

InFocus Programme on Boosting Employment
through **S**mall **E**nterpris**E** Development
Job Creation and Enterprise Department

*Series on Women's Entrepreneurship Development
and Gender in Enterprises — WEDGE*

**JOBS, GENDER AND SMALL ENTERPRISES
IN THE CARIBBEAN:**

**Lessons from Barbados, Suriname and
Trinidad and Tobago**

edited by Carol Ferdinand

FOREWORD

This SEED Working Paper, number 19 in the series, examines the situation facing women entrepreneurs in three countries of the Caribbean – viz. Barbados, Suriname and Trinidad and Tobago. The report also provides some comparisons – where the breakdown of the statistics permits it – between female and male entrepreneurs, the scale and scope of their activities, as well as the problems and barriers they are experiencing.

This report was largely based on secondary research on each of the three countries, and the findings point to several important lessons, as well as to the need for further wider research (e.g. in other countries of the Caribbean region), and deeper investigations involving primary research with female and male entrepreneurs in each of the three selected countries. There were very varying amounts of background information available to the research team. In the case of Trinidad and Tobago, the researchers were able to benefit from several research reports prepared by the ILO on micro and small enterprises and women entrepreneurs. While a number of reports were available on Barbados, there seems to be a paucity of documentation of women’s entrepreneurship in Suriname.

In Barbados, men dominate in sectors such as manufacturing, construction and tourism, while women entrepreneurs are mainly in distribution and agriculture. A similar picture emerges for Suriname, where women are also active in textile manufacturing, and in Trinidad and Tobago, many women operate in the food and clothing sectors.

The Government of Barbados has been quite actively supporting women entrepreneurs through training and trade fairs. In Suriname, the credit union movement has been extending assistance women entrepreneurs as members, an annual “Women in BisNis Fair” provides a shop-window for local women entrepreneurs, and there are several projects receiving assistance from the Dutch Government. In Trinidad and Tobago, a number of women’s NGOs have been taking the lead in assisting women entrepreneurs. In addition, the Caribbean Association of Women Entrepreneurs has been established in recent years, and there is much for it to do in promoting and assisting women entrepreneurs throughout the region.

Some additional references have been added to the researchers’ reports to take account of various recent documents prepared for the “Beijing +5” meeting that was held in New York in June 2000.

This synthesis report was written by Carol Ferdinand, based on individual country reports prepared by Elbert N. Ellis (for Barbados), Viriyala L Rao (for Suriname), and Andrea Yearwood (for Trinidad and Tobago). This report was commissioned and supervised by Mr. Imonitie Chris Imoisili, Senior Specialist, Entrepreneurship and Management Development, ILO’s Caribbean Multidisciplinary Advisory Team (CAMAT), Port of Spain. The report was edited and prepared for publication by Mr. Gerry Finnegan, Head of Women’s Entrepreneurship Development and Gender in Enterprise (WEDGE) within the ILO’s InFocus Programme on Boosting Employment through Small Enterprise Development (IFP/SEED). Ms Soe Le Aung provided assistance in identifying latest sources of information on each of the three countries.

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GLOSSARY OF ABBREVIATIONS

ABS	General Bureau of Statistics (Algemeen Bureau voor de Statistiek)
ADB	Agricultural Development Bank
CARICOM	Caribbean Community
CAWE	Caribbean Association of Women Entrepreneurs
CCUL	Cooperative Credit Union League
CDB	Caribbean Development Bank
CRABASI	Craft & Art Business Association
CSO	Central Statistical Office
DAWN	Disabled Women's Network
DE SCHAKEL CU (KC DE SCHAKEL)	De Schakel Cooperative Credit Union Ltd. (spaar- en kredietcoöperatie de schakel g.a.)
FUNDAid	Trinidad and Tobago Development Foundation
Godo	GODO Credit Union (GODO spaar- & kredietcoöperatie)
IICA	Inter-American Institute for Cooperation in Agriculture
INDEST	Institute for Development and Strategic Studies
IVVO	Institute for Women Entrepreneurs
MSEs	Micro and small enterprises
MTI	Ministry of Trade and Industry
NBS	National Baseline Survey
Nf	Netherlands guilder
NGO	Non-government organization
NTVB	Non-traditional Female Occupations (Niet Traditinele Vrouwenberoepen)
NVB	National Women's Movement (Nationale Vrouwen Beweging)
SAO	Foundation for Labour Mobilization and Development (Stichting Arbeidsmobilisatie en Ontwikkeling)
SBDC	Small Business Development Company
Sf	Suriname guilder
SPWE	Foundation for Productive Work Units (Stichting Productieve Werkeenheden)
UNECLAC	United Nations Economic Commission for Latin America and the Caribbean
UNICEF	United Nations Children's Fund
UNIDO	United Nations Industrial Development Organization
WLEI	Women's Leadership and Enhancement Institute
WSC	Women Second Chances
WWB	Women's World Banking

1. EXECUTIVE SUMMARY

1.1 The terms “small” and “cottage” industries have as many interpretations as they have applications. While there is no universal definition¹, it is generally accepted that “cottage industries” are characterized by one or more of the following:

- Production activities are conducted in the residence place of the business person;
- The unit employs mostly family labour;
- The unit is run mainly on manual labour;
- The market for the unit’s products is limited to the locality in which the business is situated.

For the purposes of discussion, the terms “small business”, “small enterprise sector”, “cottage industries”, and “microenterprises” are used interchangeably and normally refer to businesses operating with less than ten employees².

1.2 Three countries were chosen to be the focus of this study: *Barbados*, *Suriname* and *Trinidad and Tobago*. The research methodology involved for the most part, the collection and review of previously published reports on the subject. However, some primary research was conducted as discussions were held with key informants in *Barbados*.

1.3 It is generally acknowledged that small-scale industries are on the increase throughout the three countries. However, the overall size of the sector is unknown especially in terms of its contribution to output, employment generation and value added. Where statistical data are available from institutions or organizations which support the microenterprise sector, the experience of the various researchers has been that in each of the three countries there is no single coordinating agency which has the responsibility for maintaining a comprehensive database on these enterprises.

1.4 However, in *Trinidad and Tobago* data obtained from the National Baseline Survey for 1996 (Van Elk K 1996)³ estimated that micro and small businesses numbering between 30,000 and 40,000, concentrated in the wholesale and retail trades and other service sectors. In *Barbados*, an adequate representation of the sector is provided based on broad distinctions and classification criteria such as:

- Annual sales of not more than BDS\$2,000,000 (US\$1,000,000);
- Employment of twenty-five (25) persons or less;

¹ The ILO’s Recommendation 189 on General conditions for the promotion of job creation in small and medium-sized enterprises (1998), emphasizes the importance of having some definitions, but indicates that it is up to Member States to decide on appropriate definitions.

² For examples of definitions used in various Caribbean states, please see Annex 4, as prepared by Dr. V.L. Rao for the first draft of the Suriname paper.

³ Van Elk K, 1996. National Baseline Survey: Characteristics and Constraints of Small Businesses in Trinidad and Tobago.

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- Not more than BDS\$1,000,000 (US\$500,000) in equity.
- 1.5 Female presence in the small-scale sector is significant, dominating the areas of retail/distribution, agriculture and light manufacturing. Overall, the number of male-run operations exceeded those run by women, especially in the areas of construction, manufacturing, tourism, finance and business and personal services.
 - 1.6 Data on the relationship between gender and ownership type were presented for *Barbados* only:

96 per cent of operations were sole proprietorships (of which 41 per cent women);

3 per cent were partnership structures (of which, 24 per cent headed by women).
 - 1.7 Caribbean society has historically been characterized as matrifocal, or predominated by female heads of household. However, the data relating to both *Barbados* and *Suriname* present a slightly different picture. In *Barbados* households headed by men exceeded those headed by women by a margin of 12.2 and 13.0 percentage points in 1980 and 1990 respectively, and in *Suriname*, out of 19 female-owned small enterprises surveyed, 8 were spouses of heads of households, whereas 7 were themselves heads of households.
 - 1.8 With respect to age distribution, the research findings suggest that women are involved in entrepreneurial activities in their mid-life and that there is no significant difference between the sexes with regard to age of entry.
 - 1.9 In *Trinidad and Tobago*, findings from both ILO and CCUL studies support the assertion that the majority of women entrepreneurs do not have technical or vocational training, nor do they possess the specific skills for their line of business, suggesting that women entrepreneurs engage in activities that do not require technical skills, or they draw on skills acquired in the performance of their “traditional” domestic and reproductive roles.
 - 1.10 Women tend to predominate in certain business activities based on the compatibility of such activities with women’s reproductive roles. It would appear that they are attracted to activities that keep them close to home and allow them some flexibility with respect to working hours. Women also tend to be more cautious and avoid risky ventures that will expose them to loss of savings and where they are unable to care for their families, hence the business of choice generally is in the low growth sector with little profit potential.
 - 1.11 It has been suggested that women’s entry into and participation in entrepreneurship is either facilitated or limited by factors that are directly related to gender issues and women’s position in the society. These factors may be economic, socio-cultural, educational, technological, legal, financial or policy-related.
 - 1.12 In all three countries covered by the study, several government and non-governmental institutions as well as donor agencies have initiated programmes and support services to the “small” sector. Some of these agencies assist the sector in general, while others focus specifically on women entrepreneurs by providing technical and financial support. Women have benefited from the enactment of supportive legislation, technical and advisory support services for capacity building, training programmes, and the provision of credit facilities, all aimed at empowering women and ensuring their maximum integration into the development process.
 - 1.13 Recommendations have been formulated to further strengthen the empowerment process for women (see Section 10). These include:

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- Implementation of a national policy on small business;
 - Provision of supportive social services, particularly targeting women;
 - Ensuring availability and accessibility of adequate funding for women entrepreneurs;
 - Initiation of research exercises to identify women's needs and capabilities;
 - Provision of advisory and support services by non-governmental organizations (NGOs), donors and regional and international agencies;
 - Implementation of an effective and efficient methodology to include women's contribution in national statistics;
 - Development and expansion of training programmes in technical and vocational disciplines;
 - Education and orientation of women to develop positive attitudes with respect to engaging in micro-business as a viable employment option.

2. TERMS OF REFERENCE AND BACKGROUND

2.1 This report summarizes the findings of a study commissioned by the International Labour Organization's (ILO) Caribbean Office in Port of Spain, Trinidad, in association with the Women's Entrepreneurship Development and Gender in Enterprise (WEDGE) Unit in ILO Geneva⁴. The purpose is to examine the factors affecting women's entrepreneurship in small and cottage industries in the Caribbean. More specifically, the Terms of Reference required the consultants to:

- (a) Provide background information on the scale, scope and profile of the small and cottage industries sector in *Barbados*, *Suriname* and *Trinidad and Tobago* with classification criteria (as appropriate) disaggregated by sex;
- (b) Identify and assess personal entrepreneurial characteristic differences between male and female entrepreneurs in these countries;
- (c) Identify barriers and constraints facing potential and existing women entrepreneurs in the Caribbean, including socio-cultural, educational, technological, legal and financial aspects as well as access to business development services;
- (d) Identify supply-side economic opportunities and constraints affecting women entrepreneurship;
- (e) Describe various business support mechanisms (schemes, projects, programmes) and services (NGO, governmental and donor) available to women entrepreneurs in the countries, with an assessment of their impact and effectiveness;

⁴ This Unit is within the InFocus Programme on Boosting Employment through Small Enterprise Development (IFP/SEED). This Working Paper is part of the WEDGE series of papers produced by IFP/SEED.

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- (f) Assess the policy environment for women's entrepreneurship development, indicating gaps and inconsistencies, as well as providing suggestions for recommendations and improvements;
- (g) Provide an overview of efforts being undertaken in the three countries by governments, donors and NGOs to economically empower women through support for income generation, micro and small enterprise development programmes and credit provision;
- (h) Provide a series of recommendations which could be taken up by governments, donors, the ILO, NGOs and the private sector to improve prospects for women's entrepreneurship development in the Caribbean and to enhance its contribution to the creation of sustainable and decent employment opportunities and poverty alleviation.
- 2.2 The report is presented along the guidelines provided in the Terms of Reference. In light of the fact that there are some areas of overlap, items 'e' and 'g' have been integrated.
- 2.3 The data gathering exercise in the three countries and subsequent preparation of reports were completed within one month of the formalization of the contract agreement. A preliminary consolidated report was drafted and submitted to the ILO Caribbean office as per the Terms of Reference.
- 2.4 The research team comprised Elbert Ellis (*Barbados*), Viriyala Rao (*Suriname*) and Andrea Yearwood (*Trinidad and Tobago*), with Carol Ferdinand as Coordinating Consultant and Editor of the synthesis report.
- 2.5 Limitations of the study: Arising out of the prescribed methodology which was essentially secondary desk research, some limitations were noted by the research team:
- Research/documented evidence on women's issues is limited as the available information examines small-scale enterprises in general with no distinction by sex;
 - Where statistical data were available in some instances, they were not always disaggregated by sex, which stymied comparison;
 - The activity merely serves to identify broadly the context and policy framework in which women entrepreneurs operate and to signal the need for longer-term baseline research with the ultimate aim of achieving a clearer understanding of the sector. In so doing, meaningful and practicable solutions may be created that will contribute to the sustainable development of women's economic activities in small and cottage industries.
 - In some cases the researchers had insufficient time to complete all of the tasks.
 - Little information was gathered covering the most recent period from 1996 onwards, and consequently some of the information may no longer be current. However, in preparation for the Beijing +5 meeting in New York in June 2000, all three countries prepared up-to-date status reports on the factors affecting women, and the economic aspects have been well covered. Such documentation should be consulted in conjunction with the findings in this report (see bibliography and websites listed at the end of this report).

3. BACKGROUND CONTEXT FOR THE STUDY

- 3.1 The phenomenon which has resulted in increasing numbers of individuals who engage in economic activity on their own account has its re-birth in the structural reform programme initiatives which were adopted by Caribbean states in an effort to stem the tide of worsening economic crises in the 1960s.
- 3.2 The social and economic changes which ensued saw a greatly contracted labour force in general, and a low absorption rate of females in the formal sector, in particular. At the individual level, these adverse economic circumstances and the need to generate income, coupled with the desire to be independent, are the primary catalysts that have propelled women to participate in small and cottage industries.
- 3.3 At the policy level, widespread concerns over increasing unemployment, and the inadequacy of provision of social services consequent on a reduction in government spending have collectively led to a heightened awareness of and interest in the development and expansion of the micro and small enterprise sector.
- 3.4 It is believed that this sector is labour-intensive and creates real sustainable employment. Therefore, the need to establish and foster an enabling environment that will stimulate the growth and expansion of the entrepreneurial class does not require much justification. Such an intervention will facilitate the shift from wage-earners to profit-income earners, eventually and inevitably resulting in a more equitable distribution of income. The accompanying social benefits must not be underestimated as unemployment is reduced, the quality of life is substantially enhanced, and the scourge of poverty is alleviated as micro and small-scale entrepreneurs become active participants in the productive process.
- 3.5 The globalization of the world economy with its emphasis on trade liberalization and privatization poses a formidable challenge to small-scale industries, given their peripheral location in the formal economy. The inherent inability to take advantage of economies of scale, the intensity of international competition, as well as a policy environment that tends to favour larger business operations, all contribute to threatening the viability and sustainability of the micro and small enterprise sector.
- 3.6 Within the Caribbean region, women constitute a large percentage of entrepreneurs in small and cottage industries. A 1995 ILO-TSS1 Study⁵ revealed that 46 percent of small enterprises surveyed were owned and managed by women. The ratio of women-owned small businesses in the three larger territories covered by the 1995 study ranged from 35 per cent in Guyana and 36 per cent in *Trinidad and Tobago*, to 50 per cent in Jamaica.
- 3.7 Quite apart from the challenges faced by micro and small enterprise practitioners in general, women are saddled with the additional responsibilities of home and family as well as social, cultural, educational and technological biases which often militate against their successful entry into the small-scale sector. Considerable information has been collated on studies that were previously conducted by the ILO on the status of women entrepreneurs in the Caribbean, several Asian countries (Bangladesh, India,

⁵ Small Enterprise Development in the Caribbean. ILO Caribbean Studies and working papers, No. 3. ILO Caribbean Office, 2000.

Nepal, the Philippines, Sri Lanka and Thailand), as well as other research on Bulgaria, Tunisia and Zimbabwe⁶.

- 3.8 It is in this context, and within the framework of the ILO's programme on Boosting Employment through Small Enterprise Development (IFP/SEED), and the WEDGE unit in particular, that this comparable study has been undertaken in *Barbados*, *Suriname* and *Trinidad and Tobago*.

4. SUMMARY OF FINDINGS

- 4.1 Classification of Businesses (Ref: See reports in Annex - Section 2, *Suriname* and *Trinidad & Tobago* and *Barbados*, Section 1.3).

The terms small and cottage industries have as many interpretations as they have applications. Variants of the expression are used among and within different countries, for example, "small business" is generally used in the USA, while in South Asia, the term "cottage industries" is used more often. Within the Caribbean, a variety of terms such as "vendors", "hucksters", "hagglers" and "traders" is used to describe persons who ply trades in small businesses. While there is no universal definition, it is generally accepted that cottage industries are characterized by one or more of the following:

- Production activities are conducted in the place of residence of the business person;
- The unit employs mostly family labour;
- The unit is run mainly on manual labour;
- The market for the unit's products is limited to the locality in which the business is situated.

Within the small-scale sector there is a sub-sector typically less organized and termed the "informal sector" which is often interchanged with "cottage industries" and "microenterprise" sector and to which is ascribed the following:

- Activities are simple;
- Capital investment can be minimal;
- Scale of operation is small, engaging fewer than five (5) employees;
- Expenses and revenues are for own account

Among Caribbean Community (CARICOM) member states, there appears to be no clear distinction between "micro" and "small", and even when specific classification criteria are identified, for example, number of employees, assets, annual sales, loan size, annual turnover, the definitions vary widely within a member state. For the purposes of our discussion, the various terms relating to micro and small enterprises (MSEs) are used interchangeably and refer to businesses operating with ten or less employees. In *Suriname*, definition criteria are based on the number of employees rather than annual income or turnover in fixed assets excluding real estate.

⁶ See the ILO's website: www.ilo.seed/publications

4.2 Scale, scope and profile of small and cottage industries (Ref: See Section 3, *Suriname* and *Trinidad & Tobago* and *Barbados*, Section 2 of the reports in Annex).

While it is generally acknowledged that small-scale industries are on the increase, the overall size of the sector is unknown especially in terms of its contribution to output, employment generation and value added. Where statistical data are available from institutions or organizations which support the microenterprise sector, the experience of the various researchers has been that there is no single coordinating agency which has the responsibility for maintaining a comprehensive database on these enterprises.

However, data obtained from the National Baseline Survey for 1996 (Van Elk K 1996), estimated that micro and small businesses in *Trinidad and Tobago* numbered between 30,000 and 40,000 concentrated in the wholesale and retail trades and other service sectors (Table 1).

Table 1: **Distribution of Microenterprises by Economic Classification**

Sector	Number of employees		Percentage
	0 - 1	2 - 9	
Total of which:	18,290	29,701	100.00
Wholesale and retail	11,105	14,601	52.44
Other services	3,884	4,454	17.37
Personal services	1,490	2,287	7.87
Finance and insurance	722	2,718	7.17
Assembly and related activities	205	708	1.90
Wood-related activities	203	901	2.30
Transport and communication	126	1,094	2.54
Education/community work	107	212	0.66
Food processing	84	698	1.63

Source: Van Elk K, 1996. National Baseline Survey: Characteristics and Constraints of Small businesses in Trinidad and Tobago.

In all three countries under study, no comprehensive or official measurements have been made, and where official estimates exist these are underestimated since they do not include unregistered establishments in the informal sector of which micro and cottage industries are a significant component.

The informal sector generally functions outside the regulatory framework in that: (a) they are not usually registered; (b) there is no established arrangement for employment; and (c) there is no formal mechanism for the collection of taxes from this sector. Nonetheless, its importance and contribution to the process of economic development and transformation has engaged the attention of governments, international institutions, academics and other key stakeholders, to the extent that measuring the activity has become an imperative. To underscore this point, the ILO is holding a major discussion on the Informal Sector as part of its International Labour Conference in June 2002. Over the past 30 years, several studies have been

undertaken by agencies such as the ILO, UN-ECLAC and others which recommended methodological approaches to investigating the informal sector.⁷

In *Barbados*, an adequate representation of the MSE sector is provided based on broad distinctions and classification criteria such as:

- Annual sales of not more than BDS\$2,000,000 (US\$1,000,000);
- Employment of twenty-five (25) persons or less;
- Not more than BDS\$1,000,000 (US\$500,000) in equity.

Among the businesses included in this definition are: sole proprietors; service providers e.g. beauty salons, secretarial services, ground transportation operators; small farmers; and professionals.

The presence of female entrepreneurs in the small-scale sector is significant, dominating sub-sectors such as retail/distribution, agriculture and light manufacturing, as illustrated in Table 2. The data are consistent across the three countries.

Table 2: Industries Disaggregated by Gender

Industry	Male	Female	Total
Agriculture	787	776	1,562
Manufacturing	312	50	361
Construction	431	39	470
Distribution	1,163	1,150	2,313
Tourism	58	0	58
Transport & communication	139	75	214
Finance & business services	45	0	45
Personal services	50	9	60
General services	367	173	540
Not stated	70	27	97
Total	3,422	2,298	5,720

Source: Barbados Statistical Service Department: Informal Sector Survey 1997/98 Government of Barbados, p. 20.

Overall, there is a larger number of male-headed operations than those run by women, especially in the areas of construction, manufacturing, tourism, finance and business and personal services. Women, however, were well represented in agriculture and distribution.

A labour force study of 118 own account workers conducted by the General Bureau of Statistics in *Suriname* revealed the following:

⁷ Cuales, Sonia M. and Lagro, Monique. The Informal Sector and Women in the Caribbean: Notes for Reflection: Discussion paper. Port of Spain: ECLAC, 1989.

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- 52 per cent of females were employed in retail/distributive trade, compared with 20 per cent of males;
 - 21 per cent of females were engaged in agriculture, compared with 13 per cent in the case of their male counterparts;
 - Textile manufacturing absorbed 11 per cent of females, compared with 1 per cent of males.

A survey conducted in *Suriname* by the Institute for Development and Strategic Studies (INDEST) of 355 micro-entrepreneurs in the three districts of Commewijne, Nickerie and Greater Paramaribo indicated:

- 34 per cent of females were engaged in manufacturing, compared to 20 per cent of males;
- about equal participation of males and females (49 per cent) in agriculture;
- participation of women in the transport sector was negligible and nil in construction.

With respect to *Trinidad and Tobago*, the ILO (1997) survey⁸ showed that women in micro and small enterprises predominated in the manufacturing, wholesale and retail trade sectors (Table 3). They were found to concentrate in establishments such as food processing, garment construction, hairdressing and catering. The Cooperative Credit Union League's (CCUL) 2000 survey corroborated the ILO's findings: 32 per cent of respondents were found in the food category, while 25 per cent were engaged in the clothing sector (Table 4).

⁸ ILO, 1997. Women Enterprises in Micro and Small Businesses in Trinidad and Tobago. ILO Caribbean Multidisciplinary Advisory Team.

Table 3: Profile of Women in Micro and Small Enterprises by Sector

Economic Activity	No. of Businesses
Agriculture	7
Manufacturing	
Food, beverage, tobacco	11
Textiles garment	10
Other manufacturing	12
Sub total manufacturing	33
Construction	1
Distribution	
Wholesale and retail trade, restaurants and bars	26
Transport, communication and storage	1
Sub total distribution	27
Education culture and community development	26
Total	94

Source: ILO, 1997. Women Enterprises in Micro and Small businesses in Trinidad and Tobago. ILO Caribbean Multidisciplinary Advisory Team.

Table 4: Distribution of Respondents by Type of Business Activity

Type of Business Activity	Number of Respondents
Food	32
Clothing	25
Production	5
Retail	8
Hair and beauty salons	19
Service ¹	7
Handicraft	4
Total	100

¹ Services excluding salons.

Source: Co-operative Credit Union League, 2000. Strengthening Women's Capacity in Production and Trade. A Draft Report Prepared for the Ministry of Culture and Gender Affairs (Trinidad and Tobago).

