

Jamaica's development of women entrepreneurship: challenges and opportunities

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Abstract

Purpose – The purpose of this paper is to assess how far Jamaica has come regarding women economic empowerment, female entrepreneurship and its development policies in favour of women entrepreneurship development.

Design/methodology/approach – This exploratory study employs a mixed method approach to achieve its research objectives, consisting of literature review and corroboration with existing database and indices. Key insights of research on female entrepreneurship are used to reflect on published data to assess progress of female entrepreneurship development in Jamaica. The 2017 editions of the Global Entrepreneurship Monitor and Gender Entrepreneurship and Development Index were examined to gain a better understanding of how the Jamaican business environment has progressed or regressed over time and how the economic development and business environment impact female participation in Jamaica's labour force and entrepreneurial initiatives.

Findings – The economic conditions in Jamaica and the role of females as domestic caregiver have made it difficult for women to enter the labour force even though Jamaican women are relatively better educated than men. Women remain at a disadvantage in the labour force. Jamaica's legislation and budget allocations in favour of female entrepreneurship are analysed to identify where and how Jamaica is investing its efforts to improve women's participation in the labour force. The authors conclude with suggestions on how the Jamaican government could facilitate further women entrepreneurship development to reach a more gender balanced inclusive socio-economic development.

Originality/value – While global policy has been promoting women empowerment through entrepreneurial development, little is known on the actual outcome of such human capital investment strategy and the critical vectors that contribute to such outcome. This scarcity of knowledge is also applicable to Jamaica. This paper attempts to contribute to women entrepreneurship research by reaching beyond the output-oriented perspective of various skill development programmes and attempts to link policy choice with overall macro results of entrepreneurship development in general and women entrepreneurship development in specific. The study thus provides a rare glimpse of the entrepreneurship ecosystem in Jamaica.

Keywords Jamaica, Women entrepreneurship, Entrepreneurship ecosystem, Female labour force participation, Gender and work

Paper type Research paper

Introduction

The OECD report, "Enhancing Women's Economic Empowerment" emphasises that if women enjoy greater participation in education, it may provide females with more economic opportunities (Adema *et al.*, 2014, p. 9). This, however, is not the case in Jamaica. According to the National Policy for Gender Equality (NPGE) developed by The Bureau of Women's Affairs (Gender Affairs), Kingston, Jamaica and The Gender Advisory Committee (2010), women currently

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outnumber and outperform men in schools especially in tertiary education at higher proportion with a ratio of 40.7 per cent women enrolled and 20.3 per cent of men. On the other hand, they earn less money, have higher unemployment and hold less managerial positions than their male counterparts (The World Bank, 2019). As such, the typical solution for female economic empowerment and gender equality might not be as useful to Jamaica as in other countries with similar levels of development. What is needed is a more in-depth understanding of why higher educational achievement has not resulted in better gender balance in the labour force and not in innovative solutions to achieve gender parity and women economic empowerment in Jamaica. Jamaica has made important efforts to improve the situation during the 15 years of the millennium development goals (MDGs, 2000–2015). The subsequent sustainable development goals (SDGs, 2015–2030) offer an opportunity to further reduce the imbalance. The Jamaican government was working on issues aligned with the SDGs before 2015 through its strategic plan “Jamaica Vision 2030”. The Jamaican female labour force participation rate as of 2017 was 64 per cent, while in other Latin American and Caribbean (LAC) countries, the female labour force participation rate of 2016 was only 40.6 per cent (The World Bank, 2017). Even though Jamaica exceeds other countries of the region in female labour participation, creating avenues for more productive and more substantial female entrepreneurship is one of the many ways by which women could become economically empowered and contribute to the transformation of the Jamaican economy and society. Creating these avenues will not only help women, but also society in general. High rates of entrepreneurship can create new jobs and boost a country’s development (Adema *et al.*, 2014). Capacity building for female entrepreneurship development in this regard is thus considered key strategy in achieving the multifaceted development objectives in Jamaica.

Literature review: research on women entrepreneurship

Women’s participation rate in the 63 out of 74 economies that participated in the bi-annual Global Entrepreneurship Monitor showed that overall female entrepreneurial activities increased by 10 per cent comparing 2016/2017 with 2014/2015 and the gender gap also narrowed (Kelley *et al.*, 2017). However, such progress varied significantly amongst the 74 economies monitored. The rates of Total Entrepreneurial Activity (TEA), the basic unit of analysis, ranged from 3 per cent in Germany, Jordan, Italy and France to 37 per cent in Senegal. Out of 74 economies, 5 were found with equal or higher women participation rate, namely, Indonesia, the Philippines, Vietnam, Mexico and Brazil. Kelley *et al.* (2017) also found that although women in general exhibit a 20 per cent or greater likelihood of citing necessity motives than men, opportunity motives account for the majority of women entrepreneurs (p. 8). This suggests that if enabling environment exists and is equally available to women, the gender gap regarding entrepreneurship and success rates would narrow even more and faster.

An early assessment of the literature regarding presumed differences in regard to gender and organisational performance of small business by Kalleberg and Leicht (1991) came to the conclusion that businesses headed by women were not more likely to go out of business, nor less successful, than those owned by men (p. 136).

However, a subsequent study by Cliff (1998) added new insights about potential differences between female and male entrepreneurs observing that for female entrepreneurs, personal considerations appear to override economic considerations when women entrepreneurs are faced with the possibility of business expansion. Cliff states:

For policy-makers, the finding that female entrepreneurs appear to be particularly concerned about growing in a controlled fashion that does not exceed their maximum business-size threshold suggests that a smaller-sized firm with a slower growth rate may be a deliberately chosen, desirable state for many women business owners. As a result, government programmes designed to increase the size and/or growth rate of female-owned firms may not achieve the expected level of demand; moreover, these programmes may be considered unsatisfactory by participants if they do not explicitly address women’s expansion concerns. (p. 524)

Cliff's study pointing at women's hesitation to expand business beyond their control can also be linked to perceived risk tolerance and willingness to incur risks. Watson and Robinson (2003) studied risk taking and whether or not a difference exists between female and male risk taking. They found that while profits are significantly higher for male controlled SMEs, so is the variation in profits (risk). After adjusting for risk, they however found no significant difference between the performances of males and female controlled SMEs.

Risk taking by female and male SME owners being equal, this does not disqualify the findings of Jennifer Cliff (1998) in regard to female SME owner's preference not to embark on an expansion of business that they might not think they could control. Business expansion is not the same thing as taking conventional business risks which was shown by Watson and Robertson to be non-gender specific.

