

PD-AAV-589

ISN 50025

12

June 28, 1982

000616

000104

5

Dr. Frank Morris  
Acting Director  
USAID/Kingston  
Kingston, Jamaica

Dear Dr. Morris:

Enclosed is a copy of our final report to you, based on our TDY of June 7-18, 1982. As agreed, it consists of an overview of women in the Jamaica economy and four memoranda regarding the Skills Training Project, the Agri-Business Project, the Small-Manufacturing Project and the Voluntary Sector Development Project. The relevant memorandum has been sent to Dave Evans, Bill Jones, Art Patrick and Charles Reed; a copy of the complete report has been sent to Nola Mignott and John Jones. I would be happy to have your reaction to the report.

Please let me know if ICRW can be of further assistance to you.

Sincerely,

Margaret A. Lycette  
Staff Economist

5324074

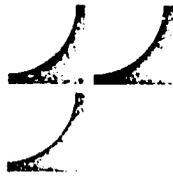
5320081

Encl.

931491

5320085

Jamaica



International Center for Research on Women

Margaret Lycette  
James Ford  
June 1982

### Notes on Women in the Jamaican Economy

Official labor force data indicate that women play a major role in the economy of Jamaica. In 1975, 60% of the female population 14 years of age and older were reported as economically active. Women at that time constituted approximately 40% of the labor force. As the economic situation in Jamaica worsened in the late 70's even greater numbers of women were compelled to participate in the labor market with the result that the latest labor force survey (The Labour Force, 1981) reports that women now constitute one-half of the labor force in Jamaica. A full 80% of women aged 20-54 have now entered the labor force. These participation rates may be biased upward due to the official definition of the labour force which includes: "all persons who, although not looking for work wanted work and were in a position to accept work during the survey week." Nevertheless, it is clear that women's involvement in the market economy, while major in 1975, has increased drastically in recent years.

#### Distribution of the Female Labor Force by Sector and Occupation

Growth in the female labor force since 1975 has been fairly evenly distributed among the various sectors of the economy. Thus, in 1981, as in 1975, about 17% of women in the labor force worked in agriculture; 19% in public administration and 8% in manufacturing. There has been a decline in the proportion of the female labor force working in the service sector, however, from 35.4% in 1975 to 31.2% in 1981. The number of women working in commerce, on the other hand, has grown from 17.9% of the female labor force in 1975 to 20.6% of the female labor force in 1981. This is most likely indicative of a growth in self-employment in small-scale, informal sector enterprises which women have undertaken in the face of high unemployment in the formal sector. Women's involvement in the construction, and transport and communication sectors remains stable; in 1975 and in 1981 these sectors attracted approximately .5% and 2.5% of the female labor force, respectively.

A look at the distribution of female workers by occupation is quite revealing of women's position in the economy. More than 27% of women workers are involved in independent occupations and self-employment. Another 27% are classified as service workers, and 18% as clerical workers. In fact, women account for over 75% of the force of service workers in Jamaica and over 64% of clerical workers. Unfortunately, both service and clerical occupations are generally the lowest paying within any sector. Furthermore self-employed women generally operate very small cottage industries such as craft enterprises and dressmaking operations which are not very lucrative.

It is true, however, that relatively more women than men fill professional

100 16th Street, N.W. - 3rd Floor  
Washington, D.C. 20036  
Telephone: 202 293-3154  
Cable: INTERCENT

✓

positions in Jamaica's public administration sector. In fact, this is in line with the generally higher level of educational attainment of women relative to that of men. In absolute terms, more women than men have received post-primary educations in Jamaica. Still, over 50% of women with post-primary education are unemployed versus 26% of men with such education.

### Unemployment

The nearly 75% of the female labor force which is concentrated in services, commerce, public administration and agriculture face unemployment rates in those sectors of 38.1%, 75.5%, 26.8% and 10.6% respectively. In manufacturing, the unemployment rate for women is 36.8%. The overall unemployment rate for women in 1981 was approximately 39% - 23% greater than that for men. In the 14-35 year age group, unemployment rates for women were more than twice as high as those for men. Moreover, 21.4% of female heads of households were unemployed versus 6.1% of male heads of households.

