

**THE IMPACT OF STRUCTURAL ADJUSTMENT ON WOMEN:
THE CASE OF JAMAICA**

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EXECUTIVE SUMMARY

This report on the impact on structural adjustment policies on women in Jamaica represents an exercise important not only to women's development but to an understanding of the strengths and weaknesses of any country's economic policies. To assess the impact of policies on women is to assess their impact on the entire country.

The data base on women in Jamaica is available mostly in raw form, and valuable information from banks, government departments and private sector organisations is lost because final data are presented in a gender-neutral or male-biased way.

The history of Jamaica depicts the extent to which political and economic structures have bred inequalities between the races, classes and more recently the sexes. Patriarchy was imported with the colonial process and survived emancipation (1838) and Independence (1962), as the religious, political, legislative, educational and financial institutions introduced into Jamaica based their strength on male dominance.

The underlying cultural form is, however, heavily matriarchal, especially in managing the family and the community economy. Women in Jamaica, as in other countries, may work harder than men in a multiplicity of tasks, but are ascribed a subordinate position with respect to access to rewards, resources and power.

Section I discusses the social and historical antecedents to Jamaica's situation of persistent poverty, counter-balanced by extreme wealth. Women have emerged only in the last century, and particularly since the economic industrialisation of the 1950s, as a distinct group among the urban, rural and landless poor. Their status is changing in some dynamic ways as they now command the major share of the country's distributive trades. However, they are less in control of the direction their lives are taking than were women of previous generations because the economy is now led by international forces over which women have minimal control.

Section II outlines the economic factors from the 1950s which, combined with the social forces delineated in Section I, resulted in the type of economic recovery policies introduced into Jamaica during the 1980s. The role of the IMF and World Bank in Jamaica's structural adjustment policies sets this period apart from the pre-Independence years. Servicing of external loans now extracts almost 50 per cent from all foreign exchange earnings to the nation. The quantity and quality of the resource base for social and economic development have been severely curtailed as a consequence.

Section II analyses, from different sectoral perspectives, the impact of the adjustment policies on women's employment status, income, access to social services, and participation as owners in resource development. Women's activities in small scale enterprises, agriculture, industry are discussed in this section, as well as the effects of trade, housing and credit policies on their choices and status. A brief assessment of the Food Aid and Social Well-Being programmes - the Government's attempts to cushion the effects of structural adjustment on vulnerable households - is also included. In

addition the section presents an interpretative analysis of women's response to economic conditions during the 1980s.

Section IV offers an evaluative summary of findings on the mixed and contradictory effects of adjustment on women's lives. It raises many more questions than it draws conclusions. The recommendations therefore represent the beginning of the assessment exercise needed to inform social, cultural, and physical scientists on which development model and process work best for a country like Jamaica. Such an assessment needs to be conducted regularly to be meaningful, and must place value on the dual contribution to economic life from the people's own productive efforts and cultural responses, as well as from the quality of national policies and programmes.

I. HISTORICAL OVERVIEW OF SOCIAL ISSUES – VULNERABLE GROUPS AND WOMEN

1. Introduction

Any meaningful assessment of the policies and programmes which aim at effecting structural changes in Jamaica, a country characterised by deep social divisions and a long history of political and economic dependency, must be contained in a framework which provides for an understanding of the socio-cultural as well as the economic reality which prevailed prior to their introduction. The paper therefore begins with a brief review of the historical development of the society and seeks to trace important trends and changes in the organisation of labour, the fate of vulnerable groups and in particular the role of women over the last 400 years in Jamaica.

Against this background, the paper examines, from available empirical data, such issues as the extent to which economic stabilisation policies of the 1980s have had any fundamentally beneficial effects on the fate of groups which have remained at the base of the social and economic structure throughout the history of the country. The analysis is, of course, severely limited by the non-experimental methodology, which does not enable significant comparative data to be brought to bear on the problem. More importantly, as anticipated, the absence of data on the situation of vulnerable groups and women has prevented more meaningful description of the condition of these groups before and during 1981-88.

2. Historical Development

For 400 years Jamaica has been struggling with the task of carving a functional social structure out of a past based on forced labour, structural inequalities, ethnic and racial divisions and minority power. Many of the contradictions which exist in Jamaica today result from longstanding undercurrents of resistance by one set of interest groups against another.

Patterns of dependency and self depreciation arising from the oppression of this period before independence continue to influence aspects of the contemporary Jamaican work ethos. Similarly, the fundamental patterns of social stratification which characterise Jamaican society today also result from factors endogenous to the socio-economic order of this period. Such factors include: white European control of the means of production which was transferred later to their mulatto offspring; descendants of enslaved Africans – a consistent 80 per cent majority excluding mulattos – remaining at the

lowest level of the social order (labour joined by Indian peasants); Chinese and middle eastern workers who struggled, from humble beginnings, to separate themselves economically from the black majority, emerging as an entrepreneurial class supported by English bank loans; an unequal system of land distribution and ownership, from which the black majority has not yet found redress and which by the 1970s had resulted in 1 per cent of farmers owning approximately 60 per cent of arable land and 70 per cent of farmers owning only 20 per cent and an imbalanced income distribution system, described as one of the world's most unequal systems.

By the early 1950s employment in the sugar plantations had declined and those workers who continued to leave the land in search of wages had formed a large pool of vulnerable households. Land settlement schemes were introduced in an attempt to build up the agricultural base, increase economic opportunities, and food production. Land reform was not extensive enough to reverse the trend of growth in the size of the under-class, however.

At the same time, bauxite mining was introduced into rural Jamaica and "screw-driver" industries, cushioned by liberal tax incentives to foreign investors, sprang up in the urban centres. The sudden industrialisation of the economy resulted in an acceleration of urbanisation, deepening the differences between rural and urban incomes, options and values as well as the distinctions between classes and racial groups which had characterised the country from the beginning. The obvious effects of industrialisation during this period were ghetto sprawl, landlessness related to the sale of family land to bauxite companies, mass migration to Britain, high rural and urban unemployment, and an intractable surplus of female labour.

The only solution for the poor, except migration, was to move into independent self-employment. This process entailed various forms of survival strategies, including the more negative behaviours of trickery (Anancyism), pseudo-medicine (Obeah), and hustling.

The introduction of imported modernisation into the economy had mixed effects on the values and attitudes of the people. On the one hand, a large number experienced significant improvement in their standard of living, particularly those who were direct participants in the process. There was a major expansion in opportunities for education and technical training to prepare youth for industrial development and, of course, for Independence, which was achieved in 1962. This allowed young people to enter new occupations, which conferred on them higher status than that of their immediate forbearers and imbued them with a value system which digressed significantly from the values and traditions associated with the agrarian culture and the plantation society.

One result was the widespread abandonment of small-farm agriculture. Although peasant farming offered the opportunity for food self-sufficiency, it also carried painful memories of slavery and attracted very low levels of cash compensation relative to the new industrial occupations. Consequently, able-bodied young men (and some women) of peasant origin migrated to towns or emigrated to Britain and North America, thereby weakening the kinship ties of the extended farm family and creating new family forms such as the female-headed household. This period also marked the beginning of an era when the role and status of women was significantly modified.

3. The Changing Status of Women in Jamaica

As the 300 years of slavery proceeded in Jamaica, there was a significant breakdown of the African patterns of family, community and clan order and the consequent erosion of traditional roles and status of the female. Nevertheless, women managed to retain certain traditional activities that formed the basis on which free peasant society was constructed in the early emancipation period. At the same time, some family order was restored as men and women resumed a shared household in a family-based farm economy. But this too was interrupted at the turn of the 20th century by the migration of males to Central and North America.

One important role which survived the ravages of slavery was the women's conjoint economic responsibility for the production of food and management of the subsistence plot. The women, as in West African culture, also had responsibility for marketing home products and agricultural produce in specially convened slave markets. This permitted retention of an economic skill - "higglering" - which informs present-day petty trading and internal agricultural marketing activities, in which women continue to predominate.

Another was that women continued the African tradition of bearing the social responsibility for the family. The female struggled to maintain ties with her children as well as with her mother and often succeeded in retaining a type of three-generational family order, in which the male, who under conditions of slavery moved from estate to estate, had only a visiting role.

Inequality, rather than complementary, in the roles of men and women, became more apparent during the early colonial period as English patriarchy, through legislation, began to affect family life. Emerging common law in England was imposed on the colonies without taking into consideration difference in customs and practice. At a later stage of British rule, although Jamaican women became eligible to vote at the same time as did the men, various aspects of the legislation continued to confer greater status on men. Married women also enjoyed a superior position and this, together with regional, colour and educational differences, contributed to the creation of two classes of women, with one becoming the servants of the other.