Jennings and Brush (2013) documented the development of women's entrepreneurship research and assessed their contribution *vis-à-vis* the broad entrepreneurship literature. One of their findings was that the proportion of women's entrepreneurship research published within top-tier journals has steadily declined since the mid-1990s and the number of leading-edge articles in the pipeline is relatively low (p. 698). Their conclusion highlights research findings that are also relevant for this study, namely:

Another (finding) is that even though much women's entrepreneurship research has ostensibly focused on topics similar to those studied by general entrepreneurship scholars, the collected work on female entrepreneurs challenges the dominant imagery within mainstream theory and research in several ways; notably, by demonstrating that entrepreneurship is a gendered phenomenon, that entrepreneurial activity is embedded in families and can result from necessity as well as opportunity, and that entrepreneurs often pursue goals beyond economic gain.

In a more recent study, Aidis and Weeks (2016) looking at ways to measure high impact female entrepreneur development came to conclusions which addressed the question regarding policy and development strategies for women entrepreneurship development stating:

Public policy programmes can play a key role in creating a supportive environment – indeed, they are critically important as women-owned businesses move up the growth continuum. Policies focused solely on getting more women to start businesses (many of them microenterprises or cooperative-based initiatives), but not designed to aid in their growth into new markets, will not increase the number or impact of “potential” or “promising” entrepreneurs – the two groups impacted most by an enabling (or dis-enabling) business environment.

In other words, they warn against policies which only focus on attempts to create new female start-ups considering such policies ineffective in creating high performing female entrepreneurship without giving them support to enter new markets either domestically or abroad.

In conclusion of this review of research literature, Cesaroni *et al.* (2017) highlight the important factor of social media and women's ability in developing countries who use social media to create new business and networks much more effectively than male entrepreneurs especially since in many developing countries, cultural factors can make it difficult for women to be entrepreneurial due to women's subordination, marginalisation and lack of inclusion (p. 324). Digital forms of communication are more gender-neutral than face-to-face or other forms of communication making it easier for women to engage in communications with unfamiliar persons, especially if the latter are males.

The following sections narrate the current business environment for women in Jamaica and discuss steps undertaken by the government to support women entrepreneurship development. In the concluding section, the above findings of the literature will be used to reflect on the current state of women entrepreneurship development in Jamaica.

Methodology

This study includes secondary data covering all female entrepreneurs, not just the ones that are considered high growth oriented. However, a note of caution is called for. Secondary data often do not make accurate distinctions between the different types of female entrepreneurs. There is also insufficient disaggregated data between males and females (Budhu and Watson-Williams, 2014). Entrepreneurship will be looked at from a macro-perspective. This study will map how the Jamaican business environment has changed over time in order to see if that has also had positive effect on the employment of Jamaicans in general with a specific emphasis on Jamaican women. By putting a stronger focus on the kind of current prevalent female entrepreneurship, a broader understanding is possible whether Jamaica is progressing or regression in regard to female labour force participation in Jamaica.

The study will achieve this in three parts. The first part discusses the Jamaican economy and business environment in regard to women's participation in the workforce and ability to be entrepreneurs. A second part will use entrepreneurial development data to reflect on how the current situation in Jamaica confirms or disconfirms the existing literature and a third part suggests recommendations how the Jamaican government can further improve women entrepreneurship development.

Understanding the background of Jamaica

Jamaica is the third largest island in the Caribbean with a total size of 10,991 km² and a total population of 2.7m, with 1.34m men and 1.36m women (Statistical Institute of Jamaica, n.d.). It is the largest English-speaking Island in the West Indies. The country gained its independence from the UK in August 1962. However, like other previous colonies, Jamaica still lags regarding economic prosperity. After independence, Jamaica has undergone several structural reforms intended to stimulate its economy. However, for the last few decades, Jamaica has been experiencing high unemployment (The World Bank, 2017). The country is also heavily dependent on remittances and tourism which accounts for another 14 per cent of the GDP in addition to the revenues generated from services (Central Intelligence Agency, 2018). In the last three decades, the country has experienced a growth rate of less than 1 per cent. Table I lists the operational context that Jamaican entrepreneurs have to face and cope with.

Size of population, GDP per capita, unemployment and economic growth rate appear quite consistent over the period of 2013–2017. The figure that is striking is the high public debt which has receded from 141 per cent of GDP in 2013 to 104 per cent in 2017, but still remained high resulting in high interest payments. Economic growth peaked in 2016 then declined.

Economic environment

In recent years Jamaica has shifted from being a goods-producing economy to a service economy. The service industry accounts for 72.0 per cent of the GDP (Central Intelligence Agency, 2018). For the past 40 years, Jamaica has experienced cycles of unemployment, low economic growth and a high fiscal deficit (Williams, 2014). The overall unemployment rate in

Category	2013	2014	2015	2016	2017
Population (million)	2.8	2.8	2.8	2.8	2.8
GDP per capita (USD)	5,128	4,965	5,042	4,969	5,178
Unemployment rate	15.3	13.7	13.5	13.2	13.0
Public debt (% of GDP)	141	141	121	114	104
Economic growth	0.5	0.7	0.9	1.4	0.5

Source: Adopted from Focus Economics (2018) at www.focus-economics.com/countries/jamaica

Table I.
Change in Jamaica's
population, GDP per
capita, public debt
and economic growth
of Jamaica between
2013 and 2017

2010 stood at 12.36 per cent, youth unemployment at 30 per cent, female unemployment was 16.2 per cent, whereas male unemployment stood at 9.2 per cent (The World Bank, 2010). The overall unemployment rate in 2018 remains was at 12.4. However, slight improvement is shown with youth unemployment at 28.3 per cent and female unemployment at 15.6 per cent (The World Bank, 2018a). This trend in unemployment shows that the economic dynamism has not been picked up in any significant ways over the last eight years. This persistent high unemployment has led to a significant migration of Jamaicans particularly skilled females, leaving the country for better economic opportunities in countries abroad (Jamaica Vision, 2030). Another problem for Jamaica is the high debt that the state has accumulated. Jamaica holds still a gross public debt of 117.8 per cent of its GDP (Central Intelligence Agency, 2018) as well as a debt related interest burden of 13 per cent of its GDP (The World Bank, 2018a). In the 2009/2010 fiscal year, 45 per cent of the government spending was interest payment on its public debt (Weisbrot, 2011) leaving not much room for funding activities to promote the social development of the country. Although the debt burden has since fallen below 100 per cent of GDP in 2018/2019, the employment rate in October 2018 was 8.7 per cent, a reduction of 1.8 per cent compared to 12 months ago in October 2017 and almost half of the rate compared to the start of the last reform programme (The World Bank, 2018b). Jamaica must find an effective sustainable solution to manage its debt burden while investing in social programmes and other employment generation measures.

Business environment

According to The World Bank's Doing Business Survey, Jamaica is currently ranked 70 which is above average compared to other countries in the LAC region in terms of ease of doing business, but it is still not performing at its best (The World Bank, 2018b). Some of the constraints which make it more difficult for all firms to do business are: tax rates, electricity, practices of the informal sector, crime theft and disorder and access to finance (The World Bank and International Finance Corporation, 2011).

