the gender digital divide:

Rural women: ICT use among members of the Jamaica Network of Rural Women Producers (JNRWP) was low and they reported that they use ICTs in the following ways:

- Sourcing Nutrition juice mix from overseas; receiving money from customers; network marketing; and using Instagram to promote their business. An entrepreneur, who is both a dressmaker and farmer, uses her cell phone to take pictures of the clothing items that she produces and uploads them to WhatsApp and Facebook, however, she does not use ICT to promote her farm produce. Another farmer uses her cell phone to send mostly text messages. A pig farmer takes photos of her pigs and posts these online for sale. A rabbit farmer uses her cell phone to sell and to assist in delivery of her rabbits. She noted that: *"Using ICT makes it easier to sell as rabbits are a delicacy"*. A decorator takes pictures and uploads them to Facebook and Instagram to get new customers.
- Many participants in the Focus Group discussions reported that they also use their phones to keep in touch with family. Some have two accounts on one phone, one for business and one for their family. The JNRWP also uses Facebook to announce meeting dates. One of the leaders noted that the response level is sometimes lower when using a cell phone but higher when they use Facebook.

Young Entrepreneurs Association (YEA): Findings from the Focus Group discussion with YEA members showed that use of ICTs was high among members of this urban MSME group and they were using technology to manage their business and personal family responsibilities. Their ICT use was higher than among rural women producers. Some YEA members were running multiple businesses using ICTs as well as managing their paid work and their family caregiving work. They were paying bills online; preparing and sending invoices; contacting suppliers; managing cash flow; managing projects; banking; and finding information on business development solutions as well as resources from Government agencies. Also of interest were reports of peer mentoring and training among YEA members. Women were teaching each other how to use the technology in various ways and encouraging them to build their confidence in using ICTs. There was also evidence of peer learning and sharing. For example, some would call a fellow YEA member for advice and problem-solving.

Women in business in Montego Bay (semi-urban): Women in this Focus Group reported challenges related to their ICT use; these included: "ICT is underdeveloped compared to other developing countries"; and "Internet quality is poor." One of the advantages of using ICTs for their business was not having traditional overhead costs related to using a physical building.

With respect to marketing, the women reported that ICTs made it "easy to reach customers; "advertising is easier"; and "WhatsApp blasts are very helpful". Several participants said their businesses did not have a physical location just an online store. They also noted that Amazon helps to self-publish and sell goods. One participant informed that she needed to figure out how to do a podcast and another commented that she needed to figure out how to key in on specific target audiences to expand her business.

It was also noted that in the area of business operations: "Inventory and cash register apps can be used". They also cited the following needs: "ICT training can be used to enhance a business"; "Training is needed to expand knowledge of how to use different ICT products" and in the area of services, they said: "We need more services that enhance our businesses."

3.5.5 Assessment and scoring for WED Framework Condition 5: Access to markets and technology

Sub-condition A1 deals with "Export promotion for women entrepreneurs". Statement no.2 best describes the Assessment findings. It reads: "Some limited efforts to promote export opportunities to WOE's through dissemination of information, but they are generally not represented in Government-sponsored trade missions or in export training programmes". Despite policy commitments, there are few services to assist women entrepreneurs in developing their capacity to expand their businesses so as to enable their participation in export markets. Most women entrepreneurs sell their products and

services in local markets. They are unable to access the support required to formalize their business, and improve their operations to meet the business standards required in international markets. There was no evidence that women-owned enterprises are specifically targeted to enhance their readiness for exports and to market their products and services globally. A more enabling environment for WED in export promotion would include training seminars to enhance export capacity and marketing skills as well as increased opportunities for WOE to participate in international trade fairs and conventions.

Sub-Condition 2, deals with “Government procurement programmes actively targeting WOE”. Statement 1 is the most appropriate description of the current situation in Jamaica; it reads: “Information on public procurement opportunities is made available, but no specific efforts to ensure that WOE are informed or to reach out to WOE”. Government procurement legislation and procurement policy commitments do exist and information inviting tenders (including from SMEs) is widely disseminated in the print and electronic media. However, in practice, the process is gender-blind and there is no evidence that WOE are encouraged to submit tenders. There are no quotas for tenders from women-owned enterprises, neither is there evidence of support to enable women entrepreneurs to participate in the Government procurement market. A few large companies owned by women have made successful bids. One example is a large company that provides cleaning and maintenance services for several Government institutions. Specific training is therefore needed to build women’s capacity to prepare and submit tenders and to meet the requirements to fulfil the terms and conditions of these Government contracts.

Sub-Condition 3 deals with “Supply chains and linkages that integrate WOE”. Statement no.2, “There are a few initiatives to integrate WOE into supply chains, but women are not generally informed about these or targeted for capacity building”, best reflects the current situation in Jamaica. One example is the Home Economics Unit in the Rural Agricultural Development Agency (RADA) in MICA, which works with some rural women to promote agro-processing, to produce goods up the value chain. In the tourism sector many craft vendors are women but there is no evidence that women have been targeted as a specific group. More therefore needs to be done to integrate WOE in linkage projects across a wide range of economic sectors. More financial and technical resources will need to be provided to women entrepreneurs to enable them to scale up and grow their businesses along the value chain. The Scientific Research Council which supports businesses in taking their products to another level and helping with patents, as well as the Bureau of Standards Jamaica that provides quality controls and certification to meet hazard analysis and critical control points (HACCP) and other standards for food-related products, are two important agencies in this process but they do not specifically target women entrepreneurs.

Sub-Condition 4 deals with “ICTs and technology access of women entrepreneurs”. Statement no. 2 is the most appropriate description of the Jamaica situation; it reads: “Initial efforts are being made to improve the digital literacy skills of women entrepreneurs through training and to provide them with advice and counselling on updating their use of technology”. There are several efforts being made to close the gender digital divide and increase women’s access to and use of ICTs in the general population but there were no efforts identified as specifically targeting women entrepreneurs. The WED Assessment of this Sub-condition confirmed the gap between women’s access to and use of technology and the impact it has on their business. It showed that although several resources are available online to support women entrepreneurs and MSMEs, the majority of women entrepreneurs had limited access to, and use of, the available technologies. It also confirmed that most women use low level ICT such as cell phones, mainly for social interaction and some business activities. The Assessment demonstrated the business challenges faced by women entrepreneurs who are required to interact with financial institutions that are increasingly offering their services online rather than face-to-face.

Assessment of this sub-condition also showed how digital exclusion takes place. The GOJ’s commitment to e-government means that more services are delivered online for efficiency and among these services is the online registration of businesses available on the Companies Office of Jamaica’s website. Although information on these and other services is shared online, the messages are not being received by many women entrepreneurs because of the digital divide. As previously noted, many were unaware of the COJ’s online services or were unable to access them because of cost and other factors.

The findings underscored the need for ICT capacity building as well as loans to increase WOE access to computers and the internet. Training should consider the demographic and socio-economic profile of the women entrepreneurs. Women entrepreneur, who are older, poor, have limited education, and who live in rural areas, may have different ICT training needs than young, urban, educated women entrepreneurs. The MSME Unit should network with the relevant institutions to increase access to ICTs for WOE. This may include special lines of credit to purchase computer equipment and provide ICT training. It may also require lobbying for increased internet access through expanded coverage and more affordable rates for women micro-entrepreneurs.

► **Table 14. WED Framework Condition 5 - Indicators and scoring for assessing: Access to markets and technology.**

A. Export promotion for women entrepreneurs					Score
1	2	3	4	5	
No programmes targeting export promotion or development to WOE, few WOE involved in exporting activity.	Some limited efforts to promote export opportunities to WOE through dissemination of information, but they are generally not represented in Government-sponsored trade missions or in export training programmes	Organizations are making active efforts to include WOE in export orientation seminars and workshops; WOE are participating to a minimal degree in Government-sponsored trade missions/ fair	Concerted efforts to promote in Government-sponsored trade missions/ fairs, and early efforts to ensure that WOE are included in export readiness and capacity building programmes to improve their product quality and marketing skills	There is a national Export Promotion for Women Entrepreneurs" programme that is comprehensive in nature	2
B. Government procurement programmes actively targeting women's enterprises					Score
1	2	3	4	5	
Information on public procurement opportunities is made available, but no specific efforts to ensure that WOE are informed or to reach out to WOE	Special efforts are made to disseminate information on public procurement opportunities to potential women suppliers, such as through businesswomen's networks and online mechanisms	In addition to general promotional efforts, workshops are offered to women entrepreneurs on how to access public procurement opportunities	Conducting orientation workshops, plus offering programmes to build the capacity of women's enterprises to meet the requirements to compete for public procurement contract	There are innovative Government procurement programmes targeting women entrepreneurs, such as by allocating a certain percentage of the value of procurement contracts to be awarded to WOE	1
C. Supply chains and linkages that integrate WOE					Score
1	2	3	4	5	
There are no supply chain initiatives that specifically seek to integrate WOE	There are a few initiatives to integrate WOE into supply chains, but women are not generally informed about these or targeted for capacity building	Procurement efforts to create awareness of supply chain opportunities for WOE are being made, and development work has begun/is underway to build their capacity to become supply chain suppliers	There are some good supply chain/ linkages programmes targeting WOE, but these are limited to one or two sectors and/or one or two regions	Supply chain initiatives for WOE are being implemented across many sectors in which WOE are dominant, and in different parts of the country	2
D. ICT and technology access of women entrepreneurs					Score
1	2	3	4	5	
WOE are generally operating with rudimentary technology, limited in their use of ICT for business development, and no efforts are being made to improve their related know-how and skill	Initial efforts are being made to improve the digital literacy skills of women entrepreneurs through training and to provide them with advice and counselling on updating their use of technology	Initiatives are in place to introduce women entrepreneurs to technological innovations and the opportunities for developing businesses in technology-driven sectors (e.g. ICT, bio-medical, environmental and renewable technologies)	WOE are targeted for inclusion in technology upgrading and modernization programmes and programmes focused on the integration of ICT-enabled solutions (e.g. management information systems, online marketing, e-commerce, etc.); access to financing is available to help them modernize their operations in these areas and to pursue technology innovations	Government grants are available to WOE to defray the cost of investing in updated and new technologies; WOE are making use of ICT in many of their business operations; women entrepreneurs are actively encouraged and supported to start businesses in higher-technology and innovative sectors of the economy, including the ICT sector	2
Score recap Sub-condition A: 2 Sub-condition B: 1 Sub-condition C: 2 Sub-condition D: 2 Overall score for the Framework Condition 5: 1.75 (2+1+2+2=7/4)					

Note: The shaded box represents the statement that best reflects the situation in Jamaica based on an assessment of all of the information collected during the assessment process.

3.6 Framework Condition 6: Representation of women entrepreneurs and participation in policy dialogue

Jamaica has a vibrant network of organizations that are involved in policy dialogue for socio-economic development and these include Government, private sector, trade unions and civil society organizations. The private sector is dominated by a few large umbrella organizations such as the Private Sector Organisation of Jamaica (PSOJ), the Jamaica Employers' Federation (JEF), the Jamaica Chamber of Commerce (JCC), and the Jamaica Manufacturers and Exporters Association (JMEA). There are also smaller groups such as the Small Business Association of Jamaica (SBAJ) as well as sector-specific organizations that advocate in the interest of their members.³⁸ Separately and together these organizations are important to the economy as they build social capital, share information and lobby Government to promote their interests.

A common feature in these organizations is the under-representation of women entrepreneurs in their top leadership and membership. In the main business organizations previously named, the leadership is male-dominated and male-centred which creates a cultural environment that excludes women, as confirmed by data from the WES and focus group discussions. In response, women entrepreneurs have established their own organizations to address issues of common concern and some participate in policy dialogue through membership in the main business organisations. Women Business Owners (WBO) is one of these organizations and is comprised of women who own large businesses. There are also a few women's groups that represent women in micro and small businesses. Some are established with external project funding, which poses a challenge for sustainability.

As the majority of women micro-entrepreneurs are in the informal sector, they are unconnected to any organization and therefore have no 'collective voice' to represent their interests. They are generally excluded from policy dialogue with Government and may have limited knowledge of laws, policies and programmes established to promote women's economic empowerment and women's entrepreneurship development.

The under-representation of businesswomen in policy dialogue is seemingly contradictory as the ILO in 2016 noted that Jamaica has the highest percentage of women in management globally. While this is positive it is also important to remember that gender inequality persists at the highest levels of decision-making in the public and private sector. A study, entitled "Gender and Governance: Implications for the Participation of Women on Boards and Committees" by the Women Resource and Outreach Centre (WROC) in 2008, noted that only 33 per cent of the public sector organizations' boards and committees were women and 16 per cent in the private sector. The Jamaica Parliament has only 17 per cent women from a population with 51 per cent females and 49 per cent males.

Assessment of Framework Condition 6 is based on three Sub-conditions:

1. Sub-condition A. Representation and "voice" of women in business/ sector membership associations.
2. Sub-condition B. Presence of women entrepreneurs' associations and networks.
3. Sub-condition C. Participation of women entrepreneurs in public-private sector policy dialogue and influence on outcomes.

3.6.1 Representation and "voice" of women in business/ sector membership associations

The gender imbalance in leadership and membership was not only evident from the Desk Review of literature but it also emerged from the interviews and a review of organizations' websites. The data showed that the majority of business associations have a major imbalance in leadership and decision-making. For example, the PSOJ, the Jamaica Chamber of Commerce, the Jamaica Employers' Federation, and the Jamaica Manufacturers and Exporters Association had a sex distribution ratio of 70:30 in favour of men in executive positions, while women dominated in administration.

³⁸ For example, in agriculture there is the Jamaica Agricultural Society as well as associations of cane farmers, coffee farmers, egg producers, fishers, etc. There is also the Jamaica Network of Rural Women Producers (JNRWP). For MSMEs, in the wholesale/retail sector, there is the Jamaica Association of Hegglers and Vendors.

Table 15 from the Survey confirmed that very few of the women consulted were members of any business-related organizations. The few women entrepreneurs, who were members of an organization, were more likely to be in either an industry-related association or the Jamaica Employers' Federation.

► **Table 15. Women entrepreneurs reporting membership in business-related organizations**

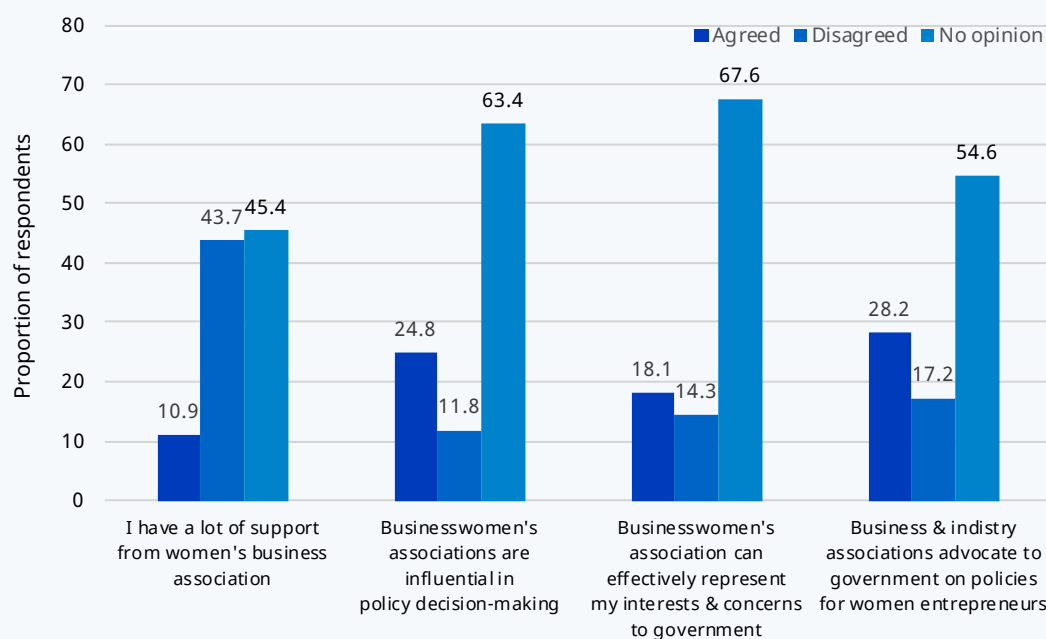
Business-related organization	Number	Percentage
Jamaica Chamber of Commerce	5	2.1
Jamaica Manufacturing and Exporters Association	3	1.3
Jamaica Business Development Company (JBDC)	1	0.4
Jamaica Employers' Federation	9	3.8
Jamaica Association of Higglers and Vendors	4	1.7
Associations of Women Business Owners	7	2.9
Industry associations (sector specific)	10	4.2
MSME Alliance	1	0.4

Note: A multiple response question (each percentage based on a total of 238 responses).

