

KEY GOAL 6: SECURE AND SUSTAINABLE LIVELIHOODS
Higher quality livelihoods and widened employment opportunities for all Jamaicans, with particular reference to those disadvantaged in the labour market

OVERVIEW

There are a range of activities and project interventions across Jamaica in support of sustainable livelihoods, but there is no overarching national framework or consensus on how to take this area forward. Consequently, tracking progress towards this key goal is challenging. This chapter therefore sets out to capture some of the information and statistics that relate to the various aspects of sustainable livelihoods and to give an idea of some of the work that is taking place in rural and urban Jamaica. Sustainable livelihoods is generally thought of as an approach that is relevant to rural communities, but as this chapter illustrates, it is very relevant to urban settings as well.

The sustainable livelihoods approach allows for a focus on people, their needs and their assets. It is grounded in strengthening community development by building local capacity and in fostering micro-macro linkages. The approach supports adaptability, enabling people to continue to make a living in the face of change. Stimulating sustainable livelihoods is not just about developing people's capacity, but also about using the country's natural resource base in a sustainable manner, which is critical for Small Island Developing States (SIDS) like Jamaica.

Building resourcefulness and resilience

The sustainable livelihoods approach rests on strengthening the resourcefulness and resilience of households and communities, not simply addressing basic or immediate needs (DFID 2001). The approach relies on analysis and participation by local communities and facilitates individual change. It calls for broadening the orientation towards job creation to include creating conditions in which people are supported in their various domestic and public roles with appropriate infrastructure and services and have the ability to earn a living, even in the face of change. It calls for revisiting strategies for training to include a more holistic approach that encompasses life-skills and behavioural patterns.

Harnessing the use of assets

The financial, human, natural, physical social assets (Box 6.1) that make up a household's or a community's resource base are influenced by the policy and institutional context as well as by vulnerability to natural and man-made hazards and economic shocks (DFID 2001). The extent to which individuals and communities can access services that support development of the full range of livelihood assets is critical to developing adaptability and resilience. In fact, a livelihood strategy is thought to be sustainable when it can withstand and "recover from shocks and stresses, maintain or enhance its capabilities, assets and entitlements, while not undermining the natural resource base" (Chambers and Conway 1992:6 cited in Marschke and Berkes 2006).

Box 6.1

An asset-based approach to secure and sustainable livelihoods

It is important to consider community and individual assets (production, social and location) and look at how these can be strengthened in support of secure and sustainable livelihoods. A productive approach to secure and sustainable livelihoods is to focus on the assets that people and households have and the ways in which they use these to support themselves. Assets can be tangible, such as stores of cash and food, resources such as land, physical investment, or skills. They can also be intangible, for example claims on others and the government or rights to services, and include financial, human, natural, physical and social resources.

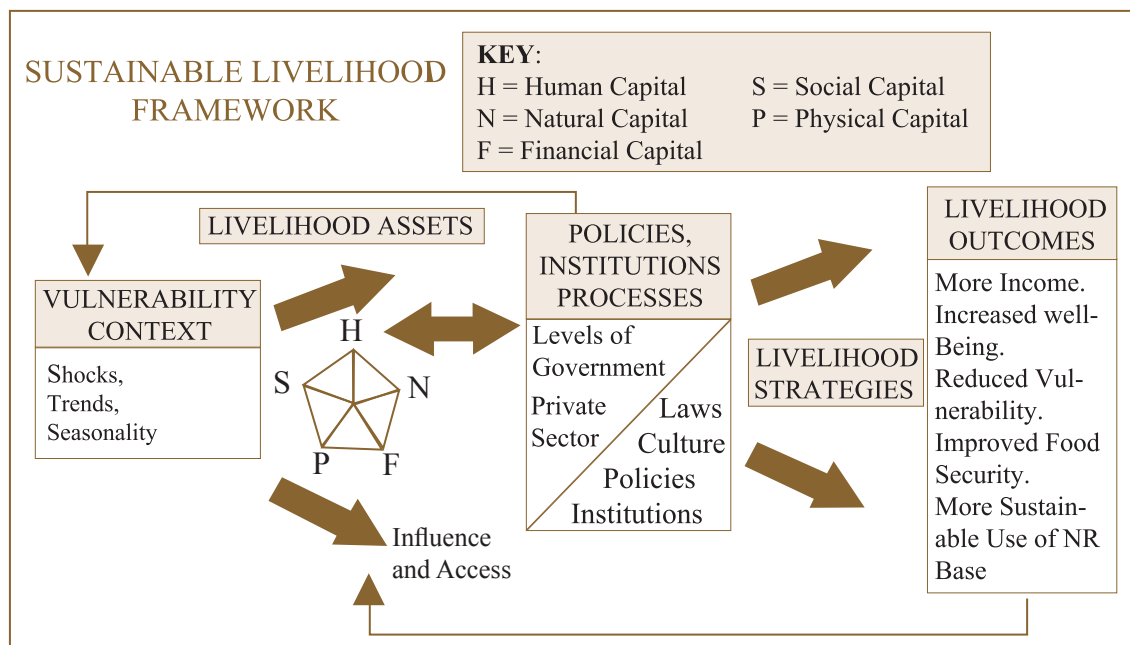
An asset-based approach recognises that “households seek to mobilise resources and opportunities and to combine these into a livelihood strategy which is a mix of labour market involvement; savings; borrowing and investment; productive and reproductive activities; income, labour and asset pooling; and social networking” (Rakodi 2002: 7).

Some assets that are commonly used by poor households include:

- financial assets (e.g. savings, access to credit, including informal rotating credit and savings schemes such as ‘partner’, which is widely used in Jamaica),
- human assets (e.g. labour, health, education and other skills),
- natural assets (e.g. land),
- physical assets (e.g. housing, livestock, economic and social infrastructure, production equipment),
- social assets (e.g. social support mechanisms, information) (Meikle 2002: 46-7).

These assets may be acquired or mobilised in the formal or the informal sector, and frequently involve both of these sectors.

DFID’s Sustainable Livelihood Framework incorporating the Asset Pentagon



Source: Ashley and Carney 1999

Sub-goals

The five sub-goals below are being tracked to monitor progress towards the achieving the overarching aim of improving livelihoods and widening employment opportunities. This list includes four of the original five sub-goals that were developed at the start of the 2015 monitoring process. The indicator refinement process following the first Progress

Report determined that one of the original sub-goals, Improve services available to those formerly institutionalised to facilitate re-integration into society, would be better tracked as part of the Social Integration Goal, and added a new sub-goal: Expand and strengthen training and financing opportunities to meet entrepreneurial and micro-enterprise needs. The inclusion of this new sub-goal reflects the importance of enabling people to pursue livelihood strategies through supporting entrepreneurship and small-scale business development.

1. Eradicate absolute poverty

Eradicating absolute poverty is the first of the eight United Nations Millennium Development Goals. While the key to eliminating poverty lies in no single category of interventions, the ability of individuals to pursue sustainable livelihood strategies is thought to be an important element of the mix.

2. Strengthen livelihoods of rural communities

The economies of many rural communities in Jamaica were traditionally sustained by the monoculture of such crops as bananas and sugar cane. With the decline of these industries, old opportunities and many of the spin-offs associated with them no longer exist. Creating opportunities in rural areas is critical to sustaining the rural economy and stemming decline.

3. Strengthen the livelihood base of poor urban communities

An important part of the strategy to reduce the level of unemployment in urban areas and improve the economic conditions of the inner city is giving people the means and the opportunity to engage in productive activities. Creating a sustainable economic base in the inner city is an important step towards reducing the poverty and marginalisation of these areas.

4. Expand and strengthen training opportunities to meet labour market needs

It is important to find ways in which individuals and communities can make a living in a competitive market place with sustainable economic activities that support ecological integrity.

5. Expand and strengthen training and financing opportunities to meet entrepreneurial and micro-enterprise needs

In 2005, 34.2% of the Jamaican labour force worked in own account micro and small enterprises (MSEs). MSE's play an important role in generating employment, but they can also stimulate economic growth and development through increased competition, human capital development and contributions to the financial system (IRIS Centre, University of Maryland 2006). Creating an enabling environment for the growth and development of MSEs is a strategy for national development and lifting people out of poverty.

SUB-GOAL 1

Eradicate absolute poverty

| KEY ISSUES | Indicators | Case Study |
|---|---|--|
| 1. TRADITIONAL MEASURES OF POVERTY | <ul style="list-style-type: none"> Overall incidence of poverty Incidence of poverty by region | |
| | <ul style="list-style-type: none"> Proportion of people with access to improved water and sanitation services | Good Practice: Community Management of Water Supply System |
| 2. ASSET BASED POVERTY ANALYSIS AND INCORPORATION OF NON-ECONOMIC ASSETS | <ul style="list-style-type: none"> Proportion of people with access to stable land tenure, especially in rural areas | |
| 3. LAND TENURE | | |

Poverty and sustainable livelihoods

Secure and sustainable livelihoods can contribute to the elimination of poverty, but poverty, in its broadest sense, also impedes the ability to pursue sustainable livelihoods. In looking at poverty and sustainable livelihoods, poverty measured by income or consumption is too narrow a construct to capture the complexities of being poor. The experience of poverty varies from community to community and is experienced in different forms. No one measure is capable of capturing the multidimensional nature of the phenomenon. Poverty and other forms of deprivation, such as poor education, gender inequality, and vulnerability, including vulnerability to lapsing into poverty, are “functions of polarisation, of power and powerlessness” and any “practical analysis has to look at the whole system” (Chambers 1995:179).

Eradicating extreme hunger and poverty is the first of the eight United Nations Millennium Development Goals (MDGs). The targets under this goal include reducing extreme poverty and hunger by half by 2015. While the UN measure of extreme poverty, an income of less than US\$1 per day, is not relevant to Jamaica, the need to reduce levels of poverty is. In tracking this sub-goal, the monitoring process looks at a number of variables in determining levels of poverty and deprivation, notably access to safe water, sanitation and security of tenure.

How we conceive of the poor determines the sorts of strategies we come up with to address poverty. Much of the poverty reduction activity is based on a paternalistic view of the poor and does not demonstrate an appreciation for the fact that they have assets and can be an economically viable group under the right conditions. The poor are an underserved market and a source of untapped innovation, social capital and entrepreneurial spirit. The poor can become active, informed consumers and poverty reduction can result from co-creating markets around their needs and developing their capacity to lift themselves out of poverty (Prahalad 2005).

1. TRADITIONAL MEASURES OF POVERTY IN JAMAICA

Jamaica’s poverty line in 2005 was US\$2.60 per day (Knight 2006). Poverty in Jamaica is measured by the ability of households to attain a given level of consumption expenditure in keeping with minimum food and non-food requirements. In 2005, the incidence of poverty in Jamaica was 14.8%, a reduction of 2.1 percentage points relative to 2004 (Table 6.1). Between 1995 and 2005, the poverty level declined, though not continuously, by 12.7 percentage points. However, since 2002 there has been a steady decline in the incidence of poverty by 4.9 percentage points.

Tracking Indicator



Incidence of Poverty

Table 6.1 Estimates of Poverty in Jamaica, 1990-2005

| Year | 1995 | 2001 | 2002 | 2003 | 2004 | 2005 |
|-----------------------------|-------|-------|-------|-------|-------|-------|
| Incidence of Poverty | 27.5% | 16.9% | 19.7% | 19.1% | 16.9% | 14.8% |

Source: Jamaica Survey of Living Conditions, PIOJ

The overall incidence of poverty in Jamaica is decreasing. Between 2003 and 2005 it decreased by more than half in urban centres, other than the Kingston Metropolitan Area (KMA) (Table 6.2). In 2004, for the first time ever, the poverty level in other towns fell below that of the KMA, suggesting that vibrant economic activity in some of these towns is helping reduce poverty. Meanwhile, criminal activity and depressed economic life of inner city areas, which are mainly in the KMA, have kept poverty levels very similar in the capital city since 1999, except for a spike in 2004. Although there has been a slight decline in poverty levels in rural areas, the incidence there is more than twice that of the KMA and three times higher than in other towns.

Table 6.2 Incidence of Poverty by Region: Jamaica 1999 - 2005

| Region | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 |
|--------------------|-------|-------|-------|-------|-------|-------|-------|
| KMA | 10.6% | 9.9% | 7.6% | 10.4% | 9.5% | 14.3% | 9.6% |
| Other Towns | 12.1% | 16.6% | 13.3% | 18.7% | 15.8% | 7.8% | 7.2% |
| Rural Areas | 22.0% | 25.1% | 24.1% | 25.1% | 24.2% | 22.1% | 21.1% |
| Jamaica | 16.9% | 18.7% | 16.9% | 19.7% | 19.1% | 16.9% | 14.8% |

Source: Jamaica Survey of Living Conditions 2003, 2005

Reduced levels of poverty in urban areas other than KMA could be good news for rural livelihoods, given the potential for increased markets, services and other opportunities that economically strong towns could bring to the surrounding countryside. The development of the other urban centres could also help take some of the population pressure off the KMA. As opportunities increase across the island, some of the factors that push people from rural areas to the KMA, like lack of services and job and training opportunities, are reduced. The development of other urban centres was part of the vision of the local government reform, but the growth that has taken place has had little to do with policy incentives. It is likely due to other drivers, such as increased demand for services in areas where large numbers of returning residents have settled.

With Montego Bay now firmly established as Jamaica's second city and the rapid growth of other rural towns, the next progress report will have to begin examining disaggregated data for other urban areas in order to have a clearer understanding of what is happening with urban growth and poverty reduction across the island.

2. TOWARDS ASSET-BASED POVERTY ANALYSIS

The limitations of income and consumption-based measures of poverty are recognised but they continue to be widely used, including here in Jamaica, because they are easily quantified and come out of the conceptual framework of those who drive the development agenda — including the economists whose concepts, methods and measures still dominate the development discourse. They also reflect the conditions of the industrialised North where there is a heavy reliance on cash incomes, and the assumption that the worse off people are, the more preoccupied they are with income and consumption (Chambers 1995:180 – 181).

As described at the start of this chapter, asset-based approaches to development, which began to gain currency in the 1990s, focus on the range of capital assets – physical, financial, human, social and natural capital - and how these can be accumulated and strengthened to build resilience and resistance to vulnerability (Box 6.1). In this framework, “assets are not simply resources that people use to build livelihoods: they give them the capability to be and act” (Bebbington 1999 cited in Moser 2006:8).

Using asset-based poverty analysis allows for a more comprehensive investigation and breakdown of the factors that contribute to deprivation and vulnerability with a view to introducing interventions that go beyond addressing income or consumption needs to building individual, household and community resilience. So “while standard poverty measures provide static backward looking measures, asset-based approaches offer a forward-looking dynamic framework that identifies asset building thresholds, and measures movements in and out of poverty” (Moser 2006:9).

Vulnerability to lapsing into poverty

The reasons why people move in and out of poverty and the factors behind this movement, beyond macroeconomic

trends, have not been adequately studied in the Jamaican context and are not factored into the design of strategies, policies, and instruments to reduce poverty. The Programme for Advancement through Health and Education (PATH) is one such example. The programme's benchmarks for means testing for eligibility fails to take into account that a person's physical assets could have been acquired while they were financially better off and are not an absolute indicator of wealth or absence of poverty (see chapter 2, *Social Integration*, p. ___).

Urban Vulnerability

Poor urban residents in Jamaica are subject to both public and private vulnerability. Public vulnerability is susceptibility to challenges that are a result of structural problems of limited economic growth and high unemployment rates, while private vulnerability is related to the lack of individual skills and resources.

On a structural level, and utilising a purely statistical approach, residents of the KMA appear to be less vulnerable than their rural counterparts. Since 1989, the official poverty rate in the KMA has been substantially lower than in rural areas, and until 2004 consistently lower than in other Jamaican towns (Table 6.8). But a more nuanced picture lies behind statistical generalisations. Vulnerability is distributed unevenly at the community, household and individual levels. Take for example the variable of gender: the conditions of men and women differ significantly and the situation of urban women may be more comparable to that of rural women than that of her male, urban counterparts. In 2004, the labour force participation rate for men was 73.1% and 56.2% for women; the male unemployment rate was 8.2%, while that of women was 18.8%. The job-seeking rate for men was 4.6%, and women's was 9.8% (Planning Institute of Jamaica 2005b). In 1999, 67% of "female-headed" households reported unmet basic needs, compared to 58% of "male-headed" households. However, it is not particularly important whether urban residents are "more" or "less" vulnerable than their rural counterparts, what is noteworthy is that there are specific aspects of vulnerability that affect people living in cities.