While many enterprises face similar issues, however different sizes of the enterprises are faced with different challenges that impede on their productivity. In all sizes of the enterprises, tax rates are one of the most significant constraints that are faced by all. However, small firms are more affected by informal practices and access to finances to medium and large firms, while medium and large firms are more affected by access to electricity (The World Bank, 2018b). According to the Global Entrepreneurship Monitor (GEM), Micro, Small and Medium Enterprises (MSME) account for 90 per cent of employment. Throughout Jamaica, there are initiatives in support of entrepreneurship development. The government is also supporting many of these initiatives and has made significant steps to make entrepreneurship easier for Jamaicans (Boodraj *et al.*, 2017).

For example, the government is trying to create a business environment where entrepreneurs are encouraged to take risks while reducing the risk impediments for MSME. Despite the challenges that Jamaican entrepreneurs face, they are reported to be some of the world's most entrepreneurial people (Boodraj *et al.*, 2017). In the World Bank Opinion survey of 2016, 56 per cent of the respondents indicated that job creation/employment, innovation and entrepreneurship were some of the most important developmental priorities in Jamaica (Public Opinion Research Group, 2017).

The report also showed that as of 2018, Jamaica had implemented a series of reforms that made it easier to do business. For example, Jamaica reinstated the next-day service for company incorporation which made it faster to start a business. Jamaica also invested in distribution networks which made electricity supply more reliable since reliable electricity is essential to the operation of most businesses. In addition, Jamaica implemented a web-based custom data management platform which made importing foreign goods more efficient (The World Bank, 2018b).

Women entrepreneurship, decent work and links to SDG 5 (gender equality) and SDG 8 (employment and decent work)

In September 2015, as a follow-up to its Millennium Development Goals, the United Nations General Assembly (2015) adopted Resolution 70/1, entitled Transforming Our World: the 2030 Agenda for Sustainable Development. Resolution 70/1 introduced the 17 SDGs, created with the aim to “end poverty, protect the planet, and ensure prosperity for all”. The 17 goals encompass all aspects of sustainable development, including ending poverty and hunger, ensuring quality education and gender equality, reducing inequalities and ensuring sustainable business practices and taking care of the environment. Two of the 17 goals are of particular relevance for women entrepreneurship development namely SDG 5 and SDG 8 defined as:

Goal 5: Achieve gender equality and empower all women and girls.

Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all. (UNGA, 2015)

Improving women’s economic empowerment is the domain of SDG 5 which focuses on gender equality and promoting decent work for all rests with SDG 8. These SDG goals will play a pivotal role for the achievement of the national strategic plan called Jamaica Vision 2030. Jamaica presented its SDG implementation plan during the United Nations High Level Political Forum in New York in 2018 and gave detailed information as to how the Jamaican government plans in the coming years to implement the SDGs including targets relating to SDG 5 and 8 (Planning Institute of Jamaica, 2019).

According to a UN Women’s thematic brief, women’s economic empowerment can be seen as a direct path towards gender equality, poverty eradication and inclusive economic growth (UN Women, 2013). Although work and care provided by women domestically is not counted nor included in official GDP statistics, women play a tremendous role in the economy, in that they invest in health, education and nutrition. If women are empowered globally by 2025, Global GDP could increase by \$28 trillion (Abney and Laya, 2018). But despite their significant contributions, women often face numerous barriers which inhibit them from fully or equally taking part in the economy.

Women’s empowerment implies that women have equal opportunities to participate on the same footing as men in the economy and also in the society as a whole be this in social, culture and political decision making. Female economic empowerment, decent work and women entrepreneurship play a complementary role to each other. Active women economic empowerment in the Caribbean could help increase female entrepreneurship which could have a positive effect on the economy and sustainable development. According to UN Women, women do 2.6 times more unpaid care and domestic work such as caring for children, elderly and housework, which also prevents many women from fully taking part in the economy in general (UN Women, 2013).

As the World Bank stated in its 2012 World Development Report, “Gender Equality Is Smart Economics”. Yet, the study of women’s economic empowerment and entrepreneurship is limited in the Caribbean as many of the indicators and data sets which measure the outcome of gender parity, and female empowerment are unavailable or aggregated with male data (Budhu and Watson-Williams, 2014). This data gap however tends to be a global phenomenon. Study found female-led businesses at global level tend to be 30–40 per cent less profitable than male-led businesses because of such barriers like lack of training, limited access to finance, networks and being primarily responsible for domestic care (Adema *et al.*, 2014). Nevertheless, women entrepreneurs in the Caribbean play a crucial role in supporting the Caribbean economy (Pounder, 2016).

When interviewed, many women expressed that their race and class background are larger obstacles compared to their gender to participate in economic opportunities. As for Hossein’s (2013) study on comparing bias against female entrepreneurs, she argues that

“microfinance is misused as a tool to reinforce exclusionary practices of large segments of the very people it was designed to help.” (p. 52) Individuals granting loans often use discriminatory and prejudice practices to decide who receives loans. In Jamaica, educated females make up a sizable part of the lending officers in banks (Hossein, 2013). In selecting who they lend money to, they are more likely to favour wealthy over poor or female clients. These discriminatory practices reinforce not only the barriers to female entrepreneurship but also have a negative impact on the economy at large because it increases intersectional inequalities instead of decreasing it (Hossein, 2013, pp. 51-65). Therefore, effective programmes and legislation aiming at women’s economic empowerment through entrepreneurship and the promotion of decent work are essential for Jamaica’s development.

Many women entrepreneurs turn to the informal sector because of lack of opportunities in the formal sector. Women in developing countries face more difficulties in entering the formal economic areas because of a lack of skills and experience. This claim was also supported by Kaushal *et al.* (2014) who argued that female entrepreneurs are driven to entrepreneurship for survival and necessity because of the lack of job opportunities in the formal sectors.

Counter to this trend, women in the Caribbean have higher rates of female entrepreneurship in this region than in other regions (Seguino, 2003). In the Caribbean, self-employed women are roughly 30 per cent of the entrepreneurship in the region but entrepreneurship among women is significantly lower than entrepreneurship amongst men accounting for 8 and 19 per cent, respectively (Lashley and Smith, 2015, p. 60). There are 1.2m employed women in the Caribbean, of those only 228,000 were self-employed. Of all the self-employed women, 204,000 had no employees, 21,000 had between one and four employees while only 3,000 had more than five employees (p. 12). Currently, women-owned businesses are less successful than male entrepreneurship endeavours due to the lack of entrepreneurship support and access to resources. The primary constraints which prevent women entrepreneurs from succeeding are socio-cultural factors, cost and a lack of proper skills in the labour force.