It has been observed that the choice of these “traditional” or “home-based” activities is rooted in the fact that (a) the initial capital outlay required is small, and (b) women almost always possess start-up equipment, for example, cooking utensils, sewing machines, all part of the tool-kit they can use in carrying out “traditional” domestic responsibilities. Increasingly, however, evidence suggests that there has been some diversification into other areas that hitherto were considered the domain of males. This may be attributed to the fact that the entrepreneurial climate has evolved to the stage where women have equal opportunity within both the government policy framework and the market place to pursue the business of their choice.

4.3 Gender and type of ownership: Data on the relationship between gender and ownership type were presented for *Barbados* only (Ref: Section 2.3).

From Table 5 below it can be seen that:

- 96.1 per cent of operations were sole proprietorships;
- 2.6 per cent were partnership structures;
- 41 per cent of sole proprietorships and 24 per cent of partnerships headed by women.

No information was provided for *Suriname* and *Trinidad and Tobago*.

Table 5: Industries by Types of Ownership

Industry	Sole Ownership			Partnership			Not Stated
	Male	Female	Both Sexes	Male	Female	Both Sexes	Both Sexes
Agriculture	750	769	1,519	36	7	43	0
Manufacturing	312	50	361	0	0	0	0
Construction	424	39	464	7	0	7	0
Distribution	1,058	1,123	2,180	71	18	89	44
Tourism	43	0	43	0	0	0	15
Transport & communication	139	75	214	0	0	0	0
Finance & business Services	36	0	36	0	0	0	9
Personal services	50	9	60	0	0	0	0
General services	367	162	528	0	11	11	0
Not stated	70	20	90	0	0	0	7
Total	3,249	2,246	5,495	114	36	150	75

Source: Barbados Statistical Service Department: Informal Sector Survey 1997/98 Government of Barbados, p. 21.

4.4 Position in household: (Ref: Section 2.3, *Barbados* and Section 3.1.d, *Suriname* reports).

Caribbean society has historically been characterized as matrifocal, dominated by female heads of household. However, the data for both *Barbados* and *Suriname* present a different picture.

**Table 6: Proprietors in Business Establishments
New Registrations – Number of Businesses 1985, 1993**

	1985	1993
Total	532	890
Female	98	273
Female per cent	(18.4)	(30.7)
Male	379	520
Male per cent	(71.2)	(58.4)
Joint (Male & Female)	55	97
Joint per cent	(10.3)	(10.9)

Source: Corporate Affairs and Intellectual Property Office, cited in, The Report to the United Nations Fourth World Conference on Women, Beijing China, 1995.

Table 7: Heads of Households 1980, 1990

	1980	1990
Total	67,138	75,170
Female	29,495	32,674
Female per cent	(43.9)	(43.5)
Male	37,643	42,496
Male per cent	(56.1)	(56.5)

Sources: 1980-1981 Population Census of the Commonwealth Caribbean, Barbados Vol. 2, Table 11.1.1; 1990 Census, Table 10.03.

In *Barbados*, households headed by men exceeded those headed by women by a margin of 12.2 and 13.0 percentage points in 1980 and 1990 respectively. Concomitantly, male registration of businesses in 1985 outstripped that of females by 52.8 percentage points. A similar trend was noted in 1993, but the gap was significantly narrowed with the tremendous increase in female businesses (almost 180 per cent) between 1985 and 1993.

In *Suriname*, out of 19 female-owned small enterprises surveyed, 8 were spouses of heads of households, whereas 7 were themselves heads of households. A sample survey conducted by INDEST of 355 micro-entrepreneurs in three districts: Commewijne, Nickerie and Greater Paramaribo revealed that 23 per cent of females were heads of households, compared to 10 per cent in the case of male micro-entrepreneurs.

In *Trinidad and Tobago*, 48 per cent of 100 women surveyed were married or lived in a common-law relationship and had children, while 18 per cent were single parents. Women, therefore, tended to combine their family commitments with business activities. No data were available for men.

5. PERSONAL ENTREPRENEURIAL CHARACTERISTICS OF MALE AND FEMALE ENTREPRENEURS

5.1 General Characteristics (Ref: Section 3, *Barbados* and Section 4 *Trinidad and Tobago* reports).

It has been posited that the tendency of women to predominate in certain business activities is based on the compatibility of the activities with the reproductive roles of women. Based on some of the findings at the country level, as well as the views of the research coordinator, some of the particular characteristics that have been noted are:

- Women tend to be more cautious and avoid risky ventures that would increase their vulnerability and expose them to possible loss of savings, more so when the impetus to become an entrepreneur arises from circumstances such as loss of job, divorce or death in the family. Business ventures are therefore kept small and products are quite diversified, rather than specialized.
- Activities are focused on household commitments, viz. to improve living conditions and consumption levels of their families and to educate their children, rather than focused on profit-driven motives. Hence they tend to choose businesses that allow them to balance family and business responsibilities. Sectors to which they gravitate generally exhibit lower growth potential and lower profits.
- Women's attraction to the services sector is thought to be linked to the view that women are inherently maternal and see themselves as providers for their families, hence their predisposition to enter this sector.
- The creative capacity of women, which is seen to be greater than that of men, allows them to be more responsive to market conditions, thereby contributing to their survival. Not unrelated to this is the tendency of women to underestimate their skills compared to men. As a result, they are more eager to avail themselves of opportunities for self-improvement through skills upgrading and confidence building.
- Male entrepreneurs are generally perceived to be more self-confident and possess better business skills.
- Men tend to be more profit-oriented, and are greater risk-takers with expectations of greater financial returns.
- Overall, men have access to a better support system, partly because of their longer experience in the business arena, but more so because of the strength of their networking, and the male bonding phenomenon, variously known as "the old boys' club". In addition, men generally hold positions of power in organizations and political institutions and have greater control over the decision-making processes (loan approvals etc.).
- Men enjoy a clear advantage with respect to accessing credit and investment capital, and acquiring market information, which together facilitate their entry into more profitable, high growth sectors.
- The mobility of men tends not to be as constrained by domestic responsibilities.

5.2 Age distribution (Ref: Section 4.1, *Trinidad* report, and Section 3, Suriname report).

The research findings suggest that women are involved in entrepreneurial activities in their mid-life and that there is no significant difference between the sexes with regard to age of entry.

In *Suriname* (Ref: Section 3.1.c, *Suriname* report) a survey of 33 female entrepreneurs revealed:

- Five (5) were between 40 and 44;
- Eight (8) were in the age group 45-49.

Among 101 male business owners:

- Eleven (11) were between 30 and 44
- Ten (10) were in the age group 55-59

In *Trinidad and Tobago* (Ref: Section 4.1, *Trinidad and Tobago* report) the results of an ILO survey conducted in 1998⁹ indicated the following:

- 67 per cent of women entrepreneurs were in the category 25 to 44 years;
- 22 per cent of women entrepreneurs were between 45 and 64 years.

The lowest and highest age cohorts, under 25 and over 65 each accounted for just over 5 per cent of the 100 respondents. These findings were corroborated by the Cooperative Credit Union League (CCUL)¹⁰ and the National Baseline Survey (NBS)¹¹. Interestingly, age data for males mirrored those of females: the majority of males surveyed were between 25 and 44 years. No data were presented for *Barbados*.

5.3 Educational attainment (Section 4.2, *Trinidad and Tobago* report).

“Permanent” wage employment is generally available to women who have achieved some academic qualifications and who have the particular skills and attributes demanded in the modern sector employment¹². More often than not, these are young females. Their older, married counterparts who have fewer educational qualifications are excluded and thus are propelled into the informal sector where technical requirements are not as rigorous or are non-existent.

Findings from both the ILO and CCUL studies in *Trinidad and Tobago*, summarized in the tables below, support the assertion that the majority of women entrepreneurs do

⁹ ILO 1998, Successful Stories of Women Entrepreneurs in Micro and Small Businesses in Trinidad and Tobago. ILO Caribbean Multidisciplinary Advisory Team.

¹⁰ Cooperative Credit Union League, 2000. Strengthening Women’s Capacity in Production and Trade. A Draft Report prepared for the Ministry of Culture and Gender Affairs.

¹¹ Van Elk K, 1996. National Baseline Survey: Characteristics and Constraints of Small Businesses in Trinidad and Tobago.

¹² Cuaresma, Sonia M. Participation in formal and informal sectors of the economy: are women entrepreneurs? Port of Spain: ECLAC, 1989.

not have technical or vocational training, nor do they possess the specific skills for their line of business, suggesting that women engage in activities that do not require technical skills or they draw on skills acquired in the performance of their traditional roles.

Table 8: Educational Attainment of Entrepreneurs in Trinidad & Tobago

Educational Attainment	No. of Respondents	Per cent
Primary school	27	28.72
Secondary school	57	60.64
University	4	4.26
Technical vocational	4	4.26
Other/not stated	2	2.13
Total	94	100.00

Source: ILO, 1997. Women Enterprises in Micro and Small businesses in Trinidad and Tobago. ILO Caribbean Multidisciplinary Advisory Team.

Almost half of the women cited lack of time as a reason for not attending training courses. Only 12 per cent were trained in their particular area of business. There is evidence that this is changing as studies undertaken by the UN-ECLAC Women in Development Programme on women traders in the informal sector¹³, have indicated that new entrants in the '80s were younger and had attained higher levels of education than their forerunners in the '70s. If one were to extrapolate these results, this trend may have been sustained well into the new millennium.

Table 9: Education of Respondents by Attainment Levels

Attainment Level	Percentage of Respondents
Primary	22
Secondary	52
Tertiary	15
Technical	8
Other	3
Total	100

Source: Co-operative Credit Union League, 2000. Strengthening Women's Capacity in Production and Trade. A Draft Report Prepared for the Ministry of Culture and Gender.

No male/female comparative data were available for Trinidad and Tobago, neither was information presented in respect of *Barbados* and *Suriname*.

5.4 Previous employment experience (Ref: Section 4.5, *Trinidad and Tobago* report).

Following on the educational status of female entrepreneurs, it is interesting to note the link between previous employment experience and current business activity. An ILO

¹³ Cuales, Sonia M. and Lagro, Monique. The Informal Sector and Women in the Caribbean: Notes for Reflection: Discussion paper. Port of Spain: ECLAC, 1989

survey¹⁴ of 94 female respondents revealed that the largest proportion of women did not previously hold positions that would have equipped them with the skills and knowledge base for their current entrepreneurial activities. The results were as follows:

- 37 per cent were previously involved in different activities;
- 32 per cent were engaged in household and family activities.

In *Suriname* (Ref: Section 3.1.b) out of 33 females and 99 male micro-entrepreneurs, 22 (67 per cent) of females were previously employed, compared with 40 (40 per cent) of men (Table 10).

Table 10: Previous Employment of Entrepreneurs

	Had a previous job		Had no previous job		Total	
	Male	Female	Male	Female	Male	Female
Own-account	24	17	39	8	63	25
1-4 employees	11	4	15	3	26	7
5-9 employees	2	1	3	-	5	1
10 and above	3	-	2	-	5	-

Source: Simons, 1995, Annex Table 11, *Small Enterprise Survey 1995*.

No details were provided on the kind of work experience obtained, nor was information on the *Barbados* perspective available.

The National Baseline Survey (NBS)¹⁵ in *Trinidad and Tobago* reported that 27 per cent of all entrepreneurs were previously unemployed. Among females, unemployment was more significant (53 per cent) than for males. It has been suggested that further work needs to be done to assess the extent to which this affects the profitability and growth of businesses.

5.5 Business record-keeping (Ref: Section 4.7, *Trinidad and Tobago* report).

Records are seen as critical to the success and sustainability of any business. Yet despite their importance, a significant proportion of micro and small-scale entrepreneurs use the “shoe-box” approach to record keeping. The practice of keeping records was evenly distributed among males and females in *Trinidad and Tobago*. Methods ranged from self- and hand-written records to computerized systems. According to the National Baseline Survey:

- 88 per cent of males and 87 per cent of females kept self- and hand-written records;
- 11 per cent of males and 27 per cent of females kept records as a requirement by special agencies;

¹⁴ ILO,1997. Women Entrepreneurs in Micro and Small Businesses in Trinidad and Tobago. ILO Caribbean Multidisciplinary Advisory Team.

¹⁵ Van Elk K, 1996. National Baseline Survey: Characteristics and Constraints of Small Businesses in Trinidad and Tobago.

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- 7 per cent and 9 per cent of males and females respectively maintained computerized systems. No information was given on the size or sector of these enterprises. (Nor was information provided for *Barbados* and *Suriname* on this aspect of entrepreneurship.)

6. BARRIERS AND CONSTRAINTS FACING POTENTIAL AND EXISTING WOMEN ENTREPRENEURS

(Ref: Section 4, Barbados, and Section 5 Suriname and Trinidad and Tobago reports)

- 6.1 Factors affecting women entrepreneurs: It has been suggested that women's entry into and participation in entrepreneurship is either facilitated or limited by factors that are directly related to gender issues and women's position in the society. These factors can be even more critical in the informal sector where the contribution made by women to economic activity is not recognized and measured.

The limiting factors may be classified thus:

a) **Socio-cultural**

- Absence of an entrepreneurial culture resulting in the MSE sector being regarded as a less attractive investment or employment option;
- Gender discrimination against women in entrepreneurial endeavours, which adversely affects their ability to raise or secure capital or seize market opportunities. Women are often subjected to greater scrutiny and the inherent male bias exhibited by gender insensitive loans officers, and are therefore discouraged from venturing into business;
- Conflicting pressures resulting from combining or balancing domestic responsibilities and business commitments. In *Trinidad and Tobago*, the researchers found no studies that either support or dispel this notion;
- Prevailing perceptions of the low social prestige and respectability that is often associated with the need for women to seek employment away from the "respectable" home centre¹⁶.

b) **Educational**

- Lack of training or weaknesses in business management skills, compounded by limited resources. No official educational barriers exist which debar women from receiving the requisite training;
- Lack of readily available information on opportunities for investing in small business;
- Insufficient knowledge, or lack of understanding of policies and procedures regarding imports and special items, e.g. controlled and banned goods.

¹⁶ Cuales, Sonia M. Participation in formal and informal sectors of the economy: are women entrepreneurs? Port of Spain: ECLAC, 1989.

c) **Market**

- Market constraints and inability to sell products and services, especially at start-up phase;
- Non-availability and high cost of raw materials, as well as poor quality of imported inputs and packaging material.

d) **Financial**

- Difficulty in accessing credit. Where facilities are available, their existence is often unknown to many women entrepreneurs, or the conditionalities are onerous. Women tend to have less collateral and a shorter work history than men, both of which factors are components of most credit assessment processes. In addition, lending policies in financial institutions are not gender sensitive, as loan criteria are supposed to apply equally to women as to men. There is some evidence of inequity in the distribution of funds between women and men (Table 11).
- Due to low production levels, small and micro businesses are unable to take advantage of economies of scale. Moreover, their small size and often home-based location debar them from enjoying fiscal concessions which are extended to larger sized operations.

Table 11: **Loan Guarantees Issued by Small Business Development Company – Trinidad and Tobago (1999)**

Business Type	Sex	Number	Per cent
Cooperative	Female	0	0
	Male	2	100
Limited Company	Female	26	37
	Male	44	63
Partnership	Female	19	37
	Male	33	63
Sole Trader	Female	54	30
	Male	125	70

Source: SBDC Annual Report 1999.

Data obtained from the *Barbados* Agency for Micro-Enterprise Development Ltd. (Fund Access) indicates that over the past three-year period since the operation of the Fund, three hundred and two loans have been approved and disbursed. The breakdown is as follows: Females – 150 loans amounting to BDS\$ 2,241,813; Males - 152 loans amounting to BDS\$ 2,589,102.

e) **Legal**

- Expensive and cumbersome procedures for legal incorporation of small businesses. In *Barbados*, registration cost ranges from BDS\$75 - \$100 (US\$37 - \$50);
- In *Suriname*, women have difficulty in gaining access to land ownership. Further, the tax incidence increases when a female entrepreneur gets married;

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- Much of the activity in the informal sector (on which more and more women rely) involves vending and trading on city streets and highways. In *Trinidad and Tobago*, vending is illegal, therefore women are at risk of being harassed and in addition, they face personal security constraints in their work environment.

f) **Technological**

- In *Suriname* there is no separate organization responsible for industrial standards. Samples have to be sent to *Trinidad* for testing, a procedure which is time consuming and costly, involving high transport and communication expenses;
- Not unrelated to the previously mentioned constraint is the difficulty in producing goods of consistent quality to meet international production standards.

g) **Policy**

- Inflation and depreciation of the *Suriname* guilder (Sf) have had an adverse effect on the pricing of final products by some entrepreneurs;
- Small businesses are intimidated by Government bureaucracy and consequently, tend to avert the formal registration process. Hence, any benefits to be derived from the formal economy will bypass these MSE entities;
- Non-inclusion of entrepreneurial education, training and development in school curricula, thereby depriving women early access to the rudiments of business;
- Absence of an enabling environment by Government, which will encourage the expansion of the micro and small enterprise sector through the formulation of a clearly defined policy framework.

7. SUPPLY-SIDE ECONOMIC OPPORTUNITIES AND CONSTRAINTS AFFECTING WOMEN ENTREPRENEURS (Ref: Section 4.2, Barbados, and Section 6 Suriname and Trinidad and Tobago reports)

7.1 Opportunities and constraints: For each challenge that is presented to women in the small-scale business sector, an opportunity can be created which when exploited will transform threatening circumstances into viable business operations. Some of these threats and opportunities are summarized below (Ref: Section 6 *Trinidad and Tobago* report).

Table 12: Economic Opportunities Facing Women Entrepreneurs

Business Threats	Resulting Economic Opportunities
Women begin MSEs mainly upon the skills acquired from pursuing female roles.	There is the opportunity to establish a few small training schools offering technical and business courses to women who wish to embark upon business.
Records are kept by mainly by hand.	There is the opportunity to supply micro businesses with computerized business record management services.
Knowledge of existing national support programmes and credit agencies available to women, is not widely known.	Resource handbooks and guides can be published and sold. These booklets should contain a compilation of current credit agencies, support programmes, outreach programmes and other information relevant to women in the MSE sector.
Women generally do not network with other businesswomen due to lack of time.	The Internet is the fastest and cheapest method of maintaining communication. There is an opportunity to design, develop and host a web-site for women in MSEs, with emphasis on the Caribbean. This site should provide useful links and resources, but should also provide a forum by which women can join a mentoring programme of their choice to provide them with support.
There are no sector specific institutions which market the products or services delivered by women in MSEs.	There is the opportunity to provide physical facilities and technical expertise for marketing products and services. When addressing technical expertise, marketing activities should cover promotion and all other major marketing components, including market research, pricing, and distribution.

Other possibilities include (Ref: Section 4.2, *Barbados* report):

- Niche marketing;
- Accessing overseas markets;
- Product innovation to avoid or minimize saturation of traditional markets;
- Creation of a brand image.

7.2 Several supply-side constraints have been identified (Ref: Section 6.1, *Trinidad and Tobago*). Among them are:

- Insecurity of land tenure as well as limited land ownership;
- Inability to acquire cutting edge technology at affordable prices;
- High cost of rental accommodation, or low priced facilities available only in areas with relatively slow customer traffic;
- Non-payment or delays in receiving payment from customers.

8. BUSINESS SUPPORT MECHANISMS AND SERVICES AVAILABLE TO WOMEN ENTREPRENEURS (Ref: Section 6, *Barbados*, and Section 7 *Suriname and Trinidad and Tobago reports*)

8.1 Support for women entrepreneurs: In all three countries under study, several institutions in the governmental and non-governmental sectors have initiated programmes and support services to the MSE sector. Some of these agencies assist the sector in general, while others focus specifically on women entrepreneurs. A review of these programmes and services, by country, follows.

a) **Barbados**

- i) Consistent with its recognition of women's contribution to the economic, social and cultural development of Barbados, the Government has implemented measures to promote the maximum integration of women into the development process, which includes:
 - Enactment of legislation prohibiting discrimination against women;
 - Institutionalization of a national programme to promote full participation of women at all levels;
 - Re-establishment of a National Advisory Council on Women to monitor and review progress of women and to recommend appropriate action where necessary;
 - Cabinet approval of a national policy statement on women, which represents Government's commitment to the achievement of gender parity.
- ii) The Government of Barbados has also assisted several women's organizations in capacity-building, which allowed them to design and implement projects - some of which focused on providing income-generating skills and employment creation. Approximately 80 persons from 44 women's organizations benefited from an annual Leadership training programme.
- iii) Government, through the Bureau of Gender Affairs, has conducted business-related seminars and organized various bazaars, exhibitions,

workshops and similar activities which helped to promote the economic potential and viability of women's self-help efforts.

- iv) The Small Businesses and New Enterprise Development Centre provides a comprehensive, pro-active support system. Technical and advisory assistance are available for start-up and existing businesses. Several state, non-governmental and regional agencies offer debt and equity financing, grant allocations, credit guarantees, export credit insurance and export finance guarantees.
- v) Regional and international agencies have provided supportive interventions, offering training programmes on marketing techniques, impact of Value Added Tax (VAT) on business; business training sponsored by the Caribbean Development Bank (CDB), and training for women in food processing under the auspices of UNIDO. Heartened by the success of these initiatives, the accounting firm, Ernst and Young, took its cue from UNIDO and assisted female entrepreneurs. Female entrepreneurs have benefited from all of these support services, which serve to highlight the need for continuous networking and promotion of sustainable entrepreneurial activities

b) **Suriname**

Supportive efforts by Government ministries and other organizations have been recorded.

- i) The Ministry of Trade and Industry (MTI) is formulating a project for the development of the small and medium industrial (SMI) sector in Suriname.
- ii) The Ministry of Labour established the Foundation for Labour Mobilization and Development, supported by the ILO and funded by the Government of the Netherlands, and the Foundation for Productive Work Units to assist micro and small-scale entrepreneurs. Training courses are offered at subsidized cost in the technical/vocational disciplines to adults and primary school dropouts, as well as business training programmes targeting small enterprises and cooperatives.
- iii) Several NGOs promote gender equity through the empowerment of individual women as well as women's groups, especially grass-roots organizations. Activities include collaboration and coordination with international agencies and other NGOs, institutional strengthening of women's groups, and the organization of biennial business fairs and expositions for women entrepreneurs. Such fairs attract an average of 12,000 visitors and the number of exhibiting enterprises has increased steadily from 60 in 1996, to 90 in 1998, and 110 in 2000. The impact of the programmes has not been assessed.
- iv) Credit Unions offer attractive loans at rates that are lower than those of commercial banks. In addition, their eligibility criteria are not as rigorous as other financial institutions. Conditions include membership, and a loan amount is limited to 125 per cent of member's savings, and cannot exceed 20 per cent of the credit union's capital. GODO, the largest credit union in Suriname, is currently restructuring to function as a cooperative savings and credit bank. It, however, does not have any special schemes targeting women entrepreneurs.

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- v) Under a loan guarantee system, DE SCHAKEL Credit Union acts as both loan guarantor and loan provider whereby women entrepreneurs recommended by the National Women's Movement (NVB) and the Institute for Women Entrepreneurs (IVVO) can access funding for export activities.
 - vi) Both local and international donors have contributed financial and technical expertise to community and capacity building programmes. The Dutch Embassy has allocated Nf 250,000 per year to women in development. Other donors include CORDAID, a major Dutch NGO funded by Dutch development aid; the Canadian Gender Equity Fund; the Commission of the European Community, and UNIFEM. The National Women's Movement (NVB) and the Women's Business Group Foundation are among the beneficiaries of UNIFEM. Although there is no formal mechanism for coordination among various donor agencies, some consultation is done informally and there is cooperation between different organizations at the national level.

c) **Trinidad and Tobago**

As is the case in Barbados and Suriname, several institutions provide support and finance to small businesses in general; others focus specifically on the needs of women entrepreneurs.

- i) The Small Business Development Company (SBDC) is the main parastatal entity in partnership with the private sector which has as its mandate the development of the micro and small enterprise sector. While the SBDC does not grant loans, it collaborates with lending institutions to provide guarantees of up to 85 per cent of the loan amount. It also offers services in the following areas:
 - Customer Service Centre;
 - Resource Centre which serves as a library;
 - Computer database through which entrepreneurs can access market and trade data;
 - Business skills training and entrepreneurial development programmes.
- ii) Agricultural Development Bank (ADB): The primary objective of this development bank is to encourage and develop the agricultural sector. The bank provides credit as well as business advice, training and technical assistance to farmers and agri-entrepreneurs. As a specialized initiative, the Youth Window Project targets young persons between 18 and 35 years and offers support in the establishment of agri-businesses. The Inter-American Institute for Cooperation in Agriculture (IICA) performs a similar role and assists rural women to improve their socio-economic status by providing technical and business training.
- iii) Trinidad and Tobago Development Foundation (FundAid): FundAid is the main NGO providing funding to the MSE sector. Training and technical assistance are offered to low-income persons for start-ups or expansion of existing businesses.