Source: WES 2019, Table 25.

The majority of the women in the focus group discussions were also not members of any business-related association. These findings are consistent with the results of previous studies that in general women entrepreneurs are not involved in business-related associations and are therefore without a voice in policy dialogue.

► **Figure 10. Respondents' perception of representation of women entrepreneurs and participation in policy dialogue (n=238 for each)**



Source: WES study 2019

3.6.2 Presence of women entrepreneurs associations and networks

The Desk Review, Women's Entrepreneurship Survey (WES), the focus group discussions (FGD) and interviews conducted identified a few women entrepreneurs' associations and networks. These included the Young Entrepreneurs Association (YEA) linked to, and supported by, the Jamaica Employers' Federation (JEF); the Women's Entrepreneurial Network of the Caribbean (WENC); the LEAP Company; UWI's Mona Entrepreneurship and Commercialization Centre (MECC); and the Women Business Owners (WBO) Association. Women's networks in the field of ICTs included Women Advocates for Digital inclusion of Women in Business; 'She Leads IT' and organizers of Girls in IT. In agriculture, there is the Jamaica Network of Rural Women Producers (JNRWP) which is a membership organization of rural women with a few chapters across the island. In MICAFA, there is the RADA Home Economics Unit, which works with women in agriculture-related businesses. The Bureau of Gender Affairs also works with rural women island-wide to promote their interests and organizes an annual commemoration of the International Day for Rural Women to draw attention to issues affecting women in this demographic. The Jamaica Household Workers' Union (JHWU), advocates for the rights of and Decent Work for household workers in Jamaica. It was established as an Association in the 1990s and some members have micro-businesses to supplement the income from their jobs as household workers. The JHWU's current membership is over 6,000 in 13 branches island-wide. In Jamaica's popular music industry, women artistes have also established a network to represent their interests and promote equality. There is also the Association of Women's Organisations in Jamaica (AWOJA) which is an umbrella NGO of women's groups but it does not represent women in business.

The Assessment showed that while these organizations exist, most have low national visibility. Data from the WES confirmed limited knowledge of their existence among the women consulted. For example, only 10 per cent of the women reported that they get a lot of support from women's business associations and approximately 90 per cent disagreed or did not know. The latter included 44 per cent who disagreed and 45 per cent who did not respond or have an opinion. This finding was consistent with the Focus Group discussions and the Desk Review which showed very low participation of women in women's business associations. It underscored the need to build these women's business networks to better impact policy. Among the women, 25 per cent agreed that businesswomen's associations are influential in policy- and decision-making. The majority (85 per cent) disagreed or did not know. Only 18 per cent agreed that businesswomen's associations can effectively represent their interests and concerns to Government. Only 28 per cent felt that business and industry associations advocate to Government for policies for women entrepreneurs: 72 per cent disagreed or did not respond.

Part of the reason for the limited visibility and knowledge of women's business associations is that the majority of these groups are small non-governmental organizations with limited financial resources and advocacy skills. They therefore have limited ability to participate in and influence policy dialogue to promote their interests. Significant technical and financial resources would be needed to build a cohesive network of women's groups to promote women's entrepreneurship development and other interests of women-owned enterprises. Over the years, more organizations in the public, private and NGO sectors commemorate International Women's Day. This interest could be harnessed to build a broader coalition of women's networks to represent the interests of women entrepreneurs and women-owned enterprises in order to advance gender equality in business and other areas of development.

3.6.3 Participation of women entrepreneurs in public-private sector policy dialogue and influence on outcomes

Findings from the Survey (WES), the Focus Groups and interviews confirmed that the participation of women entrepreneurs in public-private sector policy dialogue is very low, and as a group they have limited ability and opportunity to influence policy outcomes. Reasons for this situation show that the problem and the solution exist at two levels. As the WED Assessment findings show, most women entrepreneurs regard the main business associations as "Old Boys Clubs". Some women in the Focus Group discussions stated that they do not feel encouraged to join these associations and a few women said they had joined and left. Among the reasons cited was that women business owners have limited 'voice' and influence to have their issues addressed as equals in these associations. The WED Assessment also showed that because associations of women entrepreneurs are not coordinated, they were unable to provide democratic representation of their interests despite being a significant group. At an individual level, several women cited time challenges which constrained their ability to participate in women's organizations to represent their interests as they struggled to balance their family responsibilities with running a business, to support an organization and attend meetings was not manageable.

In the absence of an umbrella association of women entrepreneurs, a representative of a women entrepreneurs' organization sits on the MSME and Entrepreneurship Policy Advisory Committee in MICAF. However, there are no formal mechanisms for coordination and communication with other women business associations. Strengthening this process in the future would help to ensure that the broader views and interests of women entrepreneurs are fed into policy dialogue with Government. Another avenue for women entrepreneurs' public 'voice' is a weekly advice column of a prominent woman business owner, Ms Yaneek Page, in the print media. The 'Voice' of WOE to influence policy through social media is another area for future research.

3.6.4 Assessment and scoring for WED Framework Condition 6: Representation of women entrepreneurs and participation in policy dialogue

Sub-condition A is concerned with "Representation and "voice" of women in business/sector membership associations". Statement no. 3 best reflects the current situation in Jamaica, i.e. "Businesswomen/women entrepreneurs make up at least 20 per cent of the membership in the major business associations/sector organizations". This is based on data collected from the Survey respondents and analysis of data on business associations and sector organizations.

Sub-condition B concerns "Presence of women entrepreneurs' associations and networks". Statement no.3 is most relevant to the current Jamaican context. It reads: "In addition to in urban areas, such associations have been formed in a few rural regions of the country, but the membership base is very limited". The situation reflects fragmentation although what is needed is an umbrella organization of women's entrepreneurs' networks that include large, medium, small, and micro-entrepreneurs across various sectors and in all parishes. Improved coordination would create a platform of increased membership and participation, more effective policy advocacy in favour of women-owned businesses, improved training and capacity-building as well as marketing. Most organizations of women entrepreneurs are dependent on outside funding and have limited human resources as leaders have to balance the demands of their own business, with family and organizational responsibilities. Improved backward and forward linkages between WOE, organizations of women entrepreneurs and policy-making fora would help to ensure that the few who speak on behalf of the hundreds of women entrepreneurs are perceived to be truly representative of their interests.

Participation of women entrepreneurs in public-private sector policy dialogue and influence on outcomes is the subject of Sub-condition C. Statement number 2 is most relevant to the current Jamaican context. It reads: "Mainstream business associations are not adequately representing the views and concerns of their women members and rarely introduce issues affecting WED in policy dialogue with the government. The "voice" of businesswomen/ women entrepreneurs' associations is very weak".

To create a more enabling environment for women's entrepreneurship development and increase women's participation in policy advocacy, action is required at several levels:

1. Strengthening the network of women entrepreneurs' associations by developing a database of the organizations operating, by conducting a needs assessment to guide a capacity-building programme and establishing mechanisms for coordination between these groups and the MSME and Entrepreneurship Secretariat, as well as channels for advocacy and policy dialogue with government.
2. Use the Women's Empowerment Principles (WEP) as a channel for promoting gender equality in women's participation in leadership and decision-making in private sector agencies. The Win-Win programme has several agencies that have adopted the WEPs. In February 2020, the Jamaica Observer³⁹ reported that 24 private sector companies had signed on the Women Empowerment Principles (WEP). Among these were: PriceWaterhouseCoopers, Nestlé Jamaica, Flow, First Global Bank, Sagicor Bank, Stocks and Securities Limited, Red Stripe, LASCO Chin Foundation, and Honeybun.
3. The Jamaica Employers' Federation has adopted a Gender Policy, has identified strategies to support the transition from informality to formality and to increase the participation of women in business. The Board and programmes supported, such as the Young Entrepreneurs Association, are entry points for supporting policy advocacy for women's entrepreneurship.

³⁹ http://www.jamaicaobserver.com/all-woman/jamaican-private-sector-companies-join-un-gender-equality-initiative_156161?profile=166

► **Table 16. WED Framework Condition 6 - Indicators and scoring for assessing: Representation of women entrepreneurs and participation in policy dialogue and influence on outcomes**

A. Representation and “voice” of women in business/ sector membership associations					Score
1	2	3	4	5	
Businesswomen/ women entrepreneurs make up less than 5% of the membership in the major business associations/ sector organizations	Business women/women entrepreneurs make up at least 15% of the membership in the major business associations/ sector organizations	Business women/women entrepreneurs make up at least 20% of the membership in the major business associations/ sector organizations	Business women/women entrepreneurs make up at least 30% of the membership in the major business associations/ sector organizations	Business women/women entrepreneurs make up more than 30% of the membership in the major business associations/ sector organizations	3
B. Presence of women entrepreneurs’ associations and networks					Score
1	2	3	4	5	
There are no businesswomen’s or women entrepreneurs’ associations	There are only a few such associations, located mostly in urban centres and with only a small number of members	In addition to in urban areas, such associations have been formed in a few rural regions of the country, but the membership base is very limited	A number of such associations exist in both urban and rural regions, but they would need to build capacity to broaden their membership reach and perform an advocacy role	Business women’s/women entrepreneurs’ associations exist in urban areas, as well as most of the rural regions, and represent a large number of women entrepreneurs as members; they have formed into a national federation of such associations	3
C. Participation of women entrepreneurs in public-private sector policy dialogue and influence on outcomes					Score
1	2	3	4	5	
Public-private policy dialogue mechanisms are not well developed in the country; women’s associations and groups are rarely included	Mainstream business associations are not adequately representing the views and concerns of their women members and rarely introduce issues affecting WED in policy dialogue with the Government; the “voice” of businesswomen/ women entrepreneurs’ associations are very weak.	Mainstream business associations have begun to recognise the importance of better integrating the views of women members in their policy advocacy priorities and women entrepreneurs’ associations are developing their advocacy skills and capacity, but these efforts have not yet lead to much progress in influencing the government’s policy agenda	Mainstream business associations routinely raise issues of concern to their women members in policy dialogue with the Government; women entrepreneurs’ associations have the capacity to play a strong advocacy role for the interests and concerns of WOE and are given inputs to policy documents that are waiting for passing; WOE are included as members of Government task forces and advisory committees on business environment reforms	There are a number of concrete examples where the participation of businesswomen/ women entrepreneurs in public-private dialogue processes have led to concrete outcomes in terms of improving the environment for WED (e.g. changes to Family Law, creation of women’s desks in financial institutions, changes to property law, etc.)	2
Score recap Sub-condition A: 3 Sub-condition B: 3 Sub-condition C: 2 Overall score for the Framework Condition 6: 2.7 (3+3+2=8/3)					

Note: : The shaded boxes represent the statement(s) that best reflect the situation in Jamaica based on an assessment of all of the information collected during the assessment process.



► Section 4. Conclusions and recommendations

Jamaica's WED Assessment shows that despite higher levels of education and strong commitments to entrepreneurship there is need to create a more enabling environment for WED to position them to increase their contribution to economic growth, job creation, and sustainable national development. The majority of women in business are micro-entrepreneurs in the informal sector and employ few other women. Despite the Gender Equality Policy and the integration of gender in the MSME and Entrepreneurship Policy, significant improvements are needed to support effective implementation of these commitments to gender mainstreaming. In many ways, women entrepreneurs hold the key to poverty reduction as well as economic growth. There is evidence that women entrepreneurs do so much with very limited resources and could do much more with a more enabling environment and additional technical and financial resources. The WED Assessment scores therefore indicate strengths as well as opportunities to improve the promotion of women's entrepreneurship development. These are the guided conclusions and recommendations for each Framework Condition.

Conclusions

Framework Condition 1 - A gender-sensitive legal and regulatory framework

The WED Assessment score for Framework Condition 1 was 2.17 out of five, which indicates a good foundation exists, but there is need for improvement.

The strengths included the Government of Jamaica's global commitments such as the ratification of the CEDAW (women's rights) Convention and several ILO Conventions that promote equality and non-discrimination in employment as well as the ILO Decent Work Agenda. Local commitments include the National Policy for Gender Equality (2011), the Gender Sector Plan in Vision 2030 Jamaica, the strategic plan for sustainable development, as well as the commitment to gender equality in the updated MSME and Entrepreneurship Policy (2018). The weaknesses related to gaps in the legal and regulatory framework that undermine these global and national commitments.

The main conclusion is that there are gaps between policy commitments and current laws and practices which deny women in MSMEs opportunities to succeed. To create a more enabling environment for the development of women's entrepreneurship, specific programmes and projects need to be developed to mainstream gender perspectives in legislation, policies, programmes and strategies related to the six WED Framework Conditions. Specific programmes are also needed to increase the low levels of awareness of human rights and of the legal and regulatory frameworks among women entrepreneurs. This could include a legal literacy programme, and providing access to information for women entrepreneurs in semi-urban and rural areas and for women who are low-technology users. Gender-sensitive approaches would be guided by findings of needs assessment studies to identify the specific differential needs of women entrepreneurs with diverse backgrounds to close gaps in access to finance, and technical assistance, among others. For example, financial institutions could create lending programmes that respond to the needs and realities of women entrepreneurs in MSMEs. Business development service providers would create special programmes for women in MSMEs based on their diverse practical (survival) needs and their strategic needs for access to equal participation in leadership and decision-making in business organizations.

Business registration organizations need to dialogue with women entrepreneurs to identify ways of adjusting procedures to increase the registration of women-owned businesses. As many women micro-entrepreneurs operate unregistered businesses in the informal sector and are low technology users, they are unable to use online registration and some are unable to afford the current registration costs which are fixed. Some women in MSMEs also lack awareness that business development services exist and special financing are available at low interest rates. Programmes and strategies used by institutions serving MSMEs such as the JBDC, the Companies Office of Jamaica (COJ) and financial institutions, are gender-blind.

As a result, these institutions are not reaching the most vulnerable women entrepreneurs and they are not meeting their specific needs. Relatively few of the women consulted were aware that COJ offers online business registration and had simplified procedures. Some complained that the cost of preparing documents and registering a business was too high. Female micro-entrepreneurs, who are own-account workers, need subsidized rates to access the services of accountants and lawyers. The recommendation is that there should be a sliding scale of business registration fees to make the process more affordable. Supporting WOE's to move from informality to formality would enable them to access other benefits such as special funds for business development through commercial banks and credit unions. It would also reduce their use of microfinance institutions that provide unsecured loans at high interest rates.

The conclusion of the Assessment is that the majority of institutions providing MSMEs with financing and business development services do not consider the specific needs of women entrepreneurs. The recommendation is that instead of treating male and female clients the same they should adapt their programmes to address the specific needs of male entrepreneurs and those of female entrepreneurs. Business development service organizations should also consider diversifying the channels they use to disseminate information to MSMEs. Organizing gender sensitization training for frontline staff who are providing services to MSMEs would enable them to identify gaps in their current gender-blind approaches that undermine policy commitments to gender equality and denies access by women micro-entrepreneurs especially. Similarly, providing gender sensitization training as part of legal reform would contribute to the elimination of gender inequality in access to property and inheritance. This would positively impact women entrepreneurs' access to collateral for loans. Reforms in the financial sector to use non-traditional assets for collateral, which are being pursued, need to be accelerated.

Framework Condition 2 - Effective policy leadership and coordination for the promotion of WED

The WED Assessment score for Framework Condition 2 was two out of five. This low score could be improved by building on the good policy and regulatory framework, integrating gender perspectives more consistently, conducting gender analysis to identify gaps and developing gender indicators to monitor progress.

The WED Assessment showed that the Government of Jamaica has a strong policy framework to promote gender equality and women's empowerment and has integrated gender in the MSME and Entrepreneurship Policy. However, there is no evidence that women's entrepreneurship development is a national policy priority, neither is it communicated in a coherent manner. An MOU between the Bureau of Gender Affairs and the MSME Secretariat is a positive which could hopefully make WED a national policy priority. This is important as the majority of WOE's consulted in the Survey and Focus Groups were unaware of gender being addressed in the MSME Policy and in fact considered the business climate hostile to women, and cited many barriers as they tried to operate their business.