Gender issues of Jamaica’s workforce participation

Unequal access to employment

The issue of women economic empowerment is a difficult topic for many middle-income countries. In Jamaica, issue of women economic empowerment is very unique. Although Jamaica has made strong efforts to fulfil its developmental agenda (The Bureau of Women’s Affairs (Gender Affairs), Kingston, Jamaica and The Gender Advisory Committee, 2010), the country’s economic growth policies have so far had limited success. Without economic growth, the state is more susceptible to poverty which has a more debilitating effect on women. There are areas where women are at an advantage, primarily in enrolment in the tertiary education. Despite the higher academic achievement of women, their employment rate is meagre. Consequently, Jamaican young women are the most economically disempowered group and have the highest rates of unemployment, making them more vulnerable to exploitation (Williams, 2014). Although males are statistically better off in the employment and economic area, they also bear their share of society’s ills. For example, men underperforming in the educational systems are more often at risk of violence (The Bureau of Women’s Affairs (Gender Affairs), Kingston, Jamaica and The Gender Advisory Committee, 2010).

Gender pay gap

The educational statistics of males and females should be reflected in the employment rate and income in the labour force. However, this is often not true. For instance, males with lower education attainment have higher employment rates and wages (The Bureau of

Women's Affairs (Gender Affairs), Kingston, Jamaica and The Gender Advisory Committee, 2010). A 2010 IDB study also revealed that on average women in Jamaica at all levels earn approximately 12.5 per cent less than males for the same jobs. Even though Jamaica has the highest percentage of female executives in the region, 60 per cent according to a 2015 report of the International Labour Organization (McCarthy, 2015), but in general earn less than the men "regardless of whether they are bosses or employees".

This is also in line with similar phenomenon in other countries of the region. In Latin America, women's labour income is between 64 and 90 per cent of that of men, according to the study, "The Effect of Women's Economic Power in Latin America and The Caribbean" (The World Bank, 2012). For the few women in top positions, they receive lower pay relative to men in similar positions. And this indicates that the gender pay gap also exists at the top management levels.

Gender segregation of jobs

When compared with other regions, there is the recognition that women have a strong presence in the labour market in the Caribbean. However, this strength is weakened by the fact that their entrepreneurial potential is not being realized. The trend is for women in the Caribbean to be overrepresented at the lower end of the labour market, and under-represented at the high end:

According to the UN ECLAC report on "Advancing the economic empowerment and autonomy of women in the Caribbean through the 2030 Agenda for Sustainable Development (Stuart *et al.*, 2018), women tend to "concentrate in menial low paying jobs, often without access to social protection, and to predominate as providers of unpaid labour associated with domestic and caring roles." The report continued to suggest that, "The unequal gender division of unpaid household work "has displayed a remarkable resilience and continues to shape the terms on which women are able to take up paid work". It also serves to limit the "transformative potential of employment for enhancing and improving the situation and status of women in the private sphere of the home as well as the public sphere in the wider society". (Stuart *et al.*, 2018, p. 22)

Figure 1 captures the distribution of employed labour force by industry groups and gender. Women are shown to have a much higher participation rate in the service sector reflecting similar trends in other Caribbean countries.

Female participation and representation in Jamaica's state functions

As such, issues of empowerment in Jamaica should be looked at from the standpoint of achieving equality and prosperity for both genders. Currently, the legal environment has a tremendous impact on how both male and females are viewed in society. The political system in Jamaica is unequal and is also reflective of the broader social norms and values of the justice system and institutions. In the national policy for equality, they state that Jamaica is changing its discriminatory laws against women. However the process is slow (Stuart *et al.*, 2018). The Jamaica national gender policy (The Bureau of Women's Affairs (Gender Affairs) & The Gender Advisory Committee, 2010) stipulates that it would be desirable to have 30 per cent women representation in the decision making. However, women still make up only a fraction of the desired representation. Women hold a quarter of seats in the Jamaican Senate and 12.7 per cent of House of Representatives. However, when it comes to the more competence-based roles and functions women make up 43 per cent of high court appointees.

Jamaica is progressive in the sense that they elected a female prime minister in 2006–2007 and again in 2012–2016, who appointed more female ministers than previous government (United Nations Development Programme, 2015). Nonetheless, it appears that still there is more rhetoric than actions to enhance women empowerment. Various political

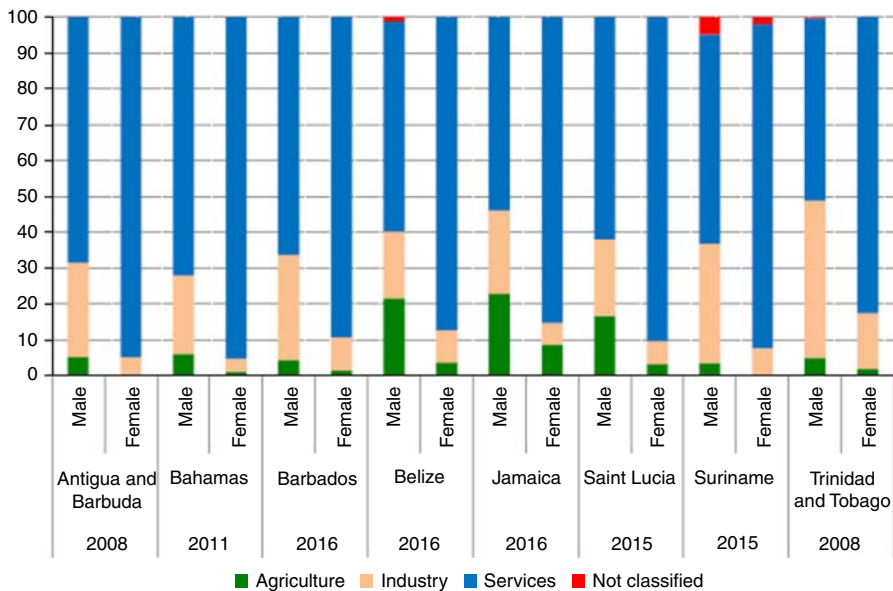


Figure 1. Distribution of employed labour force by industry groups and sex (Percentage and latest year available)

Source: Stuart *et al.* (2018, p. 32)

parties have talked and discussed the gender equality. However, they have done little to tackle the real issues of gender inequality (Williams, 2014, p. 80).

The most significant improvement is women’s participation in the judiciary amounting to 50 per cent in 2011 and 42.9 per cent in 2014 while the other form of women’s political representation in the Jamaican state system appear to be stagnant (See Table II).

Women play a pivotal role in the Jamaican economy. Women head approximately 42 per cent of Jamaican households (Leo-Rhynie, 1993). Approximately 38.2 per cent of firms in Jamaica have female participation in ownership. In view of the fact that approximately 61 per cent of Jamaican women firms are competing in the informal sector or are unregistered formalization, business support to help these female-led business grow could be a feasible policy option (Lashley and Smith, 2015, p. 31).