A study of the specific aspects of public and private poverty affecting individuals and communities in the so-called "garrison constituencies" of the KMA found that although there has been a reduction in poverty at the macro-level in these areas, the quality of life for residents has not improved significantly and "everyday life is deeply entrenched in crime, violence and political patronage" (Henry-Lee 2005:83). The areas experiencing these multiple levels of vulnerability are characterised by low-class status and high and persistent rates of rental and unemployment (Clarke 2006). Some of this vulnerability goes back to the shocks of Structural Adjustment Programmes (SAPs) in Jamaica in the 1980s. Structural adjustment was intended to stabilise the Jamaican economy, but instead reduced the scope of government, opened the economy to foreign goods (but limited capital), and re-produced the colonial version of a non-dynamic, labour-surplus urban economy in Kingston (Clarke and Howard 2006). The trends and shocks caused by structural adjustment, such as public-sector retrenchment, reduced provision of basic social services, and rapid inflation, increased the vulnerability of the urban poor, while reducing the vulnerability of more affluent groups within the Jamaican society. "The process of structural adjustment [...] changed the balance of opportunities for different classes, rather than being simply a process of mass immiseration [economic impoverishment]" (Gordon *et al* 1997:195).

Access to water and sanitation services

Two of the indicators of the environmental sustainability goal of the MDGs (Goal 7) are sustainable access to improved water sources and access to improved sanitation in urban and rural areas. The MDG target is to halve by 2015, the proportion of people without sustainable access to safe drinking water and basic sanitation. The Government of Jamaica aims to have total access to potable water by 2010, all major towns sewered by 2020, and existing non-compliant facilities rehabilitated to comply with national environmental standards (Office of the Cabinet 2006b).

Water and livelihoods

The aim of the government's Integrated Water Resource Management programme is "to ensure the co-ordinated development of water, land and related resources to optimise economic and social welfare without compromising the sustainability of environmental systems." (Ministry of Housing, Transport, Water and Works 2006:5). Sustainable access to adequate water supplies supports livelihoods and enhances assets (Smits 2005). Although water is essential for domestic and productive needs, "formal domestic water services often fail to address these different water needs in an integrated way" (Smits 2005: ??) typically focussing on the health benefits of good water sources and not on

the livelihood benefits of access to water as outlined in Box 6.2. The experience of Hampstead (Box 6.3) illustrates a number of the points in Box 6.2, including how improved access to water results in timesavings, empowerment and community capacity.

Box 6.2

Potential livelihood impacts of improved water supply

Better health – more and better quality water contributes to reducing disease. Healthy people are able to work and live more productive lives.

Time savings – time and effort spent collecting water can be reduced. This time can be put to other activities.

Expenditure savings – improved water supplies lead to reduced expenditure on water provided by water vendors, and less money is spent on the treatment of illness.

Empowerment – water projects may help to empower the powerless to participate in community decision-making.

Community capacity – This is a pre-requisite, and often an outcome. Capacity building of local organisations will be needed to sustain water services. If properly done, these can also strengthen the capacity of local organisations in areas like decision-making and financial management.

Food security/ nutrition – improved water supplies can make backyard irrigation or keeping livestock easier. Home-based production may be small in amount, but is often nutritious. It may be a secure form of food in case of shocks.

Productivity and income – improved water supplies can make other productive use of water possible and generate employment and income.

Source: Smits 2005, based on Moriarty and Butterworth 2003

Water sources

Jamaica is ahead of many developing countries in water coverage. The National Water Commission considers reasonable access to be availability of water within 200 metres (0.12 miles) and suggests 35 to 40 litres (9 to 10½ gals) as the average amount of water needed per person per day. This compares well with the Global Water Supply and Sanitation Assessment 2000 Report's definition of 'reasonable access' as availability of at least 20 litres (5.27 gallons) of water per person per day within a one-kilometre (0.62 miles) distance (WHO and UNICEF 2000).

A key challenge for Jamaica in improving access to water is ensuring consistency of supply. The official data indicate that 93.8% of the total population had access to improved water sources in 2004 (Table 6.3). Although the level of access may seem high indeed, water lock-offs and dry taps mean many urban and rural households have erratic water supplies. Patchy availability of water is due mainly to poor management of water sources, ageing infrastructure and lack of expansion to keep up with population growth rather than environmental problems.

Tracking Indicator



Proportion of people with access to improved water sources

Table 6.3

Percentage of Population with Access to Water Sources

| Category | 1990 | 2000 | 2002 | 2004 |
|--|---|------|------|------|
| | Total population with sustainable access to improved water source | 92 | - | 93.2 |
| Urban population with sustainable access to improved water source, urban | 98 | 98 | | |
| Rural population with sustainable access to improved water source, rural | 87 | 85 | | |

Source: UNDP 2005 and Jamaica Survey of Living Conditions. 2001, 2002, 2004.

Access is not even. There are sharp differences between access in urban and rural areas. In 2004, for example, three out of four (76.4%) KMA households surveyed in the Survey of Living Conditions had access to an indoor tap compared to one out of four (24.2%) households in rural areas and three out of five (62.4%) in other towns. While no household surveyed in the KMA had to use untreated river, spring or pond water, eight out of every 100 rural households used this as their water supply. Less than one in every 100 (0.7%) did in other towns, however.

Income also affects access to water. Disaggregation by income group in Table 6.4 highlights the situation of the poorest 40%, who have less access to indoor running water than the wealthiest 20% of the population and rely more on outside private and public sources of water.

Table 6.4 Sources of Drinking Water by Selected Income Groups

| Sources of drinking water | 2001 | | | | 2002 | | | | 2004 | | | |
|-----------------------------|------------|---------------------------|------------------------|------------------------------|-------------|-------------------------|----------------------|----------------------------|-------------|-------------------------|----------------------|----------------------------|
| | Total Pop. | Quintile 1 Poorest 20% | Quintile 2 Next 20% | Quintile 5 Wealthiest 20% | Total Popn. | Quint. 1 Poorest 20% | Quint. 2 Next 20% | Quint. 5 Wealthiest 20% | Total Popn. | Quint. 1 Poorest 20% | Quint. 2 Next 20% | Quint. 5 Wealthiest 20% |
| Indoor tap/pipe | 70.9% | 10.8% | 22.1% | 65.5% | 64.5% | 12.4% | 22.1% | 65.5% | 68.2% | 16.0% | 29.3% | 67.3% |
| Outside private tap/pipe | | 25.1% | 28.2% | 20.3% | | 19.6% | 28.2% | 20.3% | | 27.2% | 25.8% | 12.8% |
| Public Standpipe | 13.1% | 30% | 22.9% | 5.3% | 12.1% | 24.7% | 22.9% | 5.3% | 9.5% | 19.5% | 11.9% | 5.8% |
| Rainwater (tank) | 11.6% | 22% | 21% | 7.3% | 15.3% | 25.7% | 21% | 7.3% | 14.3% | 19.8% | 20.5% | 9.8% |
| Untreated river/spring/pond | 3.1% | 8.5% | 4.2% | 1.2% | 3.1% | 9.4% | 4.2% | 1.2% | 4.1% | 11.3% | 7.7% | 0.8% |
| Truck/bottle water | N.S. | N.S. | N.S. | N.S. | 1.9% | 2.3% | 2.2% | 2.3% | 1.8% | 1.6% | 1.1% | 2.8% |
| Well/Other | 1.3% | 3.6% | 1.6% | 0.4% | 3% | 5.9% | 1.6% | 0.4% | 2.3% | 4.7% | 3.8% | 0.8% |
| Total | 100% | | | | 99.9% | | | | 100.2% | | | |

Source: Jamaica Survey of Living Conditions. 2001, 2002, 2004. N.S = not surveyed

Time and Gender Implications of Poor Access to Water

A participatory learning and action (PLA) research study on gender, water and sanitation in three rural communities – Gravel Hill, Clarendon, Mile Gully and Warwick Castle, St Mary - found that residents used untreated water for domestic activities and had to travel more than 200 metres to the closest water source (Ministry of Water and Housing, Project Implementation Unit 2005). Moreover, much of the water fetched was untreated. The study found that women and children were the main carriers of water for domestic use (Table 6.5) and men who farm often carried water for farming purposes. On average, men and women carried 76 litres and 135 litres of water per day respectively.¹⁷ A woman typically washed three to four times per week and had to carry a basin of wet clothing, which weighed approximately between 19 and 20 kilograms (42 to 45 pounds).

¹⁷ 3.8 litres = 1 gallon

Table 6.5 Amount of water carried and time spent by population in three rural areas in 2005

| Community | Age and gender of carrier | Avg. amount carried per day (& size of container) | Average no. of trips per day | Time spent per trip fetching water (inc. rest time of 3-4 mins) | Distance per trip |
|---|---------------------------|---|------------------------------|---|-------------------|
| Gravel Hill (from gully, dam, canal inc. irrigation water, 2 standpipes 3 rivers) | Woman | 171-228 litres (19 litre bucket) | 10-12 trips | 10-30 mins per trip | 1-5 km |
| | Man | 76-152 gals (19 litre bucket) | 2-8 trips | same | |
| | Boy (6-11 yrs) | 45.6 litres (3.8 litre jug) | 12 trips | 15-35 mins per trip | |
| | Girl (6-11 yrs) | 15.2 litres (3.8 litre jug) | 4 trips | same | |
| Mile Gully (from 2 springs or a river) | Woman | 133 litres (19 litre bucket) | 7 trips | 5-30 mins per trip | 1-5 km |
| | Man | 95 litres (19 litre bucket) | 5 trips | same | |
| | Boy (3-15 yrs) | 19 litres (3.8 litre jug) | 5 trips | 7-35 mins per trip | |
| | Girl (3-15 yrs) | same | same | same | |
| Warwick Castle (from 2 standpipes or a spring) | Woman | 114 litres (19 litre bucket) | 6 trips | 10 mins-1hr per trip | 1-8 km |
| | Boy (3-16 yrs) | 95 litres (9½ litre bucket) | 12 trips | 15 mins-1hr per trip | |
| | Girl (3-16 yrs) | 76 litres (9½ litre bucket) | 10 trips | same | |
| | Man | same (19 litre bucket) | 4 trips | 10 mins-1hr per trip | |

Source: Compiled from data in PLA study (Min. of Water & Housing 2005)

N.B. 19 litres = 5 gals, 9½ litres = 2½ gals, 3.8 litres = 1 gal.

The study showed that single females bear the brunt of water carrying and related household duties, rising early, making up to three trips to the water source, preparing the children for school, doing household chores and fetching more for water washing, cooking and cleaning. Baths are often taken at the water source to reduce the number of daily trips and affects water quality. A commentary on this study notes, “*The excessive burden of fetching water inhibits the involvement of women in income generation, cultural activities, political involvement and recreation*” (Ministry of Water and Housing, Rural Water Programme 2006:8).

The study also identified a number of sanitation issues, including the low priority placed on hand washing and pollution of water used for domestic purposes from such things as animals urinating and defecating in the river, garbage and other debris left on riverbanks or thrown in the river and dead insects and animals. The untreated water affected community health, as it caused illnesses such as diarrhoea, ringworm, and fungal infections, among others. There had also been a number of injuries associated with carrying water, such as broken legs, sprained ankles, neck and shoulder pain, and miscarriage. The study revealed low self-esteem and lack of dignity among residents associated with fetching water (Ministry of Water and Housing, Project Implementation Unit 2005:5). The study concluded that, “The greater the level of accessibility by men, women and children to water in rural communities, the greater the chance [...] they will have to maintain stable health, a consistent income and freedom from the exhausting daily routine of fetching and carrying water” (Ministry of Water and Housing, Project Implementation Unit 2005:101).

The cost of water for the rural poor

The National Water Commission’s tariff structure applies a flat rate in rural areas. This means the poor are effectively

subsidising households above the poverty line (Ministry of Water and Housing, Rural Water Programme 2006). Jamaica was identified in the 2006 Human Development Report, *Beyond Scarcity: Power, Poverty and the Global Water Crisis*, along with El Salvador and Nicaragua, as a country where, “inequitable water pricing has perverse consequences for household poverty” with “the poorest 20% of households spend[ing] on average more than 10% of their household income on water.” In contrast, in “the United Kingdom, a 3% threshold is seen as an indicator of hardship” (UNDP 2006:7).



Good Practice

Box 6.3

Community management of small water supply systems

Hampstead Citizens Association Benevolent Society win one of
the Michael Manley Foundation Awards for Community Self Reliance

Hampstead, St. Mary is the first community in the country to be licensed by the Office of Utility Regulations (OUR) to manage its own water supply. The Hampstead Citizens' Association Benevolent Society took over from the St. Mary Parish Council in year? and through its Water Supply Upgrade project now supplies safe water to more than 300 households. The project won the Environmental Foundation of Jamaica Award from among 17 entrants (five of which were short-listed) in the 2007 Michael Manley Foundation Awards for Community Self-Reliance. With help from the Jamaica Social Investment Fund (JSIF), the community group expanded and upgraded the existing water supply facility. It paid for new pipelines throughout the community, constructed a 275 cubic metre storage tank, added a filter and chlorinator house, and trained staff to manage the chlorination and supply process to ensure safe water is available to the community, even in the dry season.

This project has changed the lives of community members, many of whom had to travel outside the community to wash clothes, bathe and collect water. Children no longer have to carry water from the standpipe before going to school. While water still cannot be guaranteed full-time during the dry season, water haulage is now reduced to a minimum.

At the award ceremony, the judges called on the government to release the community from the \$600,000 debt that they are being required to take over from the Parish Council. The debt is from arrears in customer payments prior to the intervention of the community organisation. The community is now engaged in a sanitation project to upgrade the pit latrines to flush toilets at the community's school. They also intend to undertake a community education programme as they prepare to change from a flat rate to a consumption-based (metered) system of payment. This move will ensure greater equity in the distribution of cost.

Sanitation and livelihoods

Poor sanitation and hygiene contribute to disease and ill health, which in turn affect productivity and livelihoods because of missed work. Of particular concern are the residents of the estimated 316 squatter sites island-wide that are without adequate water and sanitation. The 2001 Census found 1.7% of the population had no access to toilet facilities, while the Survey of Living Conditions, for the same year with its smaller sample (see note under Table 6.6), estimated that 1.3% of the population had no access. At 4.5%, lack of access among the poorest fifth of the population was higher than the general population (Table 6.6). The 2002 and 2004 surveys estimated that none of the overall population (0%), was without access to some sort of toilet facilities, suggesting that access to sanitation is improving. However, anecdotal evidence does not support this.

Tracking Indicator



Proportion of Population with Access to Improved Sanitation

Table 6.6 Type of Toilet Facilities by Selected Income Groups

| Toilet Facilities | 2001 | | | | 2002 | | | | 2004 | | | |
|---|---------------|------------------------|---------------------|---------------------------|---------------|----------------------|-------------------|-------------------------|---------------|----------------------|-------------------|------------------|
| | Total Popn. | Quintile 1 Poorest 20% | Quintile 2 Next 20% | Quintile 5 Wealthiest 20% | Total Popn. | Quint. 1 Poorest 20% | Quint. 2 Next 20% | Quint. 5 Wealthiest 20% | Total Popn. | Quint. 1 Poorest 20% | Quint. 2 Next 20% | Quint. 5 Top 20% |
| Water Closet linked to sewer: With facility (exclusive use) | 18.3% (15%) | 4.1% (2.7%) | 5% (4.2%) | 31.4% (26.2%) | 21.2% (18.8%) | 5% (3%) | 5.7% (4.4%) | 28.7% (25.5%) | 21.9% (18.3%) | 10.5% (6.5%) | 10% (6.8%) | 34% (29.7%) |
| Water Closet not linked to sewer: With facility (exclusive use) | 43.5% (35.7%) | 19.4% (14%) | 29% (22.4%) | 42% (35.3%) | 38% (31.7%) | 19.9% (15.5%) | 28.8% (22.9%) | 45.7% (39.7%) | 41.9% (36.6%) | 23% (19%) | 33.1% (26.7%) | 46.5% (41.9%) |
| Pit Toilet: With facility (exclusive use) | 36.5% (26.7%) | 71.2% (55.9%) | 63.3% (49%) | 18.1% (11.2%) | 40.6% (30.6%) | 75.9% (58.8%) | 65.3% (51.5) | 25.5% (17.2%) | 36.1% (27.8%) | 66.5% (48%) | 56.9% (46.3%) | 19.3% (14.8%) |
| Other | 0.4% | 0.9% | 0.4% | 0.2% | 0.1% | 0% | 0.1% | 0.1% | 0.1% | 0% | 0% | 0.2% |
| None | 1.3% | 4.5% | 2.3% | 0.4% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Total | 100% | | | | 99.9% | | | | 100% | | | |

Source: Jamaica Survey of Living Conditions. 2001, 2002, 2004

Note: The sample size for JSLC is quite small. A total of 1,668 households were analysed for the 2001 survey. However, in 2002 a much larger sample was taken in order to allow for the analysis of parish level data. In this survey, 6,976 households were analysed. The non-response rate (includes dwellings demolished or closed, refusals and data-cleaning rejections) was 34.8% in 2001 and 27.7% in 2002. The majority of these non-responses are accounted for by demolished or merged dwellings.