Of the three sectors - agriculture, manufacturing and construction - projected by the National Planning Agency to have the highest percentage increases in employment from 1981-1985, only agriculture employs a substantial proportion of women workers. Thus, women will not share equally in the benefits of economic growth unless efforts are made to increase their participation in non-traditional sectors, such as construction, and newly developing industries in which employment is not yet sex-stereotyped, such as electronics.

### Women's Economic Responsibilities

The level of women's economic responsibilities is extremely high in Jamaica. In the lower income groups, women are generally expected to help with the family enterprise or farm, if one exists, and to draw earnings from wage work or independent enterprises. Women's independent incomes are used to provide for the day-to-day household necessities, children's clothing, school supplies, etc.

A full 30% of the female labour force are heads of households - a figure which is likely to be an underestimate of the extent to which women are solely responsible for their families' well-being due to a cultural bias towards designating males as heads of households, regardless of economic contribution. No less than three quarters of children are now born to unmarried women who can rarely count on the financial assistance of the fathers and in one-third of households women in non-legal, often unstable unions, provide the major part of household income. However, as of 1970 a full 65% of female heads of households had no income or did not state their income. This undoubtedly means that these women had very unstable, unpredictable income or relied on exchanges of goods and services in order to support their households. Only 32% of male heads of households, on the other hand, were in this precarious economic position. In addition, only 8% of female heads of household earned between \$500-999 per year, versus 18% of male heads of household, and only 6% of female heads of household earned over \$1,000 per year,

versus 19% of male heads of household.

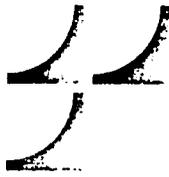
### Strategies

In order to be effective, strategies to improve the situation of women in Jamaica will have to take account of the role of women in the economy at present, but should also address the potential role of women as economic growth occurs. That is, training and assistance programs should aim both to upgrade the skills and resources available to women in the sectors of the economy in which they are currently concentrated and to provide opportunities that will draw women into newly developing sectors and high growth sectors in which women have not previously participated.

Employers in Jamaica have generally had very positive experiences with women as workers and most would be happy to hire women who have been properly trained. Thus, the expansion and upgrading of training programs for women - and movement away from training programs limited to "traditional" skills for women - could be quite fruitful.

Furthermore, many social scientists in Jamaica feel that, given the large proportion of women who head and maintain families, the indirect effects of providing women with employment and income are great and beneficial.

In the short term it may seem politic to concentrate on the alleviation of male unemployment, particularly in the young age groups; however, to ensure social and economic stability in the long term it will be crucial to look carefully at the role of women in the society and take steps to ensure that their position in the economy is enhanced.



International Center for Research on Women

June 28, 1982

Memorandum

To: Dave Evans  
From: Margaret Lycette and James Ford - ICRW  
RE: Skills Training Project

The project proposes to establish a National (Industrial) Training Board to coordinate the programs of training institutions in the public sector, and to ensure that these programs are relevant to the requirements of the labor market. In addition, the project would improve and upgrade training facilities in programs administered by the Ministry of Youth and Community Development, the Ministry of Education, and the Jamaica Industrial Development Corporation, and the creation of administrative and financial mechanisms in the NTB that facilitate the use of the private sector (and PVOs) in the provision of skills training programs.

We have reviewed the project identification document (PID) and conducted several discussions with members of the USAID mission, the project preparation team, GOJ officials, UWI researchers, and Jamaican businessmen on this project. Our comments which follow are based on the PID, these discussions, documents made available to us and experience in other countries and should be read in conjunction with the attached overview of Women in the Jamaican Economy.