	1993 (%)	1997 (%)	2002 (%)	2007 (%)	2011 (%)	2014 (%)
Cabinet ministers	6.2–18.7 ^b	11.1–22.2 ^c	18.7–25 ^d	13.3 ^e	20–25 ^f	20–25 ^g
Senate	14.3	23.8	19.0	14.3	23.8	28.6
House of representatives	11.7	13.6	11.7	13.3	12.7	12.7
Local councils ^a	12.8	25.6	11.9	19.8	18.9	18.9
Judiciary ^h	na	na	na	25.9	50.0	42.9

Notes: ^aLocal Council elections were in 1990, 1998, 2003, 2007 and 2012. The results were placed in the nearest reference year in the table above; ^b18.7 per cent if ministers of state included, 6.2 per cent if excluded; ^c22.2 per cent if ministers of state included, 11.1 per cent if excluded; ^d25 per cent if ministers of state included, 18.7 per cent if excluded; ^e2 of a total of 15 ministers, incl. Prime Minister, and state ministers not included. www.jaconsultatecayman.org/docs/7JaCabinetMinistersSept2007.pdf; ^f25 per cent if ministers of state included; 20 per cent if excluded; ^g25 per cent if ministers of state included; ^hRefers to judges appointed in high courts

Sources: Office of the Prime Minister, IPU database, ECLAC Gender Observatory, Jamaica Gleaner, 16 September, 2007, www.jamaica-gleaner.com; reprinted in United Nations Development Programme (2015, p. 11)

Table II. Jamaica’s women in executive, legislative and judiciary powers (between 1993 and November 2014)

Jamaica's achievements during the MDGs and the remaining entrepreneurial gaps

The MDGs preceded the SDGs and lasted from 2000–2015. The MDGs agreed by all member states consisted of eight goals ranging from halving extreme poverty rates to halting the spread of HIV/AIDS and providing universal primary education, all by the target date of 2015 (United Nations, 2015).

The Jamaican summative report of its implementation of the MDGs does not explicitly mention female economic empowerment, entrepreneurship nor decent work. The majority of the goals that were covered in MDG 3, Gender equality are about improving girl's access and enrolment to education, increasing women who hold seats in parliament and improving the number and share of women in wage employment (Commonwealth Foundation, 2013). In the MDGs, the Jamaican government emphasised employment as a method of eliminating poverty. To implement that, the Ministry of Labour and Social Security instituted the "Steps to Work Programme" in 2013. This programme was established to benefit individuals who are part of the PATH programme (Programme of Advancement through Health and Education), which helped to maintain the subsistence level of poor Jamaicans while increasing access to education. The Steps to Work Programme targeted individuals who were 15 years and older and provided them with remedial education, skills and competency building and business development. Progress in regard to achieving the MDG 3 is described by the government as having reached a participation rate of 50 per cent of women labourers in the agricultural sector and being able to show that girls outperform boys at primary, secondary and tertiary educational levels but no indications are given in regard to participation of women entrepreneurs in the national economy.

Jamaica has promoted gender equality and women empowerment for the past decades. The history of gender relations in Jamaica is however somewhat complicated. Jamaica has been forward thinking in the past. In 1974, a women's desk was established and later in 1975, the Bureau of Women's Affairs was established. The MDGs comprehensive assessment states that women have always taken part in the labour market. However, their participation is more limited compared to male counterparts despite the fact that males are less qualified as elaborated before (Williams, 2014). To address the issue of gender inequality and to help empower women, the Government of Jamaica adopted the NPGE in 2011. Although there was no direct mentioning of decent work and female entrepreneurship, Jamaica has plans to work on improving the situation in this regard.

The MDGs provided the basis for the 2030 Agenda and its SDGs. Although Jamaica has made strides, there is still a significant amount of progress to be made for the country to live up to the five principles of the SDGs, namely, people, planet, prosperity, peace and partnership. The Jamaica SDG roadmap outlines the steps that Jamaica will take to achieve the 2030 agenda by aligning the SDGs with the existing national priorities. The SDG roadmap for 2030, states that Jamaica faces many challenges in implementing policies that will have an immediate impact on the country's progress towards the SDGs. For Jamaica, to achieve alignment of the SDG goals with Jamaica's vision 2030, Jamaica will need to focus on the social protection programmes such as children and elderly care services, strengthening of the judiciary and police system, enhancing education and community development while supporting MSMEs "by establishing inclusive procurement process, strengthening supply chain and announcing inclusive financing" (Williams, 2014). This will help the overall development of Jamaica while relieving some of the burdens that women and MSMEs face.

The Jamaica Vision 2030, National Development Plan, prepared by the Planning Institute of Jamaica (2009) is a development plan elaborated by the government, private sector and civil society to create a future in which the country will have the ability to reach developed country status by 2030. This strategy suggests that Jamaica wants to be "Jamaica, the place

of choice to live, work, raise families, and do business” (p. xi). The authors of this vision confessed that it is not in their realm to solve all developmental problems of Jamaica. However, this plan gives a framework, or roadmap with which the country can advance. The ending goal is to develop equally and sustainably while maximising institutions and capitals. The six components of the Jamaican growth strategy that was implemented in 2012 have set the groundwork and may have a positive impact on Jamaica’s implementation of SDG 5 and SDG 8. Jamaica’s vision for 2030 and the NPGE produce a more comprehensive set of goals that are aligned with SDG 5 and SDG 8. The goal of the NPGE is to reduce all forms of gender inequality, strengthen institutional mechanisms, develop the skills and tools to mainstream gender in cultural, social and political institutions, and lastly, to promote sustainable behaviour. To achieve some of these goals, the NPGE proposed several acts that are now crucial to accelerating SDG 5 and SDG 8.

Achieving the gender equity in the context of 2030 Agenda for Sustainable Development will have multiple spillover effect at the whole of system level. Mainstreaming gender equity will contribute explicitly towards the fulfilment of 48 of the 169 SDG targets, representing 28 per cent of the total SDG indicators (details of these 48 targets can be seen in the Figure 2). Diminishing the gender disparity and gender-based discrimination around the world will have a visible impact to the sustainable future of our world. An inclusive approach for women’s participation in the labour force and existing economic opportunities will accelerate the attainment of poverty reduction, reducing hunger, improving family health and well-being just to name a few of the SDGs for obvious reason.