Policy development

While the Water Sector Policy, Strategy and Action Plan (2004) and the National Solid Waste Management Policy (2000) provide some guidance for sanitation issues, a comprehensive sanitation policy is being developed to “define sanitation, institutional arrangements and actions required.”

3. LAND TENURE

One of the targets of the environmental sustainability goal of the MDGs is to improve the lives of slum dwellers by 2020 and its corresponding indicator is the proportion of people with access to secure tenure. Tracking security of tenure helps give an overview of the proportion of the population living in physical or environmental deprivation. Secure tenure refers to households that own or are in the process of buying their homes or have a formal rental or tenancy agreement, whether paid or unpaid (United Nations 2003).

Most households have regularised or stable tenure in their own or rented accommodation, (Table 6.7). Home ownership is higher in rural areas than in the KMA and other towns, and the highest proportion of rented accommodation is in the KMA (Table 6.8). Although only 1.2% of households were considered squatters in 2004, the lack of sanitation and access to safe sources of water is a major concern. The Ministry of Agriculture and Lands is currently overseeing the development of a Squatter Management Policy, which will set out a framework for dealing with existing unplanned and illegal settlements and preventing future growth of such communities.

Table 6.7 Households by Tenure Status 2001-2004

| Type of Tenure | 2001 | 2002 | 2004 |
|---------------------------|---------------|-------------|---------------|
| Owned by household member | 57.3% | 61.2% | 56.9% |
| Rented/Leased | 22.9% | 21.6% | 22.5% |
| Rent-free | 18.3% | 16.5% | 19.3% |
| Squatted | 1.3% | 0.6% | 1.2% |
| Other | 0.3% | 0.1% | 0.2% |
| Total: | 100.1% | 100% | 100.1% |

Source: Jamaica Survey of Living Conditions 2001, 2002, 2004

Table 6.8 Households by Tenure Status by Location 2001-2004

| Type of Tenure | 2001 | | | 2002 | | | 2004 | | |
|---------------------------|------|-------------|-------|-------------|---------------|---------------|------------|---------------|-------------|
| | KMA | Other Towns | Rural | KMA | Other Towns | Rural | KMA | Other Towns | Rural |
| Owned by household Member | | | | 47.2% | 57.2% | 71.2% | 44.9% | 61.7% | 63.4% |
| Rented/Leased | | | | 35.9% | 25.1% | 11.7% | 30.3% | 19.9% | 15.9% |
| Rent-free | | | | 16.1% | 16.3% | 16.7% | 20.9% | 15.1% | 19.9% |
| Squatted | | | | 0.8% | 1.4% | 0.3% | 0.7% | 3.0% | 0.6% |
| Other | | | | 0% | 0.1% | 0.2% | 0.2% | 2.0% | 0.2% |
| Total: | | | | 100% | 100.1% | 100.1% | 97% | 101.7% | 100% |

Source: Jamaica Survey of Living Conditions 2001, 2002, 2004

A particular concern linked to security of tenure in the Jamaican context is proof of land ownership and the ability to convert land into working assets that can support livelihoods. The poor are often unable to establish their rights to their land, however, due to inadequate documentation. These assets consequently cannot be turned readily into capital or used as collateral for loans or against an investment. There are persons who have been unable to provide security to access loans to educate their children while in possession of valuable land holdings, because they have no registered title. It is difficult for land held without proof of ownership to produce additional value; it is held in a 'defective' form and is therefore dead capital (de Soto 2000).



Good Practice

The Land Administration and Management Programme (LAMP) Project 2002-2007

An investment in land is the single most valuable investment that most persons will make in their lifetime. However the management of this limited and valuable resource in Jamaica must be streamlined so as to maximize the benefits of ownership. Too many persons find this process too difficult and too costly. The housing stock and the use to which land is put would improve if all landowners were possession of registered titles, because most persons are reluctant to put down firm roots on land which is not owned by them.

The LAMP project is the most comprehensive and far-reaching land tenure projects ever implemented in Jamaica. Its objective was to assist the establishment of a dynamic land market that would promote an efficient use of land resources and allow accessibility to land for all segments of society. The programme had four major components:

- Land Registration
- Land Information Management
- Land Use Planning & Development
- Public Land Management.

The project, which ran from Apr 2000-Feb 2007, was a pilot programme jointly funded by the GOJ and the Inter-American Development Bank (IDB). The remainder of this sub-goal looks at what it found and the future of the work it started.

Documentary Evidence

The lack of clear documentary evidence as to ownership of land in a society which relies heavily on oral tradition and on "word of mouth to pass title" has made the task of titling very difficult. Under law a transfer of an interest in land must be in writing. Hence where individuals cannot substantiate their claim to land, research is required and precautions

have to be taken to ensure that no legal claimant to property is excluded, while claimants whose claims are fraudulent or unsubstantiated benefit.

The processing of all lands so that they can have Certificates of Title is the ultimate aim of the now extended LAMP programme. To bring more lands on to the Register Book of Titles is crucial as the registered title represents the best evidence of land ownership - indefeasible except for fraud. The process of bringing land on to the Register is one of the most complex aspects of conveyancing. The 80-90% rejection of first registration applications of this nature by the Titles Division of the National Land Authority (NLA) supports this statement. Lack of documentary evidence as to ownership, and the need for Grants of Letters of Administration, Probate subdivision and creditable and knowledgeable persons to make declarations on behalf of claimants, add to the difficulties. The requirement of a 30 years root of title to substantiate a claim also makes the process of bringing land onto the register prohibitive.

Land Registration - What LAMP achieved

The objective of this component of LAMP was to develop the new technical and administrative processes required to expand current Government land titling activities to include tenure regularization and clarification. It also contributed to the legal security of property through computer modernization of the Title Registration and Cadastral Systems. Selected areas in St. Catherine Land were formed the pilot area and owners in these locations had the opportunity to participate in the programme. The Government, in an effort to motivate landowners to participate, waived the Stamp Duties and Transfer Tax that would be applicable when applying for Certificates of Title. Other fees were also reduced to a fraction of the prevailing titling cost. 30,000 parcels of land were identified for the pilot project.

Of these 29,837 were completed, with 11,099 being regularized and 18,738 clarified. In addition 7,503 more files have been opened with 5,130 to be processed for regularization and 2,373 for clarification. In addition the Land Titles Division of the National Land Agency has been fully computerized through the procurement of computers, scanners and a Document Imaging System. As such over 520,709 Certificates of Title and 163,827 Caveats have been entered into the system. The preparation of Cadastral maps to support the titling process is well underway.

A National Cadastre - What LAMP achieved.

“LAMP has for the first time in the history of Jamaica undertaken a systematic cadastral survey of lands... Unlike Deposited Plans these cadastral sheets show a number of parcels with diverse owners. The location, extent of boundary, and the area of parcels are identified and the parcel also physically identified on the ground as well as graphically on a map.” (Land Administration and Management Programme 2007:33). Lots are related by proximity. This is beneficial as currently the haphazardous system being adopted has resulted in only approximately 50-60% of properties being registered 115 years after the 1889 Registration of Titles Act (ROTA) was passed. Since there is no orderly method to registration, surveys are not usually tied into a National Grid. The Land Titles Division of the National Land Authority (NLA) continues to encounter problems in identifying properties that are registered or unregistered. Also in instances where records are destroyed there is difficulty in reconstruction. To address this difficulty the Surveys and Mapping Division is well advanced in preparing a cadastral index map using as its base the Land Valuation Maps. The ultimate aim is to overlay on this index map accurate surveys resulting eventually in an accurate cadastre. A cadastral map is very important especially as it relates to instances of dual registration (the same parcels being entered in the register more than once without reference to the previous registration). With a cadastre in place each application to bring a parcel onto the register could be easily checked to determine if the land is previously registered. Even where properties are registered by metes and bounds or description, the cadastre would still enable the properties to be identified.

Writing Wills

As a people we do not have a “Will writing culture”. The reluctance of persons to make wills and the ignorance that attends the laws related to intestacy point to the need for a national campaign in this area. This is reflected in the fact that the LAMP Project Management Unit (PMU) have to date 270 estates to administer compared to 124 wills to probate. Seminars held in the field have revealed that even persons with advanced formal education have little knowledge of this area of the law. The PMU has undertaken a programme to encourage beneficiaries to make Wills, targeting persons who are land owners and are of advanced age. Since the implementation of the LAMP, 27 clients of

the PMU have died showing the need for this service. Forty-three Wills have been written to date.

Adverse Possession

The application format for adverse possession is in most part similar to that of a first registration application. In most instances encountered under the LAMP persons are making an adverse claim against only a portion of a property, resulting in the need for subdivision. The applicants are usually squatters. Individuals occupying the lands are sometimes unaware that the property is titled or that the property occupied is a small part of a large holding.

Government Lands

The Estates Management Division of the NLA deals with the management of Government lands that are vested in the Commissioner of Lands. The LAMP has undertaken an inventory of Government lands and buildings. Large tracts of lands in the project area are Land settlement properties sold by the government to Settlers from the 1920's. In some instances 3rd and 4th generations are still awaiting titles for parcels which are not finally surveyed or even registered. The informal division of these lots further magnifies the problem.

The Land Titling Project undertaken in the 1990's identified some of the issues related to Land Settlements. With the deaths of original settlers or allottees, along with their offspring, there are vast numbers of estates to be administered before title can pass from the Commissioner of lands to an allottee or his/her beneficiaries. The current method of land allocation being undertaken by PRIDE through the Ministry of Housing, Transport, Water and Works is expected to compound these problems. As such a major project must be undertaken to address this problem of Land Settlements on a national scale.

Land Settlements in the LAMP Project Area

The title status of many of the land settlements falling in the project area is cause for great concern. The previous Land Titling Project attempted to solve this problem but was hindered by the fact that many of the initial beneficiaries were deceased and the project had no mandate to address the "winding up" of estates. LAMP is attempting to address this difficulty but due to the number of years that has elapsed since the lots were originally allotted, not only have many of the original allottees died but also their children, and grandchildren, necessitating the processing of numerous estates, and requiring information that in some instances is not forthcoming. This places these properties in the category of 'family lands'. The gravity of the situation is evident by the number of 'splinter titles' in the name of original allottees or in the name of the Commissioner of Lands, issued by the earlier Land Titling Project, which cannot be issued to beneficiaries since no one is in receipt of a Grant of Probate or Letters of Administration in the original estates. An application for Letters of Administration is currently costly and time-consuming.

Family Lands

Unless the matter of 'family lands' is addressed from a legislative standpoint the progress made by LAMP in the project area will be eroded in the medium to long term. An indepth analysis of this situation must be undertaken and special legislation drafted to surmount the many barriers which place a stranglehold on this tenure typology. "Although the system of registration of land is Torrens based, it is suggested that it is time for Jamaica to craft its own legislation to deal with the unique issue such as (sic) 'family lands'." (Land Administration and Management Programme 2007:54). Of particular concern is that some of these parcels represent large holdings (as in one instance 400 acres) with no clear line of succession leading to the existing occupants. Persons are in some instance 6th and 7th persons removed from the registered proprietor through inheritance, sales and gifts. While many properties are entered in the Register Book of Titles many of these are "dormant" as there is no surviving registered owner to deal with titles. Documentation as to succession is sometimes sketchy and in some instances non-existent, and those who are the repository of knowledge are passing away without any written historical data being gathered.

Sustainability of the LAMP Project

Following the close of the project, the Cabinet has taken the following decisions regarding the future activities of the programme so as to ensure its sustainability:

1. The institutionalization of LAMP as a unit within the Ministry of Agriculture & Lands.

2. The implementation of a five year programme in tenure/regularization in other areas of the island to be declared as LAMP areas.
3. The land tenure regularization and clarification of land parcels on behalf of the National Irrigation Commission in several areas of the island.
4. In addition LAMP will undertake tenure regularization and clarification work on behalf of the National Housing Trust and produce 3,000 certificates of title from this exercise.

Over the long term the objective is to bring all unregistered parcels of land under the Registration of Titles Act, and also to generate a national cadastre representing all land parcels. A cadastral map of Jamaica, when complete, will show this for every single inch of land in Jamaica. What will be of importance is the Surveys and Mapping Division's diligence in ensuring that all future surveys in an area for which a cadastral plan has been prepared make reference to and be in conformity with the cadastre, and that the cadastre is continuously updated to reflect these changes.

SUB GOAL 2

Strengthen livelihoods of rural communities

| KEY ISSUES | Indicators | Case studies |
|---|---|--|
| 1. FACILITATING ACCESS TO SUPPORT SERVICES | <ul style="list-style-type: none"> Social networks that facilitate livelihoods | The Santoy Farmers Group |
| 2. ENCOURAGING AGRICULTURAL DIVERSIFICATION/NON-TRADITIONAL CROPS | | |
| 3. ENCOURAGING SUSTAINABLE ECONOMIC DIVERSIFICATION, SUCH AS ECOTOURISM AND OTHER NON- TRADITIONAL LIVELIHOODS | <ul style="list-style-type: none"> Value of exports of traditional and non-traditional crops | Bowden Pen Farmers Association Southern Trelawny Environmental Agency |
| 4. FACILITATING THE DEVELOPMENT OF TRADING AND DISTRIBUTION NETWORKS | | |
| 5. CREATING POSITIVE SYNERGIES WITH LOCAL GOVERNMENT | | |

1. FACILITATING ACCESS TO SUPPORT SERVICES

Building the community economy to utilize human capacity and the natural resource base

The community economy plays an important role in supporting secure and sustainable livelihoods. A strong community economy is one where local people work, own the businesses, buy goods and services, and invest. The benefits to local people are not just monetary: a healthy community economy translates into social benefits such as reduced levels of crime, poverty and other social problems and increased well-being and improved social infrastructure.

Strengthening the community economy is about creating opportunities for groups and individuals. This can be done through improving access to assets and resources as well as capacity building. Access to resources, however, does not necessarily require ownership of resources; there are many ways in which communities and individuals can make use of assets and resources that are owned by others, but many organisations and formal credit schemes do not recognise this. A focus on the community economy would take into account the stock of local knowledge, skills, infrastructure and assets and seek to scale up the income earning ability of people within the communities in which they live. Rae Town in East Kingston, for example, is a fishing village that has become known for hosting popular weekly dances that are attended by many people from outside the community. An economic development challenge for communities like this is to find ways in which private and public actors can help residents build on their local reputation to facilitate sustainable livelihood strategies based on entertainment and culture.

Many non-governmental organisations (NGOs) that work in rural and low-income communities, such as the Local Initiative Facility for the Environment (LIFE) (Box 6.4) believe that there is a need for greater national dialogue on strategies that can be used to develop the community economy. This national dialogue would include more focused policy direction by the government, as well as more private sector involvement in local communities.



Good Practice

Box 6.4

*LIFE (Local Initiative Facility for the Environment):
A Practical Approach to Building the Community Economy*

The words “building the community economy” are easy to say, but in practice not a simple thing to accomplish. One organisation dedicated to this task is the Local Initiative Facility for the Environment (LIFE). Since 2001, LIFE has been working in urban and rural communities, many of which are characterised by poverty and high levels of unemployment, to stimulate economic activity by working with residents to develop their income generating capacity. There is often little or no investment in these communities. Unlike many NGOs, LIFE provides grants to develop small enterprises, along with technical assistance in the form of project design and organisational strengthening through training programmes. LIFE also encourages networking among community groups and organisations. LIFE typically supports initiatives already being undertaken in local communities.