Between 1940 and 1970, middle class women emerged as the educational system, which had no legal or social barriers to female participation, produced teachers and nurses in numbers substantial enough to form a new social stratum. Thus the social relations between the members of Jamaican society began to reflect, in addition to longstanding class and colour differences, more complex distinctions as this new professional group became juxtaposed against the under-paid, uneducated servant workers. In addition the transition from an agrarian to an industrial economy forced many women to seek employment in other areas, as domestic and service workers in urban homes, hotels and to some extent in factories.

Many of the economic policies of the 1970s were generally re-distributive in design and were, moreover, targeted specifically at women. It was felt that channelling income to women rather than men guaranteed a higher standard of living for the poor household. Women's status, relative to

income and experience, did therefore improve as a result of innovative programmes. Such programmes included:

- . the special employment programme. This employed some 15,000 women directly and 35,000 on a temporary basis, mostly in street cleaning, day care and agriculture;
- . the National Youth Service. This involved annually some 4000 secondary school graduates (males and female) in government programmes in health, education, agriculture and public administration;
- . the JAMAL literacy programme. More females than males graduated from this, although significantly more males participated;
- . the Community Health Aide Services. By 1977 this had provided employment to some 1100 women in primary health care and clinic services; and
- . the Caribbean Women's Bureau (established in 1975).

Important liberal legislation was also introduced during this period, such as: the Maternity Leave Law; the Status of Children's Act, which equalised all children's inheritance status and rights regardless of parents' marital status; the Equal Pay Compensation Act; and a minimum wage law designed to protect workers who earned less than J\$20 weekly up to the mid 1970s - the vast majority of them being women.

Public sector assistance to vulnerable households, especially those with female heads, was not, however, complemented by similar efforts in the private sector. The latter's labour requirements were not met from the pool of unskilled surplus labour and companies' promises to take workers from the public sector programmes and train them were not kept. Much of the labour became a burden to the Government by the end of the seventies, when the economic crisis emanating from declining domestic production and growing balance of payments deficits became acute. Consequently, the rate of unemployment among women remained high throughout the next decade.

It was the women's own efforts, borne of their long-standing traditions in marketing, that provided an outlet for excess female labour. At a time when import restrictions curtailed formal sector trade, thousands of females entered the informal trading sector, giving the poor new income levels as well as some social mobility and reinforced the emphasis on foreign-made clothing and values, trends which became even more evident in the 1980s.

II. STRUCTURAL ADJUSTMENT POLICIES

1. Major Features of the Jamaican Economy, 1950-87

Two major phases are discernible in the Jamaican economic experience since World War II. The first phase, covering 1950-73, was one of considerable growth. In real terms (1974 prices), GDP increased by 322 per cent, growing from J\$530.8 million to J\$2240.6 million. There was not a single year of negative growth over this 23-year period.

The second phase, 1974-87, was characterised by a significant overall decline. The recorded GDP in 1987 was J\$1967.5 (1974 prices), 12 per cent less than in 1973. There was negative economic growth in nine of the 14 years between 1974 and 1987.

Certain features of the Jamaican economy are worthy of note. The first is the declining share of agriculture in GDP. This fell from 24 per cent in 1950 to only 7 per cent in 1969, before stabilising at around 9 per cent during the 1980s. Yet about 40 per cent of Jamaican households have consistently relied on agriculture for earning a living.

The second noteworthy feature is the high degree of export concentration. Major structural changes occurred in the economy as a result of the development of the bauxite industry from 1952. From the beginning, this industry rapidly came to dominate the export sector, accounting for 60 per cent of total merchandise exports in 1969 and 78 per cent in 1980. The industry had therefore long been the major source of foreign exchange, before being dislodged by tourism in recent years.

The third feature of the economy is the consistently high level of unemployment. While there has been some variation, the unemployment rate exceeded 20 per cent for much of the period since World War II. Although the economy grew rapidly during the 1950s and 1960s, it did not absorb a significant number of the unemployed into formal employment. During these two decades the total number of employed workers grew by approximately 1.8 per cent per annum while the growth of the economy averaged nearly 6 per cent.

Employment in Jamaica has also been associated with a high degree of income inequality, the fourth notable feature. Income distribution data for 1958 and 1972 show that the bottom 40 per cent of households earned about 8 per cent of the national income in those years, with nearly 50 per cent going to the top 10 percentile group of households.

The fifth feature relates to the demographic changes and their impact on economic parameters. The rate of increase of the Jamaican population has been quite rapid, due in considerable part to the dramatic decline in the death rate which fell from 15 per 1000 in 1940 to approximately 6 per 1000 in 1980. Official statistics show that infant mortality declined from 52 per 1000 in 1960 to 13 per 1000 in 1982.

2. Structural Adjustment in the 1980s

The poor performance of the Jamaican economy in the early 1980s necessitated the implementation of a strong monetarist package under IMF auspices in January 1984 (Boyd 1988). The stabilisation measures were expected to improve the balance of payments, contain price inflation, stimulate domestic savings and so lay the foundation for sustained economic growth.

In addition the World Bank financed three Structural Adjustment Loans (SALs) to Jamaica, totalling US\$191.4 million over the three years 1982-84 (see Table I). The primary objective was to improve the Jamaican export performance.

The SAL programme was designed to complement the 1981/82-83/84 IMF Extended Fund Facility (EFF) programme, which provided loans of SDR537 million inclusive of funds from the Enlarged Access Facility and the Compensatory Financing Facility. Both emphasised the need for import liberalisation, reduction in the fiscal deficit, progressive divestment of certain public enterprises, and exchange rate devaluation.

Main objectives of the structural adjustment loans, 1982-84

The initial loan, SAL 1, covering 1982, was aimed at achieving the following:

- (i) elimination of controls over the market system by a progressive liberalisation of import restrictions, permitting growers to market their crops (other than sugar and bananas) independently of the marketing boards, and leaving prices to be determined by market forces;
- (ii) promotion of export agriculture, particularly bananas, sugar, Blue Mountain coffee and cocoa;
- (iii) provision of incentives to promote non-traditional exports;
- (iv) phased elimination of import restrictions on the manufacturing sector and promotion of enterprises and sub-sectors whose exports are competitive at international prices;
- (v) promotion of foreign investment;
- (vi) management and conservation of energy demand and encouragement of alternative energy sources;
- (vii) promotion of tourism through action programmes;
- (viii) a target budget surplus of at least one per cent of GDP by fiscal year 1983/84;
- (ix) divestment of government ownership/operation of commercial enterprises;
- (x) public enterprises (Air Jamaica, Jamaica Omnibus Service, National Hotel and Properties, etc.) to attain financial viability and be relieved of current account subsidies by 1982/83, and other subsidies by 1983/84;
- (xi) maintenance of a public sector investment programme at or below 15 per cent of GDP in fiscal years 1982/83 and 1983/84;
- (xii) introduction of a three-year rolling investment programme for 1981/82-83/84 with priority given to export-oriented sectors and labour-intensive sectors, and to import substitution in food and energy;

- (xiii) adoption of exchange rate policies that promote export competitiveness.

The SAL II funds received to 1983 were used for the purpose of focusing more closely on balance of payments management and exchange adjustment policies, in collaboration with the IMF; maintaining the general thrust of SAL I with less emphasis on deregulation and greater emphasis on increasing the level of public sector savings and improving the viability of public enterprises; and initiating a project to strengthen and modernise core agencies of the Central Government and improve the budget system/process along performance-oriented lines.

During 1984 SAL III funds were used to: restore the Export Development Fund; activate a tax reform programme; re-design trade/industrial policies based on a comparative advantage and incentive study; start a study to project the island's energy needs up to the year 2000 and consider the use of coal as an important substitute source of energy for oil; and further strengthen the financial institutional structure by establishing an Export-Import Bank for mobilising external trade credits and providing financial services to support the manufacturing export sector.

Financial stabilisation measures of 1984-85

A major financial stabilisation programme, supported by quarterly drawings from a fund of SDR64.0 million (US\$67.2 million) which was provided under an IMF Standby Agreement (subject to Jamaica passing quarterly performance tests), was launched in January 1984. Its main elements were:

- (i) a ceiling of 12 per cent imposed on the increase in commercial banks lending to the private sector during 1984;
- (ii) an increase of 4 percentage points, to 40 per cent, in the liquid assets ratio of commercial banks;
- (iii) an increase, in stages, from 5-10 per cent in the cash reserves ratio of the commercial banks;
- (iv) a redefinition of the liquid assets of commercial banks so as to exclude their foreign currency float (resulting from the lag between purchases and sales of foreign currency transacted by the banks on their own accounts);
- (v) an increase from 10 to 15 per cent in the liquid assets ratio of non-bank financial intermediaries so as to keep their credit expansion in line with the overall targets for the system as a whole;
- (vi) the introduction of a deposit scheme whereby all bona fide requests for foreign exchange payments had to be accompanied by a local currency deposit equivalent to the foreign currency demand at the prevailing exchange rate;
- (vii) in order to prevent interest rates paid on deposits from getting too far out of line with the inflation rate (which would act as a disincentive to savers) and also to utilise the interest rate

mechanism as a restraining factor on the growth of demand; the Bank Rate was increased from 11 to 13 per cent; the Bank of Jamaica's rediscount rates were increased by 2 percentage points; the minimum interest rate on savings deposits was increased from 9 to 11 per cent; and the maximum lending rate of building societies was increased from 14 to 16 per cent;

- (viii) public auctioning of foreign exchange through the Bank of Jamaica was arranged on a twice weekly basis;
- (ix) by reducing public expenditure, 6,200 posts were removed from government employment, public services were significantly cut back, fees were introduced for services that had previously been free and existing charges were increased.