The PID indicates that among the major problems in skills training in Jamaica are excessive fragmentation of responsibilities and programs for training, inadequate standards, and poor linkage with employers and demand in labor market. The NTB is conceived of as a necessary vehicle for rectifying these problems to the extent that agreement to establish this board will be a requirement for going ahead with the project. The important role that the NTB is to play is indicated in the terms of reference proposed for the board; the board will be expected to: control, regulate, and certify all skills training programs in the country; terminate irrelevant and establish new activities; authorize funding for PVOs, the private sector, and some skills training activities; research manpower requirements; evaluate programs to maintain quality control; liaise with private sector employees; promote attitudinal change on the importance of skills training; and to regulate external financial assistance for skills training. The project would provide the substantial technical assistance anticipated to be needed to carry out the board's mandate. We believe that it would be appropriate to elaborate on the proposed terms of reference of the NTB to explicitly include responsibilities for ensuring that women have the fullest opportunities to participate in and benefit from the skills training programs provided to fulfill the labor market requirements of the Jamaican economy. A strategy to improve the productivity,

1010 16th Street, N.W. - 3rd Floor  
Washington, D.C. 20036  
Telephone: 202 293-3154  
Cable: INTERCENT

5

employment and income of women would require that: a) their skills are upgraded in the activities in which they are already involved; b) they are trained for productive activities in new subsectors which are being developed; and c) they are trained for sectors and subsectors in which they are not currently involved. Given that strategy we would recommend the following additions to the terms of reference of the NTB:

- "to control, regulate and certify...all skills training programs..."

The NTB will actively ensure that training opportunities will be open to women in all sectors and subsectors of the economy. It is intended that programs under the NTB umbrella will be demand activated, and growth in employment in the Jamaican economy is projected to be in the sectors of agriculture, forestry and fishing, services, manufacturing and construction. Since women are either marginally involved (as in the case of construction) or generally involved in the lowest productivity, lowest paying activities of these subsectors, skills training programs in these sectors offer a special opportunity to upgrade the employment and earning status of women.

- "to authorize funding...to PVOs..."

The NTB will establish and implement guidelines for such funding which give positive weight to programs that are designed to successfully involve women. This is discussed further under the revolving loan/grant component of the project, below.

- "to evaluate...training programs..."

The NTB will establish and implement guidelines which monitor and evaluate the success of programs in training and placement of women. There is an implicit linkage between this item and the authority of the board to terminate or create programs.

- "to maintain continuous liaison with the private sector to assure that trained manpower is being utilized..."

The NTB will ensure that to the extent possible employers who engage in hiring practices which discriminate unfairly against women are denied benefits related to employment under GOJ incentive programs. It is clear from interviews that a major reason for high drop-out or non-participation rates of women in some skills training programs, particularly in traditionally male-dominated occupations, is that employers of these occupations have been reluctant to hire women. If skills training programs involving women are to be successful in these occupations jobs must be assured for female graduates. To ensure this, consideration should be given to the establishment of incentives for employers who hire and retain women workers.

"to promote attitudinal change..."

The NTB will also provide public understanding of the importance of improving the employment, productivity and income of women in the Jamaican economy. One mechanism for doing so would be for the board to sponsor and participate in an annual seminar on this topic. We recommend that the project finance at least the first of these seminars.

"to control and regulate financial assistance..."

The NTB will recommend financial support to training and employment programs which make special provision for upgrading the employment status of women. There is no reason to limit this to internationally funded programs. Given the composition of the board it should also be able to exercise influence

over locally, especially public sector, funded programs as well.

The present structure proposed for the NTB does not indicate any direct linkage to groups or organizations specifically concerned with women. As the importance of integrating women in Jamaica's economic development has been recognized by the government in the creation of the Women's Bureau and the appointment of a Parliamentary Secretary concerned with women's issues in the MYCD, it seems appropriate that the NTB have formal functional linkages with representative women's organizations and we recommend this. We recommend also that some of the USAID short-term assistance to the NTB include the services of a specialist in the design of training, employment and counselling programs for specific sectors and subsectors where the training and employment of women has been difficult. This specialist could be made available to assist training organizations wishing to design programs in these areas.