Framework Condition 3 - Access to gender-sensitive financial services

The WED Assessment score for Framework Condition 3 was two out of five. This low score could be improved by building on commitments to gender equality and women's empowerment in the MSME and Entrepreneurship Policy, and to integrate gender perspectives in all financial institutions. There is need for significant improvement and action to make the financial sector sensitive to the needs of women entrepreneurs and women-owned enterprises.

Major gaps were identified between supply, demand and women entrepreneurs' ability to access financing for their business. The major funding available for MSMEs and businesses through several externally funded programmes and projects, channelled through financial institutions and donors, was well established. The lack of gender-sensitive and woman-friendly lending policies and programmes provided an explanation of why very little of this funding was reaching women-owned enterprises (WOE) especially micro-entrepreneurs. Data from the WES Survey, Focus Groups, and interviews reflected the common experiences of WOE's who reported that limited access to financing was the main barrier to the success of their business. The WED Assessment also showed that many of the women consulted were operating in the informal sector, as their businesses were not legally registered, that they had limited financial literacy and their businesses' move to formality was hampered by lack of the requisite documentation. These findings were consistent with the findings of the Desk Review.

WOE's participation in generic financial programmes was low. The most common reasons given by most

women in the Focus Groups and the Survey (WES) were linked to high interest rates, lack of collateral and bank services which do not cater to the needs of women micro-entrepreneurs especially. More women used microfinance institutions that were expensive.

There were no financing programmes that explicitly targeted women entrepreneurs. The majority of women viewed policies, products and services of leading banks as not woman-friendly. On a more positive note there was an emerging policy dialogue as well as initiatives to promote non-moveable collateral for increasing access to financing for MSMEs which would positively impact women.

Framework Condition 4: Access to gender-sensitive business development support (BDS) services

The WED Assessment score for Framework Condition 4 was two out of five. Despite this low score there is a good foundation, technical and administrative capacity, as well as goodwill that can be harnessed to ensure that business development services are more gender-sensitive.

The Assessment showed limited participation of women entrepreneurs in the main business development services. These institutions should therefore adopt a gender-sensitive approach in their policies and programmes; and enhance their ability to respond to the specific needs of women entrepreneurs in the MSME sector in particular.

Examples of women-focused and gender-sensitive business services were provided through Young Entrepreneurs Association; the UWI Mona Entrepreneurship and Commercialisation Centre (MECC); and the Women's Entrepreneurs Network of the Caribbean (WENC). Lessons from these organizations could be scaled up to benefit more women-owned enterprises at the national level.

Framework Condition 5: Access to markets and technology

The WED Assessment score for Framework Condition 5 was 1.75 out of five. There is need to significantly improve gender sensitivity in all of these framework sub-conditions to enable women entrepreneurs to advance.

The situation in Jamaica related to Framework 5 is the area that needs most attention. Very few women are in export businesses and most MSMEs lack the capacity but have the potential to grow and enter the export market. There is considerable potential, creativity, diversity and innovation that women entrepreneurs bring to the market that can be scaled up. There is considerable scope to develop and strengthen programmes and strategies to enable more access for women-owned enterprises in export promotion, in Government procurement, in supply chains and in access to ICT businesses.

Participation in Government procurement was perhaps the weakest area which could be addressed by establishing quotas for women-owned enterprises and building their capacity to successfully submit bids and implement Government contracts. Women-owned enterprises' participation in supply chains were also weak although there is evidence that women are taking advantage of the opportunities that they see by developing small quantities for the local and online market. Plant-based essential oils and products have become more popular and many women entrepreneurs are targeting a robust market for nature-based cosmetics. This was evident among clients of the Jamaica Business Development Corporation (JBDC) and the UWI Mona Entrepreneurship and Commercialization Centre. These organizations however, need more funding to expand the number of WOE's they can assist. The Scientific Research Council and the Bureau of Standards Jamaica are also important partners in expanding supply chain business opportunities for women-owned enterprises. The Tourism Linkages Hub also provides business opportunities for WOE's that could be expanded.

The GOJ has made a significant effort to promote digital inclusion but the strategies are not gender-sensitive. Adopting such a strategy would help to overcome the gender-based digital divide identified in the WED Assessment and increase the number of women business owners who are able to use ICTs for business growth and development. Many women expressed interest in learning more IT skills and acquiring computer technology and internet services for their business. Previous research also shows that access to equipment and training would empower them to search online for business information, find services and participate in networks and online mentorship that would improve record-keeping, as well as business and financial literacy and markets.

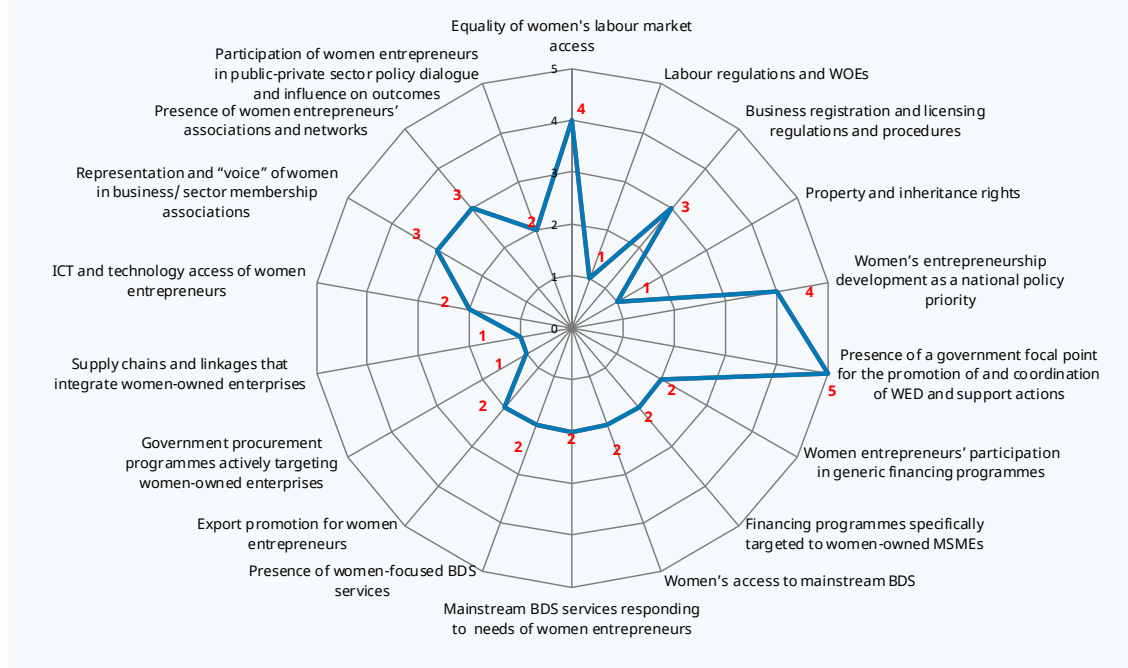
The WED Assessment also noted that communication channels and methods used by Government agencies, financial institutions and others servicing MSMEs are not gender-sensitive or woman-friendly. There was evidence of a wide information gap between WOE's demands/needs for entrepreneurship information and the information supplied.

Framework Condition 6: Representation of women entrepreneurs and participation in policy dialogue and influence on outcome

The WED Assessment score for Framework Condition 6 is 2.7 out of five. This score indicates that there is a good foundation that could be improved to increase the participation of women entrepreneurs in policy dialogue.

- A. Representation and 'voice': Less than a third of the women consulted (30 per cent or less) were members of the main business sector associations. This was not surprising as the membership and leadership are comprised of business leaders, most of whom are men who own large businesses. Their advocacy priorities would reflect their interests. There were few channels for the 'voices' of WBOs to influence policy.
- B. Presence of Women Entrepreneurs Associations: The WED Assessment showed that there are few associations of business women. Membership is linked to business size and sector interests. Collectively this group of women business associations appears to be fragmented, each with a small membership base, some have experienced leadership clashes leading to new groups being formed. They also appear to have limited participation in policy dialogue to promote the interests of women business owners. The Focus Groups and interviews provided valuable insight into the institutional challenges they face. For example, women in leadership positions found it difficult to balance the demands of their own business and family commitments with the voluntary work required to support their organization.
- C. Participation in public private sector dialogue. There is no established network of women entrepreneurs or member organizations. There was also no evidence of consistent participation of women in public-private policy dialogue. Instead, a few women business owners were invited to sit on boards, such as the MSME Advisory Committees, but they were not representing the views of a broad range of women entrepreneurs.

► **Figure 11. Detailed assessment summary by Sub-condition (Framework Sub-conditions to Women's Entrepreneurship Development in Jamaica, overall average: 2.47)**



Recommendations

Framework Condition 1: Gender-sensitive legal and regulatory system that advances women's economic empowerment

To create a more enabling legal and regulatory framework for WED, the MSME Unit should:

1. Establish programmes to build awareness of legal and regulatory frameworks, rights and procedures for all women-owned enterprises.
2. Organize training courses targeting enhanced ICT use in women-owned enterprises at different stages of development.
3. Collaborate with the COJ to provide subsidized fees or a scale of fees to enable women-owned enterprises in the MSME sector to access the services of accountants and lawyers to facilitate registration of their business

Stakeholders at the Validation Workshop also recommended:

4. Create a "Single point of information" for business services for women.
5. Continue to increase women entrepreneurs' access to business services virtually (online) but ensure adequate face-to-face services are available for rural and inner-city women and women without access to ICTs.
6. Increase partnership with the National Council on Technical and Vocational Education and Training (NCTVET) institutions to provide business training, certification, and mentoring to ensure lending agencies have more confidence in supporting women entrepreneurs as they progress.
7. The Ministry of Education, Youth and Information (MEYI) should expand entrepreneurship training and skills in secondary education institutions including in the CAPE curriculum, so that girls are exposed to business training before they leave school.
8. MSME agencies should partner with the 4H Clubs to also expand entrepreneurship skills and entrepreneurship opportunities for women in agriculture and agro-processing industries.
9. Encourage financial institutions to learn from the example of the JMMB Financial Group which encourages staff, mostly women in administration and middle management, to become entrepreneurs.

Framework Condition 2: Effective policy leadership and coordination for the promotion of WED

The MSME Unit should:

1. Expand business education and sensitization programmes for women-owned enterprises in the MSME sector to increase their awareness of relevant policies and programmes.
2. Improve inter-agency coordination to simplify procedures, and reduce registration costs for women-owned enterprises in the MSME sector.
3. Support advocacy to create a more woman-friendly financial sector for WOE.

Framework Condition 3: Access to gender-sensitive financial services

The MSME Unit should:

1. Partner with the Bureau of Gender Affairs (BGA) to mainstream gender in the policies and programmes of financial institutions, to create a more enabling environment for the development of women's entrepreneurship
2. Encourage more women entrepreneurs to join credit unions to have access to more concessionary loans.
3. Encourage business development services agencies to expand financial literacy programmes for WOE in MSMEs, especially in rural areas and in poor urban communities to help more women move their business from informality to formality.
4. Encourage financial institutions targeting MSMEs, to develop special financial products and services for WOE of different sizes (start-ups; micros; SMEs, large companies).
5. Lobby the Ministry of Finance to accelerate implementation of legislative reforms to enable banks to use alternative forms of collateral for loans, to increase financial access for WOE in MSMEs.

Framework Condition 4: Access to gender-sensitive business development support (BDS) services

BDS service providers should:

1. Collaborate with the Bureau of Gender Affairs and the MSME Secretariat to integrate/mainstream gender in their training programmes, to support WED and promote policy coherence with the National Policy on Gender Equality and the MSME and Entrepreneurship Policy.
2. Continue to expand services to WOE of different sizes and stages of development across key sectors and in rural and urban areas to close the current gap between needs and services.
3. Continue to deliver face-to-face and online services but also explore new partners for service delivery such as women's groups in communities and faith-based organizations.

Framework Condition 5: Access to markets and technology

1. Export: The MSME Secretariat, BDS providers and JAMPRO should develop capacity-building programmes and expand windows of opportunity to increase WOE access to existing and expanding export business opportunities.
2. Procurement: The Government (GOJ) should establish quotas as special temporary measures to increase opportunities for women-owned enterprises in GOJ procurement.
3. Supply Chains: BDS agencies should develop capacity and special programmes to give WOE more access to opportunities in supply chains in targeted economic sectors.
4. ICTs: The MSME Secretariat should collaborate with relevant agencies to develop and deliver diverse ICT and technology training programmes for WOE with different capacities. The focus should be on increasing their use of ICTs in business operations, enhancing efficiency, procurement of supplies and marketing their products and services.

Framework Condition 6: Representation of women entrepreneurs and participation in policy dialogue and influence on outcome

The ILO should partner with the Government, JEF and donors to fund an Action Plan spanning over three to five years to implement the recommendations of the WED Assessment Report for Jamaica facilitated by the Jamaica Employers' Federation and the WED Advisory Group. This would include:

1. Publishing, launching and disseminating the report.
2. Developing a strategy to build on existing initiatives to promote gender equality in business, leadership and governance as part of corporate social responsibility. Initiatives include UN Women's Win-Win programme; and ILO-JEF's collaboration on the Women's Entrepreneurship Development Assessment.
3. Partnering with the Bureau of Gender Affairs and the MSME Secretariat to develop a sensitization programme for WOE in MSMEs to expose them to gender equality, their rights, and the MSME and Gender Equality Policies. The outcome could be a women's entrepreneurship development policy and advocacy agenda to improve Jamaica's ranking in the six Framework Conditions.
4. Build the capacity of the Young Entrepreneurs Association and agencies who signed on for the Women's Empowerment Principles to increase the participation of women business associations in policy dialogue and to lobby for their increased participation in the main business and sector associations.
5. Dialogue with the main business organisations to encourage a more enabling environment for women entrepreneurs to become members and influence policy.



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► Section 5. Action plan

Framework Condition 1: A Gender-sensitive legal and regulatory Framework			
Strategic Objective 1: To create a more enabling legal and regulatory framework for WED			
By the end of the Action Plan Cycle the legal and regulatory framework to promote MSMEs will be more gender-sensitive and consistent with WED Framework Principles.			
Outputs	Activities	Indicators	Responsible actor(s)
1.1 Establish programmes to build awareness of legal and regulatory frameworks, rights and procedures for all women-owned enterprises.	1.1.1 Training programme on Legal literacy and regulatory frameworks, rights and business procedures for women-owned enterprises developed.	► Legal literacy curriculum developed & institutions identified to deliver training to x WOE in MSMEs island wide.	Update: MSME Unit & BGA to collaborate & expand financial literacy training
	1.1.2 Institutional partnerships developed with 3 agencies to deliver training sessions island wide to x WOE	► Partnerships developed with 3 agencies to roll out training to x WOE over 2 years?	MSME Unit & BGA to liaise with: ► JEF, Mr Wan, ► JBDC, Ms Valerie Viera ► MECC, Dr Sharon Miller
1.2 Organize training courses targeting enhanced ICT use in women-owned enterprises at different stages of development	1.2.1 Special ICT training programme and courses organised for WOE in MSMEs: ► Level 1: Early stage ► Level 2: Intermediary ► Level 3: Established/Advanced	► # ICT programme & courses developed for WOE in MSMEs and larger enterprises (WBOs) in Y1. ► #Course delivered to x trainees. Agree annual training targets for Y2- Y5.	MSME Unit, BGA, JEF, ICT training institutions Details & budget to be developed
1.3 Collaborate with the COJ to provide subsidized fees or a scale of fees to enable women-owned enterprises in the MSME sector to access the services of accountants and lawyers to facilitate registration of their business	1.3.1. Partnership with Companies Office of Jamaica established to increase WOE business registration by: ► Increased access to affordable accounts ► Increased access to legal aid to register businesses	► Partnership & MOU in Y1. ► Increased # of WOE/MSMEs registered with COJ. ► Agree annual registration targets for Y2-Y5.	MSME Secretariat, BGA to meet with COJ, JBDC & agree phased reduction of costs.
1.4 Create a "Single Point of Information" for business services for women.	1.4.1 'One Stop Shop' established for WOE as a single point of information	-	MSME Secretariat