LIFE takes an all-encompassing approach to community development and works not only on building capacity for income generation but also on some of the infrastructural problems and constraints that communities face, such as tenure, housing and environmental health concerns (see also chapter 4, Environment Goal p. ____).

Social networks that facilitate livelihoods

Social networks play an important role in facilitating livelihoods. Communities with vibrant and active social institutions and networks are more likely to have conditions that support a broad-based economy. This social infrastructure can be formal and informal, and in most communities, it includes both. Among the networks that communities rely on are informal credit associations, such as partners, and the synergistic pooling of labour power through workdays, also known variously in different parts of the island as “morning sport”, “day fi day” or “digging match”. Strong social networks are linked to an individual’s or community’s ability to mobilise assets and capitalise on opportunity (Box 6.5).



Good Practice

Box 6.5

The Santoy Farmers’ Group, Hanover

The 12-member Santoy Farmers’ Group has been in operation for approximately nine years, specialising in the production and marketing of exotic and traditional vegetables for the Negril tourist industry. What started out as a casual conversation among strangers has grown into a model of asset mobilisation and development from below that is supporting livelihoods in Hanover and meeting a need for fresh produce in the tourism and food processing sectors.

When the group first got off the ground in 1998, it entered into a production and purchase arrangement with the Sandals chain of hotels with the support of the Rural Agricultural Development Authority (RADA). Under the agreement, Sandals committed to providing the farmers with seeds and an assured market for selected exotic vegetables. In turn, the farmers committed to growing the vegetables to a high quality and providing the hotel chain a consistent supply. The farmers have been able to do this and more. The farmers now sell their products to other hotels, supermarkets, purveyors, exporters and individual households in and around the resort area. The Negril tourist sector accounts for approximately 60% of the group’s weekly sale of fruits and vegetables, which amounts to an average weekly income of more than J\$350,000. More recently, the group has also been supplying scotch bonnet peppers to the Walkerswood agro-processing plant in St. Ann.

The group has access to approximately 30 hectares of land owned or leased by individual members and an additional eight hectares on long-term lease for collective farming. The group has received technical training as well as legal advice from several organisations.

Several factors account for the group’s success. First, the Santoy Farmers’ Group has an effective and dynamic management team. The group’s president is a qualified agriculturist and has more than 15 years experience as a farmer and agricultural science teacher. Additionally, other members of the cooperative are educated up to the secondary level education in agriculture and other subjects, including accounting. The group meets twice per month and its small membership allows for good communication between members. Despite this, the group still experiences problems at times; however, the management encourages individual members to express these concerns openly, in or outside of the regular meetings. Furthermore, all of the executive members have received training in business management including accounting, record keeping, strategic marketing, conflict resolution, group dynamics and business planning.



Good Practice

Box 6.5 (cont'd)
The Santoy Farmers' Group, Hanover

Second, the Santoy group is operated by its own members who live in the surrounding communities. The group was founded by three individuals who saw the need to establish an organised group of farmers in order to be able to supply the Negril hotel sector with fresh fruits and vegetables on a consistent basis. The three met while queuing outside a hotel to make their weekly delivery. The idea of forming a group came about during conversations in which they shared their concerns and ideas. These three individuals, along with a few others, now play a major role in the daily operations of the group.

Third, the group has been able to effectively mobilise the resources needed through their own initiative. Since its establishment, the group has approached a number of local and international funding and technical-support agencies. Over the years the group has received assistance from several of these agencies, including:

Greenhouse Facilities on Group Farm, Santoy, Hanover

- Business planning training (Canadian International Development Agency (CIDA) and the Inter-American Institute on the Cooperation on Agriculture (IICA))
- Training in group dynamics, conflict resolution, interpersonal skills, basic accounting and marketing (Sandals / RADA)
- Cold storage technology and post harvest training (Land O' Lakes International Development Division)
- Setting up of greenhouse technology (USAID/UNDP)



Kevon Rhiney, 2006.

In addition, the group now owns and operates a tractor, a packaging house and office, two pickup trucks, two green houses, several plant nurseries, a group plot, irrigation facilities and are looking towards expanding their packaging house to tap into the export market.

The Santoy group has not been without its share of challenges but it has displayed tremendous resilience and dynamism. Three months after participating in the Sandals/RADA Small Farmers' Project, for example, the original 40-member group collapsed. The large group proved difficult for the members to manage and some individuals undermined the operation by activities such as attempting to sell their own produce under the guise of the cooperative. The group was revived, however, and now has a core membership of 12 farmers. The Santoy farmers have been affected by several hurricanes and face other ongoing challenges, such as praedial larceny. However, through mobilising assets in the form of access to land, training, social networks, and partnerships with large business, the Santoy Farmers' Group in Hanover has been able to meet a specific need in the local agricultural sector and ensure secure and sustainable livelihoods for its members and their families.

Prepared by Kevon Rhiney, Graduate Student, Dept. of Geography, University of the West Indies

2. ENCOURAGING AGRICULTURAL DIVERSIFICATION/NON-TRADITIONAL CROPS

Agriculture is essential to the rural economy. While agriculture accounted for 5.9% of GDP in 2006, there is no available measurement for what percentage of household incomes it generated in rural areas. The government's model for rural development is one in which a robust agricultural sector improves the quality of life of rural people. The government's short-term agricultural development strategy aims to support rural development and livelihoods (Box 6.6). However, it is important that strategies for diversification, such as plans for the development of an ethanol industry, also take into account the livelihood needs of rural people.

Box 6.6

The Agricultural Development Strategy 2005-8

The Agricultural Development Strategy 2005-8 is the long-term plan of the Ministry of Agriculture to 'advance the development of a technologically, modern, efficient and competitive agricultural sector which promotes national food security, export expansion and the growth of agro-industries' (The strategy aims to: contribute to sustainable growth and development through employment, export earnings and food security; halt the decline of the sector; restore productivity; promote expansion of products with viable markets; promote agro-industries, and provide meaningful livelihoods, especially for young people in rural areas. The areas of strategic focus include:

- More efficient use of land
- Enhanced research and technology to drive successful agricultural
- Improved marketing and access to credit
- Support for young people who choose to go into agriculture)
- Support for rural development

Source: Ministry of Agriculture 2005:i. (Full citation needed in list of references)

Non-traditional agriculture

The value of non-traditional exports has hovered just above 40% since 2001 (Table 6.9), but with trade liberalisation and the expiration of preferential arrangements for critical traditional agricultural exports at the end of 2007, non-traditional crops are likely to account for an ever-increasing share of the value of all agricultural exports.

The expansion of non-traditional agriculture increases opportunities for agriculture-based rural livelihoods. It is also an opportunity to move away from conventional farming, with its high level of chemical inputs, towards organic or low chemical input farming with their potential for environmental gains through such practices as soil conservation and use of appropriate technologies (soil preparation, composting, pesticides). Such gains are consistent with the sustainable livelihoods approach.

Supporting and encouraging agricultural diversification as part of a strategy to enable sustainable rural livelihoods requires not only secure tenure and access to farming inputs, but also marketing and business development support to enable communities to mobilise assets, and develop skills and build networks.

Tracking Indicator**Value of Exports of Traditional and Non-Traditional Crops**

Table 6.9 Value in US\$ of non-traditional and traditional export crops

| Crop | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
|------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Total Traditional | 128.7m | 121.9m | 131.3m | 155.4m | 100.4m | 136.7m |
| Sugar | 71.4m | 66.8m | 74.4m | 98.7m | 74.7m | 90.3m |
| Coffee | 29.9m | 32.0m | 29.9m | 38.7m | 16.3m | 29.6m |
| bananas | 18.3m | 17.6m | 18.8m | 12.8m | 4.7m | 13.4m |
| pimento | 3.5m | 2.6m | 2.8m | 2.2m | 2.9m | 1.4m |
| citrus (fresh fruit) | 4.0m | 2.0m | 3.2m | 2.1m | 1.5m | 1.0m |
| cocoa | 1.6m | 0.9m | 2.2m | 0.9m | 0.3m | 1.0m |
| Total Non-Traditional | 95.0m | 83.0m | 94.5m | 90.4m | 88.8m | 94.4m |
| As % of all export crops | 42% | 41% | 42% | 37% | 47% | 41% |
| Grand Total | 223.7m | 204.9m | 225.8 | 245.8 | 189.2m | 231.1m |

Compiled from Economic and Social Surveys of 2003 & 2006, Planning Institute of Jamaica

Agricultural diversification

There are a number of government programmes in place to support agricultural diversification. They include:

- The **Rural Diversification Programme** that is being implemented by the Ministry of Agriculture with support from the European Union. The J\$669 million programme will enable farmers affected by changes in the quality requirements for banana exports to the European Union to sustain their livelihoods through income-earning agricultural, as well as non-agricultural alternatives, in the tourist and service sectors. The six-year programme will benefit farmers in St. Mary, Portland, St. Andrew, and St. Thomas, in particular.

- The **Agricultural Development Project** has an allocation of \$200m for the following targeted sub-sectors:

| | |
|------------------------------|---------------|
| Organic Horticulture | \$10m |
| Organic Agriculture | \$20m |
| Sheep/Goat Production | \$50m |
| Fruit Tree Production | \$50m |
| Fisheries | \$15m |
| Apiculture (bees) | \$30m |
| Hydroponics ¹⁸ | \$10m |
| Farmers' Registration Scheme | \$15m |
| Total: | \$200m |

Source: Office of the Cabinet 2006a: 46-47

By the end of 2006, \$87m had been spent on five of these areas (PIOJ 2006c:10.2).

Organic Farming

There is growing demand for organic produce in Jamaica from supermarket chains, hotels as well as the general public. This is consistent with the global trend: organic agriculture is the fastest growing type of agriculture worldwide. According to the 2007 World of Organic Agriculture, between 2002 and 2005 global sales of organic food and drink increased by 43%. While 2002 sales totalled US\$23 billion, by 2005 they reached US\$33 billion (Willer and Yussefi 2007).

In Jamaica, there are seven farms with a combined total of 376 hectares of land in certified organic practice consistent with the standards of the International Federation of Organic Agriculture Movements (Willer and Yussefi 2007). This represents 0.1% of total agricultural land. The Jamaica Organic Agriculture Movement (JOAM) (see Box 6.7) aims to have a minimum of 1% of agricultural land in organic farming by 2012.

With its emphasis on natural inputs, agro-ecosystem health and locally adapted systems, organic farming is compatible with a sustainable livelihoods approach and with requirements not to burn, to nurture the soil, plant trees and shrubs, and prevent erosion, it is ideal for an island of watersheds like Jamaica. The growth of organic farming in the country presents an opportunity to strengthen livelihoods and the community economy. Organic farming has the potential to provide farmers with new local and export market opportunities. While most demand for organics comes from Europe and North America, their domestic supply is lower than consumption, leading to large volumes of imports from other regions (Willer and Yussefi 2007). The Ministry of Agriculture is developing an organic agriculture policy to provide the framework for the development the sub-sector. The policy is slated to be in place by 2008; it will focus on regulation, certification and monitoring of farms, products and inputs to ensure that the sub-sector is operating at acceptable levels and complies with international organic standards. JOAM is advocating for the adoption of its organic standards as a national standard.

There are a number of constraints to the expansion of organic farming:

- First, the cost of certification is high and can be prohibitive.**
Local inspection costs approximately J\$15,000 and one

Box 6.7

The Jamaica Organic Agriculture Movement

The Jamaica Organic Agriculture Movement (JOAM) is a non profit organisation dedicated to fostering an organic agriculture industry in Jamaica. Established in 2001, JOAM's mission is to facilitate the development of a sustainable and economically viable organic agriculture sector while maintaining organic integrity, promoting health, environmental consciousness, and social responsibility. JOAM's 200 strong membership includes both farmers and consumers.

JOAM has developed local standards for organic farming based on international norms and set up a local certifying body. Its activities include training, awareness building, provision of handbooks, and training organic inspectors. There are now 14 trained local inspectors in Jamaica. JOAM is currently working with the Ministry of Agriculture to develop the national organic agriculture policy.

¹⁸ Growing vegetables in sand, gravel, or liquid to which nutrients have been added. No soil is used.

farmer reports paying US\$450 plus the inspector's transportation per diem cost for international certification.

- **Second, there are no incentives in place to encourage organic farming and agricultural policy currently caters to large farms, while most organics farms are small.** Some of the machinery required by organic framers, such as weed whackers and chipper shredders are not exempt from general consumption tax (GCT). Some countries, like the USA, provide subsidies and other incentives to their organic farmers, which makes it difficult for Jamaican farmers to compete with their US-based counterparts.
- **Third, organic faming is knowledge based and requires both traditional knowledge and formal education** to understand the principles, requirements, and management standards, including permitted substances and practices. Jamaica's low levels of literacy, particularly among male farmers, constrain wider participation.
- **Fourth, the certification and inspection process requires detailed, written records of day-to-day farming and marketing** which must be available for inspection at any time, but many farmers in Jamaica do not exercise such discipline. JOAM is attempting to bring about a culture change among farmers and to promote such practices.

3. ENCOURAGING SUSTAINABLE ECONOMIC DIVERSIFICATION, SUCH AS ECOTOURISM AND OTHER NON TRADITIONAL LIVELIHOODS

Several citizens' groups in rural Jamaica have begun to attempt economic diversification in an effort to achieve sustainable livelihoods through activities such as ecotourism. Ecotourism is a viable option for economic diversification in some rural areas and with its emphasis on linkages to the local economy, cultural heritage and sustainable use of the natural environment, it is compatible with a sustainable livelihoods approach. The stories of an NGO and a a community group that have pursued alternative livelihood strategies are told below.



Good Practice *Successfully Facilitating Environmentally Friendly and Sustainable Rural Economic Diversification: The Southern Trelawny Environmental Agency*

The Southern Trelawny Environmental Agency (STEA) has positively impacted the economic, intellectual, social and cultural life of the people of Trelawny.

Working in close consultation with local communities

STEA is grounded in the communities where it works, having been formed in 1996 out of a citizen meeting convened in Albert Town to discuss the importance of the Cockpit Country as a natural forest reserve. Initial discussions prompted residents in local communities to engage in a wider dialogue about the need to protect this unique area and promote sustainable livelihoods for its residents.

STEA has 221 members, including 12 corporate members. It develops its plans and programmes in close consultation with local communities and organisations. This strategy ensures not only that its work is responsive to local needs and conditions, but also that all parties benefit from pooled resources and expertise.

STEA's mandate is to develop Trelawny as articulated in its objectives of:

1. Promoting the conservation and protection of the Cockpit Country and Trelawny's natural and built environment; and
2. Developing community heritage and eco-tourism in Trelawny by highlighting cultural traditions, historic artefacts and the biodiversity of the Cockpit Country

It has taken a holistic approach in realising these objectives as manifested in the type of projects it has undertaken. These include:

- **Agricultural extension services to small farmers** to train them in soil conservation for southern Trelawny's steep hillsides using a method that annually saves 60 tons of soil per acre, as well as training in improved cultivation, proper production costing, better fertiliser application and the benefits of intercropping.
- **The Trelawny Yam Festival**, a cultural food festival, which is now a fixture on the Jamaican cultural calendar (see more below).
- **Eco-tourism initiatives** involving tours offered through Cockpit Country Adventure Tours (CCAT) (see more below)
- **Water resource management**, including monitoring the 21 water supply systems in southern Trelawny managed by the Parish Council and the National Water Commission under the auspices of a Water Forum that brings community representatives together with technocrats from local and central government and political representatives.
- **Environmental education** to raise awareness of the value of the Cockpit Country's biodiversity and ecosystems and which targets selected high schools and the 61 communities and their 73,000 inhabitants in or on the edge of the Cockpit Country.
- **Child-focused initiatives**, notably building the capacity of basic schools to provide good educational foundation for the future adult citizens of southern Trelawny. STEA has assisted 32 basic schools, with a combined population of more than 2,000 children, by providing play equipment, construction, classroom furniture, and teaching aids under its Child Welfare & Basic Schools Improvement project.