A major thrust of the project is to upgrade the facilities and programs of skills training operated by the Ministry of Youth and Community Development, the Ministry of Education, and the JIDC. In these components it is also necessary to ensure that due consideration is given to the needs of women. Buildings upgraded under the project should have facilities for both men and women. The duration and hours of training programs also need to be carefully considered in order to avoid excluding women. Two reasons cited for high drop-out rates for some programs is that the training period is too long and the hours inconvenient. This is particularly a problem for women and in the context of Jamaica, with a high rate of teenage pregnancies, both these reasons are significant barriers to women in some programs. Women, particularly when responsible for the support of their children, cannot afford to be unemployed for long. Although being untrained usually means having to accept lower wages per hour worked, even those lower wages may be attractive compared to having no income for an extended period. In general, training programs should be designed in modules that are as short as feasible and which permit re-entry into the training sequence without having to restart the program. The hours of training should take into account their convenience to both men and women. Special counselling programs should also be considered for women. In addition to the inordinate pressures put on female students by instructors and male students in skills training programs in traditionally male-dominated areas, there is the previously mentioned problem of the high level of teenage pregnancies. Women often stop training due to their pregnancies and fail to return to training after the birth of their children. Counselling programs are useful in successfully addressing these problems. One example of a program cited as successful for pregnant adolescents is operated by Pamela McNeil and supported by the Women's Bureau.

The activities which the project will undertake provide opportunities to address the issues outlined above under the component for the Ministry of Youth and Community Development. These include:

- restoring, upgrading and expanding existing facilities (toilet facilities for women should be provided where absent);
- establishing new centers (facilities for women should be included; presently there are five residential training centers for boys and only one for girls);
- development and testing of new curricular and modular training (due consideration should be given to duration and hours convenient to women);
- integrating attitudinal orientation into each training program (counselling programs for women are relevant here; in addition, attitudinal orientation should include developing an understanding of the role and importance of women in the Jamaican economy and the necessity of upgrading their employment and income status);

- upgrading the mechanism for training-to-work transition and training for self-employment (this aspect of the project is especially important for women both as they try to break into new areas of employment and because of the high level of self-employment among the female labor force).

The industrial training centers (ITC) under the MYCD will provide training for the construction sector, one that is projected to be high growth and where women have so far had little participation. There is considerable controversy about the feasibility of female employment in this sector which has been described as volatile and plagued with labor unrest. Despite the problems associated with the sector, advocates of women's involvement argue the necessity of greater participation for women and cite various examples where women have been successfully involved. We have not been able to sort out, in the short time available, the accuracy of the various points of view; however, we believe that a minimal position may be established. Informed Jamaican contractors have suggested that the most viable means of increasing female participation in this sector is in related off-site activities such as the manufacture of windows, door, kitchen cupboards, etc., and in pre-fabricated housing factories and those limited on-site activities involving the installation of manufactured items, electrical wiring and fittings. We recommend that, where ITC programs are being upgraded, provisions be made to include women in at least those activities suggested by the building contractors.

Under the component for the Ministry of Education the following project activities also provide opportunities to ensure the full participation of women:

- upgrade the skills of the education officers in:
  - (a) managing technical - vocational programs (including establishing counselling programs for young women);
  - .
  - .
  - .
  - (e) integration of a better placement service into the system (with an emphasis on ensuring that women have opportunities commensurate with their training).
- upgrade and expand existing physical plant for technical, new secondary and comprehensive schools (ensuring facilities for females).
- introduce attitude formation material for technical, new secondary and comprehensive schools (including material on the role of women in the Jamaican economy and the necessity to upgrade their status).

Project activities involving the JIDC include expanding on-the-job training programs. Here it is important to ensure that programs for women are adequately represented.