Framework Condition 1: A Gender-sensitive legal and regulatory framework (Continued)			
Strategic Objective 1: To create a more enabling legal and regulatory framework for WED			
By the end of the Action Plan Cycle the legal and regulatory framework to promote MSMEs will be more gender-sensitive and consistent with WED Framework Principles.			
Outputs	Activities	Indicators	Responsible actor(s)
1.5 Continue to increase women entrepreneurs' access to business services virtually (online) but ensure adequate face-to-face services are available for rural and inner-city women and women without access to ICTs.	1.5.1 On-line Business Services portal established for WOE Face to face Business Services outlets established for rural WOE in 14 parishes Face to face Business Services outlets established for WOE in Inner city communities	► On-line Portal established & Information shared with WOE Network via WhatsApp and or e-mail ► #Face to face WOE Business service outlets in rural and urban communities Y1- Y5	MSME Secretariat & BDS agencies
1.6 Increase partnership with the National Council on Technical and Vocation Education and Training (NCTVET) institutions to provide business training, certification, and mentoring to ensure lending agencies have more confidence in supporting women entrepreneurs as they progress.	1.6.1 NCTVET Business training certification programme for WOE in MSMEs Mentorship programme for Women Entrepreneurs: ► Early Stage ► Medium ► Advanced Information on certification programme shared with lending agencies	► Certification programme established by Y1-Y2 ► Mentorship programme established for WOE in Y1- Y2 and roll out Y3-Y5	MSME Secretariat Unit & NCTVET JBDC
1.7 The Ministry of Education, Youth and Information (MOEYI) should expand entrepreneurship training and skills in secondary education institutions including in the CAPE ¹ curriculum, so that girls are exposed to business training before they leave school.	1.7.1 Consultation meeting with MOEYI Management, MSME Secretariat & WOE reps to increase enrolment of secondary school girls in CAPE Entrepreneurship Share WED Report for Jamaica with MOEYI to promote gender sensitivity in delivery of Entrepreneurship programme	► Minutes of meeting with MOEYI/MSME Unit/WOE ► Action plan drafted to expand girls' enrolment	MSME Unit, MOEYI, WOE representatives Others: TBC
1.8 MSME agencies should partner with the 4H Clubs to also expand entrepreneurship skills and entrepreneurship opportunities for women in agriculture and agro-processing industries.	1.8.1 Meeting with 4H Clubs and MSME agencies Action Plan for WED in 4H Clubs	► Minutes of meeting and agreement /MOU ► # of women in agriculture and agro-processing industries.	MSME Unit, 4H, WOE representatives

40 CAPE Entrepreneurship Curriculum: <https://www.cxc.org/subject/entrepreneurship-cape/>

Framework Condition 2: Effective policy leadership and coordination for the promotion of WED			
Strategic Objective 2: By the end of the Action Plan Cycle, institutions promoting WED would have a more effective and coordinated policy and leadership framework to empower women entrepreneurs.			
Outputs	Activities	Indicators	Responsible actor(s)
2.1 Business education and sensitization programmes for women-owned enterprises (WOEs) in the MSME sector expanded to increase their awareness of relevant policies and programmes.	2.1.1 Integrate information on MSME policies, programmes, funding in training programmes for WOE.	► MSME training reviewed, amended.	MSME Secretariat , JBDC, WED
	2.1.2 Conduct training workshops on policies, programmes and funding available for WOE.	► Number of workshops held.	Training agencies, WOE - TBC
2.2 Interagency coordination to simplify procedures, and reduce registration costs for women-owned enterprises in the MSME sector improved.	2.2.1. Business registration procedures coordinated and simplified across agencies for WOE MSMEs.	► Business Registration procedures simplified	Update MSME Finance Task Force, COJ, BGA,
	2.2.2. Registration costs for WOE MSMEs reduced	► Business Registration Fees reduced	MSME Task Force, COJ,
	2.2.3 Develop woman-friendly advocacy programme for Financial Institutions.	► Advocacy programme developed	MSME Secretariat , WOE, communication specialist(s) and FIs
	2.2.4 Deliver woman-friendly advocacy programme to FIs.	► Advocacy programme delivered	MSME Unit, FIs

Framework Condition 3: Access to gender-sensitive financial services			
Strategic Objective 3: By the end of the Action Plan cycle, Financial Institutions supporting MSMEs will have improved the range of products and services for WOE MSMEs through more affordable loan conditions and terms, collateral requirements, size of loans, technical assistance.			
Outputs	Activities	Indicators	Responsible actor(s)
3.1 Partner with the Bureau of Gender Affairs (BGA) to mainstream gender in the policies and programmes of financial institutions, to create a more enabling environment for the development of women's entrepreneurship	3.1.1 MOU between MSME Secretariat and BGA	► MOU supports gender mainstreaming in FIs and MSME Training institutions	MSME Unit, BGA, FIs JBDC
3.2 Encourage more women entrepreneurs to join credit unions to have access to more concessionary loans.	3.2.1 Promote benefits of Credit unions to WOE.	► Number and women entrepreneurs joining credit unions and accessing business loans	JEF (Mr. Wan) to liaise with Credit Units to promote women friendly loans and services
3.3 Encourage business development services agencies to expand financial literacy programmes for WOE in MSMEs, especially in rural areas and in poor urban communities to help more women move their business from informality to formality.	3.3.1 Convene consultation meeting of BDS agencies with FI to develop and deliver financial literacy programmes to WOE.	► Minutes of meeting ► MOU and Action Plan	MSME Unit, BDS agencies, FIs
	3.3.2 Plan and strategy developed to increase the number of WOE moving from informality to formality	► Plan and strategy	MSME Secretariat, BDS agencies, JBDC JNRWP
	3.3.3. Hold consultation meetings with women's groups in rural areas and in urban inner-cities	► Number of meetings held with: 1. rural women 2. urban inner-city women	MSME Secretariat, BDS agencies, JBDC JNRWP
3.4 Encourage financial institutions targeting MSMEs, to develop special financial products and services for WOE of different sizes (start-ups; micros; SMEs, large companies).	3.4.1 FIs develop special financial products and services for WOE of different sizes: start-ups; micros; SMEs, large companies.	► Increase in number of FIs providing products and services for WOE of different sizes and stages of development	MSME Secretariat BDS agencies Financial Institutions
	3.4.2. FIs market new products and services to WOE	► Increase in number of WOE receiving access to financing for small businesses and entrepreneurship	MSME Secretariat BDS agencies Financial Institutions
3.5 Lobby the Ministry of Finance (MOF) to accelerate implementation of legislative reforms to enable banks to use alternative forms of collateral for loans, to increase financial access for WOE in MSMEs.	3.5.1 Write to MOF to accelerate legislative changes re alternative collateral.	► Letter to MOF	MSME Secretariat, MOF

Framework Condition 4: Access to gender-sensitive Business development support (BDS) services			
Strategic Objective 4: By the end of the Action Plan cycle, Business Development Service agencies supporting MSMEs will have more gender sensitive programmes and services for WOE consistent with WED Principles.			
Outputs	Activities	Indicators	Responsible actor(s)
4.1 Collaborate with the Bureau of Gender Affairs and the MSME Secretariat to integrate/mainstream gender in their training programmes, to support WED and promote policy coherence with the National Policy on Gender Equality and the MSME and Entrepreneurship Policy.	4.1.1 MOU between MSME Secretariat and BGA to support gender mainstreaming in MSME and Entrepreneurship Policy to enhance WED (see above)	► MOU and Action Plan	MSME Secretariat and BGA
4.2 Continue to expand services to WOE of different sizes and stages of development across key sectors and in rural and urban areas to close the current gap between needs and services.	4.2.1 Expand programmes and services to WOE for start-ups; micros; SMEs, large companies.	► Number of programmes & services for WOE: start-ups; micros; SMEs, large companies.	Update MSME Finance Task Force, COJ, BGA,
	4.2.2 Increase access for WOE to BDS services of different sizes: start-ups; micros; SMEs, large companies.	► Number of WOE receiving gender-sensitive BDS services in rural areas and urban areas	BDS agencies, MSME Secretariat, RADA, JNRWP SDC, JBDC
4.3 Continue to deliver face-to-face and online services but also explore new partners for service delivery such as women's groups in communities and faith-based organizations. (FBOs)	4.3.1 Expand partnerships with women's groups in communities & FBOs.	► Number of new partnerships with women's groups in communities & FBOs	MSME Unit, BDSs, CBOs, FBOs

Framework Condition 5: Access to markets and technology			
Strategic Objective 5: By the end of the ACTION PLAN CYCLE an increased number of WOE's in Business Export, Procurement, Supply Chains and ICTs			
Outputs	Activities	Indicators	Responsible actor(s)
5.1 Export: Capacity-building programmes and windows of opportunity expanded to increase WOE's access to existing and expanding export business opportunities.	5.1.1 Capacity building programme established to expand the number of WOE's able to take advantage of expanding export business opportunities .	► Increase in number of training workshops and programmes	MSME Secretariat, BDS providers; JAMPRO
	5.1.2 Lobby the government to increase financial resources to train and build capacity of WOE's to participate in export business sector	► Increase in number of WOE's in export sector	MSME Secretariat JAMPRO, BDS providers
5.2 Procurement: The Government (GOJ) should establish quotas as special temporary measures to increase opportunities for women-owned enterprises in GOJ procurement.	5.2.1 Capacity building programme established to expand the number of WOE's able to submit high quality bids for Government Procurement contracts.	► Increase in number of Government procurement contracts awarded to WOE's	JAMPRO, JBDC
	5.2.2 Quotas established for WOE's for Government Procurement contracts	► Quotas established in Procurement guidelines	Ministry of Finance MSME Secretariat
5.3 Supply Chains: BDS agencies should develop capacity and special programmes to give WOE's more access to opportunities in supply chains in targeted economic sectors.	5.3.1 Capacity building programme established by BDS agencies to increase access of WOE's to opportunities in supply chains in targeted sectors	► Training programmes for WOE's established on supply chain requirements	JAMPRO, MICAFA, MSME Secretariat
5.4 ICTs: ICT and technology training programmes expanded to target WOE's with different capacities.	5.4.1 Capacity building programme established for WOE's to increase access of ICT Business opportunities	-	MSME Secretariat, MICAFA, ICT sector agencies
	5.4.2 WOE's increased use of ICTs in business operations, enhancing efficiency, procurement of supplies and marketing their products and services.	► Increased use of ICTs in MSME WOE's in business operations marketing and services	MSME Secretariat MICAFA, ICT sector agencies

Framework Condition 6: Representation of women entrepreneurs and participation in policy dialogue and influence on outcomes			
Strategic Objective 6: By the end of the ACTION PLAN CYCLE WOE's will have increased representation and participation in Policy Dialogue and Influence on Outcomes for WED			
Outputs	Activities	Indicators	Responsible actor(s)
6.1 WED Assessment Report for Jamaica and Action Plan for 3-5 years developed to implement recommendations.	6.1.1 WED Assessment Report and Action Plan published, launched & disseminated	► WED Report and Action Plan developed then launched & disseminated	ILO, JEF, Donors, WED Advisory Group
6.2 Strategy developed to build on existing initiatives to promote gender equality in business, leadership and governance as part of corporate social responsibility.	6.2.1 Strategy developed to mainstream gender in WOE's and MSME programmes, building on:	► Strategy document to mainstream gender in WOE's and MSME	ILO, JEF, UN Women, Donors, WED Advisory Group, PSJO MSME Secretariat
	6.2.2 ILO-JEF's Women's Entrepreneurship Development Assessment	► Launch & disseminate WED report	ILO/JEF /WED Working Group
	6.2.3 UN Women's Win-Win programme	► Share findings with Win-Win stakeholders	ILO/JEF /WED Working Group
6.3 Sensitization programme for WOE's in MSME's to expose them to gender equality, their rights, and the MSME and Gender Equality Policies.	6.3.1 MOU between BGA & MSME updated to integrate WED Framework Conditions and elements Action Plan	► MOU document completed	Bureau of Gender Affairs (BGA), and the MSME Secretariat, WED Advisory Group WOE's
6.4 Women's Entrepreneurship Development Policy and advocacy agenda developed to improve Jamaica's ranking in the six Framework Conditions.	6.4.1 WED Policy developed	► WED Policy document completed	MSME Secretariat, BGA, WED Advisory Group, WOE's
	6.4.2.WED Advocacy agenda developed	► Advocacy strategy and programme	MSME Secretariat, BGA, WED, Advisory Group, WOE's
6.5 Dialogue with the main business organisations to encourage a more enabling environment for women entrepreneurs to become members and influence policy	6.5.1 Meeting/Dialogue with main business associations to share WED Assessment Report & Action Plan	► Minutes of meetings	JEF, ILO, WED Working group Main Business associations MSME Secretariat PSJO, JMEA
6.6 Participation of women business associations/WOE's in policy dialogue increased	6.6.1 Programme and strategy developed to increase participation of WOE's in main business and sector associations	► Number of WOE's as registered members in main business and sector associations	YEA, WINC, MECC, other
6.7 Capacity of WOE's and Young Entrepreneurs Association (YEA) to participate in policy dialogue & lobby for WED Framework conditions increased	6.7.1. Capacity building programme established for YEA members and WOE's to participate effectively in policy dialogue on MSME issues and lobby for adoption of WED Framework Conditions in business and financial sectors	► WED Training programme on policy advocacy	ILO, JEF,
6.8 Capacity of the agencies who signed on for the Women's Empowerment Principles (WEPs) to apply principles in their organisations increased.	6.8.1 Capacity building programme established for WEP signatories to increase implementation of WEPs	► Action plan and programme ► Increased adoption of WEPs	UN Women, ILO, JEF, WED TF

Review of specific interventions relating to supporting women entrepreneurs affected by Covid-19

This review was based on a rapid assessment that included data from primary and secondary sources. The primary sources including elite interviews with two key informants: a male senior manager working with an agency providing Business Development Services to MSMEs island-wide; and a female, women's rights activist and public policy analyst who promotes gender equality and works closely with vulnerable women including household workers. She has been participating in a COVID-19 women's network that has been meeting to provide gender-sensitive recommendations to the Government's COVID-19 Task Force. Efforts to contact other key informants for interviews were unsuccessful.

Secondary sources

The ILO's ACTRAV Analysis dated 6 April 2020 entitled: Government's response to COVID-19^{41,42} included information on Jamaica from the ILO COVID-19 country responses portal. A review of the GOJ's stimulus package did not reveal any specific interventions it supports women entrepreneurs affected by COVID-19. The report, based on a press release from the Ministry of Finance, noted inter alia:

The Government of Jamaica's approval of a US\$2.2 million contract to procure protective equipment including masks. All non-essential employees in the private and public sector should work from home for seven days from 18 March 2020.

- Extension of PATH (post-secondary grant): Eligible students will receive an extra ordinary payment in May on top of the ordinary payments in April and June equal to an increase of 50 per cent. COVID Compassionate Grants: A further J\$200 million (US\$1.4 million) will be allocated for COVID Compassionate Grants from the Constituency Development Fund and distributed through constituency offices. An additional sum of J\$150 million (US\$1.1 million) will be allocated in support to the Ministry of Local Government to attend to the needs of the elderly, the sick and the homeless who are not on PATH.
- Cash benefit: Temporary benefits for laid-off or terminated employees whose taxable income is J\$1.5 million (US\$11,045) or less. It will cover individuals that lost their jobs as from 10 March (1st case of COVID-19) up to 30 June. The amount of the benefit will be J\$9,000 (US\$66) per fortnight, paid monthly until June.
- Government's Business Employee Support and Transfer of Cash: The Government has announced a cash support to affected tourism businesses that file and pay their payroll returns as usual on the 15th of April, May and June. Under the BEST Cash, the Government will transfer funds for each employee with taxable income that is less than J\$1.5 million (US\$11,045) on whose behalf statutory returns are applied. The rate of the benefit is J\$9,000 (US\$66) per fortnight, (J\$54,000 (US\$396) in total for April, May and June) and is paid directly to the bank account of the business on a monthly basis.
- One-time COVID small business grant for SMEs: SMEs with sales of J\$50 million (US\$36,800) or less, and which filed taxes in the 2019/20 financial year, and filed payroll returns indicating they have employees, will be eligible for a one-time COVID small business grant of J\$100,000 (US\$736).
- Special grant for small operators in tourism and related sectors: Small operators in tourism and related sectors will benefit from J\$1.2 billion (US\$8.8 million) in grants whose amount will be decided in consultation with the Jamaica Hotel and Tourist Association (COVID Tourism Grant Committee).
 - Special grant for small farmers: J\$200 million (US\$1.4 million) has been allocated to support small farmers. https://www.ilo.org/wcmsp5/groups/public/---ed_dialogue/---actrav/documents/publication/wcms_740917.pdf

41 ACTRAV Report. Available at: <https://www.ilo.org/global/topics/coronavirus/country-responses/lang-en/index.htm>

42 Information provided by Sayaka Iha (ISSA colleague) and <https://www.nenkin.go.jp/oshirase/taisetu/2020/202003/20200304.html>

<https://www.nenkin.go.jp/oshirase/taisetu/2020/202003/20200312.html>

<https://www.nishinippon.co.jp/item/o/591472/>

<https://www.mhlw.go.jp/english/wp/wp-hw11/dl/11e.pdf>

<https://www.kyoukaikenpo.or.jp/g1/r2-3/2020031001/>

https://www.mhlw.go.jp/stf/newpage_10037.html

https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/koyou_roudou/roudoukijun/jikan/syokubaisikiteiwork.html

Information from the key informants confirmed the above-mentioned government strategies, some addressed MSMEs and others provided relief for persons who had lost their jobs and those caring for elderly sick and younger family members. They also confirmed that no specific initiatives have so far been announced specifically for women entrepreneurs. The COVID 19 Task Force is expected to announce a plan for recovery. The interviews also revealed that:

- ▶ Care packages of J\$10,000 had been provided for various vulnerable groups which could include women in MSMEs in the informal sector.
- ▶ The Planning Institute of Jamaica reported that the economy contracted between 18-19 per cent in the April to June 2020 quarter.
- ▶ The tourism sector businesses have been given grants ranging from 40,000-100,000.
- ▶ JBDC's survey during COVID 19 found that among the sample of 600 clients, 23 per cent had closed their business and these included early stage /sole entrepreneurs with limited business skills and resources and limited ability to restructure their businesses.
- ▶ The PIOJ's estimated population of Own Account Workers is 400,000 most of whom would be MSMEs.