3. Jamaica's Economic Performance in the 1980s

Overall, there have been some improvements in the Jamaican economy since 1985. This is not to say that considerable problems do not remain. What is clear, however, is that certain macro-economic indicators show significant improvements for the economy as a whole although it should be observed that the improvements rest upon a very fragile base.

Since the implementation of a more effective growth-oriented policy approach in 1986, the expansion of the economy has quickened significantly. During 1986 and 1987 real GDP grew by 1.9 and 5.2 per cent respectively (Table 2). These increases followed two years of negative growth rates during the height of the stabilisation period of 1984-85.

The fiscal accounts have shown dramatic improvements, moving from a deficit of nearly J\$1 billion in 1983 to a small surplus of J\$6.1 million in 1987, the first surplus for well over 20 years. It has to be noted, though, that this was achieved at the expense of government expenditure in social services, especially in health, education and housing, (Boyd 1987).

The decline in the international bauxite/alumina market in the 1980s had an adverse impact on Jamaica. Bauxite and alumina production declined, and foreign exchange inflows from exports fell from \$314.0 million in 1981 to a low of \$138.7 million in 1985, but recovered to \$193.0 million in 1987 (Table 2). Income from the bauxite levy fell from \$193.0 million in 1981 to \$95.3 million in 1987.

Tourism showed significant growth. Visitor arrivals have doubled since 1980 and visitor expenditure was estimated to be US\$595 million in 1987, 147 per cent over the 1980 figure.

For individual households there is likely to have been a net loss overall, up to 1988. Although some have undoubtedly improved their welfare over the 1980s, many households, especially the poorer ones, have not so far experienced any benefits from the adjustment policies.

4. The Social Well-Being Programme

At the start of fiscal year 1988/89 the Government introduced a comprehensive social development programme, called the Social Well-Being Programme (SWP), to redress the historical deficiencies of the social services

that had been aggravated by the cutbacks resulting from adjustment. The objective of the SWP is to address the fundamental rehabilitation needs of the sector, securing improvements in efficiency and the effectiveness of social services expenditure.

The SWP is one of the Government's most significant policy initiatives in recent years since it was designed to complement the financial stabilisation and structural adjustment processes and thus focus the third pillar in its overall economic management programme.

Prior to hurricane Gilbert in September 1988, the planning of the SWP was in the process of being fine-tuned. The programme covers the main social services sectors. In the first phase the budget for the four-year period 1989/90-92/93 was estimated at J\$7.26 billion. Table 3 shows the budgeted expenditures for each of the sectors.

The SWP will have to respond to additional problems brought on by the hurricane. The hurricane has not changed the fundamental character of the social development needs in Jamaica; it is not so much that new areas of deprivation have been opened up but that the extent of the existing ones has been amplified.

III. THE IMPACT OF STRUCTURAL ADJUSTMENT POLICIES ON WOMEN

1. Impact on Female Employment

The vulnerability of women to poverty as a result of the lack of employment opportunities is not a new phenomenon in Jamaica. Their labour status has always been characterised by higher unemployment, more underemployment and a higher incidence of unpaid labour than men. Women between 14 and 24 years, women of childbearing age, female heads of households (40 per cent of all households) and women forced into early retirement constitute the most vulnerable groups, particularly in the light of their low skill level and labour value.

A primary goal of structural adjustment policies is to increase production and employment and to make better use of the country's under-utilised productive capacity. Priority has been placed on tourism and export manufacturing - including bauxite and export agriculture - which would generate rapid and substantial foreign exchange earnings, and simultaneously provide expanded job opportunities.

The findings of this analysis indicate that the female unemployment rate declined in the five years to 1987. After peaking in 1979 and 1982 at 44 per cent and 40 per cent respectively, it had fallen to 30.3 per cent by 1987 (Table 4).

Formal employment of women

Opportunities in service occupations, sales, the distributive trades and factory operations, particularly in the garment sector, accounted for much of the change in women's employment. The emphasis on employment generation for women was accompanied by a large-scale skill training programme to prepare women for work in Export Free Zones (EFZs) and local garment manufacturing businesses with contracts for export. This particular programme, which arose

out of the structural adjustment scheme, doubtless benefited women at the base of the economy in terms of increasing skills and experience and providing some income.

The programme has, however, done very little to change the dualism already existing in the labour market vis-a-vis gender and wage levels. Women in garment manufacturing are among the country's lowest paid workers, earning a net average of US\$18.00 weekly. A study on "Garment Workers in Jamaica" by the Joint Trade Union Research Development Centre links recent demonstrations by female employees in the EFZ with alleged poor working conditions, communication problems between workers and supervisors, repressive work methods, and violation of the Maternity Leave Law.

There is also evidence to suggest that the intractable problem of female unemployment has not been greatly alleviated as a result of structural adjustment. In spite of the 25 per cent decrease in unemployment since 1982, there has been a 33 per cent decrease in the job-seeking rate. This means that some women have been withdrawing from the labour market at the same time as others are obtaining jobs. In addition, fewer women than men have entered the labour force (Table 4).

Furthermore, the unemployment rate for women aged 14-24, who are primarily untrained school-leavers, increased from 66 per cent to 72 per cent between 1980 and 1985, averaging 69 per cent for the period. The unemployment rate for their male counterparts was only 34.5 per cent in 1982.

Women in self-employment

The quest for self-employment has been a traditional coping strategy for both men and women in Jamaica. The Labour Force Surveys of the 1970s indicated significant growth in the number of persons involved in such occupations, particularly during recessions. This trend has continued into the 1980s. Between 1980 and 1987, the number of women in independent occupations increased from 91,200 to 114,000 while the number of men increased from 208,000 to 238,900.

There is evidence to suggest that structural adjustment policies have stimulated informal sector participation, and government programmes such as Solidarity of Self-Start, which provide seed capital for micro-enterprises, have helped those who have been displaced by public sector cutbacks or who already have ongoing independent occupations. The compensatory programme alone does not account for the growth in the size of the sector. Another possible explanation, certainly in relation to the growth of informal distributive trading, is that deregulation policies have reduced the barriers to importation and encouraged small traders to ply between Jamaica and various regional ports in order to supply the local market demand for imported goods. This has created income-generation opportunities for thousands of women, who now form an employment category called Informal Commercial Importers. Over 24,000 females entered the distributive trades between 1980 and 1987, and there was a 30 per cent increase between 1980 and 1985.

Women in professions

One decidedly positive feature in employment trends for women in the 1980s has been their growing visibility and numerical strength in management

and in the professional, technical and executive group (Table 5 and 6). At the same time, it has been pointed out that the large size of this group is due in part to the strong representation of the traditional female professions, such as teaching and nursing, and that in fact only 8 per cent of the total female labour force falls in this category.

A recent study of social class mobility in Jamaica (Gordon, 1987) confirms that there has been substantial redistribution of both the male and female labour force over the period of a generation. The significant finding was that while both men and women have moved upwards in the class structure, there has been considerable net mobility of women. The extent to which female mobility can be directly attributed to recent policies is questionable, however, since the study is based on data collected in 1985. It appears that women's present visibility in high status occupations is a result of trends which began at least 10-15 years earlier.

Other indicators, however, such as the presence of only a handful of women in politics and on the Boards of companies, suggest that women's executive skills are still not being much utilised in important resource control and policy-making positions. Moreover, economic stabilisation policies have led to widespread redundancies and uncompensated layoffs of professional staff in the public sector. In 1984 alone 8,000-10,000 people were displaced. Many of the workers were in transport, health, public administration and agriculture. The following groups of women were most severely affected : young temporary workers in the civil service; young untrained teachers; young community health aides; young agricultural extension workers; older office attendants; and senior civil servants, nurses and teachers, forced into early retirement.

Women in agriculture

In 1985, agriculture continued to be the dominant occupation of the labour force, accounting for 30.9 per cent of the total, 35.7 per cent of those employed and 22 per cent of the employed females. It remained the third most important occupation for the female work force, ranking closely behind services and distributive trades. However the importance of agriculture in providing employment for women has declined. Between 1985 and 1987 8,200 or 7.2 per cent of women employed in agriculture left the sector; the number of employed males leaving the sector during the same period was only 1,400.