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- iv) The Caribbean Association of Women Entrepreneurs (CAWE) is a region-wide organization whose mission is to create a regional network of support opportunities in the global marketplace for women in business through networking, communication and trade promotion activities (see Annex 5 for details).
 - v) The Rape Crisis Society and the Disabled Women's Network (DAWN) are some of the support programmes available specifically to women. These organizations have as their mandate the empowerment of women through skills development, self-reliance and counselling, and provide special outreach for victims of sexual violence.
 - vi) The Women's Resource Centre, Women's Leadership and Enhancement Institute (WLEI), and Women Second Chances (WSC) are all units assisted through the Ministry of Culture and Gender Affairs. These initiatives offer training for women in various disciplines, and also play an advocacy role in disseminating information, networking with other women's organizations, and sensitizing the Government and private sector on the role of women in entrepreneurship.
 - vii) Women's World Banking (WWB) is a non-profit organization established to promote entrepreneurship among women through the operation of loans, technical and other assistance programmes.

The effectiveness of all of these programmes is not clear as no statistics were available to the various researchers to help them to ascertain the extent to which they are utilized or the benefits that accrue to women. In the 2000 survey conducted by the Cooperative Credit Union League (CCUL), most of the respondents (77 per cent) indicated that because of the scale of their operations, there was no need for assistance from sources external to the business. The survey suggested that the *raison d'être* of these business entities was primarily for survival, and therefore the psyche of the owners did not allow for a grander business vision. The conclusion is that it may well be that the full range of services is known to many women entrepreneurs, but they are deliberately not being taken up or utilized.

Three main areas are suggested and recommended for action by Government and NGOs:

- The provision of better funding opportunities for women in business;
- The setting up of training centres in more strategic locations, and streamlining training programmes to meet the identified needs of women entrepreneurs;
- Strengthening the overall institutional structure to facilitate MSE development in general, and women entrepreneurs in particular.

9. ASSESSMENT OF POLICY ENVIRONMENT FOR WOMEN'S ENTREPRENEURSHIP DEVELOPMENT

(Ref: Sections 5, *Barbados*, and Section 8 *Suriname and Trinidad and Tobago* reports)

- 9.1 Women's participation in development: Across the three countries, governments are committed in principle to the full participation of women in the development process. At the highest levels of policy making, statements have been drafted affirming this commitment, thereby suggesting an intention to pay much more than lip service to the issue of bringing women into the mainstream of national development.

In respect of *Barbados*, Government policy is gender neutral. The policy framework for women's entrepreneurship has been clearly outlined in the Government's Sectoral Plan 1993-2000 which states, inter alia, that:

- Strategies and measures aimed at the fuller integration of women in the development process will be formulated and implemented;
- Economic and social development policies and programmes must seek to address disadvantages experienced by women.

The Government also recognizes that upgrading of women's skills, promoting new employment and entrepreneurial opportunities for women, and encouraging increased involvement of women in business ventures are pre-requisites for the successful implementation of the above principles. Hence, training programmes in productive activities were introduced, and cooperative ventures, self-help enterprises, and joint ventures were facilitated and encouraged, as well as measures adopted which promoted the increased involvement of women in export activity¹⁷.

In *Suriname*, the Ministry of Trade and Industry (MTI) has been designated the focal point for policy-making and has commenced formulating a project for the development of the small and medium industries (SMI) sector. Also, the Nationaale Bureau Genderbelied of the Ministry of Home Affairs is currently preparing a national plan on gender. It is felt that these efforts do not go far enough and more needs to be done to ensure the sustainability of the SMI sector, and women entrepreneurs in particular¹⁸.

A formal national policy on women is yet to be adopted in *Trinidad and Tobago* in spite of the fact that a national policy statement on women was drafted in 1988 by the Women's Affairs Division of the relevant Ministry¹⁹. There is also little evidence that Government's macroeconomic planning and policy framework take into account a gender perspective.

A powerful indicator of Government's level of declining commitment is its annual budgetary allocation to the Ministry under whose jurisdiction Women's Affairs fall.

¹⁷ For more current information, see details of websites on the country, as shown in the list of references.

¹⁸ Ibid.

¹⁹ Ibid.

Between 1994 and 1999 the allocations declined from \$TT32m. (US\$5m) to \$TT2.5m. (US\$397,000). In recent years, legislative reform concerning women was initiated. Some of these laws sought to protect the economic rights of women. Legislation also required the Central Statistical Office (CSO) and other public entities to include female unpaid work in the national accounts. It is hoped that this may further sensitize the government to support issues relating to women in the productive sector. Other supportive legislation for MSEs, though not specific to women, will also serve to strengthen their productive capacity in business and trade. These include the Finance Act which provides fiscal incentives in the form of tax relief to institutions providing loans to small companies, and the Venture Capital Act which provides tax incentives to encourage the establishment of enterprises through a venture capital company.

10. RECOMMENDATIONS

The creation of an environment which will develop and sustain the entrepreneurial efforts of women requires concerted action on the part of the various governments, NGOs, donors and other agencies. In this regard the following are suggested:

1. Implementation of a national policy on small business which will include a clear definition of micro and small business within each country, and a section on the role of the state in fostering women's participation in MSE development;
2. Coordination of efforts at national level to avoid duplication and to ensure optimal utilization of resources and donor funds to assist women entrepreneurs;
3. Mutual alignment between overall entrepreneurial activity and national development policies;
4. Provision of social welfare support services that will allow more women to engage in entrepreneurship;
5. Ensuring availability of and access to venture capital by women entrepreneurs;
6. Development and expansion of training programmes in vocational and technical fields which will attract and encourage women to start enterprises in these technical areas;
7. Enactment of legislation that will eliminate remaining discrimination against women and facilitate women's access to land ownership, as well as increase the availability of safe and affordable business premises;
8. Education and orientation of women (from a school-going age) to engage in businesses as viable employment options;
9. Ensuring the availability of and wide access to information on investment opportunities, trade, import substitution possibilities, and best practices;
10. Initiation of research or needs assessment exercises to inform policy-makers and planners of women's needs and capabilities;
11. Involvement of NGOs in the creation of a mentoring programme for new entrants, and the creation of fora through which women entrepreneurs can exchange and share experiences, and participate as mentors for other women;

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12. Provision of a support network by NGOs for new women entrants into business, and provision of advisory services to help develop business plans and marketing strategies for products;
 13. Creation of NGO financial intermediaries through which women's economic activities could be linked to formal credit services;
 14. NGOs should play an advocacy role with and on behalf of women entrepreneurs;
 15. Intensification of gender specific components within current business support programmes;
 16. Creation of leadership training programmes at community level, facilitated by NGOs, to sensitize women to the importance of their role in development;
 17. Implementation of efficient methodologies ensuring that women's contribution to development is captured, measured and included in national statistics,;
 18. Initiation of gender-sensitization training for loans officers to enable them to be more empathetic to the credit needs of female entrepreneurs;
 19. Promotion of management and skills training to prepare female entrepreneurs to manage their enterprises successfully.

The above recommendations, though not exhaustive, will provide the basis for discussion and action which will, in the long run, open up avenues for decent employment for women while improving the economic status of women through the alleviation of poverty.

11. RESEARCHER'S FOOTNOTE

Women's successful entry into and participation in entrepreneurship are as much a result of an enabling social environment, as they are outcomes of certain attributes of creativity, risk-taking, independence of spirit, adaptability and diligence that women may possess.

Governments, donors, NGOs, and regional and international agencies such as the ILO are well positioned to contribute to the construction of a framework that will create the conditions conducive to the sustainable development of the MSE sector.

Any remedial initiatives require a well-informed knowledge base. In light of the fact that this study has revealed that there is much more to be added to the existing documented information on women's entrepreneurship, the ILO should be requested to explore the possibility of funding further primary research in this area (with particular reference to informal sector activities such as agriculture and commerce), that will result in the collection and compilation of a comprehensive database on women entrepreneurs, including their size, operations, needs, characteristics, challenges etc. This could be complemented by the organization of seminars throughout the Caribbean region on "Best Practices" geared towards women entrepreneurs. Such a forum would expose participants to an array of modalities that would assist in the development of vibrant and sustainable business ventures, while also facilitating the exchange of ideas and sharing of experiences among women. It will provide a framework within which practicable solutions could be formulated or replicated to meet the needs of women entrepreneurs.

Finally, in spite of the geographical closeness of the Caribbean countries, the socio-economic, political and cultural differences across national borders are sufficiently

significant and different to warrant expansion of this study to cover other countries, as these findings may not necessarily be representative of the region as a whole. In this regard, it is therefore suggested that the study be continued to include other countries within the Caribbean, such as Jamaica, Guyana and one of the Leeward or Windward islands such as Grenada, Dominica, St Kitts or Antigua.

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ANNEX 1

JOBS, GENDER AND SMALL ENTERPRISES: Country Paper on Barbados

prepared by

Elbert N. Ellis

1. BACKGROUND INFORMATION ON MSEs IN BARBADOS

1.1 Overview

Within the context of unprecedented global capital accumulation, and the emphasis on trade liberalization facilitated by free markets and globalization, the importance of the micro and small-scale enterprise sector to the development process has come to the fore. The current interest in the role of this sector in developing countries particularly, stems largely from the widespread concern over unemployment.²⁰ A number of reports carried out on regional and international initiatives highlight the greater labour intensity of most small businesses and the importance of channeling a greater share of investment towards them.²¹

As much of the micro and small-scale enterprise sector tends to operate at the periphery of the formal economy, there is the recognition that intense competition will impact negatively on the sustainability of their operations, with consequent implications for long-term employment, the socio-economic conditions of the people involved and, ultimately, on poverty levels.

As stated in the Terms of Reference for this report²², a large number of those engaged in small and cottage industries are women and they are faced with additional burdens of:

- (a) Encountering the common problems experienced by small-scale entrepreneurs;
- (b) Carrying the added burden of family and domestic responsibilities;
- (c) Dealing with additional legal, economic, social, cultural, educational and technological barriers²³.

These constraints will vary depending on prevailing cultural and socio-economic contexts.

1.2 Scope of the Study

This study seeks to address the myriad issues, constraints and barriers affecting women entrepreneurs in Barbados. It is important to note from the outset that, based on the required methodological approach involving essentially secondary desk research, some limitations were encountered.

- (i) Research and documented evidence on women's issues is very limited as the available information tends to examine small-scale enterprise holistically, with no distinction between female and male entrepreneurs.

²⁰ "First Draft White Paper on Small Business in Barbados" (1997), Ministry of Industry, Commerce and Business Development, p.1. This document has not been finalized and ratified by Cabinet.

²¹ *ibid.*

²² Terms of Reference: Factors Affecting Women Entrepreneurship in Small and Cottage Industries in the Caribbean (ILO), 2000, p. 1.

²³ "Small Business in Barbados: A Case of Survival", Institute of Social and Economic Research (Eastern Caribbean); Christine Barrow and J.E. Greene, 1979, p. 4.

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- (ii) Where statistical data were located in some instances, they were not disaggregated by sex, which stymied comparison between women and men entrepreneurs over time periods.
 - (iii) A limited number of interviews with key informants was conducted in an attempt to explore some issues in greater depth. Hence the results cannot of these interviews cannot be generalized to reflect the overall situation affecting women entrepreneurs in the small-scale sector in Barbados. The report, therefore, serves to identify broadly the context and policy framework in which women entrepreneurs operate in Barbados. It also emphasizes the need for longer-term, baseline research aimed at reaching a clearer understanding of the situation facing women entrepreneurs in this sector, with a view to making suggestions for their long-term sustainable development.

1.3 Classification of Enterprises

For the purpose of this paper, the terms “small business”, “small enterprise sector”, “cottage industries”, and “microenterprises” will be used interchangeably. Cottage industries, according to some writers, are usually born out of household businesses and associated with one or more of the following characteristics:

- Production activities conducted in the place of residence of the business person;
- Units employ mostly family labour;
- Units are run mainly on family labour;
- Markets for the units’ products are limited to the locality where the businesses are situated.

Barrow and Greene²⁴ note that modifications need to be made within this classification when it is applied to Barbados. In their assessment, most household businesses depend mainly on non-technical labour and rely almost exclusively on family labour, but are complementary to some other activity. During the early period in Barbados (1970s), craft and fine art industries such as basket weaving, the utilization of sea shell articles for a variety of ornaments, and wood-carving were prominent. But more recently this sector has diversified into other areas of business activity.²⁵ By comparison, another aspect of household business enterprises highlighted by Shetty²⁶ possesses the following characteristics:

- They are the principal means of livelihood for the people engaged in the activity;
- They depend mainly on the utility value of the products, rather than the artistic or sentimental considerations;
- They need not depend entirely on family labour, and may also employ outside hired labour;
- They need not necessarily be located in the dwelling places of the artisans concerned, but may be housed separately;
- The skills and training involved in these industries can be acquired through institutions, without detracting from the quality of the operation;

²⁴ *ibid*, p. 5.

²⁵ *ibid*, p. 5.

²⁶ *ibid*, p. 5.

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- They may be run on electricity or other power driven material, and can be reoriented into small-scale organized units.

The lessons to be learned from this situation are that many of these operations can be seen in effect as small-scale industrial establishments “in the making”, although a large percentage may continue to operate within the informal sector. There is also a clear indication that women are well represented within this sector.

2. SCALE, SCOPE AND PROFILE OF SMALL AND COTTAGE INDUSTRIES IN BARBADOS

2.1 Background Information on the MSE Sector

There has been no detailed analysis at the national level in relation to the MSE sector in general or in relation to women entrepreneurs specifically, in order to determine the scale, scope and profile of small and cottage industries with any high degree of confidence. This experience is in congruence with the ILO's *Employment Policy in a Small Island Economy – Barbados* (ILO, 1999). In this connection, the absence of data at the national level presents a major problem for analysis and policy development. Furthermore, although some statistical data may be available from the various organizations or institutions which support the microenterprise sector, there are severe constraints as no one institution coordinates and maintains comprehensive statistical information on these enterprises.²⁷

2.2 The Issue of Definition

Despite the lack of a universally accepted and scientifically precise definition of the microenterprise sector (which embraces a large component of informal businesses), there are some broad distinctions and classifications that can be made and which provide an adequate representation of the sector in Barbados. Some criteria applied in Barbados are as follows:

- (i) The BIDC²⁸ defines a “small manufacturing business” as having three of the following characteristics:
 - Sales of not more than BDS \$500,000²⁹ per year;
 - Investment of not more than BDS \$100,000;
 - Use of factory space of 4,000 sq. ft. or less;
 - Employment of 25 persons or less.
- (ii) BIMAP³⁰ defines a small business as “an enterprise” which meets any two of the following criteria:
 - Not more than BDS \$1.0 million in equity;

²⁷ “Employment Policy in a Small Island Economy”, International Labour Organization, Caribbean Office, Port of Spain, Trinidad and Tobago, 1999, p. 73.

²⁸ BIDC is the acronym for the Barbados Investment and Development Corporation.

²⁹ At the time of writing, the exchange rate between the Barbados \$ and US \$ was 2 BDS\$ = 1 US\$.

³⁰ BIMAP is the acronym for Barbados Institute for Management and Productivity.

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- Not more than BDS \$2.0 million in annual sales;
 - Not more than 25 employees.
- (iii) The CDB's³¹ Caribbean Technological and Consultancy Services Network defines a "small business" as:
- Less than 4,000 sq. ft. of manufacturing area;
 - Less than BDS \$100,000 investment in equipment;
 - Less than BDS \$250,000 annual sales;
 - Less than 25 employees.
- (iv) The Government of Barbados' Draft White Paper on Small Business as well as the Small Business Development Act (1999) considers "small business" as any enterprise in which a small-scale operator is engaged in a gainful business activity, whether as an individual, in partnership or in a corporation. A small business in this context is thereby defined as an enterprise which meets any two of the following criteria:
- Not more than Bds. \$1.0 million in equity;
 - Not more than Bds. \$2.0 million in annual sales;
 - Not more than 25 employees.

In the Barbadian context³² this definition includes the following: sole proprietors; service providers (e.g. beauty salons, secretarial services, ground transportation operators); small farmers; and professionals. Despite the varied criteria of the institutions cited previously, the common denominator in categorizing small business is predicated on businesses employing 25 employees or less.

Any discussion of the microenterprise sector, of necessity, must engage the realities and importance of the informal sector. This sector is defined within the Barbados' Statistical Service Department – Informal Sector Survey 1997/98 as the sector which excludes businesses with the following characteristics:

- (i) Type of legal organization/ownership of the business: incorporated enterprise, or registered cooperative;
- (ii) Type of accounts kept on an ongoing basis: records of withdrawals of income by owners, income statements or balance sheets;
- (iii) Registration with the Inland Revenue Department;
- (iv) Payment of employees' contributions to the National Insurance Department.

The resulting definition corresponds to the international statistical definition of the informal sector as it was adopted in the Fifteenth International Conference of Labour Statisticians (ICLS, 1993), and included in the revised System of National Accounts (SNA, 1993)³³. The informal

³¹ CDB is the acronym for Caribbean Development Bank.

³² op. cit. p. 16.

³³ "Barbados Statistical Service Department: Informal Sector Survey 1997/98", Government of Barbados, p. 9.

sector functions outside the regulatory framework and plays a significant role both as a breeding ground for the development of small business, and in contributing to the economic development of Barbados. However, it is apparent that the policy and institutional framework within which the informal sector activities could develop is not adequately defined³⁴.

The rise of the informal sector can be attributed to many factors in Barbados, including the incapacity of the formal public and private sectors to generate employment. It also acts as a survival strategy of the “new poor”³⁵ which arose mainly as a consequence of the austerity programme implemented during the early years of the 1990s in Barbados under the tutelage of the International Monetary Fund (IMF). It can also be seen as a response to labour market flexibility, the existence of profitable opportunities outside the formal sector, and in some instances the perceived desire to escape regulation³⁶. The sector includes own account workers operating and owning their businesses, as well as small-scale employers with a small number of hired workers and apprentices.

Given its wide diversity and lack of homogeneity, uncertainty exists in identifying ways of assisting those operating in the informal sector. Precisely as a result of this uncertainty, the Statistical Service Department’s Informal Sector Survey went a long way towards providing important data in this regard, crucially disaggregated by sex (Table 1).

As Table 1 shows, in most areas of economic activity, male-run operations were more common than female-run operations. In the areas of Construction, Manufacturing, Tourism, Finance and Business and Personal Services Industries, male-run businesses were very common, while female-run businesses were marginal in number and non-existent in some sectors, as in Tourism and Business Service Sectors³⁷. The data further demonstrate that in Transport and Communications, and General Services activities, female-run operations occurred more frequently. They often occurred at a ratio approaching approximately one female for every two males³⁸.

³⁴ op. cit. p. 17.

³⁵ For a fuller discussion of this see, “ The Informal Sector, the Micro, Small and Medium-Sized Enterprises and Job Creation in the Caribbean “, SELA and UNDP, June, 1998.

³⁶ op. cit. p. 17.

³⁷ op. cit. p. 20.

³⁸ op. cit. p. 20.

Table 1: Industries by Types of Ownership

Industry		Male		Female	Both Sexes
Agriculture	50.35%	787	49.65%	776	1,563
Manufacturing	86.19%	312	13.81%	50	362
Construction	91.70%	431	8.30%	39	470
Distribution	50.28%	1,163	49.72%	1,150	2,313
Tourism	100.00%	58	-	-	58
Transport & communication	64.95%	139	35.05%	75	214
Finance & business services	100.00%	45	-	-	45
Personal services	84.75%	50	15.25%	9	59
General services	67.96%	367	32.04%	173	540
Not stated	72.16%	70	27.84%	27	97
Total		3,422		2,298	5,721

Source: Barbados Statistical Service Department: Informal Sector Survey 1997/98 Government of Barbados, p. 20.

In Agriculture, the numbers were 787 male operators to 776 female operators, while in Distribution there were 1,163 males and 1,150 females. Collectively, there was an overall male bias of 3 to 2 frequency (ratio of men to women) among Informal Sector (IS) operators.

In a further assessment of the profile of microenterprises and small and cottage industries, type of ownership needs to be evaluated (see Table 2).

Table 2: Industries by Types of Ownership

Industry	Sole Ownership			Partnership			Not Stated
	Male	Female	Both Sexes	Male	Female	Both Sexes	Both Sexes
Agriculture	750	769	1,519	36	7	43	0
Manufacturing	312	50	362	0	0	0	0
Construction	424	39	463	7	0	7	0
Distribution	1,058	1,123	2,181	71	18	89	44
Tourism	43	0	43	0	0	0	15
Transport & communication	139	75	214	0	0	0	0
Finance & business services	36	0	36	0	0	0	9
Personal services	50	9	59	0	0	0	0
General services	367	162	529	0	11	11	0
Not stated	70	20	90	0	0	0	7
Total	3,249	2,247	5,496	114	36	150	75

Source: Barbados Statistical Service Department : Informal Sector Survey 1997/98 Government of Barbados, p. 21.

In Table 2, it is seen that 5,496 (96 per cent) of all Informal Sector (IS) operations had a Single Person Ownership type structure, while 150 (2.6 per cent) were partnerships. Of these Single Owner operations, at least 3,249 (59 per cent) were male-headed, while approximately 2,247 (41 per cent) were female run.³⁹ Partnerships were generally male-headed operations. Of the 150 partnerships identified, 114 (76.0 per cent) were male-headed units, as opposed to 36 that were female-headed. Attempts to access data disaggregated by sex in relation to the registrations of businesses in the formal sector were hampered by lack of available information. The Corporate Affairs and Intellectual Property Office, which is mandated to register new business, did not have a system in place to facilitate this. The required manual disaggregation, due to its potentially time-consuming nature, fell outside the scope of this report, but a review of the Report to the United Nations Fourth World Conference on Women, Beijing China, 1995, provides useful statistics (see Table 3).

**Table 3: Proprietors in Business Establishments:
New Registrations – Number of Businesses: 1985 & 1993**

	Year	
	1985	1993
Total	532	890
Female	98	273
Female %	(18.4)	(30.7)
Male	379	520
Male %	(71.2)	(58.4)
Jointly (Male & Female)	55	97
Jointly %	(10.3)	(10.9)

Source: Corporate Affairs and Intellectual Property Office, cited in, *The Report to the United Nations Fourth World Conference on Women, Beijing China, 1995*.

In conjunction with Table 4, which looks at household headship in the years 1980 and 1990, some inferences can be made about the proportion of males and females heading households and the percentages of both groups registering their businesses. Although Caribbean society is characterized sociologically and historically as predominated by female heads of households (matrifocality), the data presented inform that the two inter-censal periods (1980 and 1990) saw male-headship as exceeding female-headship by 12.2 percentage points in 1980 and 13 percentage points in 1990. Concomitantly, male registration of businesses in 1985 outstripped that of females by 52.8 percentage points. The year 1993 showed a similar trend in favour of males of 27.7 percentage points, but a significant drop from the 1985 figures. An analysis of the contemporary situation (2001) would prove interesting when the relevant data become more readily available and disaggregated by sex.

³⁹ op. cit. p. 21.

Table 4: Heads of Households: 1980 & 1990

	1980	1990
Total	67,138	75,170
Female	29,495	32,674
Female %	(43.9)	(43.5)
Male	37,643	42,496
Male %	(56.1)	(56.5)

Sources: 1980-1981 Population Census of the Commonwealth Caribbean, Barbados Vol. 2, Table 11.1.1, 1990 Census, Table 10.03.