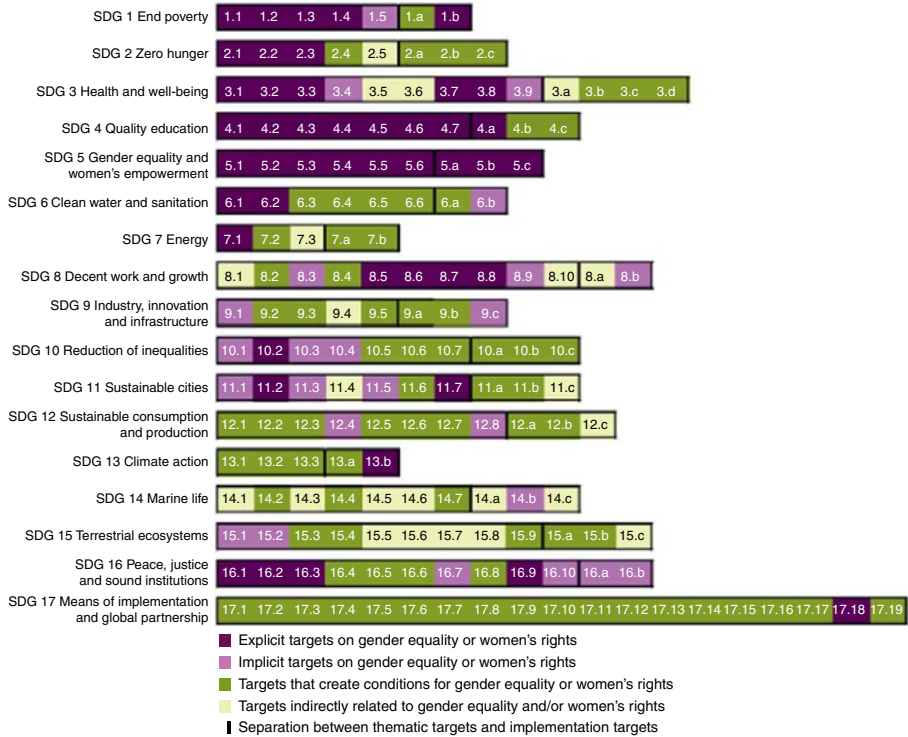


Figure 2. Proposal for mainstreaming gender equality in the sustainable development goals (SDGs) in the language agreed upon in the 2030 Agenda for Sustainable Development

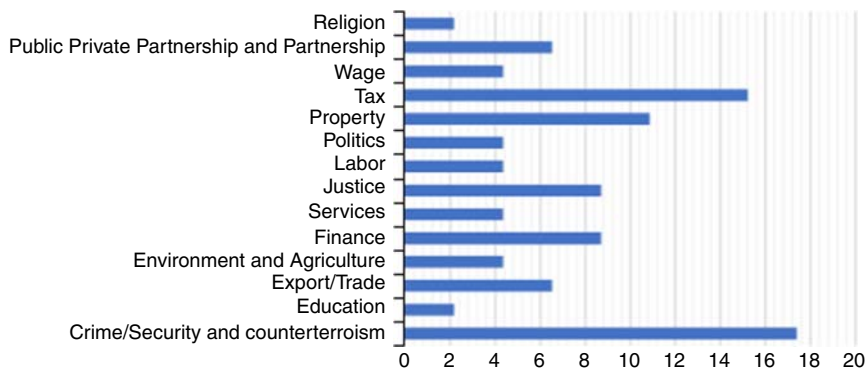
Source: ECLAC (2016, Figure 1.1, p. 30)

Jamaican government’s legislation and budget regarding entrepreneurship

By reviewing the legislation passed between 2013 and 2017 on the Jamaican Ministry of Justice Website, one can see that the Jamaican government passed a series of laws that will have an impact on the overall business environment. But of all the legislation that was passed between 2013 and 2017, only one law mentions gender in general terms such as in regard to women, female, girl, mother, maternal and wife. This does not necessarily mean that the Jamaican government is not prioritising gender inclusion and equity. However, it does appear that most of the actions that the Jamaican government has taken to combat gender inequality and promote female empowerment are mostly window dressing. When reviewing the type of laws that were passed during 2013–2017 (Figure 3), it shows that most of the laws passed are focused on combating crime and on strengthening security. Although the Jamaican government is not working directly to combat gender inequality, the psycho-social dynamics of male identity in Jamaica due to various skewed relationship. The male violence is one of the major social issues affecting Jamaicans today. The high levels of crime impede economic development and the attractiveness in doing business. As such, these laws not only reflect Jamaica’s immediate priorities and indirectly support a more stable and secure business environment for entrepreneur to prosper (Planning Institute of Jamaica, 2009).

The second type of laws are tax laws. Most of Jamaica’s developmental plans mention that there is a need to improve tax collection as a way of increasing revenues. Of all the laws, passed between 2013 and 2017, none mentioned gender or women economic empowerment explicitly through preferential tax exemption or holidays. This may be because a high proportion of the Jamaica’s government budget is spent on servicing its debt. As such, the government needs improving its tax collection process to gain more revenues which in turn could be reinvested in society to stimulate and promote good economic development.

The budget for the 2016/2017 fiscal year is listed on the official website of Jamaican Ministry of Finance (Jamaica Ministry of Finance, 2017). Of the total spending for all of the departments, only 0.046 per cent was spent on the Ministry of culture, entertainment and sports and gender. This department undertakes lot of activities responding to the social needs of the citizenry on behalf of the Jamaican government. However the financial amount made available for this department is very small and the lion share of the small budget was used to pay for administrative costs and other fixed costs such as rentals and running cost of the department resulting in very low investment in programmes to fund women. Actual funds for programmes to combat the plight of women are non-existent. This means that most of the funding and programming to help fight the barriers against women



Source: Jamaica Ministry of Justice (2019)

Figure 3.
Percentage of laws
passed in 2013–2017

empowerment are mostly dependent on grants offered by international organisations (IOs), foreign donor countries and foreign and local NGOs. Such funding mechanisms create challenges of their own in terms of policy continuity and programme sustainability coupled with other frequently seen pitfalls in international development cooperation, e.g. crowd pleasing and other opportunistic behaviour.

Mapping Jamaica's entrepreneurial environment with Global Entrepreneurship Monitor (GEM) in 2016/2017

A team of researchers and faculty members of the Joan Duncan School of Entrepreneurship, Ethics and Leadership at the Jamaican University of Technology completed a study on entrepreneurship in Jamaica in 2016 led by Prof G. Boodraj and five other members of the Jamaican research team. GEM came about through an initial partnership of the US based Babson College and the London Business School in 1999 and has since grown to a network of 100 plus universities. GEM data are being collected on an annual basis and country team publishes national reports on a regular basis. In the case of Jamaica, the first report went back to 2005.

The GEM methodology consists of an adult population survey (18–64 years) and a survey of national experts in entrepreneurship (NES). Following the GEM sampling standard set for all participating country studies, the Jamaica team collected data from 2020 adults of whom 14 per cent were involved in entrepreneurship and 36 experts as part of the (NES) study sample.

The report does not provide detailed information on the individuals who participated in the study nor orientation as to what questions were asked and how the team analysed the data collected. The final report then narrates the key findings which are of relevance for this study.