Agricultural policies adopted in the 1980s provide some background to the movement of female labour out of the industry. The emphasis of the administration on : agricultural exports; divestment of inefficient nationalised elements such as sugar and bananas; diversification of agriculture to include new and expanded areas such as inland fish farming, winter vegetables and horticulture; and the establishment of a monitoring and technical assistance agency (Agro 21). But these policies, designed as they were to reduce costs and increase foreign exchange earnings, have so far brought only mixed returns.

The divestment of viable sugar factories and closure of inefficient ones meant that three of six factories with combined losses of J\$24 million closed by the end of 1984. Co-operative structures introduced into the sugar industry in the 1970s were also dismantled and multinational sugar conglomerates were invited to manage again the three remaining state-owned

factories. Women, who represented only 25 per cent of the industry's workforce and were concentrated in the "temporary field gang" category, received no compensation when displaced, even after years of service. The effects of the dislocation, separation from families and trauma experienced by displaced women (for example 600 female workers from the Gray's Inn Sugar Estate, in 1984 and 1985) have yet to be assessed.

The privatisation of the banana industry in 1985 has not yet resulted in production recovering even to the levels of the late 1970s. Output for the first quarter of 1988 was only 8862 metric tons. Boxing plants were closed in three parishes, displacing the workers there, 90 per cent of whom were female. Since then, of course, the devastation wreaked by Hurricane Gilbert in September 1988 has greatly worsened the industry's situation.

In 1988 (first quarter), while food output in the domestic and traditional export subsectors recorded modest increases over the same period of the previous year, that in the non-traditional subsector, especially winter vegetables, declined both in volume and value. Overall, government investment in large-scale agro-businesses, e.g. joint venture schemes in producing winter vegetables, had not yet brought returns, or justified the policies undertaken.

Data on women's productive contribution only to the agricultural sector are not available, nor are there any about the landless female labourers who are involved only seasonally in the industry. Although the latter rear livestock and keep kitchen gardens perennially, they are not counted as sector workers. The fact that the involvement of women in agriculture is seen as secondary to their family role contributes to the lack of information on their access to and use of land, credit and technical information, the extent of this specialisation and expertise, and the amount of income they derive from their work. Male/female differences in training, skill levels, farm practices and output levels are therefore unclear.

What is evident is that projects targeting women's enterprises in agriculture are perceived as being outside the sector's mainstream activities. These projects are usually funded by international donor agencies, and are not necessarily brought within the ambit of the Government's development programme within the sector, such as the Integrated Rural Development Project.

The neglect of small-scale agriculture is paralleled by that of rural infrastructure - especially water supply and 40 per cent of households, mostly rural, receive untreated water or have no water supply at all except from rivers.

2. Income of Women

It is difficult to discuss Jamaica's labour income profile. As Derick Boyd points out in his book, Economic Management, Income Distribution and Poverty in Jamaica From 1973 to 1985, the only year for which reliable data are available on income distribution is 1975. In analysing the 13-year period, Boyd uses the impact of government policy on relative distribution of the GDP to determine income trends. Using 1974 as bench mark, he gives evidence of the decline in the value of labour incomes in the latter part of the 1970s (Table 7) and the erosion of gains from the earlier period when incomes had shifted from profits to wages.

Somewhat surprisingly, compensation to employees increased in 1980-82, after the adoption of stringent adjustment policies. But by 1984 there was a reduction of real incomes (public sector wages) and an increase in the share of GDP accounted for by self-employment and the operating surpluses of firms.

The 1984 Household Expenditure Survey indicated a continuing decline in the share of national income going to the top 10 per cent income group and an increased share going to the poorer groups (from 12.8 per cent in 1958 to 20.5 per cent in 1984). However, as Table 8 shows much of this redistribution occurred before 1975 and there was not much movement from 1975 to 1984. Per capita GDP fell from J\$1,069.5 in 1975 to \$803.3, at constant prices, in 1986. At the same time there was a dramatic increase in the cost-of-living. The Jamaican dollar devalued from J\$1.78 to J\$5.50 per US\$1.00 during 1983-85. This meant that for poorer families who spent more than the national average of 55 per cent of their income on food, the minimum wage of \$10 weekly in 1984, \$52 in 1985 or \$72 in 1988 could not purchase even half of that basket of food whose nutritional value had been recommended by Caribbean experts. This basket cost \$120.63 per week in 1984 and \$175.00 in 1986.

The economic recovery policy also meant increasing tax revenue, removing price subsidies on basic commodities, increasing customs duties on imported capital goods and raw materials for manufacturing and on imported consumer goods (especially those brought in by the informal sector women traders), and an increase in fines (especially for traffic violations).

The consequences of these measures have been mixed. Many low-income women have been protected from tax payments since the income tax reform of 1986, which introduced a J\$8,580 per annum income starting point for payment of tax. On the other hand, the stamp duty payable on imported consumer goods, at up to 40 per cent of purchase value was considered exorbitant by informal commercial importers, 70 per cent of whom are women. (Cultural Development Institute study "Women's Activities in the Informal Sector", 1988).

The conclusion is that vulnerable groups with low incomes have been negatively affected by increases in the cost of living and the decline in real income. Data do not permit measurement of the specific experiences of women, and this is an area where reliable information is required if policies are to be assessed in a meaningful way.

3. Impact of Policies in Health, Education and Public Services

There is little doubt that the social welfare of the population was sacrificed during the 1980-87 period of adjustment introduced to achieve financial stabilisation. Until the economy expanded, the Government did not feel able to meet demands from the social services sector.

An important component of the adjustment strategy was to effect savings in public sector expenditure. This was achieved by means of:

- . civil service layoffs, especially in the social services - health, education and social security - where females predominate;
- . divestment of nationally-owned enterprises, eg. hotels, transport and banks; and

the introduction of wage freeze in the public sector.

These measures affected women negatively, especially those employed in the professional category of the public service whose income did not increase, and those who were displaced without redundancy payments, due to lack of job tenure or union status. They resulted in a concomitant inability of nurses, teachers and professional civil servants to support either themselves or their households, to become home-owners, or to acquire new skills during this period. Above all, of course, they inevitably led to a reduction in the quantity and quality of services offered in health, education, housing and transportation, as well as increased costs for all these services.

Health services

The health budget has fluctuated between 6 and 8 per cent of the fiscal budget since 1970s. Per capita expenditure in real terms has decreased significantly due mainly to the escalation in local costs of imported drugs and other supplies after devaluation.

Another important feature affecting the performance of the health sector has been the continued shortage of personnel. This started in the late 1970s and has only recently been somewhat alleviated, following an increase in 1987 of 329 employees in key positions.

The pressure on the registered nurses, for example, has been severe, both in community health, where 500 of the 1000 supportive health aides were laid off in 1983-84, and in hospitals where expenditure cannot keep pace with needs. Moreover, as shown in Table 9, the ratio of nurses per head of population had fallen sharply by 1986, which in itself gives some indication of the deteriorating conditions in the health service.

The decision to rationalise the health care system has resulted in cost-savings to government but reduced services to the poor. Thus, five inefficiently operated small rural hospitals were converted into polyclinics and the costs of service delivery were thereby reduced. However, the data given in Table 10 clearly indicate that the 43 per cent savings achieved in two of the new polyclinics were at the expense of support services, (eg. ambulances and communications) needed to make the rationalisation programme not only cost-reducing but cost-effective.

Per capita expenditure on health care fell from J\$70.00 in 1981 to \$47.00 in 1985, a 22 per cent reduction. Further, the decrease both in capital expenditure and in real incomes for doctors and nurses, had consequences not only for morale within the profession, but for the quality of health care available to the poor, particularly children and women.

Derick Boyd has demonstrated that the percentage of children under four years showing signs of malnutrition, increased from 38 per cent to 41 per cent between 1978 and 1985. Malnutrition, and malnutrition combined with gastroenteritis, represent a growing cause of admissions to the Bustamante Children's Hospital; between 1978 and 1985 admission rates for these cases rose from 1.9 per cent to 3.7 per cent and from 1.6 per cent to 4.7 per cent respectively.

Another indicator, of growing concern to health administrators, is the increasing incidence of accidents, poisoning and violence as a cause for hospitalisation of children under ten. In 1985 accidents, poisoning and violence ranked as the primary cause for hospitalisation of children in the five-ten years age group and as the third cause for hospitalisation of those under five years. Moreover, the Ministry of Health has reported that among the hospital cases of children aged two-ten years, accidents, poisoning and violence are becoming a significant cause of morbidity and mortality. These data, which confirm other evidence that child abuse is on the rise, suggest that parental neglect or emotional disorders within households, or both, are critical social problems today.