3. PERSONAL ENTREPRENEURIAL CHARACTERISTICS OF FEMALE AND MALE ENTREPRENEURS

Based on general information gathered from key informants,⁴⁰ the main differences in personal entrepreneurial characteristic between female and male entrepreneurs are as follows:

3.1 Female Entrepreneurs

- (a) Many female entrepreneurs are said to be in business out of economic necessity.
- (b) Women tend to underestimate their skills in comparison to men. They are very eager to take advantage of opportunities such as seminars, bazaars, etc. to help them to upgrade their skills and business capabilities, as well as to build up their level of confidence.
- (c) Women tend to be more cautious in their approach to business in the sense that they are more patient than men, and are willing to wait for a longer period of time for their businesses to grow.
- (d) Motivation between men and women seems to be different. Women tend to operate in small business and maintain a clear focus on their additional duties and obligations to their family/household. Hence, their main priority is in having adequate finance in hand to meet family commitments, even if they do not obtain an income or salary at month end.
- (e) Women tend to be largely in the services sector. One view advanced by a key informant is that "as women are inherently maternal and intrinsically see themselves as providers for their families, they have a predisposition to enter this sector".
- (f) Women tend to start businesses that they can manage adequately and financially, bearing in mind that they may also be heading the household in the absence of a male figure. In this case, women's time has to be appropriated prudently between business and familial responsibilities.
- (g) Women tend to have an aversion to debt, particularly if they have started their business from a position of disadvantage. The view suggests that women entrepreneurs tend to avoid potentially "risky" business activities that may increase their vulnerability and expose them to

⁴⁰ Key informants included the Head of the Women Entrepreneurs of Barbados (WEB); the former Director of the Bureau of Women's Affairs (a Government unit); and a female craftsperson who does basket weaving. The information collected and presented here is not meant to be representative of this very diverse sector within which women entrepreneurs operate.

the loss of their savings - sometimes life savings. A possible additional risk for women could be the fear or embarrassment of being viewed as a failure within the context of a perceived male-dominated society.

- (h) Women's creative capacity is seen to be greater than that of their male counterparts. Women can diversify more quickly than men in order to remain viable within the market – even though this market is small in many cases - and they are seen to be more flexible than men as well.

3.2 Male Entrepreneurs

- (a) Male entrepreneurs are perceived to be more confident than their female counterparts.
- (b) They have a better support system, principally because they have more experience in business activities.
- (c) They are perceived to possess more and better business skills than women.
- (d) They are seen to be more systematic than women.
- (e) They tend to be more enterprising in terms of taking higher risks with the expectation of attaining higher financial returns on their investments.

4. BARRIERS AND CONSTRAINTS FACING WOMEN ENTREPRENEURS

4.1 Barriers

The Government's draft document on Small Business (1997) identified some obstacles and barriers to the growth in the microenterprise sector, most of which are also relevant to the situation of women entrepreneurs. In addition, the key informants interviewed for this report also highlighted several barriers and constraints. Both sets of findings are presented below.

- (a) **Disadvantageous towards women entrepreneurs**
 - (i) Women are subjected to discrimination in their entrepreneurial endeavours due to various gender-related causes. This discrimination has adversely impacted on their ability to raise or secure capital, to acquire and further managerial talents, and to capture market opportunities.
 - (ii) Women are often subjected to greater scrutiny as they approach traditional lending institutions for assistance. This has resulted in many women being discouraged from venturing into business activities on their own. However, it needs to be mentioned that those women who have done so have been quite successful at managing and operating the respective businesses⁴¹. This refers in particular to women who have been successful in areas such as basketry, food vending, hair dressing, clothes designing, and food manufacturing - such as pepper sauces, mauby syrup and the packaging of various spices.
 - (iii) Prior to the Government's Draft White Paper on Small Business in Barbados, no clearly defined policy framework existed for small business development. In this case, in the views of key informants, there seemed to be gender discrimination in favour of male entrepreneurs. One example given speaks to the issue of males obtaining loans more

⁴¹ "First Draft White Paper on Small Business in Barbados", Ministry of Industry, Commerce and Business Development, pp. 45-46.

easily and readily than women from Commercial Banks to finance their business ventures which, in some cases, were similar to those of women. The recent policy framework has sought to redress some of these imbalances.

- (iv) A wide range of credit facilities is available, however, small-business persons including women, experience numerous difficulties in accessing funds.
 - (v) There is a lack of readily available information on opportunities for investing in small business. In this regard, women who are starting from a perceived situation of disadvantage in the market - especially if they are operating at the periphery of the formal economy - are constrained in relation to maximizing their economic potential.
 - (vi) The absence of an “entrepreneurial culture” has permeated all levels of society, resulting in the small business sector being regarded as a less attractive investment option. When combined with other barriers, few women find small enterprise an attractive career pursuit.
 - (vii) Female entrepreneurs may lack business management, marketing and accounting skills or these skills may be very weak. This may be compounded by the lack of resources and in some cases the will to upgrade these skills.
 - (viii) The educational system does not include entrepreneurial education, training and development in the school curricula as a crucial area for national economic development. Women who would otherwise benefit from this educational emphasis are inevitably denied early access to the rudiments of business.
- (b) **Disadvantageous towards all entrepreneurs**
- (i) Many small businesses are intimidated by Government bureaucracy and consequently avert the formal registration process. In this case, any benefits to be derived from the formal economy (principally for businesses that have registered and pursue the orthodox methods of record-keeping, producing financial statements and the like) will bypass these small and informal entities.
 - (ii) Market constraints and the inability to sell their products and services are among the most serious obstacles faced by entrepreneurs at the start-up stage.
 - (iii) Small-scale entrepreneurs do not readily understand policies and procedures on imports, controls, fiscal incentives, taxation and related areas.
 - (iv) In surveys among small businesses across cultures, access to finance ranks as one of the most urgently and acutely felt needs.
 - (v) There is a small and limited domestic market in Barbados.
 - (vi) Many small-scale entrepreneurs lack hands-on technological support.
 - (vii) Many small-scale entrepreneurs face the non-availability or high cost of their principal raw materials as an added burden.

The ILO report cited earlier on *Employment Policy in a Small Island Economy - Barbados* (ILO, 1999, p. 77) stated that one constraint facing entrepreneurs was the expensive and cumbersome procedures for legal incorporation of small business in order that they can avail themselves to the various concessions and incentives. This current research revealed that the registration cost for small business ranged from Bds. \$75.00-\$100.00. This range appears to be reasonable, considering the potential benefits to be accessed and derived as a result of registration. Quite interestingly, it would seem that small businesspersons may prefer to operate outside of the formally regulated sector for a variety of reasons, one of which may be the desire to avoid being monitored or regulated. They may also not have full knowledge of the benefits that come from formalization, such as access to information and support, membership of associations, solidarity and advocacy issues, and limited liability in the case of incorporated enterprises.

4.2 Supply-side Economic Opportunities and Constraints

Many of the supply-side opportunities and constraints facing women entrepreneurs are common to everyone in small business in Barbados. Further research, involving face-to-face interviews with women entrepreneurs, is likely to shed new light on the scale and scope of any gender-related opportunities and constraints.

(a) Opportunities

- (i) Niche marketing involving serving small but lucrative market needs can prove to be a financially viable option.
- (ii) Access to overseas markets can be financially rewarding, particularly where entrepreneurs' products are in demand.
- (iii) Proper branding and the creation of a brand image can be advantageous.
- (iv) By conducting comprehensive market research, there is the increased likelihood for a viable product to be developed and offered successfully in the market.
- (v) Product innovation is critical so as not to further saturate traditional markets which may be small, thereby proving to be uncompetitive.
- (vi) Demonstrating a high quality of entrepreneurship can yield good financial rewards.

(b) Constraints

- (i) Small-scale entrepreneurs have limited access to finance.
- (ii) Market constraints exist, principally in relation to the chosen type of business activity. In cases where the domestic market is saturated with persons offering the same or similar products or services, profitability will be severely affected. Difficulty also exists with breaking into niche markets.
- (iii) Many small-scale entrepreneurs demonstrate an inability to sell their products and services.
- (iv) Significant competition exists which increases the difficulty of achieving economic viability.
- (v) Many small-scale entrepreneurs demonstrate a resistance to equity investment, as they are worried about losing some of the ownership and control over their personal businesses.

5. POLICIES AND PROGRAMMES FOR WOMEN ENTREPRENEURS

5.1 The Policy Environment

Government policy is regarded as being gender-neutral. Hence, both female and male entrepreneurs and potential entrepreneurs have equal access to business opportunities. The statement by the Minister of Labour, Community Development and Sports with responsibility for Women's Affairs in 1995, emphasizes this point:

Barbados has amended almost all of its discriminatory legislation and our social and economic institutions have accepted the challenges of the National Policy for the Elimination of Discrimination Against Women⁴².

Furthermore, the Minister stated that the Bureau of Women's Affairs has been designated as the focal point of Barbados' national machinery for implementation of the National Policy. The Bureau has built a sound relationship with its Ministry and secured the support of the public and private sectors; the Non-Governmental Organizations (NGOs); the multi-lateral and bi-lateral development agencies, and the specialized agencies of the United Nations (UN) and Organization of American States (OAS) systems⁴³.

The Policy Framework for women's entrepreneurship has been clearly outlined in Government's Sectoral Plan 1993-2000. It essentially states that:

- (i) The framework will enable the development and implementation of strategies and measures aimed at the fuller integration of women in the development process.
- (ii) All policies of Government must reflect the full recognition of the equal and complementary partnership of women and men.
- (iii) Economic and social development policies and programmes must seek to address any lingering disadvantages experienced by women by providing for equitable citizenship rights under the Constitution, including:
 - Equality of access to resources;
 - Equitable participation in the decision-making process of Government;
 - The right to work in an environment free from sexual harassment and health endangering hazards⁴⁴.

As a corollary, the Government recognizes that the effective implementation of the principles enunciated in its Policy Statement will require the prior implementation of the following objectives and immediate goals:

- (a) To upgrade the skills of women through training in order to increase their opportunities for employment and income-generation;

⁴² *ibid* p. 235.

⁴³ Barbados: Report to the United Nations Fourth World Conference on Women, Beijing, China, September, 1995, p. i.

⁴⁴ *ibid*, p .i.

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- (b) To promote new employment and entrepreneurial opportunities for women while addressing existing constraints;
 - (c) To promote the increased involvement of women in business ventures, especially in export activity.

Since these policies have been formulated, a number of actions have been implemented.

- Since 1993 Fund Access has been set up (more details provided later).
- The Barbados Industrial Development Corporation (BIDC) Small Business Enterprise Development Programme has since come on stream.
- The Commonwealth Training Programme has also been implemented and this involves: (a) the Government Training Division; (b) Bureau of Gender Affairs; (c) the Barbados Institute of Management and Productivity (BIMAP). This an ongoing programme which is now regional, and every year for a three-week period women entrepreneurs are trained in business acumen and also in the use of computer technology as a useful tool in the operation of their businesses.

5.2 Support Mechanisms and Mainstream Small Business Support Services available to Women Entrepreneurs

The Government of Barbados stated in its 1993-2000 Development Plan that the actual and potential contribution of women to the economic, social and cultural development of Barbados has long been recognized⁴⁵. It further emphasized that although Barbados has one of the highest participatory rates for women in the labour force for developing countries (62.5 per cent compared with the 75.2 per cent for men at the end of the fourth quarter 1992), several measures have been taken to promote women's maximum integration in the development process. Government has implemented equal pay for equal work in the Public Service and through its agencies, has created many job opportunities for women in the services sector and promoted opportunities in light manufacturing industries⁴⁶. Legislation prohibiting discrimination against women has also been enacted.

In relation to the 1993-2000 Development Plans, Government has put in place an agency known as Fund Access, which provides the opportunity for both female and male entrepreneurs to access funding, training and small business support services. Fund Access has followed the model of Women in Development initiatives, basically training women in how to use and manage money before funds are actually disbursed. This model was set up with USAID funding of BDS\$ 250,000. The Bureau of Women's Affairs also collaborated on this project.

At the policy level, action has also been taken to institutionalize a national programme to promote the full participation of women at all levels of society. In 1991, the Government re-established the National Advisory Council on Women to monitor and review the progress of women in all spheres of economic and social activity, and to recommend appropriate action to facilitate the full integration of women in the development process. Information obtained indicated that there was no focus on women's entrepreneurial development. In this regard, however, the Women's Bureau had a policy initiative in place to promote women entrepreneurs. In light of this, International Women's Day was and is still being used as the to present women's goods and services to the public, and by extension the market place. This is very important principally because it assists women who would otherwise be unable to bear the costs associated with advertising and exhibiting, and also it offers the opportunity for women to get into the market in a more organized and sustained way.

⁴⁵ *ibid*, p. 49.

⁴⁶ Government of Barbados – Prosperity Through Increase Productivity 1993-2000 Development Plan, Ministry of Economic Affairs, p. 235.

In 1992, cabinet approved the National Policy Statement on Women, formulated by the Bureau of Women's Affairs in collaboration with the National Advisory Council on Women. This policy statement represents a major commitment on Government's part to the achievement of gender parity in Barbados⁴⁷. This has had a positive impact on women entrepreneurs, especially in relation to the encouragement and promotion of women's employment. This thrust is critical as unemployment of females in the late 1980s early 1990s (bearing in mind structural adjustment policies) was twice that of men. Women were and still are encouraged to pursue education and to take full advantage of opportunities presented to them. Contemporarily, women's employment rates have significantly improved in comparison with the earlier period.

5.3 Strategies and Programmes for Women's Entrepreneurship Development

The following strategies have been in the Government's implementation plans:

- (i) Training programmes in productive activities to expose women to opportunities for self-employment;
- (ii) Encouraging and facilitating economic ventures by women through self-help enterprises, co-operative ventures, and joint ventures between micro and macro-businesses;
- (iii) Introducing measures to promote the increased involvement of women entrepreneurs in export activity;
- (iv) The development of women's organizations and their participation in productive economic activity as a strategy to encourage community initiative in employment creation⁴⁸.

Although the policy framework is presented in gender-neutral (non-discriminatory) terms, there are indications that female entrepreneurs view themselves as operating from a position of disadvantage within the market place. In light of this, the following suggestions for recommendations and improvements will prove useful:

- (a) Comprehensive entrepreneur education should be provided for women entrepreneurs to support and reinforce practical experience;
- (b) There is a need to focus specifically on the needs of women in small business in order to redress the remaining (yet fully specified) imbalances that exist within the business environment of Barbados. The imbalances that remain include the extra burden placed on the woman because of family commitments. There is the perception that women's entrepreneurial endeavours should assume a secondary role to her domestic roles. By extension, there is the feeling that business is the male's domain. Another imbalance is the feeling that men can more readily access loans than women, especially where the authority figures in the traditional lending institutions are men.
- (c) There is a need to ensure the availability of and especially accessibility to venture capital funds.

⁴⁷ *ibid*, p. 235.

⁴⁸ Government of Barbados: Prosperity through increase productivity, 1993-2000 Development Plan. Ministry of Economic Affairs, p. 237.

6. THE SUPPORTIVE ROLE OF WOMEN'S ORGANIZATIONS

Several women's organizations have been assisted by Government to strengthen their capacity to design and implement projects. As a result, some of these organizations were able to obtain regional, international (multi- and bi-lateral) and local funding for their projects and programmes. In addition, more women's organizations became involved in productive projects, focused on providing income-generating skills and employment creation opportunities for individuals as well as small groups. Leadership training has also been provided to approximately 80 persons from 44 Women's organizations.

Government, through the Bureau for Gender Affairs, helped to promote the economic potential and viability of women's self-help efforts through the conduct of seminars relating to business, and through the organization of bazaars, exhibitions and similar activities. Over time, various support mechanisms (schemes, projects and programmes) have been made available to women in an effort to enhance their entrepreneurial competencies. Some of these are listed below.

- 1980: An exhibition was held under the auspices of the Women's Bureau, which enabled female entrepreneurs to benefit from free publicity via the print media and television, interviews etc.
- 1989: A bazaar entitled "Christmas Gifts and Services Bazaar" was held at the old Harrison's Building in Bridgetown. This event sensitized the women entrepreneur participants to the need for proper organization, support for each other and the imperatives of networking.
- 1993: The Barbados Community College conducted a workshop on marketing techniques that was well attended. From all indications, this event was a success.
- 1993: The staging of an annual exhibition for International Women's Day was held for the first time, at the Arts Auditorium of the Barbados Community College. In 1994 it was held at the Grand Salle (Central Bank of Barbados), and in 1995 it was held at Sherbourne Conference Centre.
- 1994: A women entrepreneurs' marketing exhibition was organized, entitled "Women Supporting Economic Resurgence for the Family".
- 1995: In February of this year, the umbrella association "Women Entrepreneurs of Barbados" (WEB) was formed. The organization's first activity was a training workshop aimed at educating women on the impact of Value Added Tax (VAT) on their businesses.
- 1995: On May 22-25, the Caribbean Development Bank (CDB) played a lead role in providing business training for women's entrepreneurship.
- 1995: A training programme was held for women in the food processing industry, organized in conjunction with the Ministry of Economic Affairs and sponsored by UNIDO. This event sought to expose women to regional and international initiatives that were likely to impact on their businesses. This was seen as a very successful initiative.
- 1995: As a result of the training programme in food processing sponsored by UNIDO, Ernst and Young (an international accounting firm) took an interest in these activities and substantially assisted female entrepreneurs.
- 1996: The Bureau of Women's Affairs collaborated with other agencies and successfully staged an exhibition for International Women's Day. Ernst and Young became aware of the training activities that were being sponsored by UNIDO (through advertising etc.) particularly for the direct benefit of women entrepreneurs and assisted by offering a training session. In this regard, Ernst and Young asked the Women's Bureau of Barbados to propose some women entrepreneurs to participate in the session. By this time the Women Entrepreneurs of Barbados (WEB) was formed and the Bureau's nominations included some executive members of WEB. This interaction helped to raise the consciousness of women to the fact that they needed to see themselves as viable businesspersons in the market, and the acquisition

and improvement of their skills were vital to their survival. As a result of this experience, the President of WEB initiated discussions with Ernst and Young and was instrumental in the creation of a category of Woman Entrepreneur of the Year in the overall awards ceremony for “Entrepreneur of the Year”.

- 1996: Bureau of Women’s Affairs collaborated with other agencies and successfully staged an exhibition for International Women’s Day. This exhibition exposed the products and services of women entrepreneurs to the wider market, and buyers from established businesses were invited so that they could ascertain first hand what the women were producing. In this way linkages were established with the wider community. It was determined that for future exhibitions, training workshops for women entrepreneurs would precede the exhibitions so that participants would be properly apprised as to how to properly showcase their products.
- The Caribbean Organization of Women Entrepreneurs (CAWE) is a significant organization in Barbados and some Barbadian women sit on the executive of CAWE. In 1999 CAWE held an exhibition at the Hilton in Trinidad. In 2000 CAWE held an exhibition of women entrepreneurs’ goods and services and a trophy was presented for the best booth.
- As a follow-up to the International Conference on Women in Beijing (1995), a number of initiatives have been taken within Barbados to implement the Plan of Action, and in preparation for the Beijing +5 conference held in New York in June 2000. The Bureau of Women’s Affairs can provide updates on these developments.

The various women entrepreneur support services identified have benefited female entrepreneurs in a number of ways and have highlighted the imperatives of continuous networking and promoting sustainable entrepreneurial activities.

7. EFFORTS BEING UNDERTAKEN TO ECONOMICALLY EMPOWER WOMEN

Various organizations (mainly Government-assisted) have been set up to economically empower entrepreneurs in Barbados. In this regard, the Small Businesses and New Enterprise Development Centre of Barbados Investment and Development Corporation (BIDC) deserves special mention. This Centre has adopted a strategic approach to pursuing its goal of providing a comprehensive, proactive and responsive customer-friendly support system for existing and potential small businesspersons⁴⁹. These services are available to both female and male entrepreneurs, although the research for this report was not able to identify enquiries or users in a disaggregated manner. There is no emphasis on sex-disaggregated data since the position is taken that services provided are not gender specific and assistance is provided to all businesspersons who approach the various institutions. Gender, as is stated in the Government’s policy documents, is not seen as an issue. Technical assistance services are provided free of cost, with the exception of clients requesting design services where partial payments may be required⁵⁰.

- (a) Technical assistance is available for start-up businesses and existing businesses;
- (b) Advisory and technical assistance are offered on a walk-in, first-come, first-serve basis. Advisory and Technical Assistance Services provided include:
 - (i) Technical and financial feasibility analyses;
 - (ii) Financial projections;

⁴⁹ *ibid*, p. 237.

⁵⁰ “Finance – Sources and conditions for Small Business”, Barbados Investment and Development Corporation, p. 54.

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- (iii) Assistance with finding sources of funding;
 - (iv) Market surveys;
 - (v) Development of business plans;
 - (vi) Assistance with identifying sources of raw materials;
 - (vii) Assistance with the development of prototypes for new products;
 - (viii) Securing technical assistance and training opportunities, where available, from international organizations;
 - (ix) Referral to the Design Centre for product packaging and design assistance;
 - (x) Identification and acquisition of suitable work space where required;
 - (xi) Planning promotional activities;
 - (xii) General confidential business counselling, as required⁵¹.

The policy position across all Government and financial institutions emphasizes non-discrimination with respect to sex. Therefore female and male entrepreneurs have at least in theory equal access to requisite services. The only exceptions – in favour of women - are presented in the cases of the Women’s Bureau of Barbados and the Women Entrepreneurs of Barbados (WEB), as discussed in a previous section examining various support mechanisms and business support services available specifically to women.

Generally, women entrepreneurs have opted to venture into traditional feminized sectors, such as hair-dressing, beauty care, dressmaking etc., although evidence suggests that there has been some diversification into other activities that hitherto were considered as male-dominated. This may be related to the fact that the entrepreneurial climate has evolved to where women have apparent equal opportunity within both the Government policy framework and the market place to pursue the business of their choice.

The microenterprise development context is one in which economic opportunities are available to both female and male entrepreneurs, with two particular organizations providing services to female entrepreneurs to meet their specific needs. Nevertheless, discussions with key informants have still highlighted severe constraints and barriers still facing female entrepreneurs which have emerged as a consequence of the incongruence between policy on the one hand, and implementation of initiatives on the other. In other words, the theory is still not being matched by the practice. Of particular note is the inability of women entrepreneurs to access capital in a manner unencumbered by excessive bureaucracy, burdensome collateral requirements, and the general feeling of a gender-biased institutional framework.

Data obtained from the Barbados Agency for Micro-Enterprise Development Ltd. (Fund Access) indicates that over the past three-year period since the operation of the Fund, three hundred and two loans have been approved and disbursed. The breakdown is as follows: Females – 150 loans amounting to BDS\$ 2,241,813; Males - 152 loans amounting to BDS\$ 2,589,102.

Some persistent constraints and barriers are lack of access to finance, poor access to loans, and very importantly self-induced limitations. These self-induced limitations are culturally linked and principally affect the older generation of women entrepreneurs in such a way that they historically discouraged and became averse to debt financing. Older generation women entrepreneurs preferred to finance their business activities in a piecemeal fashion rather than using the option of equity financing or using their possessions (property for example) as collateral. Largely, as a result of the

⁵¹ “First Draft White Paper on Small Business in Barbados”, Ministry of Industry, Commerce and Business Development, p. 22.

foregoing, a series of recommendations to improve the situation of women entrepreneurs in Barbados is presented in the final section of this report.

Broadly, the other organizations which provide relevant financial and business development services (BDS) for all entrepreneurs in Barbados are listed and summarized below.

Debt Financing

- Rural Development Commission
- Urban Development Commission
- Barbados Youth Business Trust
- Caribbean Financial Services Corporation
- National Development Foundation
- Credit Unions
- Commercial Banks
- Industrial Credit Funds
- Livestock Development Fund
- The Barbados Agency for Micro-Enterprises Development Ltd. (Fund Access)

Equity financing

- Barbados Investment Fund
- Caribbean Financing Services Corporation
- Small Business Venture Capital Fund Inc.
- Enterprise Growth Fund Ltd.

Grant allocations

- Barbados Youth Business Trust
- Barbados Investment and Development Corporation
- Export Grant and Incentive Scheme

Technical assistance

- Barbados Investment and Development Corporation
- Small Business Development Centre
- The Barbados Agency for Micro-Enterprise Development Ltd.
- Caribbean Technological Consultancy Services Network
- Youth Entrepreneurship Scheme

Credit guarantees

- Credit Guarantee Scheme

Export credit insurance

- Export Credit Insurance Scheme

Export finance guarantee

- Export Finance Guarantee Scheme

8. RECOMMENDATIONS TO IMPROVE THE PROSPECTS FOR WOMEN ENTREPRENEURSHIP DEVELOPMENT

In order to create the proper conditions for the sustainable development of microenterprises, as well as to encourage a higher rate of successful new business start-ups for women and men in Barbados, there is a definite need for some systematic short and long-term actions. However, with respect to the implementation of the set of recommendations presented below, the view is taken that all key players - Government, business support service providers, training agencies, financial institutions and women entrepreneurs alike - should recognize that these initiatives are very important to the development of entrepreneurship in Barbados, and that particular emphasis should

be placed on women's economic empowerment. In this connection, the Government's Draft White Paper (1997) proves instructive⁵².