Innovation and creativity

STEA's innovative approach to alternative livelihood strategies led to Jamaica's first food festival in 1997, the Trelawny Yam Festival held every Easter Monday. This festival celebrates the crop that is the basis of many of Trelawny farming families' income. The Festival attracts approximately 10,000 visitors, who include residents from across the island, Jamaicans in the Diaspora, and tourists and generates some J\$8m for the local economy.

The other food festivals that are now so popular in Jamaica, and which provide important local income generation opportunities in several communities across the island, were inspired by the success of STEA approach. STEA was recognised for its contribution by the Ministry of Tourism, Entertainment, and Culture in 2006 when it received the Tourism Achievement Award. A policy outcome that can be related to the success of the Trelawny Yam Festival is that the Ministry of Tourism, Entertainment and Culture now has a budget allocation of \$30m to support food festivals as tourist attractions.

Another area in which STEA has shown great creativity is in its eco-tourism venture, CCAT. Tours through parts of the Cockpit Country by certified local tour guides promote local food, cuisine, flora and fauna. In addition to the guided tours, bed and breakfast options, quality assured by STEA, are available to visitors in nine local households.

Looking to the future

A talented staff committed to high standards of professionalism and ongoing training carries out STEA's work. The Environmental Foundation of Jamaica has recognised its valuable contribution and has been a major supporter over the years. Additional programme funding has come from other state agencies, diplomatic missions, international development partners and the private sector. STEA contributes to its operating costs through the Yam Festival and other small income-generating projects. It aims to be at least 50% self-financing by:

- selling its project management skills to state, donor and private institutions;
- establishing a trust fund; promoting CCAT more widely (it does not presently make a profit); taking a second Yam festival directly to the Diaspora (e.g. in South Florida or New York); and

- opening an agro-processing plant for yam products such as yam wine and yam and pepper sauce.

STEA also intends to advocate for government policy to be more responsive to best practices such as those it has pioneered and to provide funding for small-scale entrepreneurs. STEA believes more government support is needed for eco-tourism ventures and other initiatives aimed at sustainable economic diversification.

Box 6.8

Case Study: The Bowden Pen Farmers' Association

Bowden Pen is located in a beautiful natural setting in the upper Rio Grande Valley and is one of the wettest places on earth. The members of the Farmers' Association have recognised the uniqueness of their surroundings and have begun to diversify their livelihoods through ecotourism, reducing their dependence on diminishing returns from their traditional cash crop, ginger.

Members of the Bowden Pen Farmers' Association are involved in a variety of activities including farming, providing hospitality in wooden cabins, and acting as guides on trails in the Blue and John Crow Mountains National Park. Support for these activities has been provided by grant funding from the Environmental Foundation of Jamaica (EFJ) and the UNDP's Global Environment Facility's Small Grants Programme.

The Association has also entered into a Memorandum of Understanding with the Jamaica Conservation Development Trust (JCDDT) to collaborate in managing the Blue and John Crow Mountains National Park. JCDDT is the NGO that has been delegated management responsibility for the park by NEPA (see chapter 4, Environment, p. __). Cabins have been refurbished to cater for visitors, who include university researchers, hikers and eco-tourists, and the historic Maroon Cunha-Cunha (Couldn't, Couldn't) Pass trail is maintained by members of the Association on behalf of JCDDT.

3. CREATING POSITIVE SYNERGIES WITH LOCAL GOVERNMENT

Local government structures can play an important role in creating the conditions for livelihoods through the management of critical infrastructure, such as water, roads, and markets. They are also critical to expanding opportunity by ensuring that development plans are compatible with, and support, a sustainable livelihoods framework (Box 6.9).

The local government reform process is an opportunity to increase delegation of responsibility for local and regional development. Structures such as Parish Development Committees (PDCs) have a critical role to play in shaping local development processes, as they are the primary mechanism for citizen/civil society participation in governance (see Governance Goal p. __). PDCs can play a role in ensuring that development activities improve productivity of existing livelihood systems and create new opportunities through appropriate investment and technology inputs.



View from the Cunha Cunha Pass, maintained by the Bowden Pen Farmers' Association

Box 6.9

Sustainable Livelihoods and the St. Mary Parish Council's Development Vision

In setting out its vision for 2006 to 2026, the St. Mary Parish Council has articulated a number of overarching themes and objectives, which include economic development through a diversified economy and sustainable management of the parish's natural resources. These have been conceptualised as including critical livelihood activities that the Parish Council aims to support through a range of activities and initiatives, including:

- assisting small business development;
- developing cottage industries to supply the tourism industry;
- promoting heritage, community and eco-tourism;
- improving farming techniques through education and encouraging environmentally sensitive methods of farming;
- encouraging financial institutions to offer more support to small farmers; and
- promoting organic farming as well as non-traditional agriculture such as goat farming and apiculture.

Source: St. Mary Parish Council Strategic Development Plan

SUB-GOAL 3

Strengthen the livelihood base of poor urban communities

| KEY ISSUES | Indicators | Case studies |
|---|---|--------------------------------------|
| 1. FACILITATING ACCESS TO SUPPORT SERVICES | • Social networks that facilitate livelihoods | Asset mobilization in the inner city |
| | • Impact of violence on businesses that operate in the community | Good Friday War, Jones Town |
| 2. ENCOURAGING SUSTAINABLE ECONOMIC DIVERSIFICATION, SUCH AS ECOTOURISM AND OTHER NON TRADITIONAL LIVELIHOODS | • Assessment of the livelihood impact of stigma on communities and their citizens | |
| | | |
| 3. FACILITATING THE DEVELOPMENT OF TRADING AND DISTRIBUTION NETWORKS | | |
| 4. CREATING POSITIVE SYNERGIES WITH LOCAL GOVERNMENT | • Percentage change in disbursement of micro-enterprise loans | |
| 5. ENCOURAGING ENTREPRENEURSHIP | | |

1. FACILITATING ACCESS TO SUPPORT SERVICES

Sustainable Livelihoods in the Urban Context

The factors that affect the livelihoods of the urban poor include:

- greater dependency on cash income and less reliance on agriculture and natural resources;
- low wages from work at insecure jobs;
- a large number of women working outside the home;¹⁹
- legal obstacles, including insecure land and housing tenure;
- inadequate access to safe water, sanitation, and health services;
- frequently weak social networks, which often do not transcend the geographic boundaries of communities (Frankenberger et al. 2000).

Two additional significant factors in the Jamaican context are:

- violence;
- exclusion and stigma.

The impact of violence is discussed below and exclusion is explored in chapter 2, Social Integration, p. ___.

Tracking Indicator



Social networks that facilitate livelihoods

The informal relationships that help people get by are an important element of livelihood strategies. The social networks that people are part of can give them access to assets - money, goods, tools, or labour (DFID 2001). The ways in which assets can be mobilised in an inner-city community is vividly illustrated in Waterhouse, West Kingston (Box 6.10). The assets that are used by residents of this community include labour power, skills and tools, access to land, and social networks, as well as financial capital in various forms. However, these are inter-related in complex ways: social networks with friends and relations overseas provide access to money through remittances. Labour power facilitates the learning of new skills, which, in turn, enables the more productive use of labour power.

¹⁹ With inadequate childcare support, we may add.

Box 6.10

Case Study *Asset Mobilisation in the Inner City: The Case of Waterhouse*

Residents of the west Kingston inner-city community of Waterhouse use their labour as an asset in a variety of ways. Some work in a variety of jobs in the formal sector: examples include the women who work as community health workers in the local clinic, and young men working in low-skilled jobs such as pumping petrol. However, a significant number of residents are engaged in informal sector employment of various kinds.

There are approximately 25 small-scale aluminium smelting operations in Waterhouse that provide employment and are an important source of income to the community. In these workshops, furnaces that burn waste engine oil melt scrap aluminium, which is then moulded into pots, pans, spoons, and other metal objects. They vary in size from small sheds run by a single individual, to larger workshops with six or seven men working at the same time. These operations are a significant source of employment for community members, and represent one of very few examples of recycling taking place in Jamaica. They also provide cheap, locally produced utensils to Jamaicans, thus reducing the need to buy imported products

The furnace in a metal smelting workshop in Waterhouse

Workers in the informal metal smelting industry possess a variety of skills, which they have acquired over time. Acquiring the necessary skills to work in the sector requires appropriate social assets in the form of established smelters who are willing to give an individual the opportunity to learn the trade. In addition to the skills, ownership of (or at least access to) specific tools – such as a furnace and moulds – is required to operate successfully in this sector.

Access to land as an asset for productive use – which does not necessarily imply ownership – is usually linked with tenure for housing. All the individuals operating their own smelting workshops in Waterhouse share the characteristic of having access to a piece of land in the community that they can use for this purpose. Those who continue to work for others do not have the same access to land, or have fewer direct linkages to individuals with this land space. Land is also used for operating small retail outlets: in several cases, there is a smelting workshop operated at the back of the house by a man, with a retail store at the front operated by his wife/partner.



David Dodman

The residents of Waterhouse draw on a variety of social networks as assets to facilitate secure and sustainable livelihoods. These include community-based organisations such as the Building Together Citizens' Association, and the local health centre, which was built with international funding. The community also benefits financially through social networks incorporating the local private sector – the football club and community have both received extensive sponsorship by Tank-Weld, one of Jamaica's largest civil engineering firms.

The residents of Waterhouse face a range of social and economic challenges. However, their attempts to provide secure and sustainable livelihoods for themselves and their families involve a variety of strategies involving the mobilisation of different assets. Ensuring secure and sustainable livelihoods in this context requires recognition of these different assets, and diverse efforts to strengthen these.

Prepared by David Dodman, Department of Geography and Geology, University of the West Indies, Mona

Tracking Indicator***Impact of violence***

Violence is a deterrent to enterprise and income generation in inner city areas. Violence also erodes the social networks that are critical to successful livelihood strategies. Beyond the obvious impacts of injury and death, violence affects all aspects of community life as people are less likely to leave their homes and levels of tension and distrust increase (Moser and Holland 1997 cited in World Bank 2007). The gang conflicts that plague many of Jamaica's inner city communities have multiple impacts on community life. Commerce, school attendance and recreation are all affected (Box 6.10).

Box 6.11**Case Study*****The Impact of the Good Friday 2004 War on the Business Community and Consumers in Jones Town***

Peace is fragile in many of Kingston's inner city communities and conflicts between opposing groups or factions often disrupt entire communities, leaving few residents unaffected. Jones Town is no exception. The 9 April 2004 killing of a local resident and businessman, Mr. Chunksey Folkes, sparked a conflict that continues some three years later, affecting aspects of the community's economic and social life and forcing people to change how they once lived.

As a result of the Good Friday War, as the conflict is commonly known, commercial activity in Jones Town's 'unsafe' or 'borderline areas' has contracted severely. In some cases this has led to the complete closure of businesses, resulting in loss of income for the owners and of jobs for residents. Mr. Folkes operated a thriving illegal gambling (cash pot) business in Jones Town and the surrounding areas. With 120 women on his pay roll selling cash pot, he was an important source of employment, despite the illegal nature of his business. After his death, the business closed down and all 120 women were out of a job. But Mr. Folkes's employees and their families are not the only casualties of this conflict. Jones Town is made up of three areas - Craig Town, Jones Town and Admiral Town (each with associated gangs). Businesses on the borderline between warring sides have suffered great losses. Prior to the war, for example, Mannings Street, a key borderline street, had three grocery shops and one cook shop. But since the start of the conflict, this area is now unsafe. The cook shop and two of the groceries have closed down. The third grocery is barely surviving. Its regular customers can now be counted on two hands, down from almost 200. Its operator says, "before the war, mi use to sell 60 to 80 bread a week, now mi a struggle fi sell 15."

Residents considered neutral still patronise his shop and sometimes buy goods for former customers who do not have the same ability to enter a border area. Although this border area is unsafe for people who are identified with one of the warring groups, there are some residents who are seen as unconnected by family or friendship to the groups in question, and some older community members are so highly respected that they can go anywhere. These people are "safe", but they are not the majority.

Businesses operating in safe zones have seen an increase in sales, however. Pryce Street is the main business area in Jones Town and it is a safe zone. There are six grocery shops, four cook shops, and five bars. Since the start of the war all these businesses have recorded a 50 % average increase in sales. The men in the area visit Pryce Street to hear the latest news, since this is where people now congregate. Not only do customers in Jones Town (the largest of the three areas) now confine their business to this area, some have also stopped patronising the wholesale stores on Slipe Road, as, unsure of whom they will meet, they are afraid to enter a neutral zone. People also go downtown less often than before, as they are no longer willing to walk there or even to Slipe Road to take a bus. They would rather use a \$50 taxi or shop in Jones Town.

As people walk less, there has been an increase in business for taxi drivers. But restrictions in movement for consumers has meant reduced choice and higher prices, so residents have to spend more of their disposable income on food and drink. Instead of shopping wholesale, as many people used to do, they are now forced to buy their groceries at the more expensive 'corner stores.' The household shopper has been affected, as has been the 'social beer drinker', who now has to buy single bottles from the bar instead of 'six-packs' at the wholesale.

Box 6.11 (cont'd)**Case Study *The Impact of the Good Friday 2004 War on the Business Community and Consumers in Jones Town***

The conflict has also restricted students' movements and affected school attendance. Some students have changed schools while others are unable to go to school for long periods. His Majesty's Basic School on Mannings Street, for example, which formerly housed over 65 students, is now down to 12 regular attendees. Declining basic school attendance also has economic consequences as teachers' wages are based on the collection of school fees.

Recreation, a reliever of stress, has been another casualty of the conflict. Dances are very popular in Jones Town, but since 2004, there has been a drastic reduction in the number of dances staged in the area. Before the war, there were three big dances in different parts of the community each week. These dances would gross between J\$20,000 and to J\$100,000 in liquor sales. However, the wholesale liquor store in Craig Town, which provided liquor on consignment, was one of the businesses that closed down because of the war. This closure, plus the number of unsafe areas across the community, has severely affected the dances and now there are barely three a month.

2. ENCOURAGING SUSTAINABLE ECONOMIC DIVERSIFICATION, SUCH AS HERITAGE TOURISM AND OTHER NON-TRADITIONAL LIVELIHOODS

Untapped Potential: Heritage Tourism in Urban Areas

Cultural heritage tourism is the fastest growing segment of the tourism sector, increasing by 30% annually (Jamaica National Heritage Trust 1998 cited in Hamilton 2001). Jamaica's Kingston Metropolitan Area (KMA) is generally thought of as a commercial and financial centre, rather than a magnet for tourists. But with 55 of Jamaica's 125 declared protected monuments located in Kingston, St. Andrew and St Catherine, the metropolitan area potentially has much to offer in the way of heritage and cultural attractions. Many of these sites are in need of upkeep, however. In addition to the sites and monuments listed in Table 6.10, KMA boasts several sites associated with the history and evolution of reggae music and there are several community parties such as Sundays at Rae Town and Passa Passa in West Kingston that have the potential to be developed into heritage tourism attractions that stimulate alternative livelihood activities. A 1997 exit survey of visitors to Jamaica revealed that more than 60% of the visitors regarded "learning about different cultures" as an important consideration when planning their vacation. (Jamaica National Heritage Trust 1998 cited in Hamilton 2001).

Table 6.10 *Declared National Monuments in KMA*

| St. Catherine | Kingston | St Andrew |
|--------------------------------|--------------------------------------|--------------------------------|
| Colbeck Castle | Liberty Hall | Half Way Tree Clock Tower |
| Altenheim House | Old Jewish Cemetery | Admiral's Mountain Great House |
| Spanish Town Historic District | Negro Aroused | "Regardless" |
| Port Henderson | 40 Harbour Street | University of the West Indies |
| Spanish Town Cathedral | Wesley Methodist Church | Mico College |
| | The Admiralty House | - The Kelvin Lodge |
| | Fort Charles | - The Porter's Lodge |
| | Coke Methodist Church | - The Chapel |
| Phillipo Baptist Church | Holy Trinity Cathedral | Jamaica College |
| | Headquarters House | - The Simms Hall |
| | Port Royal and the Palisadoes | - The Scotland Building |
| | Ward Theatre | - The Assembly Hall |
| Highgate House | Rockfort Mineral Bath | Devon House |
| St. Dorothy's Anglican Church | Jamaica Free Baptist Church | Oakton House |
| | National Heroes Park | 24 Tucker Avenue |
| | - The Bust of General Antonio Maceo | Hope Botanical Gardens |
| | - The Monument to Rt. Excellencies | Buxton House |
| | George William Gordon and Paul Bogle | Mona Great House |
| | | |

| St. Catherine | Kingston | St Andrew |
|---------------|---|-----------|
| | <ul style="list-style-type: none"> - The Monument to Rt. Excellent Marcus Garvey - The Monument to Rt. Excellent Norman Manley - The Monument to Rt. Excellent Alexander Bustamante - The Monument to Rt. Excellent Sam Sharpe - The Monument to Rt. Excellent Nanny of the Maroons - The Monument to Rt. Hon Donald Sangster The Cenotaph | |
| | <u>St. William Grant Park</u> <ul style="list-style-type: none"> - The Statue of Queen Victoria - The Statue of Father Joseph Dupont - The Statue of Hon. Edward Jordan - The Statue of Sir Charles Metcalfe - The Statue of Rt. Excellent Alexander Bustamante | |

Source: Jamaica Gazette, Declared National Monuments (June 12, 2003) and the Jamaica National Heritage Trust (Source and list need to be double-checked)

The culture and heritage tourism income generating potential of KMA is largely untapped, and several of the attempts to capitalise it have fallen short of what could be achieved.