In summary the following trends impacted negatively on the access of poor households to health care in the 1980s:

- . the displacement of health workers, including non-technical support staff;
- . the shortage of supplies (eg. bed linen) and deterioration in maintenance of clinics and hospitals;
- . the hospital fees introduced for in/out-patients;
- . closure of some hospitals, which has meant many patients have to spend more money and time in travelling greater distances in order to receive treatment;
- . low allocation in the national health budget to health education and nutrition surveillance as part of preventative care, as the budget focuses mainly on family planning for women and on immunization as the most effective means of ensuring child health;

Education

In education, too a wage freeze and deterioration of capital stock have created havoc in a sector Jamaican families consider to be of prime importance.

Women, as a proportion of the total teaching force, fell from 90 per cent in 1984/85 to 78 per cent in 1986/87. The percentage of female educators declined most noticeably at the secondary and tertiary levels. Thus, at technical high schools in 1985, 48 per cent of teachers were men, the highest proportion of males at any level. Although the total number of teachers declined only slightly, from 18,193 in 1979 to 18,047 in 1987, the ratio of teachers to students worsened and the rapid turnover in teaching staff had negative consequences for the students' ability to pass their examinations.

Females outnumber males at every level of education (Table 12). However, at the College of Arts, Science and Technology, which females dominate in four fields - Institutional Management and Food Science (87 per cent), Technical Education (63 per cent), Commerce (62 per cent), Science (61 per cent) - males predominate in Building (86 per cent), Engineering (96 per cent) and Computer Sciences (58 per cent).

At the University of the West Indies (UWI), a similar pattern occurs (Table 13). Here males predominate in the Natural Sciences, Engineering and Agriculture though the number of men in Agriculture dropped sharply after 1983.

The low rate of student registration at the UWI in 1984-85 (Table 13) is striking and seems to be related to household response to the several economic pressures of that period. Yet in 1986-87, when fees were introduced into tertiary-level institutions and students had demonstrated for several weeks, the numbers admitted did not reflect a serious shortfall.

The Student Loan fund was simultaneously expanded to help students meet the additional cost of their education. But the hidden effect of the cess is to reduce access to higher education of students from low-income households, estimated at 45 per cent of the student body. This is not obvious in the numerical strength of the student body because the demand for places from families that can absorb the increased cost continues to be high. The Task Force appointed by the Prime Minister in 1986, soon after the students demonstrated in objection to the cess, stated in its report that contrary to popular belief there was really no free education in Jamaica. Interviews carried out by the Task Force revealed the real strain experienced by mothers keeping children in university, send them food and cutting their own expenses to give them "a better start". Students, too, spoke of having to share books, beg for food and lodgings, and miss lunches, even before the boarding grant was withdrawn. Furthermore the potential earnings opportunities lost to households when the offspring remain students are an incalculable indirect cost of education to poor families.

The effects of low morale among teachers and the deterioration in the quality of teaching can be seen in the smaller number of students passing 'O' level examinations in 1986 compared with 1985, though this might also be attributable in part to the fewer students actually sitting the examination that year (Table 14).

At 16 per cent of recurrent expenditure (compared with 20 per cent earlier in the 1980s), public investment in education is large for a country the size of Jamaica.

Transport divestment

A critical enterprise divested by the Government in 1981 was the Jamaica Omnibus Service (JOS). This provided employment for some 2,000 workers, an estimated 20 per cent of whom were females. The job structure experienced in other parts of the economy repeated itself here, in that females worked in the lower-paid job as cleaners, bus conductors and clerical staff. At the top of the JOS hierarchy were the maintenance staff, mostly mechanics, and the senior managers, categories in which no women were employed. In 1979, a few women were taken on as drivers but the experiment was not maintained.

By the late 1970s the expenditure level of the JOS had exceeded revenue for three out of five years and though the deficit had decreased from J\$1.8 million to J\$306,000 by 1977 it was still at an unacceptable level. It was coupled with inadequate maintenance of an ageing fleet (40 per cent of the buses were inoperative in 1977) and the encroachment of illegal minibuses

operators "pirating" routes, leading to a steady decline in the number of passengers using the JOS. The result was a Government decision, in the early stage of economic restructuring, to divest the enterprise and return it to private ownership and management. As a consequence, some 400 women were displaced.

There are currently ten transport packages operated by nine package holders in the Kingston metropolitan area. Only one package holder and manager is female, and only two packages are managed jointly by men and women. No female conductors have been re-absorbed into the privatised bus system and all drivers are of course also male. JOS's own attempt to manage two of the transport package quickly ended in failure.

Housing policy

The construction industry, though recording high growth in 1982, has shifted its focus away from the public sector - financed housing construction. The private sector too has drastically reduced its contribution to low- or middle-income housing construction. Even with what appears to be inflated figures on housing construction costs, Table 15 indicates the trend towards a decrease in available housing stock.

As Derick Boyd has discussed, the consumer price index shows that the price of housing in rural areas between 1981 and 1985 increased by 115 per cent and in the capital city the increase was 95 per cent. In reality, however, housing prices increase by as much as the market can bear : thus, because of continuing high demand, the price of a given unit had increased by 200 per cent in 1981 and by another 150 per cent in 1987.

Increasing costs (Table 16) and decreasing availability of supplies, combined with the intensifying pressures of demand from Jamaicans returning home after emigrating in the 1970s, all contributed to forcing the price of housing upwards and reducing many emerging middle-income families to substandard accommodation (Table 17).

The National Housing Trust (NHT) was established in 1976 to provide housing to low- and middle-income families. All public sector workers contributed, by automatic salary deductions. From 1976 to 1983, approximately 9,700 persons benefited under the NHT loan programme, 38 per cent of whom were women. Low income and insufficient income security contributed to women being a relatively small group of NHT beneficiaries. Approximately 60 per cent of all joint accounts under the NHT involved women as the principal beneficiaries, but they needed joint collateral in order to qualify for mortgage loans.

The role of the NHT changed in the 1980s and the number of low-income beneficiaries declined. For the 70 per cent of working women who qualify under NHT policy for mortgage loans, and are not eligible for other institutional loans, the depression in the NHT production level is very hard to accept. The preference of low-income persons for high-cost block and steel construction material and the small proportion of non-home owners (13 per cent in a Credit Union survey) who own their own land, make the solution to the housing market problems elusive at least in the short run. The gap between affordable deposits on housing (Credit Union Survey showed this to be J\$2,700 for most of those surveyed and J\$10,000 for 13.5 per cent of them), the median

income of J\$7,459 for credit union members and J\$9,839 for families) and the cost and availability of housing cannot be closed unless there is some give in either supply or demand factors.

Food Aid Programme (FAP)

The FAP represented the most important component of the Government's welfare programme up to 1987. Patterned on the US Welfare and Food Stamp Programme, it provided stamps to the poorest families whose health and well being were at risk due to the effect of the Government's economic policies on their purchasing power. Pregnant and lactating mothers, school children, the elderly and the very poor were targeted for assistance. (This group accounts for half of the population and when all children under 18 years are included the proportion of persons dependent on the FAP becomes very alarming.)

However, the initial allocation of \$20 per person (household) every two months reached only one-fifth of the target group by the end of the first year of the programme and did little to cushion vulnerable households from the effects of structural adjustment. These were severe, given the extent of the price increases in basic commodities like cornmeal, milk, flour, the frequent unavailability of food considered staples by the poor, e.g. codfish, and the unbalanced diet and low quality of the food consumed by the poor as they become separated from their agricultural base.

Characteristics of social policy in the 1980s

Social development policy is therefore significant in the 1980s, if only in the breach. It is characterised by:

- . delayed timing of programme design
- . reduced government control
- . transfer of much of the responsibility for the cost of structural adjustment to the private sector
- . separation of welfare policies from economic growth policy
- . a strategy emphasising welfare rather than development.

The intent, therefore, was to redirect public expenditure to social welfare only after some stabilisation in the economy occurred, and as a consequence the Social Well-Being Programme was not introduced until 1988.

On the other hand, throughout the 1980s the role of the voluntary social services has steadily expanded, due to increased support from the private sector and international donor agencies as well as private fund-raising efforts. Thus programmes in school repair, social and children's services, sports, and care for the handicapped and elderly, were all initiated and sustained by private efforts, while public expenditure in the social sector was being reduced.

The Council of Voluntary Social Services, in existence since 1940, has also benefited from a new association with United Way of Jamaica and has become more independent of government and more management-oriented to reflect the climate of modern industrial growth. The United Way funded 75 projects (in health, agriculture and skills training) between 1985 and 1988, benefiting an estimated 2,000 persons, the majority of them being women.