Voices from women entrepreneurs

The need for specific interventions for females in MSMEs was underscored by the comments of 12 female entrepreneurs, in an article in the Sunday Observer of March 29, 2020 entitled: Female Entrepreneurs vs COVID⁴³. It included quotations from several women entrepreneurs and the impact of COVID 19 on their lives and livelihoods and their coping strategies as they tried to balance: "soothing frayed nerves, homeschooling, juggling laundry and spreadsheets, concocting culinary reductions, and teaching themselves to breathe better to boot!" One entrepreneur said the COVID-19 fallout had eroded 60 per cent of her business so far and was expected to erode 100 per cent. None of the women made reference to an special stimulus programme for women entrepreneurs.

Given PIOJ's (2019) estimate of 400,000 Own Account Workers, the majority of whom are in the informal sector; the high percentage of women in business and the number of women who have become unemployed or have reduced income, it is strategically important to promote WED Framework Conditions in Jamaica. The hope is that the Action Plan will prioritise recommendations from the WED Assessment for Jamaica and can contribute to the recovery and strengthening of WOE's, especially in the MSME sector, but also larger business owners.

The interview with the JBDC Manager underscored the vulnerability of WOE's and MSMEs linked to: lack of finance, business skills on how to set up, register a business, manage operations, manage relationships with suppliers along the value chain, and moving from a start up to grow and become more well established and viable as well as grow. The concern is that the lack of a gender sensitive response to the COVID 19 pandemic could exacerbate the preexisting vulnerabilities of WOE's that were highlighted in the WED Assessment for Jamaica.

Monitoring and evaluation framework for action plan

An M & E Framework is important to provide WOE's, the WED Advisory Working Group and other stakeholders with an agreed mechanism to provide information to the public, to review performance against outputs and indicators agreed in the Final WED Action Plan. Best practices indicate that it is important to monitor against targets and use this as a guide for analysis and planning to amend strategies and understand the reasons why targets were not achieved. Given the findings of the WED Assessment of Jamaica, and the impact of the COVID 19 pandemic, promoting WED Framework Conditions have become even more important as more women are likely to pursue entrepreneurship as a survival strategy as well as taking advantage of opportunities for new business ventures emerging from the crisis and the recession. Proposals were discussed at the meeting on July 23 2020, with the conclusion that the WED Advisory Working Group would operate through the Jamaica Employers' Federation with support from the ILO for the five year period. There would be collaboration with the MSME Secretariat and the BGA.

⁴³ Source: Sunday Observer: Female Entrepreneurs vs COVID-19 http://www.jamaicaobserver.com/style/female-entrepreneurs-vs-covid-19_190374?profile=1606



Photo compliments pixabay.com | Photo by Steward Masweneng

► Annexes



► Annex 1. List of 25 key informant interviews and 18 websites consulted

Government

1. Ms Mekeuina McLennon, Policy analyst/Researcher, MSME and Entrepreneurship Division. Ministry of Industry, Commerce Agriculture and Fisheries (MICAF)
2. Dr Cliff Riley, Executive Director Scientific Research Council.
3. Mrs Sharon Robinson, Executive Director, Bureau of Gender Affairs.
4. Ms. Carol Coy, Executive Director, STATIN.

Re legal framework for MSMEs

5. Mr Arnaldo Brown Lawyer, Arnaldo Brown and Company

Financial institutions

6. Ms Aloun Assamba, Chief Executive Officer, COK Credit Union
7. First Global Bank
8. TIP Friendly Society
9. Palisadoes Co-op Credit Union
10. Lasco Microfinance Ltd.
11. JPS and Partners Co-op Credit Union
12. Genesis Finance

Women entrepreneurs associations

13. Ms Saffrey Brown, Chief Impact Officer, The Leap Company, a Jamaican based social enterprise start-up.
14. Mrs Ethnie Miller Simpson , President, Women Entrepreneurs Network of the Caribbean (WENC)
15. Ms Yaneek Page, Executive Director, Future Services International Limited
16. Ms Tameisha Lee, President & Mrs Mildred Crawford Past President, Jamaica Network of Rural Women Producers (JNRWP).
17. Ms. Camille Atkinson, President, Young Entrepreneurs Association.

Business associations

18. Ms Brenda Cuthbert, Executive Director, Jamaica Employers' Federation.
19. Mr Trevor Fearon, Chief Executive Officer. Jamaica Chamber of Commerce.

Business development Service organizations

20. Ms Valerie Viera , Chief Executive Director, Jamaica Business Development Corporation.
21. Dr David McBean, Executive Director, UWI Mona School of Business and Management ,
22. Dr Sharon Smith , Executive Director, Mona Entrepreneurship and Commercialization Centre (MECC)

Donor agencies and international Organizations supporting MSMEs and women in business

23. Dr Denise Chevannes-Vogel, UN Women National Private Sector Specialist Officer in Jamaica for the UN Women Win-Win Gender Equality Means Good Business Programme, a major initiative by the United Nations Entity for Gender Equality and Women's Empowerment (UN Women) Multi-Country Office in the Caribbean funded by the European Union and the ILO Caribbean Office.
24. Ms Therese Turner-Jones, General Manager, Country Department Caribbean Group, Inter-American Development Bank.
25. Mr Kevin Gilhooly, Political Counsellor, Canadian High Commission in Jamaica.

List of websites consulted

1. Jamaica National Small Business Hub
2. Scotiabank
3. National Commercial Bank Business hub
4. First Global Bank Small Business Hub
5. First Caribbean International Bank Jamaica Limited
6. Government of Jamaica (several) including the MSME Division, MICAF
7. Bank of Jamaica (BOJ)
8. Jamaica Money Market Brokers Group (JMMB)
9. Jamaica Export Import Bank
10. Development Bank of Jamaica (DBJ)
11. Companies Office of Jamaica (COJ).
12. Tax Administration of Jamaica (TAAJ).
13. Private Sector Organisation of Jamaica (PSOJ)
14. Jamaica Chamber of Commerce (JCC)
15. Jamaica Promotions Corporation (Ltd) (JAMPRO)
16. Jamaica Manufacturers and Exporters Association
17. Small Business Association of Jamaica (SBAJ).
18. University of Technology Innovation Centre
19. University of the West Indies: Mona Business School and Management
20. University of the West Indies, Mona Entrepreneurship and Commercialization Centre (MECC)

► Annex 2. List of 30 participants in 3 focus group discussions

Young Entrepreneurs Association (YEA) - Jamaica Employers' Federation (JEF)

Date: 27 June 2019 Facilitator/rapporteur: Leith Dunn

1. Erika Martin
2. Deidra Virgo
3. Jannel Reid
4. Mayann Francis
5. Janelle Foster-Fennell
6. Alicia Grant
7. Christine Ade Gold
8. Camille Mighty-Atkinson
9. Brenda Cuthbert

Jamaica Network Of Rural Women Producers (JNRWP)

Date: June 29 2019 Facilitator: Leith Dunn Rapporteur: Ingrid Nicely

1. Kashana Creary
2. Neressa Creary
3. Sharon Bembridge
4. Janice Pryce
5. Olive Morgan Gordon
6. Natalee Clarke
7. Angela Brown
8. Barbara Henry
9. Pashena Campbell
10. Claudia Rhooms
11. Meleta Campbell

Montego Bay Women Business Owners (Intellect & Peonies)

Date: 25th August 2019 Facilitator: Carla Moore Rapporteur ReShawna Chamberlain

1. Shanice Reid
2. Kimberly Gaubault McCrae
3. Krystal Hall
4. Onome Sido
5. Christeen Dixon
6. Velma Shirley-Dixon
7. Gillian McFarlane-Ossmann
8. Angelee Powell
9. Dionne Reid
10. Re Shawna Chamberlain-Barrett



► Annex 3. ILO Women's Entrepreneurship Development Survey (WES)

Executive summary

All 238 respondents met the inclusion criteria:

- female
- owner of the business
- having the primary role in the management & decision-making of the business
- with the business generating revenue from sales/ services and
- having been the owner/ manager over the 12-month period

Key findings

Demographics

- The majority of respondents (57 per cent) were between 40 and 55 years of age
- 20 per cent had completed a university degree
- 55 per cent were either married or in a common-law union
- 47 per cent had 3 or more children with 67 per cent having at least 1 child under age 18 currently living at home
- 15 per cent were caring for an elderly parent
- Most respondents (more than 60 per cent) had each of the indicated equipment in their household with the exception of landline telephone connection (only 31 per cent of respondents) and computer (49 per cent)

Past experience and business ownership history

- 10 per cent of the respondents currently owned 2 or more businesses
- 68 per cent owned no other business prior to the current one
- 65 per cent started their first business in the year 2000 or later
- 61 per cent were between 25 – 39 years of age when they started their first business
- Prior to starting their current business, 41 per cent were employed in another person's private business
- 52 per cent were motivated to start their own business because they wanted to be their own boss
- 61 per cent indicated that it was not necessary to get their husband's permission to start their business

Characteristics of the business

- 65 per cent of the businesses were in urban areas
- 41 per cent operated with the wholesale or retail trade sector
- Over 90 per cent of the respondents started the business on their own initiative
- 63 per cent utilized a proper business site (80 per cent of which were not owned by the respondent)
- 84 per cent were sole proprietors
- 96 per cent sold most of their products or services in community and parish markets
- 70 per cent utilized a smartphone with data in running their business
- 31 per cent had a website or social media platform for their business
- 21 per cent sold products or services online
- Use of cellular phones was higher than that of computers and the internet for business purposes

Start-up challenges and finances

- 76 per cent of the respondents faced challenges in accessing financing when they were starting their business
- 78 per cent used their own savings as start-up financing for their business
- 17 per cent had tried to obtain a loan for their business during the past year
- 36 per cent tried sourcing loans from a commercial bank, of which 43 per cent were successful
- 33 per cent tried sourcing loans from a microfinance institution, of which 69 per cent were successful
- 30 per cent of the respondents have a bank account specifically for the business, excluding personal accounts
- 22.5 per cent access financial services online or through a cellular or smartphone

Business information and development support

- A small percentage of the respondents were members of any business-related organization.
- The highest percentage reported was 4.2 per cent of respondents being members of a sector-specific or industry association

Business registration formalities and dealings with Government officials

- 38 per cent of the respondents were registered with the Registrar of Companies and; 37 per cent were registered each with the Tax Administration of Jamaica and TRN
- The most frequently reported barriers to registering a business were the fear of the amount of reporting to the government that would have to be done (34 per cent) and the need to pay regular taxes on sales and income (30 per cent) after being registered
- 55 per cent of the respondents each reported as major advantages of formally registering their businesses: (1) having better access to finance, business support services and training programmes and (2) not having to fear the fines or harassment by police and other authorities as would informal enterprises
- 23 per cent of the respondents' businesses had been visited by a government official during the past year; of those, 45 per cent reported the purpose of the visit was regarding standards of operation

Development of the business

- 30 per cent of the respondents purchased new equipment for production during the past year
- 48 per cent of the respondents planned on making changes to develop or improve their business within the next year
- Of the 113 respondents who were planning on making changes, 80 per cent planned on expanding their range of products/ services and 65 per cent planned on expanding into new markets
- 51 per cent of the respondents felt that finding qualified and trusted workers were likely to be a problem in future business growth; 46 per cent felt that dealing with government regulations and compliance costs were likely to be a problem in future business growth

Perceptions of the operating conditions for women entrepreneurship

- 70 per cent of the respondents agreed that women have the same legal rights as men to own property and to have it registered in their own name
- 61 per cent agreed that women entrepreneurs have the same opportunity as men to access technology
- 57 per cent agreed that women have the same opportunity as men to access financing for their businesses

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► **Table 1. Demographics of the women entrepreneurs survey respondents**

Demographic characteristics		Number	Percentage
Age	15-24 years	2	0.8
	25-39 years	74	31.1
	40-55 years	136	57.1
	Above 55 years	26	10.9
	Total	238	100
Education	Primary school	9	3.9
	Secondary school	91	38.9
	Secondary school (Sixth form)	12	5.1
	Post-secondary education	5	2.1
	Vocational or technical	56	23.9
	College education (2 years)	15	6.4
	Completed university degree	46	19.7
	Total	234	100
Marital status	Single	84	35.4
	Married	69	29.1
	Divorced or separated	13	5.5
	Widowed	10	4.2
	Common law union	61	25.7
	Total	237	100
None	None	18	7.7
	1 child	46	19.6
	2 children	61	26.0
	3 children	48	20.4
	4 children	29	12.3
	5 children	27	11.5
	More than 5 children	6	2.5
	Total	235	100
Number of children under the age of 18 currently living at home	None	75	32.5
	1 child	90	39.0
	2 children	40	17.3
	3 children	20	8.7
	4 children	5	2.2
	5 children	---	---
	More than 5 children	1	0.4
	Total	231	100
Care of elderly, sick or disabled family members	None	170	75.2
	1 elderly parent	35	15.5
	2 elderly parents	10	4.4
	Sick family member	9	4.0
	Family member with disability	2	0.9
	Total	226	100
Equipment present in the household*	Television	232	97.5
	Radio	200	84.0
	Cable television channels	160	67.2
	Internet connection	147	61.8
	Computer	117	49.2
	Landline telephone connection	74	31.1
	Mobile internet connection	176	73.9

*Note: A multiple response question (each out of 238 respondents)

Section A: Past experience and business ownership history

► **Table 2. Number of businesses currently owned**

	Number	Percentage
One business	208	89.7
2 businesses	22	9.5
3 or more businesses	2	0.8
Total	232	100

► **Table 3. Number of businesses owned before the current one**

	Number	Percentage
None	159	68.2
One business	52	22.3
More than one	22	9.5
Total	233	100

► **Table 4. Year and age at start of first business**

Demographic characteristics		Number	Percentage
Year started first business	1960 – 1979	5	2.1
	1980 – 1989	21	9.0
	1990 – 1999	55	23.5
	2000 – 2009	62	26.5
	2010 – 2018: 2010 – 2014 (40) 2015 – 2018 (51)	91	38.9
	Total	234	100
Age when started first business	15-24 years	49	23.0
	25-39 years	131	61.5
	40-55 years	33	15.5
	Total	213	100

► **Table 5. Labour market status prior to starting their current business**

	Number	Percentage
Running another business	22	9.4
An employee in another person's private business	97	41.3
A government employee	29	12.3
An employee in a non-governmental organization	11	4.7
Unemployed	37	15.7
A full-time student	22	9.4
A full-time homemaker	14	6.0
Other	3	1.3
Total	235	100

► **Table 6. Major motivations for starting a business**

	Number	Percentage
Wanted to be my own boss	124	52.1
Saw market opportunity for a profitable business	78	32.1
Couldn't find work anywhere else	18	7.6
Needed more flexibility to earn an income while still taking care of family and household duties	73	30.7
Don't have any skills for other kinds of employment	9	3.8
Previous employment ended	15	6.3
Wanted to increase my potential to earn a higher income	77	32.3