8.1 Short-term Recommendations⁵³

- (i) Ensure the availability of and accessibility to venture capital for women entrepreneurs;
- (ii) Ensure that measures are put in place to promote innovation by women entrepreneurs;
- (iii) Establish additional and expand existing support services with an emphasis on women entrepreneurs;
- (iv) Provide opportunities for short-term consultancy for women entrepreneurs;
- (v) Apply knowledge and lessons drawn from best practices based on national, regional and international experiences;
- (vi) Increase the availability of and access to business premises by women entrepreneurs;
- (vii) Create more linkages with, and adapt relevant ideas from large and more established companies.

8.2 Long-term Recommendations

- (i) Educate and inform the public from an early stage so as to positively influence social attitudes to small business, especially the critical role that female entrepreneurs have played both historically and contemporarily;
- (ii) Identify possibilities for market growth and import substitution for small businesses in general and women entrepreneurs in particular;
- (iii) Stimulate and influence cultural norms and attitudes towards small business, with particular emphasis on entrepreneurship as a viable career option for young women;
- (iv) Explore possibilities for small-scale technology transfers to local women entrepreneurs from foreign sources.

There are a number of developmental indicators for measuring the performance of micro and small enterprises, such as employment generated, profits created and reductions in poverty levels. The recommendations listed above have the potential to enhance the contribution of the microenterprise sector generally, and women entrepreneurs specifically, within a wider sustainable development context. With an appropriate and supportive framework, the women entrepreneur "sector" can enhance its contribution to the creation of sustainable and decent employment opportunities; and most fundamentally – to the alleviation of poverty and the economic empowerment of women. Such contributions can already be seen in countries like the United States and Canada where women-owned businesses are the fastest growing type of business, both in terms of employment and revenues.

⁵² *ibid* p. 54.

⁵³ "First Draft White Paper on Small Business in Barbados", Ministry of Industry, Commerce and Business Development, pp. 60-61.

ANNEX 2

JOBS, GENDER AND SMALL ENTERPRISES: Country Paper on Suriname

prepared by

Viriyala L. Rao

This report is based on information and material collected, and discussions held with relevant organizations in Suriname during October-November 2000. One constraint faced by the researcher was that only some of the information material, reports and documentation are in English. Therefore, some information was collected by having meetings with relevant organizations. Within the time frame of one month available for this study it was not possible to meet all of the key informants.

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1. INTRODUCTION

In most countries, small and cottage industry development is one of the important objectives of the governments. Organizations set up or funded by the government, and non-government organizations (NGOs) that are supported and funded by the government or international donors are among those assisting the small-scale sector.

It is readily agreed, especially in developing countries, that there is a sub-sector within the “small sector” which is less organized or unorganized and is variously termed as “cottage industries sector”, “informal sector”, and “microenterprise sector”. There are several common elements of the different variants of this sub-sector, e.g. number of employees less than five, lack of knowledge or practice of book-keeping and record-keeping, low level of assets (excluding land and buildings), and low volume of annual turnover compared with the more formal “small-scale sector”. The term “cottage industries” is more commonly in use in regions like South Asia, while the term “microenterprises” is more in use in the Caribbean region. So it seems reasonable that in this report the different variants of the sub-sector will be used interchangeably.

2. CLASSIFICATION OF BUSINESSES IN SURINAME

What is a “microenterprise” in one country may be a “small enterprise” in another and, therefore, it is only to be expected that the definitions of the two terms differ from country to country. In a study made by the author in selected Caribbean Community (CARICOM) Member States, it was noted that some organizations do not have a clear distinction between “micro” and “small”; and within a Member State there is no uniformity of definitions of the two terms (see Rao 1999). This information is reflected in the synthesis paper.

Table 1: Definition of Micro and Small Enterprises

	Micro		Small	
	No. of Employees	Assets/ Income	No. of Employees	Assets/ Income
Suriname (#)				
GODO Credit Union (1)	<10	Gross annual income (less rent on building) <Sf 1.5 million	10 to 15	Gross annual income (less rent on building) Sf 1.5 to 5 million

Source: Rao 1999, p. 10-13, the basic sources of which are the respective organizations (information as of 1997).
Notes: (1) In the process of transforming itself into a cooperative savings and credit bank.

For Suriname there is no uniform definition of micro and small enterprises. As can be seen from the above table, as of 1997 GODO Credit Union (Godo) defined a microenterprise as one with less than 10 employees and gross annual income (less rent on buildings) less than Sf 1.5 million. Recently Godo has expanded the definition of a micro-entrepreneur to include a number of characteristics, viz. low level of technological skills; labour-intensive activities; usually unpaid family labour; maximum of 10 workers; few assets; limited production; low level of education of the owner; lack of business experience; low-income household (max. US\$ 250 and for singles US\$ 125 per month); limited access to credit facilities; objective of income is for the household; lack of or insufficient capital; little or no re-investments or savings; limited sales opportunities; and lack of adequate administration. Notice that this definition captures many of the characteristics of micro-entrepreneurs but does not specify some of the quantifiable parameters. However, most significantly the definition also presents in a clear and unambiguous manner the developmental challenges facing the microenterprise sector.

Roseval (1999) defines micro-enterprises as those employing up to 10 persons; small enterprises as those employing 11 to 25 persons; and medium-sized enterprises as those employing

26 to 100 persons. Simons (1995, Annex 2, p. 2) follows the UN System of National Accounts (SNA 1993) definition of small enterprises, as those having no regular employees or employing not more than 9 employees regardless of whether or not these units are legally or financially established separately from their owners and irrespective of the type of premises they use. Based on the above, Simons uses the following definitions:

Informal Sector. The sector consisting of all urban, non-agricultural production units that only use labour of the owner and the family of the owner or employ a maximum of 4 regular employees, and which do not exist legally or financially separate from (the household of) the owner and exclusively sell their goods and services to households on the local market.

Microenterprise Sector. The sector consisting of enterprises with 1-4 regular employees, which sell their products or services exclusively or partly to other enterprises on the local market or on international markets, regardless of whether or not these enterprises are legally established separately from the owner.

Small Enterprise Sector. The sector consisting of all enterprises employing 5-9 regular employees, regardless of their market orientation and whether or not these enterprises are legally or financially established separately from the owner.

Notice that in the above definitions, the informal sector does not include production units in semi-urban (and rural) areas, and includes only units which sell to households but not to others on the local market.

The Survey of the Microenterprise Sector conducted by the Institute for Development and Strategic Studies (INDEST, 1994) points out that the Ministry of Labour defines micro-enterprises as those with less than 4 employees, and that the General Bureau of Statistics (Algemeen Bureau voor de Statistiek - ABS) defines small enterprises as those employing less than ten persons. For two reasons INDEST opted for a broader definition of micro-enterprises as those employing less than ten persons.

- (i) The existing database showed that the number of enterprises with five to nine employees is very small.
- (ii) The category of enterprises engaged in productive activities is relatively small, of which a large proportion employs more than five persons.

Thus the INDEST survey defined microenterprises as “all businesses and enterprises operating within the market economy, employing less than ten persons, with the exclusion of professional firms”. It can be seen from the above that generally the definitions followed in Suriname are based on the number of employees and do not consider annual income/turnover and investment in fixed assets (excluding real estate), as is done by several institutions in other CARICOM Member States. Therefore, it can be seen that there is no uniformity of definitions within the country itself.

3. SCALE, SCOPE AND PROFILE OF SMALL AND COTTAGE INDUSTRIES IN SURINAME

3.1 Labour Force Survey and Small Enterprise Survey

(a) Sectoral Distribution

Simons (1995), quoting the Labour Force Survey of the General Bureau of Statistics, provides information on the sectoral distribution of employment in 1995 in the small-scale sector, disaggregated by sex, as shown in the tables below:

Table 2: Own Account Workers Disaggregated by Sex

	Females	Males
Own-account workers	33	85

Source: Simons 1995, Annex Table 9.

The above source also gives a sectoral distribution under each category only in percentages and not in absolute numbers. As the numbers in some two categories are too small for percentages, the sectoral breakdown is given for own-account workers only⁵⁴. The sectors presented are all sectors in which females were employed and major sectors in which only males were employed.

Table 3: Sectoral Distribution of Own -Account Workers (% in total)

	Females (n=33)	Males (n=85)
Retail sale	52.3	19.7
Agriculture	20.5	12.9
Textile manufacturing	11.4	1.4
Personnel services	6.8	15.0
Social and community services	4.5	0.7
Restaurants & hotels	2.3	4.8
Food	2.3	0.7
Transportation	-	21.1
Construction	-	12.2

Source: Simons 1995, Annex Table 9.

⁵⁴ Note that the numbers of female and male entrepreneurs in the tables vary, depending on the topic being analyzed. The author (referring to Simons, 1995), does not comment on these variations.

It can be seen from the above table that women owners of small enterprises working on their own account were engaged predominantly in retail sales, agriculture, and textile manufacturing in Suriname. Men were engaged mainly in transport, retail sales, agriculture, construction, and personnel services.

(b) **Distribution by Size of Units**

The distribution of the number of owners of all sizes of small-scale enterprises in 1995 is provided in Table 4, disaggregated by sex, with or without a job prior to their current economic activity, and by size of enterprise.

Table 4: Distribution of Entrepreneurs based on Previous Occupation

	Male	Had a previous job		Had no previous job		Total
		Female	Male	Female	Male	Female
Own-account	24	17	39	8	63	25
1-4 employees	11	4	15	3	26	7
5-9 employees	2	1	3	-	5	1
10 and above	3	-	2	-	5	-

Source: Simons, 1995, Annex Table 11 (*Small Enterprise Survey*).

It can be seen from the above table that the largest number of female owners of enterprises are found to be own-account workers who had a previous job.

(c) **Age Distribution**

The age distribution of owners of small-scale enterprises in 1995 was as below:

Table 5: Distribution of Age of the Owners of Small-scale Enterprises (1995)

Age	Own-account Workers	Employers	Total
Females			
20-24	1	-	1
25-29	2	-	2
30-34	3	3	6
35-39	2	-	2
40-44	5	3	8
45-49	8	-	8
50-54	2	1	3
55-59	1	1	2
60-64	1	-	1
65+	1	-	1
Females Total	26	8	34
Males			
20-24	2	4	6
25-29	6	5	11
30-34	11	4	15
35-39	5	2	7
40-44	9	3	12
45-49	8	8	16
50-54	6	4	10
55-59	10	5	15
60-64	2	2	4
65+	4	-	4
Unknown	-	1	1
Males Total	63	38	101

Source: Simons, 1995, Annex Table 29.

It can be seen from the above table that most of the female owners of small enterprises were own-account workers and 50% of them were in the age group 40-49. Compared to this, proportionately there was a larger number of employers among males, though own-account workers were much more in number compared to the number who employed workers. Among own-account workers, the largest number were in the age group 30-34.

(d) **Position in Household**

The distribution of owners of small enterprises by their position in their household is shown below:

Table 6: The Distribution of Owners of Small Enterprises by their Position

	Own-account Workers	Employers	Total
Females			
Head of household	5	2	7
Spouse of head of household	6	2	8
Mother of head of household	2	-	2
Child of head of household	1	-	1
Unknown	1	-	1
Total females	15	4	19
Males			
Head of household	28	9	37
Child of head of household	4	-	4
Father of head of household	-	2	2
Other family of head of household	1	1	2
Total males	33	12	45

Source: Simons 1995, Annex Table 30.

It can be seen from the above table that most of the female owners of small enterprises were either spouses of heads of households or heads of households themselves. In the case of males, the owners of small enterprises were mostly heads of households.

3.2 Indest Sample Survey

The sample survey of INDEST (1994) comprised 102 micro-entrepreneurs in Commewijne, 100 in Nickerie, and 153 in Greater Paramaribo. Commewijne and Nickerie are rural districts with populations of 22,543 and 37,035 respectively in 1992. Greater Paramaribo is the only urban area in Suriname comprising the district of Paramaribo and some densely populated urban areas of the adjacent district of Wanica. The population of Greater Paramaribo was estimated at 192,823 in 1992. The total population of the three districts selected for the sample survey accounts for more than half of the total population of Suriname, estimated at 404,568 in 1992. Paramaribo is the centre of public and private services. Nickerie is an agrarian district, with rice cultivation and processing as the main economic activity. Commewijne is characterized by many abandoned and some reactivated plantations.

The share of females in the number of micro-enterprises surveyed was highest in Commewijne (33.3% out of 102), followed by Greater Paramaribo (28.1% out of 153), and Nickerie (19% out of 100).

(a) **Position in Household**

When all the three districts are taken together, it was noted that 22.9% of female micro-entrepreneurs were single parents and also heads of the families, compared to 10% in the case of male micro-entrepreneurs.

(b) **Economic Sector**

Out of a total of 355 in the three districts taken together, 34.4% of females were engaged in manufacturing, compared to 19.7% in the case of males. In agriculture, their participation was highest (49%) which was more or less equal to participation of men. Women's participation in transport sector was negligible, and nil in construction.

4. PERSONAL ENTREPRENEURIAL CHARACTERISTIC DIFFERENCES BETWEEN MALES AND FEMALES IN SURINAME

The differences in entrepreneurial characteristics between male and female entrepreneurs compiled from material collected and discussions held with various organizations dealing with micro- and small-enterprises (MSEs) are presented below. Some details about those organizations are given in Section 7.

(a) **SAO** (Foundation for Labour Mobilization and Development)

The following table shows the number of women who attended different training courses and graduated from SAO's three vocational centres (VOCs) and the corresponding number for males.

Table 7: The Number of Women who attended the Vocational Centres (VOCs)

	1988		1999	
	Male	Female	Male	Female
VOC 1				
Electrical installation	1(17)	0(1)	15(24)	1(1)
Carpentry	3(16)	0(10-NVB)	6(13)	5(10-NVB)
Total VOC 1 (incl. other courses)#	30(81)	0(11)	42(82)	6(11)
VOC 2				
Nursing	0	39(22)*	0	34(98)
Administration	0	0(7)	0	0(7)
Textiles	0	0(33)	0	15(29)
Total VOC 2 (incl. other courses)#	49(89)	39(62)	52(114)	49(134)
VOC 3				
Tailoring	0	8(8)	0	3(12)
Computer training	4(5)	14(14)	16(16)	44(44)
Machine woodworking	3(11)	0(10-NVB)	6(18)	10(10)
Total VOC 3 (incl. other courses)#	30(105)	22(32)	55(175)	57(67)
Evening Courses				
Basic refrigeration mechanic	24(41)	1(1)	15(49)	0(**)
Basic electronics	0(29)	0(1)	0	0
Tailoring	0	0	0(4)	5(27)
Machine woodworking	0	0	3(13)	3(4)
Total evening (incl. other courses)#	37(85)	1(2)	18(66)	8(31)
Total SAO	146(360)	62(112)	167(437)	117(252)

Source: SAO.

Notes: Figures in parentheses are the number of intake.

Notes for Table 7:

* The number of trainees who graduated is higher than those enrolled. This is apparently because trainees enrolled earlier may have graduated during this year. NVB: trainees sent by the NVB (National Women's Movement) and trained separately from males as per the request of NVB.

** Seems to be an error in the data as presented in the above mentioned source, since the figure of 15 as the number graduated was shown against female.

The other courses are: VOC 1 - auto-body repairs, automobile mechanic, and machine shop work. VOC 2 - basic woodwork, basic metal work, and masonry. VOC 3 - welding; radio & TV; gas, water, and sanitary fittings; bicycle repair; building construction; electrical installation; and refrigerator mechanic.

It can be seen from the above that among the courses offered by the SAO, the largest number of females graduated in nursing and computer training.

During the research team's discussions with SAO, it was pointed out that out of the total intake, some of them dropout, and from the remaining, some fail to graduate. With regard to the trainees sent by the NVB, SAO feels that the trainees exhibit a feeling that they will get a special treatment and that the criteria for graduating will be less rigorous than those for others. SAO feels that it would be more efficient to give training in a particular course combining all the trainees rather than giving training separately for different groups. With regard to dropouts from the training

courses, SAO were asked how they compare with SERVOL in Trinidad which apparently has a low dropout rate. SERVOL is an NGO which prepares interested persons to access loans for setting up businesses. SAO mentioned that SERVOL observes trainees initially for about a month and drops those who are not serious and that is why their dropout rate is low.

(b) **SPWE** (Foundation for Productive Work Units)

During discussion, SPWE informed us that in their training courses (financial management, marketing, etc.), about 65% of the trainees are women, and the rest are men. One possible reason for the higher percentage of women is that more and more women want to either get employment or set up businesses on their own.

(c) **NTVB** (Non-traditional Female Occupations)

This is a pilot project started by the National Women's Movement (NVB) in November 1999. Traditionally, women work in occupations like cleaning, selling snacks, or working as sales persons in shops. Under this project, technical training is given in the following non-traditional areas:

- Furniture making
- House building
- Leather products
- Electrical repairs in automobiles

In furniture making and house building, the trainees had at least 6 years of schooling and they were single women with children.

Some details of the trainees who got training at NTVB are as below in Table 8:

Table 8: The Number of Trainees Training at NTVB

Sector	No. of Trainees	Duration	Present Status
Furniture making	17	One year (of which 2 months class work)	14 have joined companies and 3 work at home weaving chairs
House building	7	-do-	2 are working for companies and one is making graves
Electrical repairs for automobiles	43	3 months	N.A.
Leather products	11	-do-	N.A.

Note: N.A.: information not readily available.

(d) **CRABASI** (Craft & Art Business Association)

CRABASI has about 200 members, 75% of which are women. Women produce items like jewelry, textiles, embroidery, dolls, and basketry. Men are engaged in items like wood-carving, ceramics and leather.

(e) **GODO** Credit Union (Godo)

The businesses for which women take loans from Godo include catering, food processing, vegetables, textiles, restaurants, and beauty salons. The businesses for which men take loans include furniture, car repair, and vegetables. According to Godo, 1% of applications for loans are rejected and there is no difference in the percentage between men and women. The businesses set up with

loans from the credit union funds are mostly for extra income. The loans carry a collateral. Most businesses set up by men as well as women with loans from the Revolving Fund, carrying low or no collateral, are for survival. (Some details of these funds are given in Section 7 below.) There is no difference between the repayment performance of women in comparison with men. Within women, the repayment performance of women backed by men appeared to be better than those who were single. The reasons for this are not clear.

(f) **De Schakel Cooperative Credit Union Ltd. (DE SCHAKEL CU)**

DE SCHAKEL CU informed us that the businesses for which women took loans include transportation (repair of a school bus), sewing machine, catering, and flowers and bouquets. The businesses for which men took loans include gold mining, transportation, forestry, and agriculture.

5. BARRIERS AND CONSTRAINTS FACING POTENTIAL AND EXISTING WOMEN ENTREPRENEURS IN SURINAME

During discussions with NVB/IVVO, the following constraints faced by women entrepreneurs in Suriname were brought out.

(a) **Pricing**

Inflation and depreciation of the Suriname guilder (Sf) are having adverse effect on the pricing of final products by some of the entrepreneurs. The steep fall in the value of Sf vis-à-vis the US dollar in the parallel market has directly and indirectly led to hike in the prices. Some entrepreneurs complain that they have to pay increasing prices for the materials they buy, (e.g. sugar), but they cannot raise the prices of the products they sell as frequently.

(b) **Packaging**

Lack of availability of good quality packaging material is another problem. For example, the same quality of plastic bottles are used for different types of products.

(c) **Imported Inputs**

Manufacturers of textile products find that the imported inputs such as, needles and yarn are of low quality.

(d) **Testing, Quality Certification, and Standards**

Presently there are no facilities for testing, and certifying quality for products exported from Suriname. There is no bureau of standards to assist producers to adhere to international product and process standards. NVB/IVVO gave an example of a woman entrepreneur who exports table sauces. She sends her samples to Trinidad for testing which is time-consuming and also involves a high cost of transport and communications.

(e) **Legislation**

Women face difficulty in getting access to own land. Also, when a woman entrepreneur gets married, the tax incidence increases. It was felt that the government can help women entrepreneurs by passing suitable legislation in matters such as access to ownership of land, and tax incidence when a woman gets married. (The Women's Business Group Foundation indicated this above-mentioned constraint faced by women entrepreneurs.)

6. SUPPLY-SIDE ECONOMIC OPPORTUNITIES AND CONSTRAINTS AFFECTING WOMEN ENTREPRENEURS IN SURINAME

In the previous section some of the barriers and constraints faced by women entrepreneurs in Suriname were discussed. This section presents some details of the small-business support mechanisms and services available for women entrepreneurs in Suriname. Some examples of the opportunities for the women entrepreneurs and the accompanying problems that need to be attended are shown below.

(a) Participation in Trade Fairs and Exhibitions

By participating in trade fairs and exhibitions, women entrepreneurs have good opportunities for on-the-spot sales, contacts with bigger companies or distribution outlets like supermarket chains for making marketing arrangements and for expanding their business. The Institute for Women Entrepreneurs (IVVO) gave the example of a woman entrepreneur who was making dolls and doing business with one firm. The woman exhibited her dolls in one of the 10 stalls, which were allotted to IVVO on Emancipation Day. She sold 10 dolls. She also participated in a “Women in BisNis Fair” and sold 100 dolls in four days. Now she exports dolls to Trinidad at US \$ 10.00 per doll. An increasing number of women are making use of the “Women in BisNis Fairs”, the details of which are given in the next section. The number of participants increased from 60 in the first fair to 90 in the second and to 110 in the third. The number of visitors to the fair was 13,000 in the first which increased to 15,000 in the second, but fell to about 10,000 in the third, apparently because of heavy rain on one of the days during which the fair was held. The third fair was held in November 2000. Sector-wise, the number of booths in this fair were as below:

Table 9: The Number of Booths at the Fair (November, 2000)

Sector	No. of Booths*
Handicrafts	19
Textile products	8
Flowers and plants	8
Processed foods	10
Services #	11
Catering	32
Beauty-care products	8
Arts	1
Wood products	1
Mining	1
Leather products & masonry	1

* Some booths had more than one exhibitor. The number of exhibitors in Handicrafts was 25, in Flowers and plants 9, and Catering 35.

Includes services like tourism, language courses, and entertainment for children.

IVVO mentioned that compared to the 2 earlier fairs, the most recent fair, the exhibitors were given training/advice on decorum, organization and presentation of the booth, pricing, etc. The participants in the food exhibition were asked to mention the contents, the period for which the item can be stored, etc. Those who were selling food items in the main exhibition hall were required to sell in pre-measured packs instead of filling small packs from a big one at the time of sale.

(b) **Export Markets**

The Craft & Art Business Association (CRABASI) aims to develop and promote new products and increase exports of handicrafts. It was pointed out that Suriname is not able to compete with other countries in markets such as the USA, because the prices of Suriname products are 2 to 3 times higher than comparable products from other countries. CRABASI is planning to make efforts to export to other CARICOM countries. For example, artisans in the interior, mostly women, carve designs on the shell of the fruit calabash. CRABASI would like to exhibit their products in the Craft Fair of the Guyanas being held in Paramaribo in August 2001. Exhibitors from Guyana, Suriname and French Guyana will participate in this fair. Based on the experience in this fair, CRABASI plans to take artisans from Suriname to participate in the annual Craft and Gift Show in Barbados in October 2001.

7. SMALL BUSINESS SUPPORT MECHANISMS AND SERVICES AVAILABLE TO WOMEN ENTREPRENEURS IN SURINAME

There are a large number of governmental, non-governmental, and other organizations involved in dealing with different aspects of entrepreneurs in the micro and small enterprise sectors in Suriname. Some of them exclusively deal with women entrepreneurs and some mainly or only with microenterprises.

7.1 Government Ministries/Organizations

The Ministry of Labour established the Foundation for Labour Mobilization and Development (Stichting Arbeidsmobilisatie en Ontwikkeling - SAO) and the Foundation for Productive Work Units (Stichting Productieve Werkenheden - SPWE) to assist micro and small entrepreneurs.