4. Selected Demographic Features and Women's Response to Economic Conditions

Demographic data in three key areas would appear to suggest that while many Jamaican women are reacting to their situation by trying to escape from it, others are making an effort at self-management.

The tendency to escapism is illustrated by the data on emigration which, during the 1980s, indicate a rate which accelerated more for women than for men (see example of emigration to Canada in Table 18). Female migration from rural to urban areas is likewise a continuing trend, but additional data are necessary here.

In a sense the resort to crime may also be taken as a manifestation of the attempt to escape from unsatisfactory conditions. The number of women who are sent to prison increased sharply in 1986 and 1987 (Table 19). The causes have not yet been investigated but it would seem obvious that there is need for new strategies to be developed within the Department of Corrections.

The effort towards achieving better self-management is illustrated by the fact that women in all child-bearing age groups are tending to have fewer children. Many of the younger ones today make no secret of their unwillingness to have a child strictly "for the man's sake". The crude birth rate of 27 per 1000 in 1980 declined to 25 per 1000 in 1985.

Emigration coupled with a decreasing birth rate has had the net effect of curtailing overall population growth, thus relieving some of the pressures on the national resources, given the inability of the labour market to absorb much of the unskilled labour surplus. Jamaica has had an average growth in population of only 1.5 per cent since 1960, and approximately one million Jamaicans (including offspring born abroad) live in the USA, UK and Canada.

From the selected indicators given in Table 21, it can be seen that the status of Jamaican women in relation to education and life expectancy is not much worse than for women in an industrialised country such as Canada, although the incidence of maternal mortality is uncomfortably high.

The demographic profile provides only preliminary data, which lends itself to guarded interpretation. There is certainly no cause and effect relationship between structural adjustment and women's status, as indicated above. Women's own survival strategies need further investigation before any of the indicators provided above can be considered as conclusive.

5. Small-Scale Enterprises

There are an estimated 40,000 small-scale non-farming enterprises in Jamaica, employing some 80,000 persons. Davies and Fisseha, in their analysis of this sector (1980), estimate that 35 per cent of these are manufacturing establishments.

Growth in self-employment and in the employment capacity of small-scale enterprises started in the late 1970s and has continued throughout the 1980s. During the same period the number of large-scale businesses,

especially in manufacturing, contracted, as industries such as footwear, have been unable to compete with cheaper imports under the present market liberalisation policies.

The small-scale enterprise sector comprises various types and sizes of enterprise. Several associations also interface with them, but there is no central umbrella agency and many businesses are not part of an association. The most viable enterprises within this sector are female traders and established small enterprises.

Female traders

Female traders, formerly street-based, are now housed in government-owned arcades and small shops, where rentals are affordable. Government policies have resulted in the formalisation of this group: the traders are now required to contribute to the national revenue through customs duties; they now have communication links with the established Chamber of Commerce and even purchase goods for some merchants, thus reducing costs to formal retailers; and they have also established links with the banking sector.

The high visibility and effective organisational base of the United Vendors Association, estimated to have a membership of 10,000, have further enhanced the status of this group in recent years.

These women traders with a mean educational level at 10th grade, currently earn on average about \$500 a week, which far outstrips the amount of income that can be earned from any other form of female employment. As a result, they have achieved greater social mobility for themselves and their families, and this is indeed the 'success story' of the 1980s.

Established small businesses

The number of small businesses specialising in non-traditional manufactured goods for export grew by 15.4 per cent in 1985-86, as a result of various export credit incentives provided under the Export Development Fund. Within this group are the well established small businesses like those run by furniture craftsmen whose output for both the domestic and export market has increased.

Women who work in other industries - e.g. in EFZ manufacturing, earning from \$90 to \$200 per week - still view trading in foreign-made clothing as a possible alternative, especially given the lack of job security and the stress and health-risk factors inherent in the export-zone structure.

Access to credit

In general it can be said that women's access to credit facilities has been constrained by the following: high interest rates at commercial banks; conservative thinking among women towards risk-taking; the existence of women's own collective savings system, called "partnerships", which is an Afro-Caribbean system of money management operated by informal "bankers" whom the members know and trust; the relatively small proportion of women who meet eligibility requirements for loans, e.g. possession of land titles; and the small proportion of women whose sole income is sufficient to meet monthly mortgage payments. Thus female-initiated applications for loans usually end

up as joint loan applications. It may also be noted that lack of information has meant lack of demand by potentially eligible women.

Any assessment of women's credit eligibility is hampered by the lack of data on male/female use of credit facilities. Nevertheless, it is known that banking policy within specialised or non-commercial lending institutions, such as the Agricultural Credit Bank, People's Cooperative Bank and the Jamaica Agricultural Development Foundation, is favourably disposed to female loan applicants, since they have demonstrated a reliable pattern of business management and loan repayment. But the proportion of loans granted to women is still small, although short-term loans are being extended to many female traders whose ability to repay is now clearly recognised.

The National Development Foundation

The National Development Foundation (NDF) is the institution most accessible to small-scale entrepreneurs. Of the 10,308 clients who received technical assistance in 1987, 36 per cent were women. Of the 1,202 enterprises funded, 35 per cent of the loan clients were women. Although there is a bias towards males, who own a greater share of existing businesses, in the rural region where the NDF has a branch office, almost 40 per cent of all the female-managed businesses are clients there, indicative of the potentially active role women can play in rural economic life.

However, the NDF programme has made its most significant impact on female employment within the funded enterprises. The number of women working full time in these enterprises increased from 310 to 911 and the proportion of jobs occupied by women, working both full and part-time, increased from 29 per cent to 37 per cent of all employees. This is explained by the fact that the largest numbers of businesses funded, over 80 per cent, were in the services sector including garment manufacturing, shops, restaurants and laundries. Agricultural enterprises received 16 per cent of the loans disbursed as of June 1988.

The NDF loan facility has had a positive effect on income level : 63 per cent of its clients earn a gross income of \$10,000 per annum as against 13 per cent prior to loan approval; and 71 per cent earn less than \$150 per week prior to loan, compared to 51 per cent subsequent to receiving loans. Loans range from less than \$2,000 to over \$25,000 and clients are fairly evenly distributed in their use of loans of different sizes (Table 23).

IV. CONCLUSIONS AND RECOMMENDATIONS

1. Summary of Findings

The foregoing analysis has suggested that in Jamaica the structural adjustment of the 1980s had the harshest impact on low-income households, including those headed by women. Its main findings are as follows:

- (i) per capita income reduced in real terms compared to the 1970s;
- (ii) increases in the Consumer Price Index for food, shelter and utilities, ranging from 20 per cent to 100 per cent, especially in 1984;

- (iii) reductions in real terms in national budget expenditures on health, education, and agriculture, resulting in lay-offs, hospital closures and deterioration of school facilities;
- (iv) a wage freeze imposed on public sector workers, especially civil servants, teachers and nurses;
- (v) a significant reduction in housing stock and in new housing construction, demanded by low- and middle-income households, as building materials escalated in cost;
- (vi) a higher rate of female emigration and crime, as evidence of escapism and despair among women.

The rural population remains in the lowest socio-economic group; the Government's efforts to promote rural development have led to benefits for the business sector of rural areas but not for workers who manage domestic agriculture. Women in the rural areas are disadvantaged in their access to information, services and credit.

On the other hand, structural adjustment policies created new employment opportunities for women in sectors such as :

- (i) the export processing zone, especially in garment manufacturing;
- (ii) commerce, especially in real estate and insurance; and
- (iii) informal distributive trading, where women now hold a high profile position and command incomes which have contributed to their families' greater social mobility.

Other new opportunities which have emerged as a consequence of the restructuring of the economy - e.g. through loans to agricultural and other small business enterprises - are not seized by women in large numbers, due to lack of access to relevant information and constraints inherent in their traditional social patterns. This is changing, but slowly. Female traders' use of banks for legitimate foreign exchange transactions and short-term loans is an important feature of the new business relations being established in the current climate.

2. Evaluating the Effects of Structural Adjustment

It is clear from our above evaluation that the effects of structural adjustment policies are in some respects contradictory, and where clear benefits are discernible in the short run, questions as to their sustainability arise. Our assessment has in fact led to far more questions than provided answers.

We have concluded that aspects of the structure of the Jamaican economy have experienced some change and that the overall economy has demonstrated the capacity to reverse the trend of negative growth. However, this analysis has shown that throughout the period of adjustment, no substantial beneficial change has occurred in the lives of the majority of those persons classified as belonging to the vulnerable group. In fact, the data suggest that the size of this group may have increased, that their dependency on the State for food has become institutionalised and that there is evident deterioration in access to essential health and education services.

Structural adjustment has therefore made little or no contribution towards solving the endemic problem of the Jamaican economy - how to alleviate pervasive poverty.