The component to establish a revolving fund for PVOs should include the following guidelines and criteria for allocation of financing:

- Priorities should be given to programs which will upgrade the skills of women, particularly those which would move them from the lowest paying to higher paying activities. As a general criterion, the magnitude of change in income levels between pre- and post-training should be used to weigh proposals. In recognition of the additional benefits that the consumption and savings behavior of women provide the economy, proposals should also be

weighted in proportion to the number of women participants to be trained.

- Greater weight should be given to programs which train young women in skills in the modern sectors where there is greater long-term earnings growth, compared to training older women in traditional skills areas with limited income growth possibilities.
- A bonus system (for example, converting loans to grants) should be established for the successful placement of women in high skill, modern technology jobs; it is a sine qua non of a project proposal's acceptance, however, that all training must be oriented to established demand for jobs.

We would also suggest that the development of this component is coordinated with that of the Voluntary Sector Development Project under way in this Mission. For a copy of our comments on that project proposal please see our complete report to Dr. Frank Morris.

There are at least two other areas of exploration which we consider worthwhile but were unable to deal with in the limited time we had available. These are: linkages to the recently announced HEART program and a possible system of financial incentives for employers to hire women. We would recommend that the impact of the HEART program on the proposal project be dealt with explicitly in the project paper and its implications for women elaborated. We would also recommend further exploration of the need for and viability of financial incentives to employ women in particular occupations.

Finally, we would like to note the dangers inherent in setting up women-only skills training programs in an attempt to prevent male/female competition in the courses: first, women will have to face such competition in the job market - protecting them from such pressure during the training period will not be beneficial for them in the long run; second, such training courses may end up being understaffed, underequipped and badly managed - a fate which often befalls women-only programs because they are considered marginal in the larger system. We would recommend that every effort be made to run integrated training programs.

MEMORANDUM

From: Margaret Lycette, James Ford. - ICRW  
To: Bill Jones  
Subject: Agribusiness Project

---

Based on our review of the Agribusiness Project identification document, discussions with the staff of the National Planning Agency, the Women's Bureau of the Ministry of Youth and Community Development, and the Arthur Little Company design team, we offer the following comments on the Project's potential impact on women:

It appears that, given the medium size establishments which constitute the project's target population, the creation of the proposed foreign exchange fund at the Agricultural Credit Bank will have little direct impact on women. That is, there seem to be relatively few female owners of agribusinesses that will have access to the fund. Since women, however, do constitute a large portion of employees of agribusinesses and to the extent that creation of the FX Fund, the pre-investment fund, and the private agro-industry technical assistance fund stimulate the agro-industries, women employees will benefit. We understand that little direct increase in agro-industrial employment is expected as a result of the project; ( about 1 job per \$15,000) however, major increases in productivity and, presumably, returns to employees of the industries are anticipated.

The major impact of the project on women is likely to occur through indirect stimulation of the agricultural sector, since the project will require that agribusinesses having access to project funds must obtain 60% of their raw material inputs locally.

To ensure, however, that any female proprietors of agribusinesses eligible to participate in the project are encouraged to do so, we would suggest that information about the FX and Pre-investment Funds be made available through organizations of business women, small business associations, etc. Women are often, inadvertently, denied access to resources because information is made available only through male-dominated organizations.

In order to maximize increases in agri-business employment for women, (who currently face an unemployment rate three times that of men) we recommend that the pre-investment and private technical assistance funds be structured in such a way as to provide bonus funding or more favorable cost-sharing arrangements when new agro-industrial projects which employ high proportions of women, at all occupational levels, are developed. Preferential arrangements might also be made for firms which enter into sub-contracting arrangements with small female-operated enterprises, for example.

//

In order to maximize related increases in agricultural production employment for women, funds should be allocated for agri-businesses which rely on the food crop sectors rather than the estate crop sectors, since women farmers and hired labourers tend to work in food crops.