- (a) **SAO** (Foundation for Labour Mobilization and Development - Stichting Arbeidsmobilisatie en Ontwikkeling)

The SAO was established in 1981 supported by the International Labour Office (ILO) and financed from development funds from the Netherlands. The objectives of SAO are:

- To provide technical and vocational training for placement at the open slots on the labour market
- To provide training to employees according to the needs and demands of their employers
- To train young adults in acquiring entrepreneurial skills thereby enabling them to set up shop as independent small business people
- To provide custom-made training programs on demand.

The training activities take place at three vocational centres: VOC-1 and VOC-3 for adults and VOC-2 for primary school dropouts (from age 14 on).

(b) **VOC-1**

Applicants to this centre need to have at least a primary school certificate (i.e. 6 years of primary schooling), and are in the age group 16-37. Also they need to be in reasonably good health and already holding a job but whose skills and knowledge need to be upgraded.

(c) **VOC-2**

This centre is especially reserved for young (beginning at age 14) primary school dropouts. One of the objectives is to offer them a (second) chance to acquire some basics that would give them admission to vocational training at the other two centres.

(d) **VOC-3**

This centre focuses mainly (but not exclusively) on unemployed job-hunting trainees and on those who are already holding a job. Admission requirements are the same as at VOC-1.

Information on the different courses offered by the three centres, and data on the number of women who participated and graduated in different courses with corresponding data for men has been presented in 4.2 above. The average duration of each complete course is 12 months (18 months for welding). The SAO is proposing to offer shorter modules (self-contained courses) of 3 to 6 months or even less that would satisfy the clients as well as the trainees. The idea is that the trainees could return to expand on and/or 'complete' the full master course on an incremental basis. Generally the training at the SAO is free of charge. The trainees pay only a nominal fee. This "fee-policy" is guided by the policies of the Ministry of Labour, which subsidizes SAO's operating budget. The Ministry's policy is to combat unemployment while trying to satisfy the needs and demands of the business world.

In order to generate its own funds, SAO has run a number of short fee-paying courses in the administrative sector, e.g. training in management, computer programming, receptionist skills, etc. These courses are offered based on regular competitive fees. From the "traditional" technical courses, (such as, radio and television repairs, and tailoring) are also offered in the evening on a regular fee-paying basis. SAO plans to add three more 'traditional' courses to its evening programme - bicycle repair, refrigeration mechanic, and gas, water and sanitary fittings - all against regular instruction fees. No information is readily available on the number of women who participated in these courses.

7.2 SPWE (Foundation for Productive Work Units)

The objective of SPWE is to help small enterprises and cooperatives through the following services:

- making market studies / analyses
- drawing up business plans
- assisting in applying for licenses
- assistance when applying for credit

The target groups of SPWE include self-employed persons and entrepreneurs with a maximum of 4 employees in the following sectors:

- wood processing
- food processing
- garment sector
- handicrafts industry

- maintenance and repairs

SPWE gives the following courses:

- financial management
- marketing
- negotiation and presentation techniques.

During discussion, SPWE informed that trainees in financial management must have attended a course in book-keeping. For the course on marketing also, some earlier training in marketing is a pre-requisite. Although SPWE has no special programmes targeted at women, the importance of their activities for women can be seen from the fact that 64% of the total number of trainees during 1995-1999 were women. The total number of trainees during 1995-1999 is as below:

Table 10: Total Number of Trainees (1995-1999)

Year	1995	1996	1997	1998	1999
Number trained	63	76	39	47	62

The figures in 1997 and 1998 were lower as some training staff left the organization. Also, the figures do not give a full picture of the total attendance in courses since some persons may have attended more than one course. Details on this are not readily available.

7.3 Non-Government Organizations (NGOs)

(a) National Women's Movement (Nationale Vrouwen Beweging - NVB)

The NVB was established in 1992 and it aims at gender equity through empowerment of individual women and women's groups, especially grass-roots groups. The policy for the period 1998-2003, as formulated by the NVB, contains the following elements:

(i) *Economic Empowerment of Women*

This includes :

- establishment of the Institute for Women Entrepreneurs (IVVO)
- a pilot project for increasing productivity and income-earning capacity of rural women in the upper-Suriname river area
- project on Non-Traditional Female Occupations (NTVB).

An example of the activities under the pilot project mentioned above is the technical and managerial assistance provided to Maroon women in the cultivating and marketing peanuts, and the lentils urdi and moong. Arrangement was made for experts to advise the women on maintaining soil fertility. Two machines were supplied to peel the peanuts. Assistance was provided to sell the peanuts to Combe Market, one of the largest super markets in Paramaribo.

(ii) *Institutional Strengthening of Women's Groups*

NVB staff gives training and guidance to 14 women's groups in organization and management, negotiation skills, etc. For example, after the training, one group got in touch with a Dutch organization for the supply of used window fittings, doors, etc. These were utilized by the group to improve the houses of poor and handicapped women.

(iii) *Women's Rights*

The Ilse Henar- Hewitt Bureau for Women's Legal Rights was established to:

- provide advice and guidance in individual cases;
- provide information on the Surinamese legislation and international legal instruments, especially the rights of women;
- lobby for the change of legislation.

One example of the Bureau's assistance to women entrepreneurs is that of a woman manufacturer of dolls. She had a problem with her husband and the Bureau provided her legal advice in the process of separation.

(iv) *Networking*

NVB collaborates with international organizations, government agencies, and NGOs in several areas, e.g. National Bureau on Gender Policy (Nationaal Bureau Genderbelied) of Ministry of Internal Affairs provides space and facilities to IVVO for their training programmes.

The Caribbean Association of Women Entrepreneurs (CAWE)⁵⁵ participated in the Women in BisNis Fair organized by NVB in November 1998. One exhibitor of babies' clothes from Trinidad participated through CAWE. NVB participated in Megamarket 1999 and 2000 organized by CAWE. One representative of NVB and 4 women entrepreneurs assisted by NVB participated in the Fair. The women exhibited hand-embroidered clothes, hair and body-care products, chips, and dolls.

(v) *"Women in BisNis Fairs"*

The NVB organizes this fair every two years. The first fair was organized in 1996. These fairs emphasize the role of women in the development process. The exhibitors are women entrepreneurs from Suriname and other CARICOM Member States. The Fair's objectives are to:

- support female (micro-)entrepreneurs by promoting their products and services
- exhibit products for local and CARICOM markets
- improve trading relation between the exhibitors and their customers
- get local and international financial and service institutions interested to invest in the development of this sector
- exchange knowledge and experience of female entrepreneurs between Suriname and other CARICOM Member States.

(vi) *Funding*

The sources of funding for NVB, IVVO, and NTVB include the Netherlands Embassy, Bilance (a Dutch NGO), Gender Equity Fund (Canada), and UNIFEM.

7.4 Institute for Women Entrepreneurs (Instituut voor Vrouwelijke Ondernemers-IVVO)

IVVO was started in May 1997 by the NVB, in the first stage as a pilot project. The idea of starting IVVO arose out of the evaluation of the first Women in BisNis Fair organized by the NVB in November 1996. The evaluation pointed to the need for institutional strengthening of enterprises

⁵⁵ See Annex 5 for details of CAWE.

and / or economic activities of women in order to enable them to become successful managers. IVVO was officially launched during the second Women in BisNis Fair in 1998. The Institute aims at advising, training, and supporting women micro- and small-entrepreneurs in order to develop an entrepreneurial attitude, establish or further develop a successful enterprise according to the prevailing national and international standards. Furthermore, the Institute stresses the need to link the micro women entrepreneurs with the mainstream commercial sector and tries to sensitize the government, donor agencies, and the public in general on the role women micro-entrepreneurs can play in employment- and income -generation. IVVO helps its members in the following:

- organization of training courses, workshops, seminars
- advice and guidance in developing business plans
- advice in exploring and accessing of markets
- mediation for access to credit
- guidance in accessing relevant institutes and government departments
- organization of trade fairs and exhibitions
- facilitation of participation in trade fairs and exhibitions
- networking.

IVVO's programmes for 2000 included:

- Training small enterprise management (5 modules)
- Training gender and development (2 courses)
- Guidance activities to develop or implement business plans (ongoing)
- Workshops (3)
- Network meetings (4)
- 3rd Women in Bis Nis Fair (November 2000)

A total of 42 women got training in the following training modules during 2000:

Table 11: Training Modules for the Women Trained

Module	Number of women
Financial management	15
Business planning	12
Book-keeping	23
Costing and pricing	18
Marketing	23

Two out of 42 took all the five courses and the rest one or more of the courses. There are 3 trainers, one each for financial management and marketing, book keeping, and costing & pricing and business plan. These trainers also provide guidance to the entrepreneurs in the latter's work place as and when needed. There are two additional persons who provide only guidance to women entrepreneurs.

7.5 Women's Business Group Foundation (Netwerk Vrouwelijke Ondernemers - Network Female Entrepreneurs)

The Foundation was established in 1993 by three female entrepreneurs. The Foundation assists female entrepreneurs in matters such as financing, business management, and other important aspects of entrepreneurship. It acts as an intermediary to make the developments and standards in national and international markets accessible to female entrepreneurs. The objectives of the Foundation include:

- to coordinate and organize network meetings;
- to provide professional services such as training, guidance, and information;
- to assist in efficient and effective management;
- to set up a database;
- to stimulate innovation;
- to assist in access to credit;
- to organize knowledge and trade-fairs and arranging participation in trade fairs abroad.

Three women entrepreneurs from Suriname participated through the Foundation in "Megamarket 2000", organized by the Caribbean Association of Women Entrepreneurs (CAWE). CAWE, in association with this Foundation, is organizing "Megamarket 2001" in Suriname in July 2001. Sources of funding for the Foundation include NOVIB, a Dutch NGO, and UNIFEM (for a project in the interior regions of Surinam).

7.6 Stichting PROJEKTA

This NGO assists micro and small entrepreneurs with funding from CORDAID, a Dutch NGO. It was not possible to get any information on this organization and, due to paucity of time, the researchers could not have a discussion with them.

7.7 Credit Unions

- (a) **De Schakel Cooperative Credit Union Ltd** (spaar- en kredietcoöperatie de schakel g.a. - DE SCHAKEL CU/KC DE SCHAKEL)

This credit union was established in 1972. Its membership increased from 60 in 1972 to 3,703 in 1999. In 1995, women members accounted for 51% of total membership. This slightly increased to 52% in 1996 and remained at that level thereafter. A member can get unsecured loan up to 125% of his/her savings with the CU. A single member's saving cannot exceed 20% of the capital of the CU. Depending on the volume and type of loan, collateral is specified – co-signers, mortgage, etc. The rate of interest ranges between 2.5% - 5% monthly on reducing balance. The average rate charged works out to 3.25% monthly. The type of economic activities for which women take loans include:

- transportation (e.g. repair of school bus)
- clothing (purchase of sewing machine)
- catering
- floriculture

Details regarding the number of women and size of loans in the above categories are not readily available.

(b) **GODO Credit Union**

This is the largest credit union in Suriname and is in the process of transforming itself into a cooperative savings and credit bank. Presently it has a membership of about 12,000. Godo has a micro-credit programme, with three sources of funding:

- credit union funds
- CORDAID General Fund
- CORDAID Fund for women

CORDAID Fund is a Revolving Fund of Nf 240,000. This Fund is intended for micro-entrepreneurs who can provide no or insufficient collateral. A guarantor is mandatory - this is a person with fixed income and preferably a family member or close relation of the borrower. Before a loan is granted, Godo applies the following criteria to a prospective borrower:

- minimum primary school or able to read and write
- in possession of required permits (e.g. food-handling certificate)
- serious-minded and ambitious
- skills in the chosen field
- simple administrative ability.

Godo also stated that most applicants had training at SAO / SPWE / IVVO. A general observation was made that the population of potential micro-entrepreneurs might be much higher than those who are actually getting training and accessing credit. Savings with Godo are also a pre-requisite, as indicated below:

- Loan amount up to Sf 750,000 (approx. US\$ 325 - November 2000): minimum of 10%
- Loan amount more than Sf 750,000: minimum of 15%

Women can borrow from the General Fund as well as the Female Fund of CORDAID. The main differences between the two Funds are as follow:

Table 12: Comparison between the General Fund and the Female Fund

	General Fund	Female Fund
Maximum loan*	Sf 3 million	Sf 1 million
Maximum term	3 years	18 months

* Approx. US\$ 1,300 and 435 respectively as of November 2000.

The Female Fund is often used to give loans to those proposed by the NVB or other participating women's NGOs. For all types of funds, the interest rates are as below:

Table 13: Different Interest Rates for Different Funds

Type of Loan	Interest Rate
First loan	42%
Subsequent loans	38%
With collateral	33.5%
Savings with Godo	
80% of loan amount*	30%

*Max. loan Sf. 5 million. For loans above Sf. 5 million, collateral is required.

The overall default rate of loans by Godo is less than 1%. However, in the case of the Revolving Fund provided by CORDAID, the default rate was more than 5%. The reason given for this is lack of experience in lending without collateral under this programme, which started in 1996. Subsequently, some modifications were made in the scheme - e.g. one guarantor was made mandatory. After 1998, the repayment performance for Godo's borrowers is the same as for normal loans.

7.8 Others

The Department of Business Management, ADEK University of Suriname, is in the process of setting up a Small- and Medium-Industries (SMI) Unit to assist SMIs in various aspects of business management. Some SMIs had discussions with the Department. Some government organizations and NGOs mentioned above have shown interest in collaborating with the Department regarding micro- small- and medium- enterprise development. For example, NVB/IVVO had a discussion with the Department regarding participation in the Basic Training for Business Advisers organized by them. One faculty member from the Department is participating in this programme. The training is provided by two resource persons from the Netherlands. The duration of the programme is 40 hours. SPWE had a discussion with the Department to invite faculty from the Department to give guest lectures in their training programmes.

8. ASSESSMENT OF POLICY ENVIRONMENT FOR WOMEN'S ENTREPRENEURSHIP DEVELOPMENT

The Ministry of Trade and Industry (MTI) is formulating a project for the development of Small and Medium Industrial (SMI) sector in Suriname. The survey of Roseval (1999), an assignment from the MTI, recommended designating the MTI as a focal point for SMI policy making in Suriname. The MTI is in the process of preparing a five-year policy document for the Ministry. The proposed project will be a part of this document. At this stage, no specific role is envisaged for women entrepreneurs in this project.

The Nationaal Bureau Genderbelied of the Ministry of Internal Affairs deals with various aspects of women's role in the society. The Bureau is preparing a national plan on gender, which is expected to say something on issues relating to women in development. The plan is still under preparation. At this stage, the implications of this plan for women entrepreneurs are not clear. As can be seen from the above, much more needs to be done at the policy level for micro- and small-entrepreneurs in general and women entrepreneurs in particular.

9. OVERVIEW OF EFFORTS BY GOVERNMENT, NGOs AND DONORS IN SURINAME

9.1 Government Ministries/Organizations

(a) Ministry of Planning and Development Cooperation (PLOS)

PLOS prepared a proposal to improve training manuals in micro-credit programmes with assistance from Organization of American States (OAS). Under the proposed programme of PLOS, credit officers of GODO are to get training from consultants. Due to paucity of time, It was not possible to get details on this programme nor meet PLOS.

(b) SPWE

As noted in Section 7 above, though the SPWE has no special programmes for women, the importance of their activities can be seen from the fact that about 65% of their trainees are women. Presently SPWE is not engaged in credit activity. They are preparing a proposal for utilizing funds from the Social Investment Fund, administered by the Central Bank of Suriname, to operate a credit facility.

(c) NGOs

The FORUM of NGOs was established in 1992 by a number of developmental NGOs and grassroots organizations. The primary objective of the FORUM is the promotion of professional approaches and procedures by NGOs active in social and economic development. More than one hundred organizations are members of the FORUM. (Bureau Forum NGOs is the executing body of the FORUM.)

The Bureau Forum NGOs is planning to enter into a Contribution Agreement with the Canada-Caribbean Contribution Programme (previously the Canadian Gender Equity Fund). The specifics are still being worked out.

9.2 Donors and International Organizations

(a) The Embassy of the Netherlands

An amount of Nf 600,000 has been assigned by the Embassy for community building and capacity building in Suriname. Nf 250,000 per year is assigned for women in development. As part of this programme, representatives of NVB, Godo, and DE SCHAKEL CU visited Costa Rica to exchange views and information in 1998-99. Attempts were made to find about coordination among donors, and it appears that though there is no formal mechanism for coordination, informal consultation is done during the periodic meetings of donors.

(b) CORDAID

This is a major Dutch NGO funded by Dutch development aid. NIKOS in Suriname apparently coordinates the activities of CORDAID in Suriname. It was not possible to get information on CORDAID and, due to paucity of time, the researchers could not have a discussion with NIKOS. NVB/IVVO and PROJEKTA are among the NGOs which receive funding from CORDAID. As mentioned above, Godo also received a Revolving Fund from CORDAID.

(c) Canada-Caribbean Gender Equality Programme

Previously, this was known as Canadian Gender Equity Fund. This is a bilateral programme for each participating country. The major emphasis is on issues such as domestic violence, reproductive health, empowerment, and leadership training.

(d) **Commission of the European Community**

The European Union has several micro-projects in Suriname. However, due to paucity of time, the researchers could not collect information nor have a discussion with the Commission.

(e) **Mama Cash**

A proposal is under discussion for placing Nf 50,000 by Mama Cash, a Dutch NGO, with De Schakel Cooperative Credit Union Ltd. (DE SCHAKEL CU) for guaranteeing loans given to women entrepreneurs recommended by NVB / IVVO. The loans are to be given by DE SCHAKEL CU in Sf. For export activities, loans in Nf / US dollar are proposed, repayable in the same currency. The arrangement of giving guarantee as well as providing finance differs from the normal practice of provision of the two by different institutions. In this case, DE SCHAKEL CU will be both provider as well as guarantor of loans.

(f) **NOVIB**

This is a Dutch NGO. Women's Business Group Foundation is one of the organizations in Suriname whose activities are funded by this NGO. Due to paucity of time the researchers could not collect information nor have a discussion with this organization.

(g) **UNIFEM**

NVB and WBG are among organizations receiving assistance from UNIFEM for their activities. Due to paucity of time the researchers could not collect information nor have a discussion with this organization.

10. RECOMMENDATIONS

From the analysis of the information collected and the discussions held with organizations dealing with women entrepreneurs, the agent indicates the following recommendations. The recommendations are grouped into two categories: short-term (for assisting the women entrepreneurs at this stage), and medium- to long-term.

10.1 Short-term

(a) **Graduation from Training Courses**

It was noted in Section 4.2 that in the training courses offered by SAO, out of the total intake, some of the trainees drop out, and from the remaining, some fail to graduate. Among female trainees, the percentage of graduates in total trainees is relatively low in the case of Nursing, Textiles, and Tailoring. The reasons for this need to be ascertained so that remedial action could be taken to enable more female trainees to successfully complete the training courses.

(b) **Repayment of Loans**

In Section 4.8 it was stated that in the case of loans given by Godo, the repayment performance of women backed by men appeared to be better than those who were single. The reasons for this need to be analyzed so that the concerned organizations can assist single women entrepreneurs to improve their repayment record.

(c) **Packaging**

The feedback received by NVB/IVVO (Section 5.1.2) shows that women entrepreneurs have the problem of getting good-quality packaging materials. For example, plastic bottles of the same quality are used for different products. The concerned organizations may look into this problem and arrange supply of good-quality packaging material to women entrepreneurs.

(d) **Import of Needles and Yarn**

From the information provided by NVB/IVVO (Section 5.1.3), it was noted that women manufacturers of textile products find that the imported needles and yarn were of low quality. The concerned organizations need to look into this problem to assist women entrepreneurs.

(e) **Outreach**

The discussions with the organizations mentioned in this report show that their outreach with regard to knowledge about the facilities available and provision of services such as technical and management training, extension services (advise and assistance relating to problems as they arise), etc. is not adequate. Individual organizations need to make more concerted efforts in this regard.

(f) **Income Generation**

The National Women's Movement / Institute for Female Entrepreneurs (NVB/IVVO) and Women's Business Group Foundation were asked about the percentage of those who get assistance from them are sole income earners. The response was that it is about 60%. The researchers inquired further from Women's Business Group Foundation what percentage of this are solely dependent on the businesses that they have set up for their livelihood. The researchers were informed that this information has not been compiled. It is suggested that from income generation angle, the latter is very important and effort may be made to compile this information also.

10.2 Medium and Long Term

(a) **Definition of Micro and Small Enterprises (MSEs)**

There is no uniformity of definitions of micro- and small-enterprises within Suriname. Generally the definitions are based on the number of employees and do not consider annual income/turnover and investment in fixed assets (excluding real estate) as is done by several institutions in other CARICOM Member States. It is recommended that there should be uniformity of definitions of MSEs within the country. Based on the discussion in Section 2, one of the criteria for defining a microenterprise could be: number of employees less than 10. A wider consensus needs to be obtained with regard to other parameters for defining "micro" and "small", like annual income/annual turnover, and investment in fixed assets (excluding real estate); and for appropriate distinction of 'small' in different sectors. Also, as suggested in earlier research documentation (Rao1999, p.68), it would be appropriate to define "small" separately for different sectors, as is done, e.g. by the Central Bank of Barbados. It was noted in section 8.0 that there is a proposal that the Ministry of Trade and Industry be designated as a focal point for small- and medium-enterprise policy. The researchers suggest that this Ministry may organize a meeting of the concerned government departments, government and non-government organizations, and others dealing with micro-, small- and medium-enterprise development to arrive at a national consensus with regard to the definitions.

(b) **National Survey of Women's Enterprises**

Discussions with several organizations show that presently there is no broad picture of the existing and potential number of female micro- and small-entrepreneurs and, as mentioned above, the outreach of different organizations with regard to technical and managerial training, credit facilities, extension services, etc. In fact the same also holds for micro-enterprises in general. It is recommended that a national survey be conducted covering all these aspects with particular reference to women entrepreneurs. Two examples of similar surveys are: (i) Survey of Informal Sector by the Statistical Office of Barbados and (ii) the 1996 *Micro and Small Enterprise (MSE) Survey of Jamaica* by the Statistical Institute of Jamaica.

(c) **National Training Needs Survey**

There appears to be no broad picture of the requirements of industries and other businesses with regard to skilled personnel, the present availability, training needs gaps, infrastructure and other facilities required, etc. A national survey should be conducted looking at the requirements of skilled personnel in different sectors, skills already existing, the number of graduates/dropouts from

the educational and vocational institutions, the infrastructure available, optimal requirements, mechanisms for optimal usage, etc. Particular emphasis shall be given to women entrepreneurs. Independently of the national survey, it is recommended that sector-wise surveys be conducted. For example, as noted in Section 4, a large number of women are graduating in computer training from the Foundation for Labour Mobilization and Development (SAO). During discussions with the Ministry of Trade and Industry, it was pointed out that Suriname has a good scope to develop an informatics sector. It is recommended that a working group be set up in Suriname to review the existing and projected requirements for and availability of skilled personnel, training facilities, possibilities for joint ventures and other strategic alliances with companies abroad, etc.

(d) Trade Fairs

NVB/IVVO organizes the “Women in BisNis” fair once every two years. The lead consultant visited the third fair held in November 2000. He shares the impression of others that the fair can be given a more business orientation. IVVO informed that business groups like super market chains were informed but not many turned up probably because the timings were not suitable⁵⁶. Also there was no special time allotted to business visitor. In future IVVO should hold discussions with business groups prior to the fair and allot separate timings for business visitors. There was only one participant in the latest fair from other CARICOM Member States, (*viz.* from Trinidad and Tobago exhibiting hand-painted clothing and T-shirts). IVVO indicated that lack of good participation from abroad is mainly because of the exchange rate of the Suriname guilder (Sf). Since Sf has depreciated considerably, the local price of imports is also high and hence less of demand. The lead consultant pointed out to IVVO that he did not notice that it was an item from Trinidad and Tobago since there was no indication on the booth. It is suggested that an indication may be put for visitors to recognize products/services exhibited by participants from abroad.

(e) Placement

One observation made about Foundation for Labour Mobilization and Development (SAO) and Foundation for Productive Work Units (SPWE) is that the number of persons trained by them is rather small. Both indicated that they have no such system for placement of trainees in a job after the training or assistance in setting up businesses. SAO indicated that some of its trainees get a job in the company where they are sent for practical training for two months as part of the training course. It is assembled that there would be more demand for their courses if they assist the trainees in placement and, as government organizations, they should also provide extension services as is done in many other countries.