Note: A multiple response question (each percentage based on a total of 238 responses)

► **Table 7. Need for husband's permission to start the business**

	Number	Percentage
Yes, it was legally required	13	5.5
Yes, but it was not legally required	13	5.5
No, it was not necessary	145	61.2
Did not apply to me (e.g. I was single)	66	27.9
Total	237	100

Section B: Characteristics of the business

► Table 8. Location and business sector

Business characteristics		Number	Percentage
Area located	Urban (city area)	153	64.5
	Semi-urban	28	11.8
	Semi-rural	32	13.5
	Rural	24	10.1
	Total	237	100
Sectors	Wholesale or retail trade	94	41.1
	Personal services	44	19.2
	Food services	23	10.0
	Business services	18	7.9
	Restaurant, catering, lodging	12	5.2
	Agriculture and food processing	11	4.8
	Tourism products and services	9	3.9
	Manufacturing	8	3.5
	Education and training services	3	1.3
	Transportation services	2	0.9
	Technology services	2	0.9
	Financial services and real estate	1	0.4
	Household and home services	1	0.4
	Climate smart products and services	1	0.4
	Total	229	100

► Table 9. How the business was started

	Number	Percentage
I started the business on my own initiative	217	91.2
I took over a family-owned business	7	2.9
I bought the business as a running operation	9	3.8
I inherited the business	5	2.1
Total	238	100

► **Table 10. Type of premises for the business**

	Number	Percentage
My personal residence	57	24.6
Official business site (e.g. office building, storefront, factory, incubator, etc.)	145	62.5
Virtual ICT platform (internet, cellular phone, social media)	2	0.9
Informal structure (e.g. kiosk, etc.)	13	5.6
Farm plot, market stall	11	4.7
Transport and traveling	4	1.7
Total	232	100

► **Table 11. Personally own the business premises**

	Number	Percentage
Yes	62	26.7
No	170	73.3
Total	232	100

► **Table 12. Organizational structure and business size**

Business characteristics		Number	Percentage
Organizational structure	Sole proprietorship	200	84.4
	Partnership	21	8.9
	Limited liability company	16	6.7
	Total	237	100
Number of owners	Female		
	1	13	65.0
	2-5	7	35.0
	Total	20	100
	Male		
	1	19	86.4
	2-4	3	13.6
	Total	22	100
Employment size	1 employee	122	52.8
	2 - 3 employees	69	29.9
	4 - 9 employees	31	13.4
	10 or more employees	9	3.9
	Total	231	100

► **Table 13. Markets where most of the products/services are sold**

	Number	Percentage
Community markets	159	67.4
Parish markets	67	28.4
CARICOM region	2	0.9
International markets	3	1.3
On-line markets	5	2.1
Total	236	100

► **Table 14. ICT tools used in running the business**

	Number	Percentage
Smartphone with data	166	69.7
Landline phone	44	18.5
Desk top computer	51	21.4
Portable or lap top computer	57	23.9

► **Table 15. Has a website for the business**

	Number	Percentage
Yes	74	31.2
No	163	68.8
Total	237	100

► **Table 16. Sells any products or services online**

	Number	Percentage
Yes	49	20.8
No	187	79.2
Total	236	100

► **Table 17. Usage of mobile phones, computers or the internet for business purposes**

	Mobile phone		Computer		Internet	
	Number	Percentage	Number	Percentage	Number	Percentage
Finding customers, markets	117	49.2	24	10.1	60	25.2
Finding suppliers	104	43.7	24	10.1	53	22.3
Communicating with customers	166	69.7	31	13.0	66	27.7
Communicating with suppliers	135	56.7	26	10.9	49	20.6
Getting information for making business decisions	50	21.0	26	10.9	48	20.2
Learning skills and participating in training	38	16.0	28	11.8	47	19.7
Daily business operations	60	25.2	31	13.0	33	13.9
Promoting your products or services	70	29.4	24	10.1	55	23.1
Selling your products or services	83	34.9	21	8.8	43	18.1
Networking or participating in activities of business/ sector associations or groups	40	16.8	18	7.6	37	15.5

Note: A multiple response question (each percentage based on a total of 238 responses)

Section C: Start-up challenges and financing

► **Table 18. Challenges in getting the business started**

	Frequency	Percentage
Accessing financing	180	75.6
Finding business associates or colleagues	15	6.3
Getting support from my family	37	15.5
Finding a suitable business location	100	42.0
Finding information on how to start a business	40	16.8
Dealing with registration and regulatory requirements	53	22.3
Knowing where to go to get advice	33	13.9
Finding suppliers	49	20.6
Getting customers	103	43.3

Note: A multiple response question (each percentage based on a total of 238 responses)

► **Table 19. Source(s) of start-up financing for the business**

Source	Frequency	Percentage
Own savings	186	78.1
I sold an asset	12	5.0
Bank loan	17	7.1
Government loan fund	4	1.7
Family/ friends	61	25.6
Microfinance institution	9	3.8
Money lender	12	5.0
Informal savings – e.g., “Partner” scheme	44	18.5
International (donor-funded) project	6	2.5
Cake sales, fish fry, dance, other	18	7.6

► **Table 20. Tried to obtain a loan for the business in the past year**

	Number of women entrepreneurs	Percentage
Yes	39	16.8
No	193	82.2
Total	232	100

► **Table 21. Source of financing loans**

Source of financing loans	Tried to access a loan		(%) Successful
	Frequency	Percentage	
Commercial bank	14	35.9	42.9
Government loan fund	1	2.6	0.0
International (donor-funded) project	1	2.6	100.0
Family/friends	8	20.5	87.5
Microfinance institution	13	33.3	69.2
Money lender	6	15.4	50.0
Informal savings – e.g., “Partner” scheme	7	18.0	57.1
Junior Stock Exchange	1	2.6	0.0
Crowd Funding	3	7.7	66.7

Note: A multiple response question (each percentage based on a total of 39 responses among women entrepreneurs who tried to obtain loans)

► **Table 22. Views on the major problems in obtaining a loan from financial institution**

Major problems	Yes, a problem (%)	No, not a problem (%)	Do not know or no view (%)	Total responses
Collateral requirements are too high	126 (55.3)	44 (19.3)	58 (25.4)	228
Interest rates are too high	143 (62.7)	40 (17.5)	45 (19.7)	228
The size of the loan would be too small	69 (30.9)	94 (42.2)	60 (26.9)	223
Terms of the loan would be too short	74 (33.6)	91 (41.4)	55 (25.0)	220
Required to provide a personal guarantee	75 (33.5)	94 (42.0)	55 (24.5)	224
Required to have a co-signor (husband, father or other)	39 (17.4)	120 (53.6)	65 (29.0)	224
Women entrepreneurs are not taken seriously by loans officers	49 (22.0)	91 (40.8)	83 (37.2)	223
Bad credit history	26 (11.7)	142 (64.0)	54 (24.3)	222
Lack of required documentation	69 (30.4)	111 (48.9)	47 (20.7)	227

► **Table 23. Bank account opened specifically for the business**

	Number	Percentage
Yes	71	30.2
No	164	69.8
Total	235	100

► **Table 24. Access to any financial services online or through a cellular or smartphone**

	Number	Percentage
Yes, has access	53	22.5
No, does not have access	183	77.5
Total	236	100

Section D: Business information and development support

► **Table 25. Membership in business-related organization**

Business-related organization	Number	Percentage
Jamaica Chamber of Commerce	5	2.1
Jamaica Manufacturers and Exporters Association	3	1.3
Jamaica Business Development Company (JBDC)	1	0.4
Jamaica Employers' Federation	9	3.8
Jamaica Association of Higglers and Vendors	4	1.7
Association of Women Business Owners	7	2.9
Industry association (sector specific)	10	4.2
MSME Alliance	1	0.4

Note: A multiple response question (each percentage based on a total of 238 responses)

► **Table 26. Top three sources where women entrepreneurs normally get most of their information on business-related matters**

Source	Number	Percentage
Newspapers	72	30.3
Government publications	9	3.8
Chamber of commerce or industry	2	0.8
Business association	7	2.9
Lawyer/attorney	5	2.1
Accountant	16	6.7
Business development or enterprise centre	6	2.5
Independent professional business adviser	10	4.2
Other business owner – male	80	33.6
Other business owner – female	117	49.2
Mentor	7	2.9
Family, friends and neighbours	106	44.5
Internet	65	27.3
Social media	73	30.7
Television	52	21.8
Radio	22	9.2

Note: A multiple response question (each percentage based on a total of 238 responses)

► **Table 27. Sources of business advice obtained in the past year**

Source of business advice	Number	Percentage
Lawyer/attorney	28	11.8
Accountant	51	21.4
Professional business adviser	19	8.0
Small business or enterprise centre	10	4.2
Other business owner (female)	91	38.2
Other business owner (male)	59	24.8

Note: Multiple response questions. Only 129 of the women entrepreneurs had received any business advice from these sources in the past year

► **Table 28. Ever participated in a trade fair or exhibition**

	Yes (Number)	Percentage
Community trade fair	34	14.3
National trade fair	18	7.6
Caribbean trade fair	6	2.5
International trade fair	6	2.5

Note: A multiple response question (each percentage based on a total of 238 responses)

► **Table 29: Ever participated in a training program to learn how to use a computer or to use information and communications technology (ICT in business operations)**

	Number	Percentage
Yes	36	15.3
No	199	84.7
Total	235	100

► **Table 30. Agreements with statements about the level of ICT skills**

		Agree (Number)	Agree (Percentage)
a	Cell phones		
	I am aware of the different ways in which I can use a cell phone in my business.	217	91.2
	I am confident about my skills in using a cell phone for my business.	176	74.0
	I am interested in learning more skills to use cell phones in my business.	172	72.3
b	Computers		
	I am aware of the different ways in which I can use a computer in my business.	195	81.9
	I am confident about my skills in using a computer for my business.	143	60.1
	I am interested in learning more skills to use a computer in my business.	170	71.4
c	The Internet		
	I am aware of the different ways in which I can use the Internet for my business.	206	86.5
	I am confident about my skills in using the Internet for my business.	149	62.6
	I am interested in learning more skills to use the Internet for my business.	172	72.3

Note: A multiple response question (each percentage based on a total of 238 responses)

► **Table 31. Ever participated in an entrepreneurship or small business management-training programme**

	Number	Percentage
Yes	54	22.9
No	182	77.1
For the 54 "yes" respondents, the entrepreneurship or small business management training programme was:		
For both men and women	48	88.9
For women only	3	5.6
Not indicated	3	5.6

► **Table 32. Participation in business support programmes offered specifically to women entrepreneurs**

Type of programme	Number	Percentage
Loan programme for women entrepreneurs	3	1.3
Entrepreneurship (or self-employment) training program for women entrepreneurs	6	2.5
Services of a special women's business support/ enterprise centre	7	2.9
Government programme targeted to women business owners	2	0.8
Women's trade fair or exhibition (regional, national or international)	14	5.9
Business counselling or mentoring program for women entrepreneurs	4	1.7
Business incubator accelerator	1	0.4

Note: A multiple response question (each percentage based on a total of 238 responses)

Section E: Business registration formalities and dealings with Government officials

► **Table 33. Registration of the business with legal authorities/agencies**

	Number	Percentage
Tax Administration of Jamaica	87	36.6
National Insurance Scheme (NIS)	74	31.1
Companies Office of Jamaica	91	38.2
National Housing Trust	57	23.9
Tax Registration Number (TRN)	88	37.0
Small Business Association of Jamaica	17	7.1
Women Business Owners	7	2.9

Note: A multiple response question (each percentage based on a total of 238 responses)

► **Table 34. Women entrepreneurs' perception regarding barriers to registering a business**

Barriers	A barrier (%)	Not a barrier (%)	Don't know (%)	Total responses
The costs of registration	37 (16.0)	150 (64.9)	44 (19.1)	231
The time it would take (such as travelling or waiting) to register	55 (23.9)	131 (57.0)	44 (19.1)	230
Confusion – not knowing what steps to take to register a business, documents needed and where	66 (28.5)	119 (51.3)	47 (20.3)	232
Distance between home and the business registration office	26 (11.2)	165 (71.2)	41 (17.7)	232
Not being able to do business registration using the Internet	42 (18.2)	99 (42.9)	90 (39.0)	231
Fear of the amount of reporting to the government that would have to be done after registration	79 (34.1)	97 (41.8)	56 (24.1)	232
The need to pay regular taxes on sales and income, after being registered	70 (30.3)	112 (48.5)	49 (21.2)	231
No National ID Card or TRN	16 (6.9)	176 (75.9)	40 (17.2)	232

► **Table 35. Opinions of major advantages to having a business formally registered**

Advantages	Yes (%)	No (%)	Don't know (%)	Total responses
Registered businesses are able to access government assistance programs	102 (43.8)	19 (8.1)	112 (48.1)	233
Registered businesses can benefit from social insurance or social protection programs	101 (43.7)	14 (6.1)	116 (50.2)	231
Registered businesses have better access to finance, business support services and training programs	126 (54.5)	15 (6.5)	90 (39.0)	231
Registered businesses have better access to markets, including export markets	122 (52.8)	16 (6.9)	93 (40.3)	231
Registered businesses can compete for government contracts as suppliers	111 (48.5)	19 (8.3)	99 (43.2)	229
Registered businesses do not have to fear the fines or harassment by police and other authorities that informal enterprises do	125 (54.8)	23 (10.1)	80 (35.1)	228

► **Table 36. Business visited by Government official during the past year**

	Frequency	Percentage
Yes	55	23.2
No	182	76.8
Total	237	100

► **Table 37. Purpose of the Government official's visit**

	Number	Percentage
Regarding business registration	8	14.5
Regarding business licenses or permits	15	27.3
Regarding Labour inspection	9	16.4
Regarding taxes	6	10.9
Regarding standards of operation	25	45.5
Number of women entrepreneurs reporting visits	55	

Note: Among 55 women entrepreneurs who had a government official visit in the past year

► **Table 38. Was subjected to any kind of harassment from an institution of the Government anytime during the last year**

Harassed by institution of Government	Frequency	Percentage
Yes	17	5.1
No	223	94.9
Total	235	100

Section F: Development of the business

► **Table 39. Women who made any of the following investments in their business during the past year**

	Frequency	Percentage
Purchased new production equipment	109	54.5
Upgraded production equipment or technology	66	33
Invested in developing a new product or improving an existing one	51	25.5
Hired more workers	42	21
Purchased new office equipment	36	18
Purchased information technology (such as a smartphone, computer system, management information system, etc.)	34	17
Expanded existing premises	28	14
Established additional premises or locations	13	6.5
Moved to better premises	11	5.5
Invested in the start-up of another business	11	5.5

Note: A multiple response question.(each percentage based on a total of 238 responses)

► **Table 40. Women entrepreneurs plan to make changes to develop or improve the business in the next year**

	Frequency	Percentage
Yes, planning to make some changes	113	48.3
No, not planning to make any changes	71	30.3
Not sure or don't know	50	21.4
Total	234	100

► **Table 41. Specific plans to develop or improve the business over the next year (among the 113 women who are planning to make some changes)**

	Number	Percentage
Invest in new equipment or technology for the business	61	54.0
Increase the number of workers	40	35.4
Decrease the number of workers	5	4.4
Expand the range of products/services	90	79.7
Reduce the range of products/services	5	4.4
Expand into new markets	73	64.6
Develop a website to do more of my sales online	50	44.3
Move to larger premises	42	37.2
Improve the employment conditions for workers	36	31.9
Integrate information technology to improve the efficiency and marketing capability of the business	46	40.7
Merge with another company to expand your business	9	8.0
Number of women entrepreneurs responding	113	

► **Table 42. Likelihood of encountering a range of problems in growing the business in the future**

Type of potential problem	Likely to be a problem (%)	Not likely to be a problem (%)	Total responses
Accessing financing	129 (55.4)	104 (44.6)	233
Getting support from my family	38 (16.3)	195 (83.7)	233
Finding a more suitable business location	86 (36.7)	148 (63.3)	234
Finding information on new markets (e.g. supply chain opportunities, exporting, etc.)	79 (33.8)	155 (66.2)	234
Finding qualified and trusted workers	118 (50.9)	114 (49.1)	232
Dealing with government regulations and compliance costs	107 (45.7)	127 (54.3)	234
Finding advisors/ consultants/ mentors to give growth advice	79 (33.8)	155 (66.2)	234
Taxation issues	85 (36.3)	149 (63.7)	234
Transportation issues	50 (21.4)	184 (78.6)	234
Finding a business mentor or coach	71 (30.3)	163 (69.7)	234