As a means of guiding entrepreneurs towards areas where women are significantly involved, basic data on participation rates and occupations should be developed and made available through the ACS, investment brochures, etc. Of course, in the allocation of both the FX Fund and the Pre-investment and Technical Assistance Funds, efficiency criteria must be applied in order to ensure that maximum increases in productivity are obtained from the use of the funds.

Finally, we suggest the addition of a technical assistance and funding component aimed at the organization of very small, independent agro-processors (most of whom are women) into organizations or cooperatives large enough to have access to the FX Fund. This would require provision of managerial services, marketing, instructions in quality control, etc., in order to maximize the chances of success for these producer groups. The pay-off could well be large increases in productivity for a group who, due to current small size of operation, cannot take advantage of economies of scale.

MEMORANDUM

From: Margaret Lycetts, James Ford - ICRW  
To: Art Patrick  
Subject: Small Manufacturing Project

---

Because we were unable to contact members of the Price Waterhouse design team for the proposed Small Manufacturing Project, we offer the following comments on the project's potential impact on women based on our review of the project identification document and the M.S.U. Rural Development Series working papers Nos. 8 and 16. We feel that although we have not been able to explore the details of the project design to date as fully as we would have liked, we can, nevertheless, offer practical suggestions for ensuring the involvement of women in the project.

At the aggregate national level, an equal number of men and women are owner/operators of small scale manufacturing enterprises, but this is due to the very high ratio of women to men (approx. 2:1) in the rural areas who operate very small cottage industries. More than 90% of the craft enterprises and 50% of the dressmaking businesses are found in the rural areas; most of the straw work and all of the dressmaking is done by women. In major and rural towns,

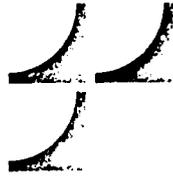
women will benefit from the availability of raw material inputs and lower input prices. Additionally, the funding available for Small Business Associations (SBA's) and National Development Foundations, (NDF's) should help to bring women into the project.

### Recommendations

To ensure that any female proprietors eligible to use the FX Fund do so, information about the fund should be made available through business-women's organizations and not restricted to male-dominated information delivery systems.

Additionally, one of the considerations in allocating the fund should be the number of women a manufacturing firm employs or the degree to which the FX will be used, in the case of an importer, to purchase materials which are important inputs to the manufacturing activities with which women are involved. Of course in all cases efficiency criteria should be applied. Employment and productivity increases per dollar of foreign exchange should be important considerations in setting criteria for access to the fund.

Since, as the project identification document points out, inefficiencies and ineffectualness in wholesales access to foreign exchange results in higher input prices, a proportion of the FX Fund should be set aside for importers of raw materials and small capital goods which women use in their small enterprises - such as thread, zippers, food dyes, small processing equipment, etc.



June 28, 1982

MEMORANDUM

To: Charles Reed and John Jones  
From: Margaret Lycette and James Ford-ICRW  
RE: Voluntary Sector Development Project

The following comments related to the Voluntary Sector Development Project are based on our previous field work with private voluntary and community development organizations, as well as recent research results regarding PVO programs for women. Attached you will find an overview of women in the economy of Jamaica which you may find useful as background:

Historically PVOs have been extensively involved with health, nutrition and family planning programs for women - programs which focus on the delivery of services to women. As recognition of women's need for programs of skills training and income generation has grown, PVOs, because of their experience, have often been looked upon as the most appropriate implementors of productive programs for women. This strategy, however, has not always been effective since the more important feature of productive programs for women is not that they are for women but that they are productive.

The welfare-oriented and service programs with which many PVOs are experienced require the capacity for community development and a staff that closely identifies with the community or group with which a program is undertaken. In addition, the capability to implement and monitor projects is required but these functions, because of the nature of the project, can be performed without very specialized or extensive technical expertise.