GEM distinguishes between two forms of new entrepreneurial activity, namely, the Early-Stage Entrepreneurial Activity and the stage of owning-managing an established business beyond 3.5 years old. The principal indicator of GEM is the Total Early-Stage Entrepreneurial Activity (TEA) rate, which measures the percentage of the 18–64 age group who are either a nascent entrepreneur or owner-manager of a new business. Nascent entrepreneurs are individuals who are actively involved in setting up a business they will own or co-own but the business should not have paid salaries, wages or any other form of remuneration for more than three months. A new business, on the other hand, is one in which the owner-manager has paid wages, salaries or other forms of payments for more than three months but not more than 42 months. The TEA rate for Jamaica in 2016/17 was 9.9 per cent which is considered a good percentage indicating that jobs are being created by the mainstream economy reducing thereby unemployment and the need to start a new enterprise out of need for survival but not because of perceived new market opportunities. Nascent entrepreneurs accounted for 59 per cent of TEA, whereas the remaining 41 per cent was attributed to new businesses (Boodraj *et al.*, 2017).

Based on the persons interviewed, it emerged that the most prevalent types of new entrepreneurship occurred in the retail trade, hotels and restaurant category (59.2 per cent) followed by Agriculture, Forestry and Fishing (20.4 per cent) and few percentages in other sectors. The dominant type of new entrepreneurship initiatives fits with the strong tourism sector of the country.

In regard to reported gender differences, a majority of males (55 per cent) were involved in early stages of entrepreneurship compared to females (45 per cent) however no information is provided in regard to age of males and females engaging in new entrepreneurial activities.

Citing members of the research team, the following statements highlight important aspects of their study's findings. For instance, Professor Paul Golding referring to previous reports sees the following trend that needs attention of the policy makers:

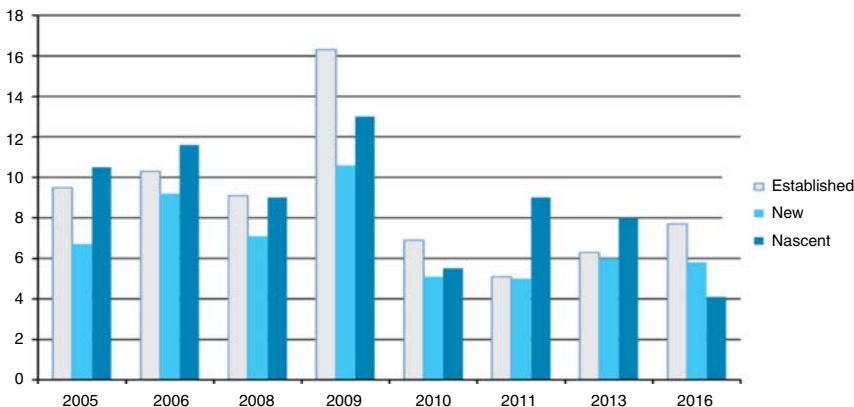
The Report also evaluates the level of innovation in entrepreneurial activity measured in terms of the novelty of products or services and the application of new technology. A summary of

previous reports indicates the following characteristics: low level of technical skills, lack of financing, low levels of operational and marketing capacity, low capacity for innovation and utilization of technology, limited product differentiation, weak linkages to supply chains and insufficient promotion of entrepreneurship (Paul Golding, GEM 2016/2017 Jamaica Report). (Boodraj *et al.*, 2017, p. 11)

Seen from a longitudinal perspective, the financial crisis of 2008 resulted in peak of new entrepreneurial initiatives (22.7 per cent) which declined to a more stable rate of 9.9 per cent in 2016 indicating that the economy became more stable with growth orientation. As a consequence of stabilisation, Jamaica was again classified in 2013 by the World Economic Forum as an “efficiency economy” up from being a “factor driven economy” subsequent to the financial crisis in 2008–2009. Still, efforts have to be made to stabilise the regained level of “efficiency driven economy” and to aim for growth towards the next level of economic development which would be based on innovation be this in regard to creating new products, or new services or new business models. However, according to the GEM 2018 report, innovation is lagging behind and technology is not effectively used by the new and old entrepreneurs in Jamaica.

Comparing the development of entrepreneurial development from 2005 to 2016, it appears that established enterprises are benefitting from more growth than new and nascent enterprises (Figure 4). No new data is available for 2017 and 2018. Should this trend continue, a study would be useful to find out what leads to the strengthening of established enterprises? Is it a good sign – e.g. more innovative trends – or is it a form of market capture that makes it very difficult for new enterprises to enter the market. Two most relevant questions for this study are: One, whether the economic stabilisation has equally benefited female-owned or managed companies in terms of growth? Two, whether the growth of the economy has impacted the wage and types of employment of women?

Based on the findings of the interviews conducted with the expert group (NES), the GEM 2016/2017 Jamaica Report provides a very useful list of suggestions for improvement covering financial support, government policies, commercial and service infrastructure and concerning the physical infrastructure. The report closes with 13 recommendations on how Jamaica could improve its entrepreneurial development. The recommendations appear very valid and useful but do not address the gender aspect of entrepreneurship development which is the purpose of this paper.



Source: “Global Entrepreneurship Monitor 2016/2017 Jamaica Report” by Boodraj *et al.* (2017, p. 34)

Figure 4.
Established, new and
nascent business rates
(percentages) in
Jamaica

Discussion

As previous studies have indicated, economic development in Jamaica has been relatively stagnant over the past decade. The result shows that there has not been much progress regarding improvement of gender equality, women employment, women entrepreneurship as well as of the labour force in general. This stagnant condition of the Jamaican economy may be indicative of the high percentage of its budget dedicated yearly to make interest payments and pay off public debt instead of investing in programs that would help to improve socio-economic conditions. Looking at the results of the GEM, it is evident that there are some positive changes in the business and entrepreneurial environment of Jamaica. However, it is unclear what caused the slight improvements. Are they a result of policies and projects initiated by the Jamaican government or results of the IMF loans extended to Jamaica, or development support by external donors for instance in the form of budget support? Or is the stabilisation of the economy due to general cyclical movements of the global economy?

In response to the results of the MDG implementation, the Jamaican government implemented a series of programs that were intended to improve the conditions of women, however, the government's assessments of the MDG achievements are not publicly available making it difficult to see what has been learnt from the MDG process and to what extent the subsequent SDGs are intending to complete the parts of the MDGs that could not be fully achieved. However, after looking at the Jamaican budget provided by the Ministry of Finance and the legislation available from the Ministry of Justice, it is evident that a lot remains to be done by the Jamaican government in order to achieve the SDGs. Nonetheless, since such a significant proportion of its budget is dedicated to servicing its debt and keeping the country out of the risk of insolvency, Jamaica may not be able to do much without the assistance from external partners. In the long run, and focusing on the topic of this study, Jamaica may create a positive impact on SDG 5 C, "adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels" by strengthening policies and legislation and by disaggregating and tracking the progress of women in the country. However, given the limited data currently available regarding gender inclusion and women development, the programs that the government funds as well as the pro-women legislation to be passed in parliament will show how much the current government will be able to achieve SDG 5 C.