Realising KMA's culture and heritage tourism potential requires addressing several challenges, including maintenance of sites, attending to environmental concerns and tackling crime and violence as well as the perception of crime and violence. A 2001 report on strategies for employment growth and poverty alleviation identified the following broad areas of need for Heritage Tourism development, which are relevant to both urban and rural contexts:

- Improve technical and managerial capacity
- Support for organisations providing core community-based activities that provide externalities for other local businesses
- Improve access to financing, particular seed financing and grants for MSEs
- Improve networking of activities among related firms and sectors
- Improve marketing
- Provide public forums for discussion of cultural issues to improve community awareness (Hamilton 2001:59).

SUB-GOAL 4
Expand and strengthen training opportunities to meet
labour market needs

| KEY ISSUES | Indicators | Case studies |
|-----------------------------|--|------------------------------|
| 1. LABOUR FORCE BEHAVIOUR | <ul style="list-style-type: none"> • Labour force participation • Percentage and N° of people receiving training | |
| 2. TRAINING FOR LIVELIHOODS | | Air Jamaica Youth Internship |

1. LABOUR FORCE BEHAVIOUR

The labour force is defined as economically active persons, age 14 years and over, including the armed forces and the unemployed, but excluding homemakers, students, and other economically inactive groups.

Male participation in the labour force has traditionally been higher than that of females and this trend continues (Table 6.11). At 14.5% in 2006, the unemployment rate among women is twice of men (7%).

In 2006, the overall unemployment rate declined to 10.3%, from 11.7% in 2004 and 15% in 2001. Women accounted for 62% of the unemployed. With an unemployment rate of 17.4% for young males and 31.6% for young females, youth between 14 and 24 years were just over two times more likely to be unemployed than adults 25 years and older (PIOJ 2006).

Tracking Indicator *Labour Force Participation*



Table 6.11 Employment and Unemployment Rate by Gender 2001 – 2006

| | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
|---|-------|-------|-------|-------|-------|-------|
| Males | | | | | | |
| Total Male Labour Force ('000) | 618.1 | 618.4 | 663.3 | 663.5 | 681.5 | 695.6 |
| Labour Force as percentage of Total Male Population | 48.1 | 47.8 | 51.0 | 50.8 | 51.9 | 52.8 |
| Employment Rate | 89.8 | 89.4 | 92.2 | 91.8 | 92.4 | 93.0 |
| Unemployment Rate | 10.2 | 10.6 | 7.8 | 7.9 | 7.6 | 7.0 |
| Job Seeking Rate | 4.4 | 4.8 | 3.7 | 4.4 | 3.9 | 4.1 |
| Females | | | | | | |
| Total Female Labour Force ('000) | 486.7 | 506.1 | 526.4 | 531.3 | 541.6 | 557.5 |
| Labour Force as Percentage Of Total Female Population | 36.7 | 38.0 | 39.3 | 39.5 | 40.1 | 41.0 |
| Employment Rate | 78.6 | 79.3 | 84.0 | 83.6 | 84.2 | 85.5 |
| Unemployment Rate | 21.4 | 20.7 | 16.0 | 16.4 | 15.8 | 14.5 |
| Job Seeking Rate | 9.6 | 8.4 | 6.6 | 8.3 | 7.5 | 7.5 |

Source: STATIN Labour Force Survey 2005/ESSJ 2002, 2004, 2005, 2006.

There are approximately 40% more women (424,900) than (250,100) men outside the labour force labour force (Table 6.12). The main reasons given for being out of the labour force is not wanting to work or being a full time student. There is a need for a better understanding the factors that cause people, especially women, not to want to work.

Table 6.12 Persons outside the Labour Force by Reason 2003-2005 (using Oct.)

| Reason | Oct. 2003 | | Oct. 2004 | | Oct. 2005 | | Oct. 2006 | |
|------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------|---|
| | Males | Females | Males | Females | Males | Females | M | F |
| Did not want to work | 93,400 | 224,100 | 100,700 | 229,800 | 106,100 | 232,100 | | |
| At school full time | 115,200 | 132,100 | 112,200 | 133,700 | 118,100 | 133,300 | | |
| Staying home with dependents | 300 | 26,500 | 500 | 19,400 | 200 | 21,700 | | |
| Incapable of work | 20,300 | 23,600 | 17,800 | 21,700 | 17,900 | 19,900 | | |
| Illness | 6,500 | 8,400 | 5,100 | 7,900 | 5,700 | 8,000 | | |
| Pregnant | - | 5,000 | - | 5,200 | - | 2,400 | | |
| Home Duties | 100 | 3,300 | 200 | 5,200 | 0 | 4,600 | | |
| Do not need job | 0 | 100 | 100 | 0 | 0 | 100 | | |
| School part-time | 400 | 1,300 | 700 | 1,600 | 300 | 600 | | |
| Other | 1,800 | 1,800 | 1,200 | 2,100 | 1,800 | 2,200 | | |
| Total | 238,000 | 426,200 | 238,500 | 426,600 | 250,100 | 424,900 | | |

Source: STATIN Labour Force Survey 2003, 2004, 2005

Box 6.11

Labour Force Data: What the Terminology Means

Total Labour Force: The Statistical Institute of Jamaica (STATIN) defines the labour force as all persons who are employed in any form of economic activity for one hour or more during the survey week. The Labour Force also includes persons who are on leave from their jobs during the survey week, those who although without a job are looking for work, wanted work and were in a position to accept work during the period. Individuals working as trainees or apprentices are counted as employed, as are those working without pay in family (or other) for profit businesses.

Employed: This refers to people who had jobs during the survey week.

Unemployed: This category includes people who had no jobs during the survey week. It includes active job seekers who are 'looking for work' and those wanting and available for work. Individuals are considered to be looking for work if they have taken active steps to find employment, including registered at an employment agency, responded to want ads, visited job sites seeking employment, made enquiries regarding self-employment opportunities or asked someone to try to find them a job.

Outside of the labour force: A person is classified as 'outside the labour force' if s/he is 14 years and older and not classified as employed or unemployed. This includes full time students, people who are incapable of working, those not wanting or unavailable for work.

The Working Poor

The working poor are "individuals engaged in either paid or self-employment who belong to households with an adult equivalent per capita household expenditure (or income) that falls below a specified poverty line" (Watson Williams 2006).

In 2006, the national minimum wage increased from J\$2,400 per week to J\$2,800 per 40 hour week and the hourly rate for industrial security guards went up from \$90 to \$103.50. Security guards also receive other remuneration in the form of various allowances (laundry, dog handling, firearm). Although the annual minimum wage is adequate to move an individual above the poverty line, once s/he has to provide for others, it becomes inadequate (Henry-Lee et al. 2001).

Research on the working poor in Jamaica (Watson Williams 2006) has found:

- As expected, the incidence of poverty is lower among the employed than among the general population. For example, in 2003 approximately one in six workers (16.8%) were considered to be below the poverty line, compared with just under one in five (19.1%) of the general population.
- The characteristics of the working poor mirror those of the poor in the general population, with poverty among employed people in rural areas more than twice as high than among their counterparts in KMA and other towns.
- More than 40% of the working poor earn their living in agriculture and fisheries.
- Own account workers have the highest incidence of poverty as the self-employed would be largely found in farming, small scale distribution (vending) and personal services, such as household assistance services and gardening.
- Although female-headed household are more likely to be poor, men account for the majority of the employed poor.
- Approximately 60% of employed people whose consumption is at or below the poverty line are men.
- Men aged 45 years and older accounted for more than one-fifth of the working poor in 1999 and 2001. (Men make up more than 50% of the Jamaican labour force.)
- Young women make up the smallest group within the working poor. The reasons for this may be that the unemployment rate among young women is almost twice that for young men and young women are more likely to be out of the labour force due to continuing education or the responsibility of childrearing activities.
- Many of the working poor have attained secondary level education. The overwhelming majority, however, leave school with no academic qualification – 92% of men and 95.5% of women.

The clear implication of these findings is that we need to find ways of moving the working poor from subsistence to long-term sustainability and wealth-creation. The findings suggest there might be need to raise skills levels by widening access to education and training, as many of the working poor have been educated to secondary level, but few leave school with any qualifications. In fact, some 77.3% of the labour force has no vocational, technical or professional qualifications (Kerr et al 2006). The findings also suggest there is need for restructuring and growing the agricultural and fisheries sectors, given that 44.5% of the working poor are employed in these areas. With so many own-account workers among the working poor, many of whom are in the informal economy, there are concerns about protecting workers who are not part of the formal economy.

2. TRAINING FOR LIVELIHOODS

Education and training are critical for increased livelihood options. Changing global and local labour market conditions, including the Caribbean Single Market and Economy (CSME), require a certain level of adaptability within the labour force, which must have lifelong opportunities to acquire the knowledge and skills needed to keep pace with change (see chapter 3, *Education and Skills*, p. ___).

The philosophy that guides training has changed from preparing people for a specific job to empowering people so that they have the skills to pursue a livelihood, particularly in the context of change. This involves giving learners social skills and not just technical knowledge and ability. Formal vocational training and education without a life skills component does not adequately prepare individuals (particularly young people with little practical experience of the world) to earn a living and make good life-style and livelihood choices. Programmes that are too narrow in technical or vocational scope may end up restricting an individual's possibilities for enterprise. Life skills training can help build and individual's capacity to use assets, deal with change, stresses and shocks.

The country's leading provider of technical vocational education training, the Human Employment and Resource Training Trust /National Training Agency (HEART Trust/NTA) emphasises life skills in its training programmes. The HEART Trust/NTA has set out to create the "ideal worker citizen" who "has [] the capacity to create and take advantage of opportunities to control, improve, maintain and promote physical, mental, social and spiritual well being; and to contribute to the healing and welfare of the community and country." The HEART Trust/NTA's life skills training includes building social skills as well as self-esteem. The Trust recognises that people need to be taught how to cope and excel in the work environment, thus the culture of good work ethics and on-the-job life coping skills (such as problem solving, teamwork, proper grooming habits, etc.) are an integral part of everyday learning activities. A challenge to the training process is closing the gap between what employers want and what employees perceive their role be.

Between 2001 and 2005, the HEART Trust/NTA, trained 162,706 people (Table 6.13). Enrolment increased by 161.4% between 2001/02 and 2005/06, while completions increased by 508.8%. The government has set a target of having half the workforce certified by HEART Trust/NTA by 2011. As "77.3% of the labour force and 70.2% of first time job seekers have

no vocational, technical or professional qualifications" (Kerr et al. 2006:2), this target seems appropriate as increased levels of training are indeed needed.

Tracking Indicator



Percentage and number of people receiving training

Table 6.13

HEART Trust/NTA Enrolment and completion 2001/02 – 2005/06

| | 2001/02 | 2002/03 | 2003/04 | 2004/05 | 2005/06 |
|--------------------|---------|---------|---------|---------|---------|
| Annual Enrolment | 33,049 | 34,679 | 42,490 | 61,040 | 86,398 |
| Completions/Output | 13,750 | 13,695 | 18,522 | 33,027 | 83,712 |

Source: HEART Trust/NTA

While the HEART Trust/NTA is the largest provider of technical and vocational training, it is not the only organisation doing so. Several NGOs, community and faith-based organisations also provide training, but there is no system for monitoring and tracking all such programmes, consequently comprehensive data on the number of people receiving technical and vocational training are not available.

Youth and the Labour Market

Higher unemployment rates among young people between the ages of 14 and 24 years than the general population point to particular challenges faced by this group as they seek to make the transition from school to the world of work. The independence of the educational system from labour market needs has long been identified as one of the major difficulties young people face in entering the labour market (Anderson 1997 cited in Kerr et al. 2006). The perceptions and experience of 3,685 employed, unemployed and self-employed young people surveyed in 2004 for a Government of Jamaica/International Labour Organisation study of school to work transition support this. Among all youth, lack of suitable training opportunities was identified, on average, as the main barrier to finding suitable employment. However, within each of these groups there were marked differences in perception and experience: among the youth who were not working, an unsuitable general education was thought to be the main obstacle to work. Among those in employment however, it was unsuitable vocational education, and for the self employed it was lack of suitable training opportunities (Kerr et al 2006).

Success in the labour market is linked to educational attainment: among the youth surveyed those with higher education were more likely to be employed than those with lower qualifications, and those with vocational training and work experience were more likely to be employed than those without. Employed youth with work experience had a shorter job search (7.1 months) than those without (9 months) (Kerr et al 2006:48).

The evidence points to a need to expand opportunities for skill training and to decrease the gap between general education and labour market needs. To meet demand, the response has to be multi-sectoral with government programmes like HEART Trust/NTA and the National Youth Service (Box 6.12), which partners with the private sector, as well as private sector offerings like the one-year Air Jamaica Internship scheme, which emphasises skill training and academic qualifications (Box 6.13).

The National Youth Service (NYS) provides opportunities for young Jamaicans between 17 and 24 years to acquire workforce competencies and experience, along with appropriate social skills. The NYS operates three main programmes: the Corps Programme, the National Summer Employment Programme (NSEP) and the Jamaica Values and Attitudes Programme for Tertiary Students (JAMVAT). The first two are described in Box 6.13, **while a brief description of JAMVAT appears in chapter 3, Education and Skills, p. ____.**

The NYS Corps Programme was reintroduced in 1995 and in 2001 it was evaluated by an International Development Bank (IDB) funded Tracer Study to assess long-term impact on the 1995 to 1997 cohorts. The study found that the NYS had a beneficial effect on 60% of the participants. For example, there was a 52% lower unemployment among graduates than among the control group used in the evaluation, and 20% of NYS graduates went on to tertiary studies, compared with 6% of the control group. The National Youth Service (NYS) was slated to increase its intake from 3,500 to 8,000 trainees in 2006/07.

Tracking Indicator



N° of Youth Trained in NYS Corps Programme

Table 6.14 Number of Youth Trained and Employed under National Youth Service Corps Programme by Gender 2001/2 – 2007/8

| | 2001/2 | 2002/3 | 2003/4 | 2004/5 | 2005/6 | 2006/7 |
|-------------|--------|--------|--------|--------|--------|--------|
| No. trained | 1,552 | 1,181 | 1,456 | 1,962 | 3,340 | 5,462 |
| Male | n/a | n/a | 43% | 39% | 42% | 47% |
| Female | n/a | n/a | 57% | 61% | 58% | 53% |

Source: National Youth Service

Tracking Indicator *N° of Youth Employed under National Youth Service Summer Employment Programme*



Table 6.15 No. of youth employed under NYS summer employment programme

| | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 |
|--------------|-------|-------------------------|---------------------|-------|-------|-------|---------------------|
| No. employed | 4,609 | 5,457 M:35% F:65% | 4,000 (estimate) | 4,195 | 4,576 | 4,760 | 5,796 (estimate) |
| Expenditure | \$50m | \$50m | \$40m | \$40m | \$50m | \$50m | \$60m |

Source: National Youth Service

2002 is the only year for which data on gender is available



Good Practice

Box 6.12

The National Youth Service

Corps Programme

The Corps Programme provides training and on-the-job experience in one of the following corps: early childhood education, conservation, customer care, uniform, sales and administration, and micro-entrepreneurship. Minimum requirements to qualify for training in the various corps are two CXC subjects. Training lasts one month, after which trainees are placed in public and private sector organisations for six months and receive a stipend of \$2,400 per week, which is provided by the employer through NYS. At the end of the programme, trainees receive a certificate of completion. Trainees are NCTVET certified at the level they have reached.