Productive programs aimed at skills training and income generation, on the other hand, require quite a different set of expertise. In order to effectively implement productive programs, agencies must have at their core a technically specialized staff and support services. Staff members must be capable of objectively evaluating proposed projects, subject to stringent economic criteria, in order to insure the success of the income-generating project. This may mean denying funds to individuals or groups in spite of their well intended efforts at project development - an extremely difficult position for a community development worker to adopt. Nevertheless, if they are to improve the economic condition of women in the long run, women's income generation projects must be appraised according to the same standards of economic viability as all other productive programs; in addition, they must be implemented with high quality technical assistance in order to insure that they have the highest possible chances of success.

Unfortunately, PVOs accustomed to dealing with women's reproductive and nurturing roles often attempt to use the same staff, program organization, and emphasis on group interaction when attempting to deal with women's productive roles. The result is the development of projects which implicitly deal with women's economic activities as marginal. For example, sewing groups may be formed without sufficient knowledge of the market potential of hand-stitched garments; inefficient poultry projects may be undertaken with subsidized loan funds only to result in financial losses for the participants when commercial rate financing must be obtained; vegetable gardening may be promoted without adequate consideration of associated storage, processing, and transport needs, etc.

Through criteria which will determine access to funding under the Voluntary Sector Development Project, USAID has the opportunity to affect the approach that PVOs in Jamaica use in developing productive programs for women. In the hope of assisting with the development of such criteria, we recommend the following addenda to the project identification document:

Pg. 30      PVO CRITERIA

L. 5...seeking assistance. "In addition, PVOs intending to carry out productive programs will be required to have the capability to identify, design and assess the feasibility of income generation projects. Staff must be adequately trained in and experienced with evaluating the costs and benefits of projects, market potential, transportation and marketing requirements, etc. The organization will be required to have in place or to develop a system of monitoring and evaluation so that problems arising during project implementation may be recognized and addressed before they take on major proportions and so that project successes can be systematically accounted for and replicated.

"The PVO should also have a policy of utilizing market rates of interest when making loans to groups or individual entrepreneurs so as not to encourage the development of projects which would not be economically viable in the long run.

"The organization should make a clear distinction between community development/service oriented activities and those activities which are focussed on direct income generation. Community development staff should not be asked to carry out the design and implementation of income generation projects. Rather, staff trained in economic feasibility analysis should be called upon to manage these projects.

Pg. 32      PROJECT CRITERIA

1.)...or remedial education "which is linked to existing demand for particular skills."

3.)....

-greater equality of income distribution; "this will necessarily involve a focus on enhancing women's economic opportunities, since large earnings differentials currently exist between men and women."

-Reduced rate of unemployment and underemployment; "unemployment rates in Jamaica are extremely high and women are particularly hard hit in this respect. In all age categories, women experience unemployment rates at least twice as high as those for men - and in several age categories, three and four times as high as those for men. Nonetheless, women bear economic responsibilities equal to or greater than those of men. One-third of all households are headed by women and in another one-third of

households women in non-legal, often unstable, unions provide the major part of family income."

-increased agricultural...labor intensive agriculture; "female farmers are not uncommon in Jamaica - 17 percent of women workers are involved in agriculture - and special efforts should be made to develop extension services which respond to their needs. In addition, attention should be paid to the marketing and processing of agricultural products, in which women play a major role and which directly affect incentives for improving production."

-8.)...planned USAID assistance; "this means that, in the case of income generation programs, any loans to PVO clients must be made at market rates and accurate assessment of project viability must be performed."

We also suggest that you consider explicitly mentioning women in the goals of the project, as follows:

-page 16, line 7...project."Since Jamaican women bear major economic responsibilities, yet are experiencing high levels of unemployment, a particular focus of the project will be the improvement of women's economic conditions whether through integrated or female-specific programs."

page 17, line 8

1) enabling the poor...productive employment; "since women are a particularly disadvantaged group in Jamaica, this will necessitate an emphasis on productive programs that impact on women as well as men".

Finally we suggest that you consider, in the line with our recommendations on the Skills Training Project, the Small Manufacturing Project and the Agri-business Project, the role that PVOs might play in enhancing women's participation in those projects. (See our complete report available from Dr. Frank Morris).

17