Looking at the society from the historical perspective with which this paper began, we have determined that the characteristic features of the social structure remain intact, despite the shifts in the structure of the economy. The growth of the small-scale entrepreneurial class, which had started to emerge earlier may, however, be regarded as a notable feature. The liberalisation of imports has no doubt encouraged the development of this particular social stratum and all the indications are that its activities have led to real economic progress and the establishment of financially viable enterprises.

At the macro-economic level, it is difficult to predict whether the observed growth trends are indeed sustainable. The small island economy of Jamaica is inherently dependent and therefore vulnerable to even small changes in the North American economy. The export-led economic model assumes that labour deployment in the EFZs and in tourism will result in long-term opportunities for employment. However, the basis for the viability of these enterprises is low-cost labour. In the long run, it appears that the pool of labour deployed in these sectors will continue to live at the margin of society. Thus the historical imbalance in living standards which fuels class tensions will no doubt remain a feature for some time to come.

In so far as women are concerned, our analysis suggests that some modification in role and status had occurred in the 1970s, when significant legislative amendments were enacted, although little permanent economic progress was achieved. During the 1980s, a few women were able to gain access to employment and training opportunities but their earnings could not be said to be sufficient to enable any real change in their living conditions. The noted increase in the numbers of women in management was found to have occurred as a result of trends which began at least one generation earlier, more directly as a result of policies of the 1970s rather than any developments which might be associated with structural adjustment.

Women involved in the small-scale sector have reaped the most evident direct benefit in terms of income, with longer-term benefits of social mobility and enterprise development being an additional tangible outcome. The issue that needs to be investigated here is the extent to which the investment patterns of these beneficiaries from structural adjustment will contribute to their development as a community, or whether they will be used in such a way as to maintain the underdevelopment of these households within the overall socio-economic system. In other words, do these households spend proportionately more on consumer goods than on expanding and sustaining their businesses or family assets? Clearly, more data are needed on the real impact of structural adjustment on family income, roles and values. There is evidence of a new driving force within Jamaican families, pushing them towards the acquisition of modern skills and material goods. Our tentative hypothesis is that traditional forms of female-dominated enterprises, e.g. in informal trading, are causing new forms of family business to evolve and are affecting the whole economy.

The introduction of the government programmes to enhance the social wellbeing of the poorest groups, as well as of society at large, raises serious questions. The Food Aid Programme raises questions of increased dependency. The timing of the new Social Wellbeing Programme makes analysts wonder whether another approach to policy implementation might not have produced more benefits at less cost. Could, for example, policy-makers have

implemented a mix of social and economic policies to achieve the same long-term effect, rather than dealing with economic and social development policies separately? Much depends on the success of the Social Wellbeing Programme. However, in order to measure its impact over time, it will be necessary to organise systematic collection of data on relevant indicators, using gender-sensitive approaches. Failure to do this will leave the question of the efficacy of structural adjustment as a means of achieving development in struggling countries open to debate between politicians.

Finally, the economic model adopted for the modern era has not incorporated the best Jamaican traditions. It has relegated small-scale farming to a marginal role and under valued the contribution of rural households to economic development. Meanwhile, access to imports has encouraged the taste for goods and services which the average rural household cannot afford. If the objective of the existing model is to create a North American type of society, strategies to expand the resource base and to share the proceeds of development more equitably will have to be implemented. If other objectives are implicit, these must be articulated in a manner which provides the marginalised groups with a basis from which to direct their efforts to become an integral part of the quest for progress.

Adverse macro-economic conditions and keen inter-sectoral competition for public funds have reduced the Government's ability to continue to expand the social services. At the same time, the potential contribution of households is also limited by the current financing arrangements. At the other extreme are households which benefit from structural adjustment policies or who take advantage of new opportunities. However, at present the productivity pattern of the Jamaican people indicates a dual economy, structured with low-income workers at the base and a few financial controllers and owners of the means of economic production at the pinnacle. This inherent dualism is paralleled by conspicuous consumption at one extreme and endemic poverty and deprivation at the other. Given this state of affairs, productivity levels are necessarily low.

The recently enhanced mobility of women occurs mainly in management, sales and the self-employed trades. In terms of status, the female-dominated professions of the 1940s and 1950s - teaching, nursing and public sector administration - now carry little of their earlier prestige.

In fact, while employed in such professions, many of these women engage in part-time trading activities either at work or at home, and many travel to Miami or pay a relative to do so, in order to shop. Prestige lost is income gained, and the distributive trades are becoming a major equalizer within a class-conscious society.

Women, as policy makers or in positions where they can influence policies face great challenges : to contribute to the shaping of policies which benefit both women and men in acquiring new skills but not at the expense of cultural forms which give family life its strength. Strong kinship patterns are now emerging from the international trade of women in the informal sector. Family businesses which future generations can inherit and expand may yet emerge as a key trend from this period of Jamaica's history.

3. Recommendations

1. Continuous and intense training is needed for government-employed middle-managers, to sensitise them to the need to collect gender-specific data for planners and policy-makers. In this way, the country can be informed in greater depth on: the status of vulnerable households; the hidden human resources latent within the economy; new labour movements; and the quality and impact of independent power management by women.
2. The Bureau of Women's Affairs, acting in close collaboration with both the recently established umbrella Association of Women's Organisations and the Planning Institute of Jamaica, should work to centralise a data base on women. All economic and social data now need to be desegregated by sex, and all programmes assessed for gender impact. A more strategic location for the Bureau and the inclusion of an economist or demographic planner on its staff could also strengthen the Bureau's institutional capabilities and enable it to play a distinctive role.
3. The media need to adopt a specific policy to translate and publicise what the gender-related data base implies for Jamaica's future productivity and for the kind of economy towards which it is moving. They should also publicise opportunities available to women, e.g. on access to small business loans.
4. Future government strategies need to focus on improved labour productivity and greater use of indigenous resources, in addition to the emphasis of economic adjustment. The latter strategy should not be pursued at the expense of labour or or viable local manufacturing industries.
5. Rationalisation of crucial services - such as transport, preventive health care, water supply and sanitation - and recognition of the need for medium-term subsidies rather than abrupt privatisation. In this way, low-income families will have a better chance to survive inflationary shocks and to contribute to national prosperity.
6. The management of the community-building process has been neglected in the implementation of free market trade policies. There is need to identify and strengthen the local institutions that can help people address community issues and to develop, through participative involvement in select programme-planning, a personal stake in their country's economic success. Women should be encouraged to serve as community managers, in the forefront of this movement.

Table 1: Jamaican Structural Adjustment Loans

Loans	Years	Amount (US\$M)
SAL 1	1982	76.2
SAL 2	1983	60.2
SAL 3	1984	55.0

Source: Planning Institute of Jamaica, "Quarterly Economic Report", Vol.1, No.3, 1984 and Vol.2, No.1, 1985

Table 2: Selected Macro-Economic Indicators

	GDP J\$m (1974 prices)	Rate of GDP growth %	Inflation %	Fiscal balance ^a J\$m	Bauxite/alumina foreign exchange and inflows Prod. levy US\$m	Visitor Arrivals		
						Total US\$m	Exp. US\$m	Nos. m
1980	1,827.8	-5.8	28.2	na	na	na	241.7	0.5
1981	1,876.7	2.7	11.9	na	193.0	314.0	284.3	0.6
1982	1,897.8	1.1	6.5	na	135.5	286.1	337.8	0.7
1983	1,942.2	2.3	11.3	-966.0	121.3	252.6	399.2	0.8
1984	1,925.0	-0.9	27.8	-425.1	116.4	220.2	406.6	0.8
1985	1,835.2	-4.7	26.0	-331.6	66.3	138.7	406.8	0.8
1986	1,870.1	1.9	14.8	-262.1	72.1	165.3	516.1	1.0
1987	1,967.4	5.2	6.7	22.8	96.5	217.7	594.9	1.0
1988	1,979.6	0.6	8.3	-705.7	102.9	229.9	525.0	1.0

^a Overall Deficit (Net of Amortization); data are for fiscal years beginning in year shown.

Source: Planning Institute of Jamaica. "Economic and Social Survey of Jamaica," various issues;

**Table 3: Social Well-Being Programme: Estimated
Expenditure, 1989/90-92/93
(Prior to Hurricane Gilbert)**

Sectors	J\$M	US\$M
Health	1,092.3	199.0
Nutrition and Poor Relief	2,145.2	390.0
Education	789.2	143.0
Employment	378.9	69.0
Housing	2,104.0	383.0
Water and Sewerage	750.0	136.0
TOTAL	7,259.6	1,320.0

Source: Social Well-Being Programme, Government of Jamaica, 1988.