(f) Tracer Studies

SAO and SPWE indicated that they do not have a system for finding out what the trainees are doing after the training. It is recommended that they should conduct tracer studies' to trace the progress of the trainees over time, as is done, e.g., by the Youth Training and Employment Partnership Programme Ltd. (YTEPP) in Trinidad and Tobago. These tracer studies consist of a brief questionnaire inquiring about the occupation they are engaged in, salary, position, etc. This questionnaire is mailed to the trainees at regular intervals.

(g) Impact Studies

It would be *valuable to find out the experience, and the views/suggestions of participants in the Women in BisNis fairs*. IVVO agreed with this suggestion. The final year students of B.Sc. Business Management of the ADEK University of Suriname prepared a Questionnaire for mailing by IVVO to the participants in the 3^d Women in BisNis Fair held in November 2000⁵⁷. A report will be prepared based on the responses to the Questionnaire. It is recommended to Non-traditional Female Occupations (NTVB) that a study on the impact of the

⁵⁶ *viz.* 1800 hrs-2300 hrs on 9 and 10 November (Thursday and Friday), 1700 hrs-2300 hrs on 11 November (Saturday) and 1000 hrs-1800 hrs on 12 November (Sunday).

⁵⁷ This independent activity was supervised by Dr V L Rao, the lead consultant for this report.

training programmes organized by them should be made. NTVB agreed with this suggestion. It is proposed that a questionnaire will be prepared inquiring from the trainees what they are doing after the training, how useful the training was for them, and their views and suggestions on the training programmes. The questionnaire will be sent to the trainees, and a report prepared based on the responses obtained from them.

(h) Testing, Quality Certification, and Standards

Giving the example of a woman entrepreneur, it is pointed out in 5.1.4 above the lack of facilities for testing and certifying quality of export products and for adhering to international product and process standards in Suriname. The Ministry of Trade and Industry (MTI) is in the process of drafting legislation to set up a bureau of standards in Suriname. They had a look at the Trinidad and Indian models while drafting the legislation. The MTI informed us that some of their officers got training at Bureau of Indian Standards (BIS). In the short-term, the MTI is planning to start an information centre in this field. Some experts from the BIS provided technical assistance to Guyana Bureau of Standards under ITEC (Indian Technical and Economic Cooperation) programme. It is recommended that a proposal for a similar arrangement for Suriname should be explored with the Indian Embassy in Suriname.

(i) Legislation

The Women's Business Group Foundation pointed out that women face difficulty in getting access to own land. Also, when a woman entrepreneur gets married, the tax incidence increases. It was felt that the government can help women entrepreneurs by passing suitable legislation in matters such as access to ownership of land, and tax incidence when a woman gets married.

(j) National-level Coordination

There are several organizations (government, non-government, and others) in Suriname assisting micro- and small-entrepreneurs in general and women entrepreneurs in particular. There is some cooperation between different organizations. For example, IVVO informed us that they help Stichting PROJEKTA with gender training, viz. position of women in the society - in the house, in the workplace, and in business. However, there is no system in place to coordinate the activities of various organizations. It is recommended a coordination mechanism be instituted at the national level among the various organizations involved in micro- and small-enterprise development for avoiding any duplication of efforts, for specialization, and optimal utilization of local resources and donor funds.

ANNEX 3

JOBS, GENDER AND SMALL ENTERPRISES: Country Paper on Trinidad and Tobago

prepared by

Andrea Yearwood

1. INTRODUCTION

Economic conditions which have forced cutbacks in government spending, reductions in the provision of vital social services, and the elimination of price support mechanisms and subsidies, have brought about contractions in employment opportunities in general, and women's participation rates in specific (Fried, 1998). Economic opportunities available to women in the formal sector have consequently diminished, and informal activities in many instances have superseded them. Female participation in micro and small enterprises (MSEs), especially those in the informal sector, is growing in significance. MSEs provide an alternative to chronic unemployment and severe underemployment and will continue to meaningfully affect the living standards of many women who may otherwise fall below the poverty line.

2. CLASSIFICATION OF BUSINESSES IN THE SMALL AND COTTAGE INDUSTRY SECTOR

There is no universal definition of MSEs. Within a particular country, one may find a variety of terms such as "vendors", "hucksters", "hagglers" and "traders" used to describe persons who ply their trades in small businesses. An equally diverse set of terms such as "household businesses", "handicraft industries" and "cottage industries" are used to refer to these businesses. Little clarity is found in the formal literature. Leighton (1951) for example uses the term cottage industries to refer to small manual and semi-manual industries, while household businesses with one or more of the following characteristics are referred to by Chuta and Liedholm (1975) as synonymous with cottage industries:

- production activities, which are conducted in the place of residence of the business person;
- the unit employs mostly family labour;
- the unit is run mainly on manual labour;
- the market for the unit's products is limited to the locality in which the business is situated.

In Trinidad and Tobago, as in many other countries, there is no established legal definition of MSEs, and various terms are used interchangeably. In the Corporation Tax Act (75:02), the closest to a legal definition is found. An approved "small company" is defined as one which "has machinery, equipment and working capital, the value of which does not exceed TT\$1.5 million". The Small Business Development Company (SBDC) uses a similar definition - a "small business" is defined as one which possesses assets of under TT\$1.5 million excluding real estate. The Centre for Small and Medium Sized Enterprises - CSME (1997) and the ILO (1997) provide other definitions for Trinidad and Tobago, which differentiate micro, small and medium enterprises. These are presented in Table 1 and Table 2 below.

In this report, whenever the term micro and small enterprises (MSEs) is used, it includes also small and cottage industries. The working definition used is that these industries are businesses that operate with ten or less employees.

Table 1: Definition of Small Business

Characteristic	Micro	Small	Medium
Owner managed	✓.	✓.	✓.
No. of employees	1 – 5	6 – 25	26 - 50
Asset base (\$TT)	1,000 - 100,000	100,001 - 300,000	300,001- 1.5 million
Loan requirements (\$TT)	5,000 – 29,999	30,000 and above	----
Annual sales volume (\$TT)	under 99,000	100,000 - 749,999	750,000 - 6.0 million

Source: The Centre for Small and Medium Sized Enterprises, 1997. Sector Assessment Study for the Small Business Development Programme in Trinidad and Tobago.

Table 2: Classifications of Businesses

Classification	Description
Micro Business	Owner managed with less than five (5) employees; Sales volume of up to TT \$9,000; Or Operational for less than ten (10) days a month or Business performed as a sideline with revenues not being the major source of income earned for the proprietor; Or Operational for more than ten days a month; Constitutes a main source of income from work for the owner(s);
Small Business	Less than 25 employees; Annual sales volume of between TT \$100,000 to TT \$750, 000.

Source: ILO, 1997. Women Entrepreneurs in Micro and Small Businesses in Trinidad and Tobago. ILO Caribbean Multidisciplinary Advisory Team.

3. SCALE, SCOPE AND PROFILE OF SMALL ENTERPRISES IN TRINIDAD AND TOBAGO

Data from the Central Statistical Office (CSO) Establishment Survey for 1997 reveal that MSEs are concentrated in the personal services sector, the distribution sector (including restaurants) and the wood and related products sectors (Table 3). This finding is somewhat supported by data from the National Baseline Survey for 1996, which estimated that there were between 30,000 and 40,000 micro and small businesses in Trinidad and Tobago, concentrated in the wholesale and retail trades and other service sectors (Table 4).

Table 3: Percentage of Establishments, by Sector and No. of Employees (1997)

Sector	Percentage distribution of employees				Total all employees
	0 - 1	2 - 4	5 - 9	10 +	
Agriculture	0	0	0	100	100
Petroleum Industries	26	10	11	53	100
Food Drink and Tobacco	35	9	10	46	100
Textile and garments	7	7	5	81	100
Printing publishing and paper	32	12	9	47	100
Wood and related products	41	17	13	29	100
Chemicals and non-metallic minerals	25	7	7	61	100
Assembly type industries	35	14	8	43	100
Miscellaneous manufacturing	38	7	12	43	100
Electricity and water	0	0	0	100	100
Construction and quarrying	28	7	7	58	100
Distribution services (including restaurants)	55	11	5	29	100
Hotels and guest houses	27	19	9	45	100
Transport storage and communication	29	14	10	47	100
Finance insurance real estate and business	36	14	7	43	100
General government	0	0	0	100	100
Education/cultural and community services	27	11	5	57	100
Personal services	62	18	5	15	100
Total all sectors	49	12	6	33	100

Source: CSO Establishment Survey.

Table 4: Distribution of Microenterprises by Economic Classification

Sector	Number of employees		Percentage
	0 - 1	2 - 9	
Total of which:	18,290	29,701	100
Wholesale and retail	11,105	14,601	52.44
Other services	3,884	4,454	17.37
Personal services	1,490	2,287	7.87
Finance and Insurance	722	2,718	7.17
Assembly and related	205	708	1.90
Wood related	203	901	2.30
Transport and communication	126	1,094	2.54
Education/community	107	212	0.66
Food processing	84	698	1.63
Other	364	2,028	4.98

Source: Adapted from ILO 2000. Small Enterprise Development in the Caribbean.

An important point should be noted here that official estimates of the MSE sector from the CSO represent an underestimation, since they do not include establishments found in the informal sector. Women in particular are engaged in several of these informal activities such as food preparation and preservation, and street and market vending. The overall size of the MSE sector in terms of its contribution to output, employment generation and value added is, therefore, unknown. The National Baseline Survey for 1996 estimated, however, that microenterprises provided employment to as much as 50,000 persons (Van Elk 1996).

In the ILO (1997) survey, the sample was comprised in such a way that women in MSEs predominated in the manufacturing, wholesale and retail trades sectors (Table 5). They were found to concentrate in establishments such as food processing, garment construction, hairdressing and catering (ILO 1997). The Cooperative Credit Union League's (CCUL 2000) survey did not use standard national accounts sectoral classifications, but however, it corroborated the ILO's findings. The majority of respondents were found in businesses in the food category while the second largest was in the clothing category (Refer to Table 6).

Table 5: Profile of Women in Micro and Small Enterprises by Sector

Economic Activity	No. of businesses
Agriculture	7
Manufacturing	
Food, beverage, tobacco	11
Textiles garment	10
Other manufacturing	12
Sub total Manufacturing	33
Construction	1
Distribution	
Wholesale and retail trade, restaurants and bars	26
Transport, communication and storage	1
Sub total distribution	27
Education culture and community development	26
Total	94

Source: ILO, 1997. Women Entrepreneurs in Micro and Small Businesses in Trinidad and Tobago. ILO Caribbean Multidisciplinary Advisory Team.

Table 6: Distribution of Respondents by Type of Business Activity carried out by Women

Type of Business Activity	Number of Respondents
Food	32
Clothing	25
Production	5
Retail	8
Salons	19
Service ¹	7
Handicraft	4
Total	100

¹ Services excluding salons.

Source: Co-operative Credit Union League (CCUL), 2000. Strengthening Women's Capacity in Production and Trade. A Draft Report Prepared for the Ministry of Culture and Gender Affairs.

4. PERSONAL ENTREPRENEURIAL CHARACTERISTIC (PEC) DIFFERENCES BETWEEN FEMALE AND MALE ENTREPRENEURS IN TRINIDAD AND TOBAGO

This section draws heavily on the findings of Van Elk (1996), ILO (1997), and CCUL (2000). In these documents, surveys of entrepreneurs in urban and rural areas engaged in MSEs were conducted. In the ILO survey (1997), a sample of 94 businesswomen was drawn and interviewed. Van Elk (1996) undertook a National Baseline Survey (NBS) of 2,104 businesses and assessed their characteristics and constraints. In the work done by the CCUL, the country was divided into four geographical regions with varying number of persons interviewed in each area. A total of one hundred women entrepreneurs were interviewed over the period May to June 2000. There was no scientific basis for the choice of the sample size.

There is some degree of uniformity in the areas covered by each of the surveys. Questions on personal characteristics, type of business ownership, financing, choice of business and problems encountered were covered. The following section will provide a review of the major findings as they relate to the personal entrepreneurial characteristics of women and men.

4.1 Age of Entrepreneurs

Women are mostly involved in MSEs during their mid-life. Of the 94 respondents in the ILO survey, the majority (67 per cent) were in the 25-44 age category. Twenty-two per cent were between the ages of 45-64 years, while the lowest and the highest age cohorts, that is, under 25 years and over 65 years, each accounted for just over five per cent of those interviewed (Table 7). The CCUL survey supports this finding. This survey also found that over sixty per cent of the women were between the ages 26-44 years (Table 8). These data are also corroborated by information from the NBS surveys where the 25-44-age category had the highest rate of participation of female entrepreneurs (45 per cent) (Table 9).

Interestingly, age data for males in MSEs mirrors that of females. The NBS found that the largest number of males surveyed (38 per cent) were also between the ages of 25-44 years. According to this survey, the age distribution of males and females in MSEs appear to be similar (Table 9).

Table 7: Age Distribution of Entrepreneurs based on the ILO Survey

Age	No of Respondents	Per cent
Under 25	5	5.32
25 – 44	63	67.02
45 – 64	21	22.34
65 and over	5	5.32
Total	94	100.00

Source: ILO 1998, Successful Stories of Women Entrepreneurs in Micro and Small Businesses in Trinidad and Tobago. ILO Caribbean Multidisciplinary Advisory Team.

Table 8: Age of Respondents by Type of Business Activity (CCUL Survey)

Activity	18 - 25	26 - 35	36 - 45	46 - 55	56 +	Total
Food	5	12	11	6	3	37
Clothing	2	9	8	4	1	24
Production	-	1	2	1	1	5
Retail	-	2	2	1	3	8
Salons	-	12	3	2	1	18
Service	-	2	1	2	1	6
Handicraft	-	1	3	-	-	4
Total	7	39	30	16	10	102 ¹

¹ Some businesses had more than one owner. Both ages were counted.

Source: Co-operative Credit Union League (CCUL), 2000. Strengthening Women's Capacity in Production and Trade. A Draft Report Prepared for the Ministry of Culture and Gender Affairs.

Table 9: Age of Owner Distributed by Age Group (Van Elk Survey)

Age	Gender of owner		
	Female (%)	Male (%)	Total (%)
under 24	4	3	3
25 – 44	45	39	41
45 – 59	37	37	37
60 and over	14	21	19
Total	100	100	100

Source: Adapted from: Van Elk K, 1996. National Baseline Survey: Characteristics and Constraints of Small Businesses in Trinidad and Tobago.

4.2 Educational Attainment

The majority of women, who operate MSEs, do not have technical or vocational training, nor do they possess skills in their particular lines of business. Table 10 and Table 11 provide data on the educational background of the women entrepreneurs. Of those surveyed by the ILO, 28.72 per cent had completed up to primary school, while 60.64 per cent had attained to the secondary level. Together, university, technical and other sources had accounted for almost 11 per cent of attainment. Since just about 4 per cent of the respondents surveyed had technical or vocational training, this may suggest that female entrepreneurs are largely engaged in activities which require little technical skill, or that they start businesses on the basis of skills acquired through the performance of traditional female roles.

Likewise, data from the CCUL supports this. More than 50 per cent of the women attained the secondary level, but only 8 per cent had technical training (Table 11). Fifty per cent of the women in the CCUL study cited that they did not have training as a priority because of lack of time. Only 12 per cent of them were trained in the business in which they were engaged (CCUL, 2000). No comparative data was available for women and men.

Ross (1991) has identified four types of female entrepreneurs:

- (i) *Radical entrepreneurs* are those who are well educated, often university graduates who suffered gender-based discrimination in large organizations. These women he argued are not

stimulated primarily by the profit motive, but rather use their assets to further the long-term interests of women.

- (ii) *Innovative proprietors* are strongly motivated by profit and business growth. These women tend to be highly educated, and may have started a career previously in a large organization. Their businesses are based on their acquired technical and professional skills.
- (iii) *Domestic traders*, defined as women who engage in businesses on a very small scale or part-time basis. Their business activities take second place to their traditional female roles.
- (iv) *The conventional businesswomen* are those who start businesses based solely upon skills acquired from the pursuit of female roles.

If we are to use the distinctions presented by Ross (1991), the data in Table 10 and Table 11 would lead us to conclude that the majority of women in MSEs are either conventional businesswomen or domestic traders.

Table 10: Educational Attainment of Women Entrepreneurs - ILO Survey

Educational Attainment	No. of Respondents	Per cent
Primary school	27	28.72
Secondary school	57	60.64
University	4	4.26
Technical vocational	4	4.26
Other/not stated	2	2.13
Total	94	100

Source: ILO, 1997. Women Entrepreneurs in Micro and Small Businesses in Trinidad and Tobago. ILO Caribbean Multidisciplinary Advisory Team.

Table 11: Education of Women Entrepreneur Respondents by Attainment Levels

Attainment Level	Percentage of Respondents
Primary	22
Secondary	52
Tertiary	15
Technical	8
Other	3
Total	100

Source: Co-operative Credit Union League (CCUL), 2000. Strengthening Women's Capacity in Production and Trade. A Draft Report Prepared for the Ministry of Culture and Gender Affairs.

4.3 Marital Status

A large proportion of micro sector businesswomen live in household situations with children. More than half of the women surveyed were married or lived in common law relationships, and have children (Table 12). Women tended to combine their domestic responsibilities with business activities. No data for men were available for comparison purposes.

Table 12: Family Characteristics of Women Entrepreneurs

Family Circumstances	Per cent
Married or living common law with no children	7.38
Married living common law with children	47.81
Single parent households with no children	8.45
Single parent households with children	9.85
Member of relatives households with no children	21.21
Member of relatives households with children	5.30
Total	100

Source: ILO, 1997. Women Entrepreneurs in Micro and Small Businesses in Trinidad and Tobago. ILO Caribbean Multidisciplinary Advisory Team.

4.4 Reason for Starting Business

Income and employment appear to be among the main reasons women start MSEs. According to the ILO survey, the following were the main reasons advanced for starting a business: (i) wanting to work for themselves; (ii) independence; (iii) the opportunity to do something they really liked (hobby); (iv) employment and family circumstances; (v) encouragement from others (ILO, 1998). These reasons are similar to those identified in the NBS. Table 13 identifies the manner in which women ranked their ten top reasons for starting businesses. This table also provides a comparison of how men rank their reasons. It is interesting that women as well as men started MSEs for largely similar reasons. Males, however, viewed business as an investment slightly more than females did. Six per cent of males ranked it fifth as an investment outlet, as opposed to 3 per cent of females.

The CCUL's report (2000) found that 28 per cent of the businesses were started by heads of households to generate or supplement income. The need to survive demanded that more than 50 per cent of the women in this survey converted their hobbies into businesses.

Table 13: Ranking of Reasons for Joining Businesses

Description of Reason	Male (%)	Female (%)	Total
As a source of income/employment	41	59	47
To be self employed	15	13	14
Enjoy the business	11	9	10
Family business	10	8	9
Investment outlet	6	3	5
Higher addition to income	5	2	4
Idleness	3	3	3
After retirement	3	0	2
Only possibility	3	1	2
Serving community	2	1	2

Source: Van Elk K, 1996. National Baseline Survey: Characteristics and Constraints of Small Businesses in Trinidad and Tobago.

4.5 Previous Employment Status

Unemployment appeared to be a major factor accounting for entry into business for both females and males. The NBS reported that 27 per cent of all entrepreneurs surveyed cited unemployment as their previous employment status. Previous unemployment, however, was a much more significant stimulant for females than for males. Fifty-three (53) per cent of the females surveyed were previously unemployed while just 14 per cent of males cited this as their previous employment status (Table 14). In the ILO survey, of the ninety-four respondents interviewed, thirty-five of them (or 37 per cent) were previously involved in activities different from their business. Thirty respondents (or 32 per cent) were previously engaged solely in household and family activities. It is important to note that the largest proportion of women did not previously hold positions which would have allowed them to acquire a knowledge base for their current entrepreneurial activities (Table 15). The extent to which this negatively affects the profitability and growth of businesses needs to be examined.

Table 14: Previous Occupation of Owner

Previous Employment Status	Male (%)	Female (%)	Total
Small firm	25	18	23
Medium firm	17	9	14
Large firm	22	9	17
From school	6	4	5
Public sector	14	5	11
Unemployed	14	53	27
Informal sector	2	2	2
Total	100	100	100

Source: National Baseline Survey, 1996. Figures do not add to 100, due to rounding and because some of the respondents gave more than one answer.

Table 15: Work Experience and Work History of Women Interviewed

Former Work Experience	Percentage
School	11.70
Household family responsibilities	31.91
Similar activities	18.09
Different activities	37.23
Other	1.07
Total	100.00

Source: ILO, 1997. Women Entrepreneurs in Micro and Small Businesses in Trinidad and Tobago. ILO Caribbean Multidisciplinary Advisory Team.

4.6 Business Funding

Females involved in MSEs use their own savings as the main source of start-up capital. This has implications for their general use of credit, and the ability of their businesses to grow. According to the data from the CCUL (2000), 50 per cent of the respondents started their business using their own savings, while a further 20 per cent had the support of their family and friends. Bank finance was used in starting up 24 per cent of these operations. NGOs and credit unions contributed a marginal source of financing, and credit unions contributed nothing.

Data from the NBS also supports this finding. The use of own savings was the main source of funding. However, this study illustrated that this did not appear to be an entirely gender specific issue as both females and males recorded "own savings" as the principal means of start-up capital (Table 17). Seventy-four per cent of males and 72 per cent of females identified savings as the source of start-up funds.

Table 16: Source of Funds at Start-up by Activity

Activity	Own Savings	Family	Friends	Bank	NGO	Credit Union	Total
Food	21	5	-	5	1	-	32
Clothing	16	5	2	2	-	-	25
Production	2	-	-	2	1	-	5
Retail	1	3	-	3	1	-	8
Salons	5	4	-	8	1	-	19
Service	2	-	-	4	-	-	7
Handicraft	3	1	-	-	-	-	4
Total	50	18	2	24	4	-	100

Source: Co-operative Credit Union League (CCUL), 2000. Strengthening Women's Capacity in Production and Trade. A Draft Report Prepared for the Ministry of Culture and Gender Affairs.

In the 1997 study by the Centre for Small and Medium Sized Businesses (CSMSB, 1997) some evidence is provided to suggest that a lack of start-up finance may be slightly more of an issue for females than males. This study found that while men are more likely than women to seek a loan from a financial institution, those who apply are equally likely to actually obtain it (Table 18).

Table 17: Average Capital Structure at Start

Source of Start-up Capital	Male (%)	Female (%)	Total
Own savings	74	72	73
Borrow from family	7	12	9
Borrow from friends	1	2	1
Government loans or grants	1	0	1
Commercial banks	12	9	11
Other financial organizations	1	1	1
Profit from elsewhere	1	1	1
Supplier credit	1	0	1
Customer advance	0	0	0
Other source	2	3	2
Total	100	100	100

Source: Van Elk K, 1996. National Baseline Survey: Characteristics and Constraints of Small Businesses in Trinidad and Tobago.

Table 18: Seeking and Obtaining a Loan from a Financial Institution

Sex	Percentage Seeking	Percentage Successful
Male	28	78
Female	20	79

Source: The Centre for Small and Medium Sized Enterprises, 1997. Sector Assessment Study for the Small Business Development Programme in Trinidad and Tobago.

4.7 Business Records

The practice of keeping records was evenly distributed among females and males. Record-keeping is an important managerial transaction necessary for the well-being of small enterprises. Eighty-eight per cent of males and 87 per cent of females kept self- and hand-written records while, 11 per cent of males and 2 per cent of females kept records necessary for special agencies. A marginal amount of the entrepreneurs - 9 per cent female and 7 per cent male - kept computerised records (Table 19).

Table 19: Record Keeping Characteristics Distributed by Sex of Entrepreneur

Type of Business Record	Male (%)	Female (%)
Special agency	11	2
Self and hand written	88	87
Self computer	4	2
Other type of recording	7	9

Source: Van Elk K, 1996. National Baseline Survey: Characteristics and Constraints of Small Businesses in Trinidad and Tobago. (Note: Figures exceed 100 per cent because some of the respondents gave more than one answer.)