Section G: Perceptions of the operating conditions for women's entrepreneurship

► Table 43. Perceptions of the operating conditions for women's entrepreneurship

	(%) Agreed	(%) Disagreed	(%) No opinion/no response
It is difficult for a woman entrepreneur to deal with government regulations	22.3	40.8	37.0
Access to credit and finance are good and lenders are women-friendly	26.9	30.7	42.4
Women have the same legal rights as men to own property and to have it registered in their own name	70.2	10.9	18.9
I know everything I need to know to make my business successful	22.7	57.1	20.2
My previous education and experience prepared me well for my role as an entrepreneur	42.0	39.1	18.9
I need more skills to operate my business successfully and to grow it to the next stage	53.8	26.5	19.7
I have a lot of support from women's business associations and groups	10.9	43.7	45.4
Women have the same opportunity as men to participate in entrepreneurship education and training programs	56.7	12.2	31.1
Women have the same opportunity as men to access financing for their businesses	56.3	13.9	29.8
Women entrepreneurs have the same opportunity as men to access technology	61.3	8.8	29.8
Making better use of information technologies would enable women-owned enterprises to compete in markets more effectively	51.3	5.9	42.9
Information about business development support services is widely available to women entrepreneurs	42.4	13.9	43.7
Information about types and sources of financing is widely available to women entrepreneurs	42.4	13.9	43.7
Information about business regulations is widely available to women entrepreneurs	42.0	14.7	43.3
Businesswomen's/women entrepreneurs' associations are influential in the policy and decision-making processes of government	24.8	11.8	63.4
Businesswomen's/women entrepreneurs' associations are able to effectively represent my interests and concerns as a woman entrepreneur to the government	18.1	14.3	67.6
Business and industry associations advocate to the government on policies to meet the needs of women entrepreneurs	28.2	17.2	54.6
Entrepreneurship is seen as an acceptable role for women in the economy and society	55.9	10.5	33.6
It is more difficult for a woman to start and grow a business than for a man	25.2	30.3	44.5
The government is supportive of women business owners in its attitudes and assistance programs	15.1	24.0	60.9
Laws and regulations in my country support a high degree of gender equity and equality	16.4	23.5	60.1
Overall, the business environment is very favourable to women entrepreneurs	32.3	30.7	37.0
Women and men have equal power at the highest levels of policy and decision making	29.0	46.2	24.8



Photo compliments ILO | Photo by Fiorente A

► Annex 4. Summary of scores for the WED assessment framework sub-conditions

Jamaica: Scores for 18 WED Framework Sub-conditions	Overall scores
Equality of women's labour market access	3
Labour regulations and WOE's	3
Business registration and licensing regulations and procedures	3
Property and inheritance rights	1
Women's entrepreneurship development as a national policy priority	2
Presence of a government focal point for the promotion of and coordination of WED and support actions	2
Women entrepreneurs' participation in generic financing programmes	2
Financing programmes specifically targeted to women-owned MSMEs	2
Women's access to mainstream business development services (BDS)	2
Mainstream BDS services responding to needs of women entrepreneurs	2
Presence of women-focused BDS services	2
Export promotion for women entrepreneurs	2
Government procurement programmes actively targeting women-owned enterprises	1
Supply chains and linkages that integrate women-owned enterprises	2
ICT and technology access of women entrepreneurs	2
Representation and "voice" of women in business/ sector membership associations	3
Presence of women entrepreneurs' associations and networks	3
Participation of women entrepreneurs in public-private sector policy dialogue and influence on outcomes	2



Photo compliments ILO | Photo by Fiorente A

► Annex 5. Report on WED focus group: Young Entrepreneurs Association

Date: 27 June 2019

Venue: JEF Headquarters

Number of participants:

Time: 5:00-6:30pm

Facilitator and Rapporteur: Leith Dunn

The YEA is a network linked to the JEF. Its membership includes both women and men. The current President is Ms Camille Atkinson, a businesswoman. The FG was held with a group of women before their general meeting.

Definition of MSME: This is based GOJ/MSME definition which is focused on financial assets and number of employees:

Profile of YEA members

100 per cent of YEA members are all MSMEs; 93 per cent are women; 4 out of 5 of the management team are female.

Contribution of YEA to WOE

YEA supports young women in business, provides training and guidance for women business owners among their membership. YEA is also able to inform policy decision-making related to their interests.

YEA assists other women in business. In the discussion some points were made about unique features of women in business. It was noted that women operated in a more 'wholesome' way but also contribute significantly to the economy. (Implied -women are more ethical).

Rural Urban differences: There were differences in the challenges faced by women in business in rural and urban areas. There was more support and training, were more modern in their thinking as well as operated using more modern technology etc. There was more of a 'first world culture' among urban-based business women compared to women in business in rural areas. There were also sector differences between WOE in rural and urban areas.

The St Ann chapter: noted that there were more males than females working in the hotel industry and almost all managers are male; all top chefs are male; most businesses are owned by men. Most MSMEs are male-owned and females support the men.

Mandeville Chapter: majority of the members are males and though they had a female head, she was surrounded by males and reportedly did not last long.

Challenges faced by women in business and participation in YEA

Caregiving responsibilities were identified as the number one challenge. Women sometimes miss meeting because they have children, and miss if a child is sick or they have housekeeping responsibilities. They may also have reproductive health problems such as period pains or pregnancy-related issues. Men however do not face these problems.

Perceptions of Government support for WOE

No was the general answer but there are some government initiatives. The problem of no sex disaggregated data on MSMEs was mentioned as a challenge. They noted that the Bureau of Gender Affairs was making an effort to promote gender mainstreaming and the collection of sex disaggregated to identify specific needs of women and men.

YEA had had discussions with Hon. Floyd Green⁴⁴ – they wanted a Women's Mentorship Committee. There was also a proposal to have dialogue with the MSME Division in MICAFA as a follow-up.

It was felt that the government was becoming more sensitive to the needs of women in the workplace and women in business.

There was mention of the practice of some companies hiring young women for three months and then dismissing them to avoid having to pay maternity leave. This they said was unfortunate as women's groups had fought hard for paid maternity leave. It was mentioned that this was important for women as they needed time to recover after giving birth, in order to be productive.

Benefits of Women in business: "Women use money wisely and there is a positive impact on the wider community as they spread money to others. For example: canteen staff, market vendors etc."

Opportunities for women in business

They noted the following:

- Initiatives in some financial institutions and they mentioned JMMB and Sagcor's "Her Wealth" programmes.
- Some insurance companies see women as safer drivers so offer better rates of insurance compared to rates offered to men.
- Attitudes were changing as companies realize that women are able to manage money better than men.

Reasons for going into business

- Easier for caregiving as it provides opportunities for being closer to their children
- I was motivated by passion... 'I was tired of the corporate world'
- The HR community is working with small businesses more.
- There are lots of SMEs
- Many people patronize small businesses

Challenges for women in business

- Finance: Lack of funding was #1. "Limited access to finances impacts your ability to expand your business"; High cost of finance
- Not knowing how to manage a business including human assets/staffing
- Difficulty in being able to share your vision of the business with people in the financial sector and get them to support you with financing. It is also difficult to share your vision with those you employ and get them to buy into the vision. Knowing how to build a culture around your vision and knowing what strategies to put in place to make this a reality.
- Personal barriers: "Self-doubt related to going into business on your own after getting a paid salary for 20 years."
- Social responsibilities: "Women in small businesses often feel overwhelmed having to manage the business and take care of household responsibilities"

Women and technology in business

- Access to and use of ICTs varied. For some women, this was a barrier. However, some women were very comfortable using ICTs. In the discussion some women explained the many and diverse ways in which they use their mobile phones: for business, banking, checking on-line for information, using YouTube to learn how to do certain things for their business as well as managing their family responsibilities.
- The main use was : internet and WhatsApp; some women had multiple Facebook pages
- Some women were experts at using their mobile using Word; preparing Excel spreadsheets; preparing PowerPoints presentations; e-mails -including managing several e-mail accounts (one woman had 12 e-mail addresses and was able to use these to monitor multiple business projects); the phone was also used for marketing,-taking and sending photos.
- Computers and tablets: some women also used laptops and desktop computers for their business.
- Banking: Some women did bank transactions on-line. This saved time as they are always on the go. They paid bills; wrote the bank to transfer funds.

⁴⁴ Hon Floyd Green Member of Parliament, is Minister of State in the Ministry of Industry Commerce Agriculture and Fisheries

- There was general agreement that 'women in business need to be tech savvy'. Those with children also noted that they needed to know what their children are doing online.
- WOE's were also active on social Media: Linked In and Instagram were popular sites.
- YEA also uses social media to communicate with its membership: they had three accounts: Instagram, Twitter, WhatsApp. They manage the Executive Committee through WhatsApp as it is more difficult to meet face-to-face. This helped with outlining issues and for decision-making. There were 'virtual meetings' for planning events such as YEA participation in National Entrepreneurs' week in November. WhatsApp facilitated weekly planning meetings. 'Go to meetings'; Skype and Zoom; WhatsApp calls reduced operational costs. Video calls were also used.
- 'Each one teach one': Tech-savvy business women would also help other business women by explaining how to use certain apps. They were learning about technology on the go from each other. They shared how to use Google Search; share You Tube videos. They reported that these tools often saved them from embarrassment as they could look up terms and issues.

Legal and regulatory framework

- Most women don't understand the laws and programmes. There was the view expressed that the government does not understand women in business.
- Financial Institutions and WOE's
- First Global had reached out to YEA to explore financial support for its members. However, only two members qualified and these were male-owned businesses.
- The general view is that the products of banking and financial institutions are not suitable for women in business especially MSMEs.

Organisations of women in business

There was valuable insight on this part of the FG. It was noted that many women's organisations are not working together. Reasons given included the following:

'Women are bitchy'; women have not yet learnt how to cooperate with each other'; 'women don't work well together'; it is unique when women work well together';

YEA Executive: this is dominated by women and they work well together; they understand and share information

Women business associations also tend to focus on financing for women and not on advocacy for the needs of women in business.

A well-known association was mentioned as an example but it was reportedly now defunct following internal conflicts and other challenges.

Challenges faced by women business organisations that were mentioned included:

Numbers: There are relatively few women entrepreneurs "up there" (i.e. with well-established businesses). Some of these women "take on multiple roles and can't manage them."

Women in business on boards: Some sit on important Boards but not all are perceived as pushing for women in business.

Class biases: There was class discrimination. Some women are not considered unless they are in a particulate class.

Time constraints: Many women operating a business are too busy to give time to supporting organisations of women in business.

Lack of Democracy: when some women reach a leadership position, they don't want to let go'.

There is competition among women for leadership positions in organizations; jealousy; low self-esteem; insecurity;

Women need to understand they do not have to subordinate other women but can encourage other women . Some women were turned off by women who were 'destructive of each other'. It was felt that 'by nature women are nurturers, were very resourceful. There was concern that some women take on a persona to compete with the old boys in the board room.

Women's participation in national business organizations

One woman noted that she had attended the AGM of the JMEA and saw women nominating men for leadership positions and withdrew as in her view it was an 'old boys club'.

Collaboration with the Government agencies

There is need for more coordination across ministries to support WOE's.

Sexual harassment was also cited as a problem for WOE's. The Customs division was mentioned and cases of customs officers and custom brokers being corrupt and offering women alternative means to get their business done by using sex were cited.

Connections and Corruption in the society were mentioned as "a driving force to get ahead, especially for women". One woman said the Customs officer said 'what's the problem with lying... to get ahead?'

YEA and the MSME Division in MICAF (headed by a woman) have a good working relationship and this is a forum in which they can push issues related to women in business.

'When you apply for international grants the agencies want to know how many women are on the management team.

Women were aware that there is some relationship between MSME Division in MICAF and the Bureau of Gender Affairs (BGA) but were not sure of the details.⁴⁵ They mentioned the need for more information sharing. There was the view that the BGA is focused on issues such as adolescent pregnancy and sexual harassment but also needs to focus more on economic empowerment of women. 'They are not looking at the whole needs of women'.

Solutions recommended

1. Financial inclusion: Establish quotas for WOE's for grants; have a policy to put aside resources for women in business only.
2. Make the process of application for finance easier – it is now too difficult.
3. Provide assistance for women in MSMEs to hire accountants to prepare their financial statements and documentation to apply for business financing.
4. The DBJ's grant checklist was considered 'ridiculous' and 'unrealistic'. And this was a 'turnoff.
5. Support groups of WOE's with business coaching.
6. Provide special incentives for women with children especially single mothers. Women need affordable and accessible child care to make them manage their business better.
7. Provide tax relief for women in businesses.
8. Provide special insurance packages for women in business – especially sole traders (e.g. health insurance).

⁴⁵ Note: MICAF MSME Division and the Bureau of Gender Affairs have an MOU to integrate gender in the MSME Policy and programmes to support women in MSMEs. The policy also has a section on Gender.

► Annex 6: Report on WED focus group with the Jamaica Network of Rural Women Producers (JNRWP)

Date: 29 June 2019

Venue: RADA, St Catherine Parish Office
Rapporteur and report writer: Ingrid Nicely

Facilitator: Leith Dunn

Participants were members of the Jamaica Network of Rural Women Producers and were mobilized by Mrs. Mildred Crawford. (Former President of the JNRWP).

Demographic profile

Total Participants – 11 women; including four owners; two in partnership; one online entrepreneur and the other four were farmers and sole traders.

Question 1: What do you do?

- Farming was the main occupation for most participants

Question 2: How has the Network helped or can help?

- Need help to start business (Nursing home on property and need to do more farming)
- Farmers group (St Catherine) – need help to upgrade business
- Help needed to market goods
- Tools for farming and transportation
- Business is more difficult for women - challenges with getting licence for business (nursing home); disrespect from male inspectors

Business activities

Women in farming: Farm standard crops; mostly short-term crops and rear chickens

Challenges: Rural women in farming face many challenges and “usually lose”:

“Women not respected – they are told that they are acting like men”; “No market for crops”; “Larceny”; “Required to pay bribes (“pay off persons”)

“Have contract with Red Stripe Beer Company to plant cassava, returns are low; misunderstood what was said at the initial meeting – payment is late; they must provide inputs which are costly”.

One woman raised rabbits. She took a loan from Jamaica National and this was a successful venture, as most sales were especially during Christmas.

Women in business as cosmetologists (two women in partnership)

Challenges. They need a business location, currently operate from home. They took no loans for the business.

Woman in business as a dressmaker & farmer

She gets assistance from her male spouse to do work on the farm, so does not have to pay for that service. She has two assistants during summer months, to make uniforms in preparation for back to school demand.

Challenges

- Praedial larceny; buyers want to purchase goods cheaply; need more affordable material for production (especially fertilizer – she makes her own compost).
- Need more machines for dressmaking; she currently has four machines.

Woman in business as a decorator

She works from home; sets up venues for graduations and other events; rents materials which is expensive and needs a loan to expand her business and buy her own materials which can be rented. She has no employees.

Woman in business as a farmer**Challenges**

- Infrastructure – access to water is a challenge; no water-lines in marginalized deep rural area. There are no official water supply lines only streams and rivers which can become contaminated. Not enough research being done to guide women on water safety. There is the risk of contracting diseases taken from rivers or streams.
- There is no irrigation system and there is little or no help from the National Irrigation Commission (NIC). She was unsure if they were responding quickly enough to the current drought conditions;
- There are under-utilized natural sources (e.g. river, streams, etc.) which may eventually dry up;
- Farmers have been pushed into the hills because flat arable farm lands are limited.
- Roads, though bad, are being slowly repaired.
- Water in schools may affect children's health and education and women are the main family caregivers. Water is also a critical element in food; "water is food"...
- Agro-processing is being considered but this is daunting because of the volume of water needed and it is costly. Input costs are very high and results in reduction in returns on investment and there is less income.

Equipment: Women need a subsidy on machinery and other inputs which are expensive.

NB: This woman had a good understanding of micro and small business needs. But few members of the group understood the concept.

Management: All the women managed their business themselves.