**Table 4: Unemployment by Gender, 1975-87 Yearly Average
(percentages)**

	Males	Females	Female Job-Seeking Rate
1975	11.4	31.5	13.2
1976	13.4	33.2	14.2
1977	15.8	34.6	13.2
1978	14.1	36.0	16.3
1979	16.7	40.2	18.5
1980	16.3	39.6	16.2
1981	14.4	38.7	15.7
1982	16.2	40.6	21.1
1983	16.2	38.3	18.4
1984	15.8	36.6	16.5
1985	15.6	36.0	17.9
1986	15.0	33.7	15.4
1987	13.0	30.3	12.8

Source: Labour Force Survey, Statin.

**Table 5: Gender Distribution in Public Sector
Professional and Administrative Groups, 1987-88
(numbers)**

Group	Males	Females
Natural, physical & social sciences	115	69
Applied sciences, architects, engineers	72	1
Electronic data processing programme	18	19
Judicial/legal lawyers, clerk of courts	46	35
Medicine	131	83
Clerical	265	393

Source: Ministry of Public Service.

**Table 6: Gender Distribution in Public Sector Management
Group, 1987-88
(numbers)**

Group	Males	Females
Permanent Secretaries	18	6
Senior Management	144	132
Upper Middle Management	515	689
Accounting	238	426

Source: Ministry of Public Service.

**Table 7: Index of the Median Income Earners, 1974–80
(1974 base)**

Years	1974	1975	1976	1977	1978	1979	1980
Index	100.0	114.4	107.3	103.6	99.2	78.6	75.8

Source: Economic Management, Income Distribution and Poverty in Jamaica, Derek Boyd, 1988.

**Table 8: Share of Income Accruing to the Decile Groups
of the Population, 1958, 1975 and 1984
(percentages)**

Decile Group (in ascending order of income)	1958	1975	1984
0–10	0.6	1.3	1.32
10–20	1.6	2.8	2.89
20–30	2.5	3.9	4.14
30–40	3.5	5.1	5.38
40–50	4.6	6.3	6.77
50–60	6.2	7.9	8.38
60–70	8.3	9.9	10.46
70–80	11.5	12.5	13.17
80–90	17.4	16.9	17.57
90–100	43.8	33.3	29.93

Source: Household Expenditure Survey, 1984.

Table 9: Ratios of Selected Health Personnel to Population

	1974	1975	1976	1977	1986
Doctors	1:3553	1:3538	1:5314	1:5808	1:6666
Dentists	1:18925	1:19827	1:22000	1:22800	1:17540
Nurses	1:802	1:743	1:868	1:1090	1:1428
Midwives	1:8149	1:5314	1:1309	1:4219	NA
Community Health Aides	1:5786	NA	NA	1:1794	1:2564

Note: PAHO recommended ratios: doctors - 1:910, dentists - 1:2857, nurses - 1:769.

Source: Economic & Social Survey 1977 and 86.

Table 10: Expenditure in Two Polyclinics, 1984/85

Hospitals converted to Polyclinics	F/Y 1984/85 (12 months)	Average per month	April-Dec. 1985 (9 months)	Average per month
	J\$	J\$	J\$	J\$
ISAAC Barrant				
Total on supplies and materials	1,038,026 89,690	86,502 7,474	317,802 17,168	35,311 1,907
Buff Bay				
Total on supplies and materials	1,247,643 137,405	103,970 11,450	636,143 58,821	70,682 6,535

Source: Ministry of Health.

Table 11: Infant Mortality Rate Per 1000 Births, 1972-86
(Selected years)

1972	30.9
1973	26.2
1974	25.9
1975	23.5
1976	20.3
1977	15.1
1983	12.1
1984	13.2
1986	19.0

Source: Economic and Social Survey 1977, Statistical Abstract 1984.

Table 12: Population Distribution by General and
Educational Attainment, 1986
(numbers)

All Parishes	Nursery Infant	Primary	Secondary	University	Other	None
Males	40,744	187,756	74,215	2350	11,435	625,223
Females	43,416	183,570	83,848	3383	17,771	653,195

Source: Statistical Abstract 1986.

Table 13: Students Registered for First Degree Certificate or Diploma Courses at UWI, by Faculty and Gender, 1978/79-1986/87 (numbers)

	Arts & Gen.Sci.		Law		Soc. Sci.		Nat. Sci.		Educ.		Agri.		Medicine		Engin.	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
1978-79	116	523	50	67	228	221	420	296	9	41	33	20	107	64	166	1
1979-80	106	519	51	56	246	229	399	300	11	47	31	25	101	61	160	3
1980-81	117	490	54	50	224	257	378	312	14	49	41	18	131	75	144	5
1981-82	119	465	54	57	280	318	434	334	23	61	41	21	122	73	144	10
1982-83	119	507	52	58	286	330	448	360	26	66	40	12	122	81	144	13
1983-84	129	517	53	61	326	342	512	373	32	93	15	8	119	85	148	17
1984-85	30	108	16	25	64	74	130	68	16	48	2	1	30	20	29	2
1985-86	149	503	45	70	227	333	518	379	41	98	9	6	115	86	144	19
*1986-87	145	458	43	68	238	348	445	346	41	84	6	6	113	83	143	13

* Cess introduced.

Table 14: Cambridge 'O' Level Entrants and Passes, 1979, 1985, 1986

Year	Entrants (numbers)	Passes	Passes (percentages)
1979	NA	NA	39.4
1985	31,419	9,947	30.1
1986	24,453	8,454	34.6

Source: Statistical Abstract, 1986.

Table 15: Public/Private Sector Housing Units Construction,
1976-81, 1985
(numbers)

	Public Sector	Private Sector	Total
1976	4638	3214	7852
1977	4384	2453	6837
1978	4601	275	4876
1979	3653	1320	4973
1980	1959	1284	3243
1981	1785	466	2251
1985	1915	59	1974

Source: Economic and Social Survey, 1986.

Table 16: Percentage Cost Increase of Major Construction Materials,
1980-85

	Jan. 1980-1983	Jan.-June 1983-1984	Jan.-June 1980-1985
Cement	26.7	80.0	136
Cement Blocks	45.2	94.8	182
Lumber	6.6	68.6	80
Electrical	20.9	50.3	81

Source: Housing and Finance Ministry, 1986.

Table 17: Selling Price of 1000 sq. ft. Town House,
1980, 1983-85

Date	Price of Unit \$
January 1980	129,173
January 1983	171,296
June 1984	241,996
January 1985	273,861
June 1985	295,840

Source: Housing and Finance Ministry, 1986.

Table 18: Jamaican Emigrants to Canada by Gender,
Selected Years

	1979	1980	1984	1985
Males	1490	1460	987	1185
Females	1709	1701	1492	1735

Source: Statistical Abstracts, 1980-86.

Table 19: Female Prisoners, 1982-87

Year	Number
1982	65
1983	59
1984	68
1985	67
1986	104
1987	142

Source: Department of Corrections.

Table 20: Births to Teenage Mothers, 1977-1985

Year	Total Births (1)	Births to Mothers 19 Years and Under (2)	Column (2) as percentage of column (1) (3)	Births to Mothers Under 15 Years (4)	Births to Mothers 15-19 Years (5)
1977	59,927	17,065	28.5	416	16,549
1978	57,765	16,063	27.8	406	15,657
1979	58,552	16,532	28.2	439	16,093
1980	57,385	15,736	27.4	405	15,331
1981	58,049	15,715	27.1	335	15,380
1982	59,079	15,807	26.7	361	15,446
1983	61,436	16,332	26.6	396	15,936
1984	57,240	14,912	26.1	358	14,554
1985	54,876	13,732	25.0	289	13,443

Source: Figures represent live births by date of occurrence and not date of registration. Registrar General's Department.

Table 21: Comparison of Selected Demographic Indicators on Women, Jamaica and Canada

Categories	Jamaica		Canada 1985/86
	1965	1985	
Females per 100 people			
Total	109	103	99
Age 0-4	100	97	101
Female life expectancy (years)	67	76(1986)	80
Males	64	71(1986)	73
Births attended by Health staff (percentages)	na.	89(1984)	99
Maternal Mortality (per 1,000 live births)	na.	102(1980)	2
Infant mortality (per 1,000 live births)	49	19	8
Education: Females per 100			
males	na.	97	-
Primary	na.	97	93
Secondary	111(1970)	106	95

Source: The World Development Report, 1988.

**TABLE 22: Distribution of NDF Clients by Age and Gender
(percentages)**

Age-Groups	Male	Female
25-29 years	22	14
30-34 years	21	26
35-39 years	19	22
40-49 years	20	19
25-49 years	82	81
Over 49 years	18	19

Table 23: Distribution of Loans to NDF Clients

Size	Percentage of total
Loans under \$2,000	7
Loans of \$2,000 - 5,000	25
Loans of 7,000 - 10,000	16
Loans of 10,000 - 15,000	14
Loans of 15,000 - 25,000	14
Loans over 25,000	11