Since 2001, 17,139 young people have benefited from the programme. Participants have reported gaining respect for authority, and an appreciation of the need for personal discipline. The emphases on positive communication skills, consistent teamwork, and personal initiative have often been highlighted as well. Employers have been pleased with the trainees' attitudes and values, including respect for authority and high levels of productivity

National Summer Employment Programme

The National Summer Employment Programme (NSEEP) was introduced in 2001; it aims to introduce young people to the world of work and targets secondary school students in the 4th, 5th and 6th forms, and at the tertiary level, with a demonstrable need for summer employment to offset back-to-school costs. Each year, up to 1% of the participants are unattached youth who are recent but unemployed graduates. Participants in the three week programme (two per summer) received a stipend of \$3,000 per week if in school or \$3,500 if out of school. The programme emphasises such values as professionalism, proper work ethics, deportment and self-responsibility. Several participants have gone on to full-time work because of their summer placements. The programme has helped participants to gain experience in their field of choice, as well as open their eyes to other career choices.



Good Practice

Box 6.13

Air Jamaica provides one-year internship programme to give inner-city youths a head-start

It is hard for young people leaving school to get a job. The average waiting time is between 11 months and almost two years (see Table 3.33 in chapter 3, *Education and Skills*, p. ___). For some it is less but for others it is more - some give up. What can be done to help young people enter the labour market, especially those from the inner city who have the added burden of area stigma?

Air Jamaica's Human Resources Manager, Donna Singh, pondered this problem and came up with an idea that her employers agreed to try. For the past two years, Air Jamaica has provided one-year internships to 12 young people from inner city communities in Kingston and Montego Bay. Initial selection of interns is done in collaboration with the Kingston Restoration Company, a non-government organisation assisting Kingston's inner city communities, and the Dispute Resolution Foundation's Peace and Justice Centre in Flankers, St. James. The young people must be between the ages of 18 and 25 years and must have a CXC qualification in Maths or English, preferably both. While they are on the internship they must work and study, as they have to take two CXC subjects at evening school. Class and exam fees are part of the internship package.

This is a customised apprenticeship. The interns start with an orientation. Each intern wears an Air Jamaica uniform and is assigned a desk and computer. Like HEART Trainees, they are paid a stipend of \$3,600 per week. For the first six months they rotate among the company's three areas of operation, and then they get to work in their preferred area for the last six months. They take part in regular staff training on such things as ramp awareness, but they also have sessions specially oriented to their needs. These young people, like their peers in the wider society, have problems and need guidance. Some have severe problems associated with the socio-economic environment of the communities where they live. Each intern is assigned a member of staff as a mentor and Ms. Singh provides overall support and monitoring.

Such close monitoring of the interns and their progress makes it possible to identify problems and solutions at an early stage. For example, there was one trainee in the first cohort who was not suited to office work. Once this was discovered, Air Jamaica arranged for him to go to the Jamaica-German Automotive School, where he was able to better use his talents.

Each intern leaves with a portfolio of their work in the company, including their evaluations, so that they can step with confidence into the world of work with experience in a leading company under their belts and recommendations. Air Jamaica also gives them a bonus in extra exposure to the world – a return airline ticket.

Ms. Singh says the programme has worked well which is why Air Jamaica is repeating it for a second year. The staff have accepted it and many have welcomed the opportunity to help these young people. Two of the original group are now permanent Air Jamaica employees.



Some of the participants in Air Jamaica's internship programme pose with Donna Singh, the airline's human resources manager and coordinator for the programme. (Photo: Bryan Cummings, courtesy of the Observer)

SUB-GOAL 5

Expand and strengthen training and financing opportunities to meet entrepreneurial and micro-enterprise needs

| KEY ISSUES | Indicators | Case Study |
|--|--|--|
| 1. ENTREPRENEURSHIP AND LIVELIHOODS | <ul style="list-style-type: none"> Percentage and N° of people receiving training | |
| 2. ENCOURAGING ENTREPRENEURSHIP - BUSINESS DEVELOPMENT SUPPORT - INCUBATORS | <ul style="list-style-type: none"> N° and variety of training and support programmes developed for people from poor communities | Best Practice: Micro-Enterprise Financing Ltd. |
| 3. IMPACT | <ul style="list-style-type: none"> Impact of training | |

1. ENTREPRENEURSHIP AND LIVELIHOODS

Micro-enterprise is a key strategy towards building the community economy, diversifying livelihood strategies and expanding employment. In 2005, 34.2% of the labour force worked in own account micro and small enterprises (MSEs).

The relationship between MSEs and the informal sector is of particular interest to this review process. MSEs are a major source of part-time employment in the informal sector, which is plays an important role in the livelihood strategies of the poor. The informal sector is an important element of the Jamaican economy. In 2001, the sector is estimated to have accounted for approximately 43% of official GDP and by some measures had more than doubled over the previous decade. It is believed that this rapid expansion in the sector played a role in the decline in poverty from its peak of 44% in 1991 to 17% in 2001 during the 1990s despite lacklustre economic growth (Inter-American Development Bank 2006:1).

MSEs play an important role in building the local or community economy, particularly in rural areas and others that larger companies and service providers deem unprofitable (IRIS Centre, University of Maryland 2006). Jamaican MSEs generally have strong ties to their local or community economy.” Broadly speaking, [they] serve middle- and low-income families in their immediate locality” (Inter-American Development Bank 2006:34).

MSEs can contribute to the macro economy in a number of ways besides providing employment. They can stimulate entrepreneurship and be a source of innovation and dynamism, they build human capital, and foster linkages with larger firms. MSEs also play a useful role in the financial sector. They create capital and contribute to asset accumulation and domestic investment. They are also “a source of cash for investment to individuals who would not have access to the formal financial system.” They make “vital” contributions to the growth and development of the service sector and marketing of agricultural commodities (IRIS Centre, University of Maryland 2006:12 - 14).

A 2006 Inter-American Development Bank (IDB) survey of MSEs in Jamaica found that the sector suffers from insufficient access to financial resources and most MSEs use few modern management techniques: only 23% of firms

Box 6.14

What are Micro and Small Enterprises?

A micro enterprise is a sole proprietorship or owner-managed entity that employs fewer than 3 persons and has an asset base (excluding land and buildings) of less than US\$10,000 and an annual turnover of less than US\$125,000.

A small business is a sole proprietorship, partnership, company or other legal commercial entity that employs between 4 -10 persons and has an asset base (excluding land and buildings) of between US\$10,000 and US\$100,000 and an annual turnover of between US\$125,000 and US\$1,000,000.

Source: Ministry of Industry, Technology, Energy and Commerce. 2007. *Feasibility Study (Framework Document) for Incubator & Entrepreneurial Production Centres Project. (IEPC Project)*

surveyed indicated they use account books and 21% said they had a business plan. The study also revealed that most MSEs in Jamaica own property. Sixty-five per cent of owners said they had a property title, 61% of whom indicated it was registered. But most MSEs operate on the margins of legality, with the average MSE meeting only 35% of all the legal requirements. Like a [need date and name of org] study (see below) the IDB study found MSEs “make limited use of Business Development Services (BDS) outside of accounting/tax services. Larger firms, more educated owners and those with access to business associations make more use of BDS.” (Inter-American Development Bank 2006:2).

2. ENCOURAGING ENTREPRENEURSHIP

Use of Business Development Services

The size of MSEs means that most cannot maintain internal accounting or legal operations, nor can they achieve significant levels of technological innovation in terms of improved efficiency, equipment or training. In many countries, governments have intervened to provide many of these services, reflected in the increased interest over the past decades in the provision of Business Development Services (BDS). This concept captures all those non-financial services that firms require to improve their operations and competitiveness, from accounting and finance to marketing and distribution. The effectiveness of BDS is undisputed; the challenge is to ensure such services are competitive without becoming a wholly state-sanctioned public provision.

A [when] National Business Association survey of (how many?) Jamaican MSEs revealed very limited knowledge of available BDS providers. Only 20% of respondents had prior knowledge of BDS and only 9% had previously used BDS. The level of awareness of BDS increases proportionally with the firm size of the firm. Approximately half of the organisations that indicated they did not use BDS said they did not do so because they did not need them. This suggests a lack of understanding about the potential positive effects of BDS, missing markets, or the low quality of BDS resources.

The MSEs surveyed had almost exclusively used BDS for accounting and tax assistance, with other services—such as training or marketing— were rarely mentioned, if at all. Meanwhile, it appears private businesses or individuals mostly provided these services, rather than public entities such as business associations, universities or government-affiliated programs.

Some of the challenges that organisations offering such support experience include:

Lack of resources: There is a severe shortage of funds available for on-lending. The Micro Investment Development Agency (MIDA), for example, has received no resources in eight years. This constraint has meant that many viable applications are turned down and many rural areas are not served by the organisation (Interview in August 2006 with Vivian Chin, Managing Director of MIDA). The Self Start Fund has had to close regional offices, while the organisation feels it needs to be operational in at least two additional regions to fulfil its mandate (Interview in August 2006 with ?? Lowers,???,Self Start Fund).

Limited client capacity to maximise support services: The Self Start Fund, for example, reports poor business proposals across all categories of requests as one of its major concerns. Its experience has been that clients are not always willing to use the business development support services that would enable them to develop better business plans. Similarly, even with financial support, some businesses are unable to grow to another level and increase their turnover (Interview with Lowers).

Risk/collateral: One of the key challenges that small business people face is accessing collateral. Motor vehicles or land ownership is often required as collateral, but people who possess these often do not need the loans to start businesses and cannot be considered poor. Lack of employment is also an issue. Having many dependents also reduces the ability to potential clients to service their loans. Even when collateral is not a criteria, successful applicants are often required to have other sources of income from which to service the loans. People with diverse incomes are also lower risk. New businesses are much riskier than existing businesses. Old businesses have a track record while 70% of new businesses

fail in less than 12 months. With scarce resources, credit officers are more likely to lend to existing businesses. Young people with skills and who are entrepreneurial will have particular difficulty accessing loans. The establishment of incubators could deal with some of these problems (see below)

Tracking Indicator



N° and variety of training and support programmes developed for people from poor communities

Twenty-one organisations that provide financing, training and support for entrepreneurs and small-businesses have been identified (Box 6.16). Their activities range from small business financing, to training people to start their own business, to marketing support. This list is indicative rather than definitive and is not made up of organisations working exclusively in poor communities. There is currently no database of all the programmes on offer. Although it has not been possible to get the information needed for this tracking indicator for this report, the Goal Team hopes to do so in future.

Box 6.16 Assistance to entrepreneurship and micro and small business enterprise

| Organisation | Selection of Business Development Support Services Offered |
|--|--|
| The Business Development Agency (Private sector) | Advice/Counselling; Business Plans; Expansion and Restructuring; Loans; Marketing Plans; Proposals & Estimates; Start-up; Training. |
| Citizens Security & Justice Program (CSJP) (Min. of National Security) | For youth within 15 selected inner city communities: Provide linkages for target group with other agencies Management |
| Department of Fisheries (Min. of Agriculture & Land) | Extension Services; Market Research; Product Development; Technical Training (ornamental and food fish rearing, including special programme for inner city youth). |
| HEART/TRUST NTA (Public sector) | Advice; Entrepreneurial Training Programme; Technical and Skills Training; |
| Jamaica 4H Clubs (Public Sector) | <u>For Club Members aged 9-25 years:</u> Entrepreneurial Training; Loans for agricultural projects thru People's Cooperative Bank; NCTVET certified Tractor Operation & Maintenance Training; <u>For older Club Members:</u> Heifer Revolving Programme/Goat Revolving Programme |
| Jamaica Business Development Centre (JBDC) (Public sector) | Advice; Business Plans; Market Access thru Things Jamaican- Kumba Mi Yabba (for craft items) & Fashion Market (for clothing); Planning; Product Development; Technical Assistance. The BYoND Program – Helps youth to improve skills by offering skill assessment and financial support. |
| Jamaica Employers Federation (JEF)/JYEN (Private sector) | Advice; Business Plans; Business Resuscitation; Financing; Market Accessing; Market Research; Networking; Product Development; Technical Information; Technical Training |
| Jamaica Trade and Invest (formerly JAMPRO) (Public Sector) | Business Development: support entrepreneur needs in Tourism, Film & Music, Manufacturing & Mining, Agriculture & Agro-industry, Information Technology and International Business; Exporter Registration; Marketing Assistance; Networking; Re-imbursable Grant Funding; Technical Assistance; Trade Commissioner Services in New York, Japan & London |
| Jamaica Social Investment Fund (JSIF) (Public Sector) | <u>Inner City Basic Services Project:</u> Advice; Business Plans; Loans thru partnership with existing micro-finance agencies; Technical Training; |
| Jamaica Youth Business Trust (JBYT) (NGO) | Business Plans; Loans (18-35yrs) under compulsory mentorship agreement; Networking; Training. Youths may pay subsidised legal processing fees. |
| Micro-Enterprise Financing Ltd. (Private Sector) | Business Training and Personal Development Training; Free access to formal banking system for good clients; Loans without collateral to small groups who act as co-guarantors or to individuals with sound financial guarantors; |

| Organisation | Selection of Business Development Support Services Offered |
|--|--|
| Micro Investment Development Agency (MIDA) (Public Sector) | <u>For Network of Community Development Funds (CDFs):</u> Loans (Wholesale financing) - 13 CDFs, one in each parish, allows accessible loans to micro enterprises without the demand for traditional collateral. Technical Assistance and Training to the network. |
| Ministry of Industry Technology, Energy & Commerce (MITEC) | Advice; Business Development Clinics - provide technical assistance in business planning, legal counsel, financial services brokerage; Business Resuscitation; Loans under GOJ & European Union MSE Credit Scheme – money wholesaled then retailed to individuals who qualify; TA (financial services brokerage, legal counsel etc.); Registration through Registrar of Companies. |
| Natl. Centre For Youth Development (NCYD) (Public Sector) | Advice; Proposal Writing; Training. |
| National Development Foundation (NDF) (NGO) | Advice; Business Plans; Financing; Training. |
| National Youth Service (NYS) (Public Sector) | <u>For youths 17-24yrs who are interested in starting a business:</u> Micro-Entrepreneurial Programme as part of NYS Corps Programme (see p. ____). Financing for participants with feasible business plan on completion of programme. |
| Rural Agricultural Development Agency (RADA) (Public Sector) | Advice; Business Resuscitation; Grants (small); Marketing Access thru Agro Business Information Services (ABIS), providing on-line database service whereby businesses can advertise products locally and internationally; Product Development; Technical Training (Poultry Keeping/ Farming/ Processed foods production (e.g. Cassava Chips) / Home Economics). |
| Scientific Research Council (SRC) (Public Sector) | Advice; Business Plans; Plant Information for development of industrial commercial/ medical products; Product Development; Technical Training (Food canning technology, food processing/ agro-processing, aquaculture for the feeding of ornamental fish). |
| Self Start Fund (Public Sector) | Advice; Business Plans; Loans for: 1. Micro Business- \$10,000 to \$50, 000, 2. Small Business Loan, \$60.000 to \$1.5 mil. 3. Information technology projects |
| Small Business Association (SBA) (NGO) | Advice; Networking |
| Social Development Commission (SDC) (Public Sector) | Assist with identifying funding bodies for community projects/identifying fund raising activities; Business Plans. |

Business Incubators

Business incubators help get new companies off the ground and increase their chance of success by providing a range of support services and facilities during the start-up phase, generally the first two to three years of operations. Studies in the US have shown that business incubators increase the survival rate of start-ups from 35 percent to 87 percent. The services provided by incubators include physical space in shared premises, business advice and assistance in preparing business plans, administrative and technical support, mentoring, and access to marketing, investment and financing networks.

In 2007, the Cabinet approved \$120 million to fund the pilot phase of a public small business incubator programme, which will be managed by the Jamaica Business Development Centre (JBDC). For a small fee, participating businesses will have access to services and support from the JBDC and government agencies. This pilot project is part of a larger Government of Jamaica initiative to support small business development and entrepreneurship. Plans are also underway to establish entrepreneurial production centres in low-income communities to produce basic goods and services and provide jobs for people in the host communities who have low skill levels and little or no employment opportunities.