Views on Government support

For women farmers

Technical assistance needs: Government is not providing assistance to upgrade business, so unable to expand

Land needs: At least 5 acres of land needed to access some loans. It is difficult to access land and in this area, some questioned the role of the National Land Agency and noted that they have proven to be unreliable.

Marketing needs: Suggested that storage area be set up at RADA's Office, where retail sales can be done, instead of farmers having to travel to their customers to sell their produce.

Access to finance: there is need for lower interest rates on loans. There is too much red tape to access loans and repayment schedules are unreasonable (e.g. JA\$500,000 loan – JA\$7,000 is deducted to open an account with the PC (Farmers') Bank, plus another JA\$20,000 for deposit on the loan and the first loan payment would be due less than 30 days after).

For other business operations

Nursing home owner:

- "It costs money to become and remain compliant - tax registration, fire certificate, to bring building up to code, (e.g., to build a ramp for wheelchair access)".
- "It is difficult for poorer persons to do business - "being poor is a crime"
- "Doing business is worse for women... Everybody looks down on you".

Sexual harassment was mentioned as an issue by several women:

Some women reported that they encounter sexual harassment and gave examples of them being propositioned by men: "You have to lay with men "... or struggle by yourself;

"Judged by the vehicle you drive"; I prefer to be driven; "Men use authority to harass women; e.g. police officers"

"I tried to access a loan and the banker propositioned me". A female farmer said she was asked: "How you a go?".... "Cash or kind?". "Persons in authority promise to help but don't".

Use of ICT for business

- Many use their cell phone for business
- Some had online businesses:
- One woman sourced nutrition juice mix from overseas.
- Some reported that they receive money for each person that signs up to use the nutrition mix from overseas.
- Some use their phone for Network marketing - Use Instagram to promote business

Dressmaker/Farmer:

Uses WhatsApp and Facebook - takes pictures of items and uploads; but does not use it for selling farm produce.

Farmer: uses texts generally;

Pig Farmer: takes photos of pigs and posts online

Rabbit farmer: Phone assists with selling and delivery of rabbits. It makes it easier to sell as they are a delicacy.

Decorator: Takes pictures and uploads to Facebook and Instagram to get new customers

General: women use the cell phone to keep in touch with family. Some have two accounts: one phone is for business and one is for family.

For JNRWP: They use Facebook (FB) to announce meeting dates; response level is sometimes lower when using phone but higher for FB

Policies, programmes and laws that support women in business

Most women were not aware of Government policies or programme to assist women in business. One respondent knew of 'STEP to Work' for 16-64 age group (PATH Programme) in the Ministry of Labour. This provides funding to start a business and enhance existing business; (Starter Grant). Most were not aware of any MSME Programmes for women. However it was mentioned that:

- RADA offers small grants (JA\$500,000 and over) for start-up ; MICAF - ten special grants to women (JA\$- \$500,000), to grow small business; JN Business Grow (open to women and men); Red Stripe cassava programme 4 per cent - land tested and special species of cassava provided, farmers enter into contract with Red Stripe;
- One woman said she had submitted an application for 50 acres of land under the Government's programme to accommodate Agro-processing parks, but still awaiting response to her request. Her distribution plans were currently on hold because of reviews being done by Government.
- Research among rural women show that most were unable to benefit from land distribution for Agro-Parks because of the distance of parks from their home, transportation and markets. Most women do not have their own transportation. This situation also affects their dual role as caregivers.

- Five-acre parcels (starter) JA\$50,000 per year to acquire land; process is expensive before income can be generated.
- Need other crops to sustain yourself while planting and cultivation are taking place before reaping.
- Need moratorium on loans during years of production to ensure that there is an income.

How much cash is needed to aid women's businesses

Nursing home and farmer – JA\$1 million

- Money needed to make location compliant.
- Need to grow other crops and pig farm.

Decorator – needs JA\$600,000

- To get products (e.g. napkins, tie backs, chair covers, flowers for re-sale etc. and build store room)

Shopkeeper and farmer (rear pigs and chickens): JA\$700,000

- Need water delivered – currently pay to get water delivered and tanks to store water.
- Shop sustains farm.

Dressmaker and farmer: JA\$1.5 million

- To purchase crops (e.g. bananas, plantain, cane and cash crops).
- Sewing machines.
- Coops for chickens , more chickens and feed.
- Pigs – more pigs and feed for them.

Cosmetologists: Not sure how much money is needed

- Need a shop, equipment – hair dryer, chairs etc. “We are starting from scratch”.
- Need to ask Jamaica National to lower interest rates. JN 68 per cent per annum – Rural Women not encouraged to take JN loans.

Online entrepreneur

- US\$400-\$500 – to get products

Farmer and chicken producer: JA\$2 million

- To rebuild or enlarge chicken coop; to drill a well for water. They need to get additional water from Red Stripe beer when they turn their pipes on to help with growing cassava.
- Collateral is requested from guarantors of loan and not from person taking the loan; this reduces the numbers of person they can ask to be guarantors.

Restaurant owner: not sure how much money is needed

- Need to improve stock and improve variety of goods sold to school children.
- Employ two persons.

Pig and chicken farmer

- Business was shut down because of lack of water.
- Making items for decorating in the interim.
- Uses phone to send photos via social media.

Farmer – JA\$15 million (10-acre property)

- Need to build a building on the property
- Fence property (to prevent animals from eating produce and to keep out praedial larcenists). Cassava will not be accepted by Red Stripe, if animal bites are on produce.
- To adhere to occupational health and safety laws, if staff is employed.

Group demographics

Seven land owners: three have land titles; four are on family-owned land.

- Not told about legal rights as members of an Association.
- The role of a man is still important in getting a loan.
- The fine print in contracts makes it difficult to read and understand.
- Language in loan contracts is too complex.

Coordination across agencies

- Coordination is needed across agencies with which they are required to become compliant and do business.
- Process is difficult depending on the type of business (e.g. pig farmer required to get an abattoir licence to kill animals at home; special infrastructure (slaughter room and separate bathroom/washroom) has to be built; adequate water has to be available; another licence is required days prior to the actual slaughter day(s), and separate licence is required for slaughter of each type of animal).

Challenges with Government entities

- Not always given correct information by frontline staff, which wastes time and money.



Photo compliments ILO | Photo by Crozet M

► Annex 7. Report on WED ILO focus group with women entrepreneurs in Montego Bay

Date: 25 August 2019

Venue: Montego Bay

Rapporteur: Reshawna Chamberlain

Participants: 10

Facilitator: Carla Moore

What are the benefits to being a woman entrepreneur?

- More time to be able to deal with personal issues such as maternity leave.
- Independence to operate the business in whatever way deemed fit by the entrepreneur.
- Independence in terms of being able to be your own person without depending on anyone (financial independence).
- Empowerment as traditional employment is uncomfortable.
- More comfortable space to flourish and expand your own perspectives and ideals.
- As an entrepreneur you are able to insert your own flair (e.g. as a black Jamaican middle-class woman, or whatever other socio-economic group you subscribe to).
- Oftentimes men tend to try breaking boundaries and as an entrepreneur you have more liberty to deal with the situation if it arises without fear of being reprimanded.
- There is always room for expansion, you can move away from the traditional approach to operations and business and develop how you think is best; you can expand and add business ideas; you can try things and change if that is what you are interested in.
- Women entrepreneurs are able to express themselves, for e.g. traditional workspaces do not allow you to dress how you are comfortable as they tend to have a Eurocentric ideology of professionalism and this is not practical in a tropical climate.

What are the constraints of starting your own business?

- Education -to go through the actual process can be limiting, and when it is available, it is out-of-date. You are told what to do and are subjected to what a woman should do and what a man should do.
- Social class is also a major factor. If you are not 'brown' and rich, it is hard to succeed.
- Men are often favoured in terms of loans.
- Because of our social education we (women) often self-sabotage.
- Women are often pitted against each other.
- Groups and alliances (of women) need to be formed as there is strength in numbers.
- Women do not have the cut-throat mentality (for business).
- Women are often black-balled by the government.
- Women may not benefit from their hard work but it may be passed on to the next generation.
- Women are not allowed in rooms where actual business decisions are made.

Policy landscape

- The offices that should be helping set up the businesses and maintaining the businesses are not very organized.
- JAMPRO does great work in the film industry.
- TPDCO and JBDC help on the micro-level but do not do much for moving to the macro level
- Nothing is specific for women (i.e. services).
- A database and information with guidelines on starting and maintaining a business are needed.
- There should be a mandatory supplement specific to women entrepreneurs from agencies like JBDC and JAMPRO.

- Forms and applications need to have a specific timeline (for responses). Business development agencies need to be more responsive; they need to hold themselves accountable and have a measure (standard) for us to hold them accountable by.
- Business support agencies need to set aside special hours for women (especially single women with businesses and family commitments).
- Customs duties are expensive and this is not allowing businesses to grow as the expenditure on these items is very high.
- Laws are needed for contract workers.
- Need strong oversight on work permits.
- A mandatory supplement is needed to help women in starting a business.
- Need tax breaks specifically targeting women entrepreneurs.
- There needs to be stronger accountability on the policy landscape.

Business development

- Business development can be stifled through certain racist and classist undertones that run through our system.
- 'Links run Jamaica' in order to conduct business successfully you have to know someone in upper management or some underground connections.
- The women in government are not advocating for women entrepreneurs as they may be pressured by their male counterparts.
- Information about business development can be garnered through : word of mouth; websites; phone calls; in person exchange.

Solutions

- They can use the Beauty Expo as a blueprint for another type of expo which would include local and international investors. The exhibits would also be free for women entrepreneurs.
- Networking opportunities need to be created.
- Teaching sustainability.
- Access needs to be more inclusive.
- Financial management needs to be taught.
- Strategy development (do not know to do things with the business).
- UWI can think of implementing mature matriculation in certain areas.
- Things need to be done in a fair and inclusive way so that everyone can have access.
- Persons in the fashion industry need capital, education and know-how.
- Education is limited on how to conduct business in the fashion industry.
- Advisory services are limited.
- The government makes promises but no action to actually help is done.
- Women need to lead the fight of advancing the industry.
- Women need to support each and move away from a cultural barrier.
- A skills component needs to be implemented in high schools and colleges so there are options rather than everyone doing traditional work.
- Even if the laws are changed they being made by men hence they will be for men.
- Sometimes big businesses block small entrepreneurs.
- Big businesses need to contract small business/entrepreneurs.

Finding markets

- Social media is helpful in finding markets.
- More training is needed to find markets.
- We are not being very inventive by bringing the same things to the market.
- Hotels prefer to keep businesses in house so creative makeup artists as business entrepreneurs suffer in that regard and also have to pay exorbitant vendor fees to ward off competing entrepreneurs.
- Beauty products are too expensive to be bought in bulk and customs fees make it difficult to obtain goods through legal means and charge at competitive rates.

Registration

- Only 1 registered business (in the group).
- Licences are hard to get which is a deterrent to actually getting registered.
- Most persons are uncomfortable with the (registration) process because you have to pay to register the business, you have to pay to keep it open and you have to pay to close and everything (you own) has to be declared. Even though there is a one-year tax break, most businesses are still struggling at that point to get their 'footing', so it is not enough and maybe the time for tax breaks needs to be extended.

- Jamaica Intellectual Property Office (JIPO) is used to trademark things (businesses).
- Jamaica Business Development Company (JBDC) is used to register programmes and businesses
- Benefits of registration.
- If somebody needs to validate (your business), they can use the Companies Office of Jamaica (COJ).
- Register the business or you could face criminal sanctions.
- Allows for transparency and financial clarity.
- Legitimizes the business with banks and other institutions.
- Registering the business can be a best practice to introduce formality to our economic system.

Finance

- The technicalities of circumventing (navigating) the financial system means that you have to employ lawyers and lawyers are not cheap.
- Two participants preferred dealing with commercial banks and others preferred credit unions.
- With commercial banks you can get a larger sum of money but with a credit union you feel more humanized.
- The paper work for financial applications is often technical and incomprehensible to the common folk.
- Collateral is often needed to obtain the loan, but as one participant commented, 'if I had the collateral, I would not need the loan in the first place.'
- Due to the Caribbean's rich plutocratic history (of governance by the wealthy), women often do not have land in their name, even if it is theirs.
- Interest rates are often excessively high.
- Return on investment (ROI) and other terms of the loan are often 'aggressive' and do not facilitate women entrepreneurs and are often more suited to big corporations. The terms of the loan often assume that the person borrowing can devote their entire time and energy to the business. This is not necessarily possible in the Jamaican space as the business is normally an addition to one's '9 – 5' job.
- There are special categories that women fall under that make them a higher risk. This makes it a lot harder for women to access loans.
- Business licences are extremely difficult to obtain, the process takes long.
- Men seem to get through (loan application) more readily than women.
- Forms to apply for loans are not easy to get and are difficult to interpret.
- It is difficult to access collateral.
- Terms of loans are unfavourable for women in small businesses.
- Women need to be greater risk takers.

Other forms of financing

- Pay cheque; credit unions; friends and family; own money; partner (business or romantic); traditional savings schemes, called 'partner'

ICTs

- Using ICT makes it easy to reach customers.
- Advertising is easier.
- WhatsApp blasts are very helpful.
- Inventory and cash register apps can be used.
- ICT Training can be used to enhance a business.
- We need more IT services that make our businesses more advanced.
- ICT in Jamaica is underdeveloped compared to other developing countries.
- Internet quality is poor.
- Many participants said their businesses did not have a physical location just an online store.
- Amazon helps to self-publish and sell goods.
- Training is needed to expand knowledge of how to use different ICT products. One participant noted that she needed to figure out how to do a podcast and one commented that she needed to figure out how to key in on the specific target audience.

Business groups (Networks)

- They are not beneficial to women entrepreneurs.
- They primarily consist of men.
- They are not sensitive to women's needs.
- Business groups specific to women are limited (if not non-existent).

Family and socialization re business

- ▶ No support at home, even if a man is present, the woman is still considered a 'glorified single mother'
- ▶ Sick leave should include dependents. The law does not really help the woman as she is normally the primary caregiver.
- ▶ Parents can be stifling a creative energy as they normally want women to go into the more traditional forms of jobs; parents also tend to favour men stepping out of traditional jobs.
- ▶ Because of societal standards mothers often have to be doing a million things and often experience burn out.
- ▶ Parents are not always supportive and you have to be always proving yourself and if you were a male then less proof would need to be provided.
- ▶ Men have the support of a woman but this is not always reciprocated when women need the support of a man.
- ▶ Women promote the idea that it is natural and okay to have to work twice as hard to achieve half of what a man has.

Constraints

- ▶ Lack of exposure and knowledge.
- ▶ Ideas of what women should be do limit the risks and ventures women take on and this is normally done to stroke the male ego.
- ▶ An unspoken competition split between men and women but men seem to have the upper hand.
- ▶ Women are conditioned to believe we are inferior to men.
- ▶ Parents need to unlearn cultural norms to break the unhealthy patriarchal cycle that we currently live in.
- ▶ Even expat men get info and services easier than expat women.
- ▶ Getting all the information needed is virtually impossible.

Conclusions

- ▶ The system in Jamaica is unfairly pitted against women entrepreneurs. This includes cultural expectations, the financial system and even the policy framework. These systems make being a woman entrepreneur extremely difficulty.

► Annex 8. Key informant interviews with donors/ international development partners

UN Women Win-Win Project Coordinator: An interview with Dr Denise Chevannes Vogel, provided a comprehensive overview and analysis of the Win-Win Project to promote gender equality in the private sector as well as support to women entrepreneurs. She also noted the need for stronger coordination and collaboration among donor agencies to ensure that there is no duplication of efforts and to close gaps. While the Win-Win Project has managed to gain endorsement of several large businesses it does not address the needs of women in business, who are micro and small business owners.

IADB: The interview with Ms Therese Turner Jones, Regional Caribbean Director, provided valuable information on IDB's support for MSMEs. There is major funding provided through the Development Bank of Jamaica but IDB does not provide direct funding to WOE's. The IDB's website noted that the organisation has a Gender Policy that promotes equity. This policy could be used to leverage IDB's influence to encourage and promote more gender sensitive financing and business development services for women. This could help to transform the sector and make it more friendly for woman-business owners.

Canadian High Commission: A brief meeting with Mr. Kevin Gilhooly of the CHC revealed that while the current Canada/Jamaica country programme does not provide funding for women-owned businesses and MSMEs, Canada's Feminist Foreign policy means that the Canadian High Commission could consider supporting a programme for the development of women's entrepreneurship in Jamaica.



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