Jamaica, like other former colonies in the LAC region and Sub-Saharan Africa are performing poorly regarding income equality and women entrepreneurship development. This could be the result of the colonial legacy of unequal wealth distribution between colonisers and colonised and prioritising extracting resources over enterprise development (Frankema, 2006). Though these historical aspects might be part of the factor resulting in modest economic and social performance, countries that do not have concrete policy measures when it comes to mainstreaming the implementation of gender issues will not be able to substantially improve the conditions of its female population.

More targeted policies to promote effectively gender equality and women entrepreneurship will not be possible without sufficient data. One of the key findings of the High Level Political Forum, when 46 countries presented their Voluntary National Review in July 2018, was that the "sex-disaggregated data seem to be missing everywhere." As such, there needs to be a major effort to obtain this data to assess the progress of women empowerment accurately (United Nations, 2018).

Like men, female entrepreneurs are affected by an unstable and inefficient business environment (The Global Entrepreneurship and Development Institute, 2013, p. 6). The business environment needs to improve, so fewer individuals are driven to needs based entrepreneurship. Currently, 42 per cent of Jamaican households are single-headed female

households (Central Intelligence Agency, 2018). While at the same time, the unemployment for women stands at 15.4 per cent nearly twice that of men who are 8.4 per cent. The higher unemployment rate of women is related to the fact that women also have to fulfil their domestic responsibilities as mothers and often as head of single households and take care of the elderly and hence their unemployment is so high. This condition of having to take care for several other, young or older, makes women extremely vulnerable to exploitation. Jamaica's vision 2030 and its medium-term socio-economic policy framework and the growth inducement strategies aligned with the SDGs should set the stage for sustained and equitable economic growth and social development.

The Jamaican government has discussed the plight of Jamaican women while improving the business environment for more entrepreneurship in general. Though they address these issues in their policies, the funding by the Jamaican government seems limited and concrete implementation and monitoring strategies are lacking. To achieve the SDGs, the Jamaican government needs to communicate with its national and foreign partners and explore mutually beneficial forms of cooperation in order to find effective ways to make Jamaica's future prosperous, equitable and sustainable.

Recommendations

Very relevant recommendations have been tabled by the authors of the GEM 2016/2017 report (Boodraj *et al.*, 2017). What follows are recommendations pertaining to areas of economic and social development that were not included in the GEM document. Our recommendations are grouped along the themes of research papers introduced in the section on Literature review: research on women entrepreneurship:

- (1) Cliff (1998), women's concern about business expansion beyond their control:
 - Create women entrepreneur self-help groups, provide support and facilitate exchanges to help them discover other women with similar concerns about growth beyond control, also provide examples where growth was possible and how these women were able to cope with business growth while at the same time taking care of their families and dependent others.
- (2) Jennings and Brush (2013), women entrepreneurs often pursue goals beyond economic gain:
 - Help women create cultural associations or strengthen existing ones which focus on music, storytelling, dancing and help them link up with the many diaspora communities of Jamaicans living in the USA, Canada, UK and other countries. This could include offering the diaspora community bed and breakfast opportunities and short discovery trips of the island for second generation diaspora children.
- (3) Aidis and Weeks (2016), policies focused solely on getting more women to start businesses but not designed to aid in their growth into new markets, will not increase the number or impact of "potential" or "promising" entrepreneurs:
 - Explore new markets of services such as providing homes and care facilities for retired people from abroad. Help women form care cooperatives that can use the often part-time only availability of local women to provide care services to retirement and health care facilities. Find investors who provide funds and know-how to set up such facilities and bind foreign investors to local investors through public-private-social society partnerships, and provide training and coaching opportunities for women to enable them to join the caring for older people industry.

- (4) Cesaroni *et al.* (2017), women using social media create new business and networks much more effectively than male entrepreneurs especially in developing countries due to cultural factors:
 - Create learning opportunities and team self-help groups to introduce them into digital literacy, e.g. smart phones and other ICTs, including introducing them to e-based payment systems. Lots of suggestions are available in the UN report entitled *The Age of Digital Interdependence*.
 - Invest in digital literacy among women entrepreneurs so that they can explore the digital commerce to promote their goods and services and provide cooperative platforms by the chamber of commerce or government to manage the online transactions and trade.
- (5) World Bank's Ease of Doing Business (2018b), lack of access to affordable loans and credits:
 - Set up small credit scheme for the MSMEs managed by women entrepreneurs with favourable terms for business transition from nascent entrepreneurial initiatives to business activities with growth potential for job creation.

Conclusion

When focusing on women participation in the economy and society, it is very useful to be reminded of some essential facts. UN Women informs us that “women perform 66 per cent of the world’s work, produce 50 per cent of the food, but earn 10 per cent of the income and own 1 per cent of the property” (UNICEF, 2012).

Promoting a favourable environment for productive, efficient and profitable female entrepreneurship will have a positive impact on the Jamaican society. In the Jamaica roadmap for SDG implementations, the authors state that “being employed in the private sector, *vis-à-vis* self-employment, contributes to pushing people out of poverty” (Planning Institute of Jamaica *et al.*, 2017, p. 44). As such, if the Jamaican environment for entrepreneurship and services surrounding MSME were improved, Jamaicans could gain a lot. MSMEs account for 90 per cent of the enterprises within Jamaica while employing 86 per cent of the workforce. Since the Jamaican MSMEs make up such a sizable part of the enterprises and total workforce, policies and laws that strengthen the endeavours of Jamaican women enterprises might prove to be extremely helpful in achieving the Jamaica Vision 2030 aligned with SDG 5 and SDG 8.

Nevertheless, these achievements may not be possible if the Jamaican government and other IOs and international donors do not take steps to address the constraints that MSMEs are facing. MSMEs face significant constraints when it comes to accessing finance for their business. Approximately 47 per cent of the small enterprises considered access to finance as one of their most significant obstacles to doing business (Planning Institute of Jamaica *et al.*, 2017). In the SDG roadmap for 2030, the Planning Institute of Jamaica indicates that the vast diaspora of Jamaicans abroad could play a crucial role in producing the much-needed finance to Jamaican MSME through remittances which account for nearly 14 per cent of GDP (Central Intelligence Agency, 2018). This would be through a venture capitalist system, in which the Jamaican diaspora invests in Jamaican entrepreneur endeavours.

The GEM research consortium has analysed the situation of entrepreneurship in general and the authors of this paper have added recommendations to support integration of Jamaican women into the Jamaican workforce through women entrepreneurship. Implementation of the listed recommendations requires full and sustained support by the government and its many stakeholders. Achieving a more equitable gender balance in Jamaica could be instrumental not only for the well-being and development of women but also for achieving Jamaica’s goals of sustained economic and social development in the long run.

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