Another recent initiative to stimulate inner city business development has come from the Trench Town-based Agency for Inner City Renewal (AIR), which struck a deal with the National Housing Trust (NHT) in 2007 to establish a business incubator demonstration centre in the community on land that had originally been slated for the construction of NHT rental units.

Entrepreneurship Training

Training that promotes entrepreneurship is important for increasing livelihood options and should be a component of all technical and vocational training programmes. HEART Trust/NTA training now includes an entrepreneurship component that helps trainees understand how they can create and manage their own businesses once they have acquired technical skills. Trainees are also introduced to a range of financial and business support services including credit unions and the Micro Investment Development Agency (MIDA).

3. IMPACT

Jamaica has a poor record of accomplishment in micro-enterprise lending, despite the potential for the sector to be a powerful engine of local growth. A 2001 sector assessment led to changes in a number of institutions and there now needs to be an external assessment of the impact of the micro-credit BDS institutions that receive public money. Most microfinance lending agencies are not evaluating their impact. An audit of microfinance services would provide a better understanding of:

- The socioeconomic characteristics of those benefiting from the loans and an understanding of what might be needed to spread the benefits to a more diverse group of beneficiaries. Some sort of technological intervention may be necessary to facilitate the long term tracking of these indicators as the loan management software used by individual agencies does not facilitate an assessment of these phenomena. It is therefore difficult to measure impact.
- The social and economic factors that affect client retention, repayment culture and the success of the businesses which beneficiaries start.
- Encouraging micro-credit providers to develop an industry wide mechanism to share information on serial delinquent borrowers, who often attempt to access services from several lenders.

The experience of Micro Enterprises Financing Limited (Box 6.15) shows social and economic intermediation is necessary to tackle the range of problems that affect many of the beneficiaries of micro-credit and business support schemes. In the same vein, increasingly there is a focus on how environmental factors affect the extent to which microfinance can tackle social exclusion and poverty. One school of thought is that joined up policy interventions in other areas might be necessary to make micro credit institutions more effective. The environmental factors that influence the operation of micro-credit schemes include the following:

- **Entrepreneurial context:** How entrepreneurial is the society and how much does it support its entrepreneurs?
- **Policy environment for micro-enterprises:** Are there policy measures that promote self-employment in general, and for the socially excluded in particular?
- **Welfare bridge:** How developed is the system for taking people from unemployment to employment (including self employment)?
- **Legal framework** for micro-finance. Is there a supportive legal framework for micro- finance services?
- **Financial bridge:** Are financial services available for excluded groups and self- employed?
- **Funding and support for micro-credit providers:** Are micro finance institutions supported through direct and sustained funding? (Hedwig, Evers and Thomas 2005: 21) (need full reference for biblio)



Good Practice

Box 6.17

*Social intervention and creative financing:
Micro Enterprises Financing Limited*

The Micro Enterprises Financing Limited's (MEFL) approach to microfinance combines social and financial interventions. Beneficiaries receive personal development training along with business development training and access to credit and savings facilities. MEFL was developed through a partnership between the Kingston Restoration Company (KRC), the Canadian International Development Agency (CIDA) and the Bank of Nova Scotia Jamaica Ltd. (Scotia Bank) to develop a micro finance institution to empower people in low income communities. Scotia Bank provides loan capital and savings facilities, CIDA the technical assistance, while KRC assists in the promotion of MEFL and the identification of potentially suitable clients in communities. MEFL also partners with a number of other organisations including HEART Trust/NTA and the Jamaica Business Development Centre.

MEFL typically lends money to groups of two to five people who are willing to guarantee repayment of all loans for the entire group, or to individuals with a financially sound guarantor. Group loans have important advantages over individual ones: the mutual guarantees of group lending reduce risks and administrative costs per borrower. Additionally, the joint liability of money loaned to a group has also proven effective in deterring loan defaults. A rigorous risk-focused client selection procedure is applied. MEFL then uses weekly monitoring reports compiled by loan officers to assess the economic and social factors that affect the ability of clients to make payments. The client's business must demonstrate the capacity to take on more and larger loans for clients to continue to receive support.

This strategy has had tremendous success. Between November 2002 and September 2006, some 10,169 loans totalling J\$242,929,266.47 were disbursed. Women accounted for 76% of all borrowers.

MEFL has an overall repayment rate of 96% and a retention rate of 75%. The average loan size is J\$35,129 and MEFL has 1,615 active clients on its rolls. MEFL's clients do not benefit from support indefinitely. They are graduated to the formal banking system, having built up a credit history and developed the skills to function in the formal banking system.

An important lesson that MEFL has learned is the need to take its services to the clients in their communities as many are socially excluded and do not feel that they are important enough to go into an office. One of the central impediments to the expansion of the services that MEFL offers has been crime and violence in inner city areas. Urban violence is stifling access to resources like credit, which in turn is depressing routes to economic opportunities and amplifying the conditions that violence breeds. Central and West Kingston have been particularly affected. In one community where MEFL operated, for example, the removal of a powerful don took away some of the economic security that people had enjoyed. Residents in the communities where the don had influence found themselves paying larger amounts of money to several smaller dons who were vying for control. This situation made it difficult for people to repay the money they had borrowed: not only were they unable to sell their goods due to the violence, they were also being 'taxed' more heavily. As a consequence of such volatility in urban areas, MEFL's growth in lending has been mainly in rural areas.

Part of MEFL's recipe for success is the participation of a commercial bank. Scotia Bank provides access to financing to MEFL through a low interest loan. However, Scotia Bank's involvement goes much further than this. The bank has provided extensive technical expertise to MEFL in the form of project advice, technology and business development services. Scotia Bank is also MEFL's clients' banker and opens accounts free of charge.

RECOMMENDATIONS

SUB-GOAL 1: ERADICATE ABSOLUTE POVERTY

Public Sector

Short Term (FY 2008/9-2009/10)

- Ensure the appropriate stakeholders including communities, women and children are fully consulted, as required under the public sector Code of Consultation, in the development of water and sanitation policies and programmes, notably the policy on sanitation, which is currently in development.
- Projects and programmes to achieve better livelihood outcomes should pay close attention to the time costs as well as the gender implications of water fetching, particularly in the context of other domestic duties.
- The mainstreaming of a gender approach in all future water and sanitation policies and programmes is critical for effectiveness and sustainability. Further revisions of the Water Sector policy should articulate clear strategies and actions for incorporating gender in planning activities for the water and sanitation sector.
- The policy on squatting, now being prepared, should be fast tracked if the 2010 water and sanitation MDG goals are to be met.
- Support communities in the initiation, ownership and management of their water supply systems.
- The National Irrigation Commission and the National Water Commission should consider the feasibility of using irrigation water for domestic purposes through technological adaptation.
- Facilitate/ fast track greater access to land titling by doing what to LAMP.
- Take a more asset-based approach to poverty reduction by increasing the number of programmes that build on and help develop the assets of the poor. (Might be better to have a recommendation that deals with a specific existing programme. For example, strengthening an aspect of PATH)

Public and Private Sector

Medium Term (FY 2008/9 – 2012/13 yrs)

- Promote the participation of the private sector in the development of rural water supply systems, including as small service partners with communities.

SUB-GOAL 2: STRENGTHEN THE LIVELIHOODS OF RURAL COMMUNITIES

Public Sector

Short Term (FY 2008/9-2009/10)

Organic agriculture

- Develop a national policy to frame and support organic agriculture
- Adopt and police standards to protect the public and ensure quality

SUB-GOAL 3: STRENGTHEN THE LIVELIHOOD BASE OF POOR URBAN COMMUNITIES

- Integrate asset mapping into development planning.

SUB-GOAL 4: EXPAND AND STRENGTHEN TRAINING OPPORTUNITIES TO MEET LABOUR MARKET NEEDS

SUB-GOAL 5: EXPAND AND STRENGTHEN TRAINING AND FINANCING OPPORTUNITIES TO MEET ENTREPRENEURIAL AND MICRO-ENTERPRISE NEEDS

REFERENCES

- Ashley, C. and D. Carney. 1999. *Sustainable Livelihoods: Lessons from Early Experience*. London, Department for International Development.
- Chambers, R. 1995. "Poverty and Livelihoods: Whose Reality Counts?" in *Environment and Urbanisation*. 7(1). April 1995. Retrieved 15 May 2007 from <http://www.archidev.org/IMG/pdf/p173.pdf>
- Clarke, C. 2006. *From Slum to Ghetto: Social Deprivation in Kingston, Jamaica*. International Development Policy Review 28(1):1-34.
- Clarke, C. and D. Howard. 2006. *Contradictory Socio-economic Consequences of Structural Adjustment in Kingston, Jamaica*. The Geographical Journal 172(2):106-129.
- de Soto, H. 2000. *The Mystery of Capital Why Capitalism Triumphs in the West and Fails Everywhere Else*. London: Bantam Press
- DFID. 2001. *Poverty: Bridging the Gap. Sustainable Livelihoods Guidance Notes*. London: Department for International Development
- Dodman, D. 2007. "Making a Living: Small-scale Metal Smelting as a Livelihood Strategy in Kingston, Jamaica" in R. Jaffe (ed) *The Caribbean City*. Kingston: Ian Randle. (forthcoming)
- Frankenberger, T.R., J.L. Garrett and J. Downen. 2000. "Programming for Urban Food and Nutrition Security" in *Achieving Urban Food and Nutrition Security in the Developing World, 2020 Focus 3. Brief 10 of 10*, August 2000. Washington, D.C.: International Food Policy Research Institute. Retrieved 15 May 2007 from <http://www.ifpri.org/2020/focus/focus03/focus03.pdf>
- Gordon, D., P. Anderson and D. Robotham. 1997. "Jamaica: Urbanization during the years of the crisis" in A. Portes, C. Dore-Cabral and P. Landolt (eds) *The Urban Caribbean: Transition to the New Global Economy*. Baltimore: Johns Hopkins University Press.
- Hamilton, R. . 2001. *National Feasibility Study: Jamaica*. Building Competitive Caribbean Export Industries Rooted in Local Talent and Resources. Strategies for Employment, Growth and Poverty Alleviation. Preparatory Assistance Project UNDP/SPPD
- Hedwig, ?, ? Evers and ?Thomas. 2005.
- Henry-Lee, A. 2005. "The nature of poverty in the garrison constituencies in Jamaica" *Environment and Urbanization* 17(2): 83-99.
- Inter-American Development Bank. 2006. *The Informal Sector in Jamaica*. Economic and Sector Study Series. R3-06010. Paper based on a consultancy carried out by GRADE. Washington, D.:IADB
- International Institute for Sustainable Development. 1999. *Empowering Communities for Sustainable Livelihoods*. [Online]

Retrieved 15 May 2007 from <http://www.iisd.org/casl/>

IRIS Centre, University of Maryland. 2006. *Micro and Small Enterprises: Unexplored Pathways to Growth*. microREPORT #63

Kerr, S., A. Bailey and P. Knight. 2006. *The Transition of Jamaican Youth to the World of Work*. Report Prepared by the Human Development Unit for the Planning Institute of Jamaica/International Labour Organisation. Kingston: Planning Institute of Jamaica.

Knight, P. 2006. *Poverty Eradication – Illusion or Vision? Prognosis and Prescriptions for Jamaica*. PowerPoint presentation prepared for International Day for the Eradication of Poverty, October 17, 2006.

Marschke, M. J., and F. Berkes. 2006. Exploring Strategies that Build Livelihood Resilience: A Case from Cambodia. *Ecology and Society* 11(1): 42. Resilience Alliance. Retrieved 18 June 2007 from <http://www.ecologyandsociety.org/vol11/iss1/art42>

Meikle, S. 2002. 'The Urban Context and Poor People' in C. Rakodi (ed.) 2002. *Urban Livelihoods: A People Centred Approach to Reducing Poverty*, pp 37-51. London: Earthscan.

Ministry of Agriculture. 2005.

Ministry of Industry, Technology, Energy and Commerce. 2007. *Feasibility Study (Framework Document) for Incubator & Entrepreneurial Production Centres Project. (IEPC Project)*

Ministry of Water and Housing, Project Implementation Unit. 2005. *Participatory Learning and Action (PLA) Report: Gender, Water and Sanitation Project*. Sponsored by Ministry of Water and Housing and Canada Caribbean Gender Equality Programme (CCGEP). Prepared by Bridgette B. Barrett of the Research Agency for Development and Repositioning (RADAR).

Ministry of Water and Housing, Rural Water Programme. 2006. *Gender Issues in Water and Sanitation – Jamaica*. Prepared by Sybil Ricketts of SEARCHCON Resource Consultants.

Moser, C. 2006. *Asset-Based Approaches to Poverty Reduction in a Globalized Context: An Introduction to Asset Accumulation Policy and Summary of Workshop Findings*. Global Economy and Development Working Paper. Washington, D.C.: The Brookings Institution. Retrieved 15 May 2007 from <http://www3.brookings.edu/views/papers/200611moser.pdf>

Office of the Cabinet. 2006a. *Government's Response to the Annual Progress Report on National Social Policy Goals 2003*. Kingston: Office of the Cabinet

_____. 2006b. *Policy Register*. Policy and Legislation that Guide Ministry Operations Kingston: Office of the Cabinet

Planning Institute of Jamaica. 2002. *"Jamaica Survey of Living Conditions 2001"*. Kingston: Planning Institute of Jamaica.

_____. 2003. *"Jamaica Survey of Living Conditions 2002"*. Kingston: Planning Institute of Jamaica.

_____. 2006a. *"Jamaica Survey of Living Conditions 2004"*. Kingston: Planning Institute of Jamaica.

_____. 2006b. *"Jamaica Survey of Living Conditions 2005"*. Kingston: Planning Institute of Jamaica.

_____. 2006c. *Economic and Social Survey Jamaica 2006*. Kingston: Planning Institute of Jamaica.

Prahalad, C.K. 2005. *Fortune at the Bottom of the Pyramid*. Philadelphia: School Publishing

Rakodi, C. (ed.) 2002. *Urban Livelihoods: A People Centred Approach to Reducing Poverty*. London: Earthscan

St. Mary Parish Council. 2006. *Our Vision for the Parish 2006 – 2026*. A Jamaica Observer Special Advertising Feature. Tuesday, December 12, 2006.

Smits, S. 2005. *Water and Livelihoods*. WELL Fact Sheet. WELL Resource Centre for Water, Sanitation and Environmental Health.

Leicestershire: Water, Engineering and Development Centre, Loughborough University. Retrieved 15 May 2007 from <http://www.lboro.ac.uk/well/resources/fact-sheets/fact-sheets-htm/water%20and%20live.htm>

The Statistical Institute of Jamaica (STATIN). 2003. *Population Census 2001, Jamaica*, Volume 5, Living Arrangements.

United Nations. 2003. *Indicators for Monitoring the Millennium Development Goals: Definitions, Rationale, Concepts and Sources*. New York: United Nations

UNDP. 2005. *Human Development Reports, 2005. Country Sheets for Jamaica* Retrieved 15 May 2006 from <http://hdr.undp.org/statistics/data/countries.cfm?c=JAM>

UNDP. 2006. *Beyond Scarcity: Power, Poverty and the Global Water Crisis*. Human Development Report. New York: United Nations

Watson Williams, C. 2006. *A Profile of the Working Poor in Jamaica*. Paper prepared for the International Labour Organisation (ILO) Regional office.

Willer, H., and M. Yussefi (eds). 2007. *The World of Organic Agriculture - Statistics and Emerging Trends 2007*. Bonn: International Federation of Organic Agriculture Movements (IFOAM).

World Bank. 2007. *Crime, Violence, and Development: Trends, Costs, and Policy Options in the Caribbean*. A Joint Report by the UN Office on Drugs and Crime and the Latin America and Caribbean Region of the World Bank. Report No. 37820. Washington, D.C.: World Bank. Retrieved 14 May 2007 from <http://www.unodc.org/pdf/world%20bank%20C&V%20Report.pdf>

WHO and UNICEF Joint Monitoring Programme. 2000. *Global Water Supply and Sanitation Assessment 2000 Report*. New York: World Health Organisation/United Nations Children's Fund. Retrieved 15 May 2007 from http://www.who.int/water_sanitation_health/monitoring/globalassess/en/

Collage for Human Security