4.8 Major Problems Affecting Business

The type of problems affecting small businesses are similar for women and men. The type of problems affecting small businesses do not vary much between female and male owners. In Table 20, problems affecting businesses according to type were analysed. Businesses owned by both the female and male entrepreneurs interviewed in the NBS survey reported a high degree of problems associated with the sales cycle. Thirty-eight per cent of all businesses reported decreasing sales as a major problem. This is supported by evidence from the ILO survey in which approximately 43 per cent of entrepreneurs indicated that they had problems either to do with lack of payment or slow payments by their customers (ILO 1997). In CCUL's survey as well, 34 per cent of businesses reported declining sales over the last six months, while 44 per cent experienced no change in sales.

Table 20: Major Problems Analyses by Characteristics of Owners

Problem	Male (%)	Female (%)	Total all Businesses
Decreasing sales	38	37	38
Lack of finance	17	21	18
Competition	15	15	15
Security and crime problems	16	14	15
High cost of inputs	12	13	13
Increasing operations, expansions	11	12	12
None payment from customers	9	12	10
No problems	12	13	2

Source: Van Elk K, 1996. National Baseline Survey: Characteristics and Constraints of Small Businesses in Trinidad and Tobago.

5. BARRIERS AND CONSTRAINTS FACING POTENTIAL AND EXISTING WOMEN ENTREPRENEURS IN TRINIDAD AND TOBAGO

5.1 Socio-cultural Barriers

In the previous section, we noted that women tend to start businesses based on the skills acquired through the performance of their traditional female roles. Ross (1991) asserts that such women may experience conflicting pressure as a result of combining business commitments on the one hand, and domestic personal relationships on the other. Although there is sufficient data for Trinidad and Tobago which show that women do in reality combine domestic and business portfolios, this consultant found no studies that either support or dispel the notion that resulting pressures arise, or that social and cultural factors directly hindered women's entry into small businesses.

5.2 Educational Barriers

Technical and vocational training are available from institutions throughout Trinidad and Tobago, such as the San Fernando Technical Institute and the John Donaldson Technical Institute (no breakdown of male and female participation has been provided). Business studies are provided by University of the West Indies - Institute of Business, and from several other tertiary institutions, e.g. the School of Accounting and Management. Entry requirements are identical for males and females. As far as enrolment criteria are concerned, there are no official educational barriers which may act as constraints to women receiving the required training to start MSEs. This consultant did not find any studies that proved otherwise. It would be an interesting piece of research to undertake a gender analysis of the actual throughput figures for tertiary institutions offering business management and other relevant courses. Such an exercise is nevertheless outside the scope of this current report.

5.3 Legal Barriers

A growing number of women rely on the informal sector as their source of livelihood. Some production activity, such as craft and agro-processing takes place in the home. Much, however, involves vending and trading on city streets and highways. Returns from such businesses are precarious and they also involve long working hours. The laws of Trinidad and Tobago currently consider vending illegal. Women, therefore, are at risk of being harassed and arrested for illegal vending. In addition to which they face security constraints and other harsh realities of their working environment.

5.4 Financial Barriers

The lack of accessible and affordable financing mechanisms is a major constraint to MSEs in general, and those operated by women in particular. Small businesses find it difficult to access loans due to a lack of collateral, low credit-worthiness, and the perceived high risk resulting from unproven managerial capability. All main lending institutions in Trinidad and Tobago (commercial banks, credit unions, etc.) have argued that their lending portfolios are not gender biased because similar loan criteria apply equally to men as to women. Data from SBDC for 1999 show, however, that in each business type more loan guarantees were issued to males than to females (Table 21).

These data reflect what may be a continuing trend in that over the last decade and a half, females received an average of 37 per cent of all loans from the Industrial Development's Small Business Development Programme, but only 15 per cent on average of the total value of loans (Ministry of Culture and Social Development, 1989). There is thus some evidence of inequity in the distribution of small business finance between women and men. To the extent that this exists, it will certainly act as a constraint or limiting factors to women's entry into the MSE sector.

In addition, most women in the CCUL (2000) study cited that in cases where institutional financing was considered, high interest rates charged - especially by commercial banks - were a deterrent to borrowing. Respondents were well aware of loans available from commercial banks, FundAid and other intermediaries, but either they did not approach those institutions or, where an approach was made, they were unable to meet the qualifying requirements. Programmes of the state which provided grants and loans were seen as an alternative, but these were said to be "slow in meeting needs".

Table 21: Loan Guarantees Issued by the SBDC for 1999

Business Type	Sex	Number	Per cent
Co-operative	Female	0	0
	Male	2	100
Limited Company	Female	26	37
	Male	44	63
Partnership	Female	19	37
	Male	33	63
Sole Trader	Female	54	30
	Male	125	70

Source: SBDC Annual Report 1999.

6. SUPPLY SIDE ECONOMIC OPPORTUNITIES AND CONSTRAINTS AFFECTING WOMEN ENTREPRENEURS

As discussed earlier, women operating in the MSE sector face several problems and challenges including financial, legal and institutional aspects. These challenges, if tackled positively, present an opportunity for them to apply creative techniques to address and overcome these issues. In this regard, a supply side economic opportunity can be defined as an opportunity for women entrepreneurs to convert the threats that they face into viable businesses.

6.1 A Summary of the Opportunities and Threats

Below, we summarise several barriers and constraints facing women in MSEs and identify the economic opportunities that they may signal for women entrepreneurs.

Table 22: Business Threats and Economic Opportunities Facing Women Entrepreneurs

Business Threats	Resulting Economic Opportunities
Women begin MSEs mainly based on the skills acquired from pursuing domestic roles.	There is the opportunity to establish a few small training schools offering technical and business courses to women who wish to embark upon business.
Records are kept mainly by hand.	There is the opportunity to supply micro businesses with computerised business record management services.
Information is not widely known of existing national support programmes and credit agencies available to women.	Resource handbooks and guides can be published and sold. These booklets should contain a summary of recent and relevant credit agencies, support programmes, outreach programmes and other information relevant to women in the MSE sector.
Women generally do not network with other businesswomen due to lack of time.	The Internet is the fastest and cheapest method of maintaining communication. There is an opportunity to design, develop and host a website for women in MSEs, with emphasis on Trinidad and Tobago. This site should provide useful links and resources, but should also provide a forum by which women can join a mentoring programme of their choice to provide them with required hands-on support.
There are no sector-specific institutions which market the products or services developed by women in MSEs.	There is the opportunity to provide physical facilities and technical expertise for marketing products and services. When addressing technical expertise, marketing activities should cover promotional activities and all other major marketing components including marketing research, pricing and distribution.

While Table 22 represents some areas of potential entrepreneurial activity, women entrepreneurs will also need to look at the obstacles which may prevent their entry into such businesses. In other words, for the identified threats to be successfully converted into viable economic opportunities, entrepreneurs must have the necessary productive factors with which to work, namely capital (including both financial and human resources) and technology. It is important that realistic feasibility studies and projections of potential should be prepared prior to commencement of an investment in any new enterprise.

The main supply-side constraints which currently affect women and which also hamper their entry into new entrepreneurial areas may be identified as:

- (a) Limited access to funding for business start-up and expansion;
- (b) Lack of collateral to secure loan financing;
- (c) High cost of rental accommodation, or availability of low priced facilities in areas with relatively low customer traffic;
- (d) Lack of security of land tenure;
- (e) Limited ownership of property;
- (f) Operation in fields of business characterized by high competition, small size and low returns;
- (g) Problems with payments from customers;
- (h) Unreliable human resources, and apprenticeship programmes which are generally not effective due to high turnover rates;
- (i) The difficulties in accessing or acquiring technology at the cutting edge, and at affordable prices.

7. SMALL BUSINESS SUPPORT SERVICES AVAILABLE TO WOMEN ENTREPRENEURS IN TRINIDAD AND TOBAGO

In Trinidad and Tobago there are several institutions which provide finance and support services to small businesses in general. Examples of these are the SBDC and the Agricultural Development Bank (ADB). The services of these organizations are available to all citizens, both women and men. In this section we describe firstly the main institutions which support MSEs in general, and then focus on those that provide business finance and support services specifically to women.

7.1 Support Programmes Available to the MSE Sector in General

(a) Small Business Development Company (SBDC)

The SBDC is the main institution used by the government to interface with and develop the MSE sector. SBDC is a parastatal entity operating in partnership with the private sector, which owns 37.5 per cent of the shares in the company. The main role of the SBDC is to provide guarantees of up to 85 per cent of loans through collaboration with formal lending institutions. The services offered by the SBDC are administered through the organization's National Business Information Centre (NBIC) that was established with funding from the European Union. The NBIC provides customised facilities to clients in the following areas:

- (i) A Customer Service Centre, at which entrepreneurs get answers to their basic questions. It provides fact sheets and statistics, as well as marketing data that may be used for preparing business plans.
- (ii) A Resource Centre serves as a library with a collection of up-to-date books and periodicals.
- (iii) A Computerized Database provides an electronic database linked to the Internet and other international databases. Entrepreneurs can access data on buyers and suppliers, as well as other trade statistics.

The SBDC also operates an Interface Programme that helps with tax filing and record-keeping. It also attempts to create a support service by offering a centre equipped with secretarial service. SBDC has a training division that offers business skills as well as entrepreneurial development programmes. Its Community Venture Programme, for example, covers training in three main areas: motivation, group dynamics and business management.

(b) Agricultural Development Bank (ADB)

The ADB is a development finance organization⁵⁸. Its programme goals and objectives are to establish and encourage the development of agriculture, fishing and industries, and to mobilise funds for such development. The ADB provides credit to farmers and entrepreneurs in agri-related enterprises as well as business advice, business management training, technical skills and assistance in the preparation of business plans. ADB also operates a Youth Window Project providing loans of up to 85 per cent of project cost, made available to persons between the ages of 18 to 35 years.

⁵⁸ The researcher could only obtain brief information on the ADB.

(c) **Trinidad and Tobago Development Foundation (FundAid)**

FundAid is the main NGO providing funding to MSEs, either through its own account, or on behalf of the Government. The goal of FundAid is to help microenterprises graduate into small businesses and to sustain their operations. This organization provides loans, training and technical assistance to low income people who want to start or to expand their businesses. First-time borrowers can obtain a loan of between \$1,000 to \$10,000. Once they have performed well, they become entitled to a second loan of up to \$30,000. As collateral, FundAid requires three guarantors from the community who are employed. Fund Aid works closely with the SBDC.

(d) **Development Finance Limited - Micro Business Advantage (DFL-MBA)**

DFL is mainly responsible for funding medium and large scale businesses. In January 2000, it extended its operations to include a small enterprise portfolio. To qualify for loans, applicants must be in business for at least one year. The maximum value of loans available is \$150,000. Since its inception, women have comprised 50 per cent of the loan portfolio of DFL-MBA⁵⁹.

(e) **Caribbean Micro Finance Limited (CMF)**

CMF is a subsidiary of DFL. It provides loans to microenterprises in production, wholesale, retail and services trades. The company does not finance new ventures, only business expansions, with loan provisions of up to of \$30,000.

7.2 Support Programmes Available Specifically to Women in MSE

(a) **Caribbean Association of Women Entrepreneurs (CAWE)**

CAWE is a region-wide organization whose sole purpose is the advancement of businesswomen. The mission of the Association is to create a regional network of support opportunities in the global marketplace for businesswomen. CAWE's objective is to bring together all women who own or manage a manufacturing, distribution, service or retail business, whether they operate alone, in partnership or as a limited liability. The Association aims at fostering communication and trade at the local, regional and international level via trade missions exhibitions and conferences. CAWE assists women with their marketing, promotion, sales, finance and technological needs through training.

(b) **Rape Crisis Society**

This entity was founded in 1984 to provide support for victims of rape, incest and buggery. The Centre continues to provide assistance to victims through counselling and outreach programmes, and it has recently initiated a small business training facility which focuses on training women to become self-confident and self-reliant. Training is done in small business and in agro-processing. Graduates do not always have capital to start their own businesses, but are encouraged to start with whatever they have. The Centre also runs a catering service, which makes use of some of its graduates. Funding for this programme was obtained from the Ministry of Community Development through the national Community Action for Revival and Employment (CARE) project.

(c) **Disabled Women's Network (DAWN)**

DAWN is comprised of women with varying degrees of disabilities. The main focus of the organization is to empower its members through skills development and self-reliance. Training is provided in academic subjects, and crafts, business and other production skills are provided locally. Members are encouraged to get into business and DAWN itself has a project which makes and sells pastry and bread. DAWN has a total membership of approximately 114 persons.

⁵⁹ No figures are provided for the value of loans to women and men business owners.

(d) **Women's Resource Centre**

The Ministry of Culture and Gender Affairs operates a Women's Resource Centre which commenced operations in mid-1991. Its activities include dissemination of information, campaigns and outreach to other women's organizations; training courses in adult literacy; promoting women's business; community-based training sessions in fashion, furniture design and wine-making; promotion of goods produced by community exhibitors; and sensitizing the government and private sector on the role of women in entrepreneurship. The Centre also provides start-up capital for agricultural business activities such as sheep and goat rearing. The scale of its activities has been fairly small due to funding constraints.

(e) **Women's World Banking of Trinidad and Tobago (WWB-TT)**

WWB-TT is a non-profit organization. Its mission is to promote entrepreneurship among women by providing timely and relevant financial and other professional services through the operation of loans, and technical and other assistance programmes. The objectives of this organization are: to promote female access to organized credit; to provide or arrange for female entrepreneurs to receive training and technical advice; to promote networking among women in business, and to assist with finance or business management development. The WWB-TT was inaugurated in 1996 under the Money Lenders Act. The maximum amount for a loan is \$TT 5,000.

(f) **Inter-American Institute for Co-operation in Agriculture (IICA)**

IICA is a special institution for agricultural development in the Inter-American System. In Trinidad and Tobago, its activities involve training in food processing, quality control, agronomy, business management, and other projects. It provides support for women's groups in the development of agribusiness enterprises and has assisted in the formation of the National Network of Women's Producers which attempts to empower rural women by improving their socio-economic status through technical and business training.

(g) **Women's Leadership and Enhancement Institute (WLEI)**

The Ministry of Culture and Gender Affairs official launched the WLEI in January 2000. Presently the Institute is situated in the Gender Affairs Division of the Ministry. The Institute does not provide training in basic skills, but seeks to build on the acquired skills of women to encourage their socio-economic development. It co-ordinates programmes aimed at converting women's skills into economic gains. During 2000, approximately 462 women benefited from the programme. Among its activities for 2000 was a breakfast seminar for middle-income businesswomen.

(h) **Women Second Chances (WSC)**

This is a training programme operated by the Ministry of Culture and Gender Affairs. It assists women over the age of thirty-five to acquire skills in geriatric nursing, agricultural production and grow box technology⁶⁰. For the year 2000, four programmes were offered in geriatric care with a total of 188 participants, and a total of 200 persons were trained in the agricultural programmes.

7.3 Assessment of Accessibility and Effectiveness of Programmes

The extent to which these programmes are known and accessed by women is unclear. In general, statistics are unavailable to confirm how extensively they are utilized or how far they truly assist women. According to the Co-operative Credit Union League survey (2000), 77 per cent of the respondents indicated they did not need management support because in their opinion, the small size of their operations did not warrant such assistance, or because they did not wish to have outside interference. MSEs are largely survival mechanisms and the financial, emotional and social

⁶⁰ Grow box technology is a method of agriculture using boxes for planting. This is suitable for persons who do not have access to plots of land.

conditions of the owners do not allow them to envision their enterprises as anything else (CCUL, 2000). This may mean not that available services are generally unknown, but that perhaps they are deliberately not accessed.

8. ASSESSMENT OF POLICY ENVIRONMENT FOR WOMEN'S ENTREPRENEURSHIP DEVELOPMENT IN TRINIDAD AND TOBAGO

8.1 National Policy Status on Women

The Ministry of Culture and Gender Affairs is in the process of developing a National Policy Statement on Women. This document would affirm the Government's commitment to bringing women into the mainstream of the development process. The broad objectives of this statement are to ensure that women are given an equitable share of the country's resources, and that they participate fully in all spheres of national development. In this regard, the Government has stated its commitment to the implementation of policies which would "encourage women to aspire to positions at the decision-making levels of all sectors including trade unions, co-operatives, media, politics and other non-traditional areas" (Ministry of Social Development and Family Services).

In drafting the policy statement, the Ministry is guided by:

- Recommendations of the 6th Meeting of the CARICOM Ministers with responsibility for the integration of Women in Development;
- The Commonwealth Vision for Women towards the year 2000;
- The Platform for Action and the Beijing Declaration;
- The Trinidad and Tobago country paper for Beijing Plus 5.

By 1992, a short-term Plan of Action for Trinidad and Tobago was developed in collaboration with women's NGOs. This plan focussed on issues of gender equity, employment and labour, research, and training, harassment and violence. Recommendations from this Action Plan are also being fed into the policy document. Despite these advances, no formal national policy on women is yet adopted and there is little evidence that a gender perspective does in fact influence the Government's macroeconomic planning, its policy frameworks, and other medium and long-term initiatives (CCUL, 2000).

Furthermore, the Government's annual expenditure to the Ministry with responsibility for women's affairs is an indicator of its commitment to policies and programmes aimed towards the development of women in general, and to women in MSEs. Data contained in Table 23 shows marked fluctuations in the resources allocated to the Ministry. In 1994, for example, the Government spent \$TT32.29 million on the Ministry of Culture and Gender Affairs; by 1999 this allocation fell to \$TT28.50 million. Capital outlays to the Ministry were equally volatile moving from \$TT13.8 million 1994, to \$TT2.61 million in 1998, and down to \$TT2.52 million 1999. It must be noted that these data are not adjusted for movements in prices. Were this the case, we would expect overall budgetary declines to be larger.

8.2 Legislative Reform

In recent years, legislative reform was initiated in many areas concerning women. Apart from laws to redress violence against women, laws to protect their economic rights have also been implemented. The Married Persons Act (1980) protects the rights of women who may have contributed in financial terms to the acquisition of property which may be registered solely in the husband's name. Under the Minimum Wages Act, a female employee who works a forty-hour week becomes entitled to maternity leave and the right to resume work after such leave without fear of dismissal or prejudice. The amount of leave is to commence six weeks prior to the probable date of

delivery, and end no sooner than the seventh week after the birth of the child. Prior to this, no provisions had existed in law for women to be granted maternity leave with pay.

The Government has also enacted legislation which requires the CSO and other public entities to include female unpaid work in the production statistics that relate to national accounts. This suggests a policy approach by the state which is more sensitive to the underlying issues of gender. This may, therefore, cause the Government to be more vigorous in its support related to women in the productive sector.

Although not specific to women, other enacted legislation which will also serve to strengthen their productive capacity in business and trade are as follows:

Finance Act 1988: Defines an "approved small company " and provides tax relief equal to 15 per cent of its chargeable income.

Finance Act 1994: Provides fiscal incentives in the form of corporation tax relief on interest earned by a financial institution from loans made to an approved small company. Other deductions are allowed to financial institutions for loans made to small institutions.

Venture Capital Act 1994: Provides tax incentives to encourage the establishment of enterprises through a venture capital company.

Companies' Act 1995: This Act has made it considerably easier to form a company, by removing the requirement for an attorney-at-law to be involved in the submission of the articles of memorandum and other forms. The number of forms for this process has also been reduced.

In summary, the policy environment for women's entrepreneurship will be greatly enhanced if the Government of Trinidad and Tobago was to adopt a co-ordinated approach to its formulation and implementation. The gender implications of its individual policy initiatives, namely, its fiscal, monetary, trade, industrial, foreign trade and consumer policies should be assessed to determine how they affect women in general, and women in small business in particular.

Table 23: Recurrent and Capital Expenditure of the Ministry of Culture and Gender Affairs (1994–2000) - Current Prices (\$TT million)

	1994	1995	1996	1997	1998	1999	2000 ^e
Recurrent expenditure	32.29	62.42	49.18	53.41	40.14	28.50	49.05
Capital expenditure	13.80	23.52	21.26	8.40	2.61	2.52	4.59

e – estimate

Source: Ministry of Finance: Estimates of Expenditure, 1997-2000.

9. OVERVIEW OF EFFORTS BY GOVERNMENT, NGOs AND DONORS TO ECONOMICALLY EMPOWER WOMEN

There are three main areas under consideration by the government and NGOs.

- (1) **Funding:** The provision of better funding for women in business by making access to loans easier and at lower interest rates is being considered. A programme such as the Micro Lending Programme (MLP) is an example of an initiative established by the government with NGO collaboration. This programme was introduced as part of the Government's poverty eradication strategy. The MLP provides funding in the form of

grants to community-based organizations (CBOs) for the purpose of training people. The programme is sponsored by the Government of Trinidad and Tobago, and managed through the Ministry of Social and Community Development. The target group is people living on or below the poverty line, and sixty-five per cent of the funds are allocated to women and young people.

- (2) **Training:** Consideration is being given to the setting up of training centres in more strategic locations and offering training in keeping with the identified needs of businesswomen in the community and at appropriate times. The Ministry of Culture and Gender Affairs operates several training programmes. In particular, it has embarked upon a non-traditional training programme expose women to a non-traditional curriculum which would equip them for business projects. This is provided from a grant from the Inter-American Development Bank.
- (3) **Institutional strengthening:** Strengthening the overall institutional structure is important if it is to aid MSE development. This includes co-ordinating the activities of each of the key stakeholders in MSE development. A co-ordinated approach is being undertaken with regard to the development of the MSE sector. In particular, collaboration and co-ordination among stakeholders are being encouraged. The key players are identified as the development agencies, NGOs, financing agencies, training centres and Government departments. Women's NGOs are stakeholders in this process, which means that their "voice" would be included in the national effort.

10. RECOMMENDATIONS FOR IMPROVING WOMEN'S ENTREPRENEURSHIP IN TRINIDAD AND TOBAGO

10.1 Policies

The Government of Trinidad and Tobago should implement a national policy on small business. This policy paper should clearly define micro and small business. It should include: (a) the role of the state in fostering women's participation in MSEs; (b) the steps to be taken at the national level for the creation of stronger linkages between women in MSEs and women in medium and large businesses.

10.2 Education and Training

- (a) The Ministry of Education should develop a strategy to encourage women to broaden their career focus by entering new fields of study. Strategies are needed to secure their wider participation in vocational and technical education with the view to starting their own enterprises in these areas. Changes in the current curricula are therefore necessary.
- (b) The Government should design formal training programmes to orient women to the importance of being actively involved in microenterprises as a viable economic alternative to unemployment and underemployment.
- (c) Leadership training programmes should be instituted at the community level to sensitise women to the importance of their role, specifically in micro business and in the economy in general. NGOs and CBOs should facilitate this process.
- (d) A mentoring programme for guiding new business entrants should be implemented by the combined effort of the state and NGOs. Such a programme should adopt a hands-on approach, and should provide a support network for persons interested in creating sustainable businesses. Elements of the programme should cover discussion of problems and strategy sharing. This programme should be designed for women who already own or who are considering operating micro businesses, and ideally suitably qualified and experienced women should be identified as mentors.

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- (e) Current business support programmes such as the SBDC's Interface Programme should be intensified with a gender specific component being added.
 - (f) The Government should intensify non-traditional skills development for women to equip them to enter non-traditional areas of enterprise. Such programmes should be delivered as close to the target population as possible. NGOs and community-based organizations (CBOs) can again play an important role in such delivery. The Ministry of Culture and Gender Affairs maintains registers of NGOs and CBOs, and these registers can be used to identify those active organizations involved in women's activities.

10.3 Business Accommodation

The state, assisted by NGOs, should build community market-places or shopping malls that will allow women, such as vendors, to ply their trade on a safe and consistent basis. Such accommodation may itself serve as a stimulus for the development of transient microenterprises into formal sector small or medium businesses. One can expect a high demand for such facilities. Given resource constraints, some system of application based upon means testing and the viability of the venture should be employed to pre-qualify entrepreneurs for use of such sites. Further consultative work will be necessary to hammer out and design such a system.

10.4 Finance

- (a) There is need to create mechanisms which will provide greater access by women entrepreneurs to credit and loan guarantees. This can be achieved through the creation of NGO financial intermediaries to link women's economic activities to formal credit sources.
- (b) Apart from providing accessible and reasonably priced loan funding, NGOs can also provide venture capital on a "quasi equity" basis for start-up. They should also act as advisory bodies to women for the development of their business planning and the strategic marketing arms of their enterprises.

10.5 Support Network

NGOs should provide a support network for new entrants into the microenterprise sector. This system should provide moral support and strategies for the creation of sustainable businesses. This is important in light of the fact that as much as 79 per cent of the women in the Co-operative Credit Union's League reported that networking with other businesswomen was not a priority due to time constraints, or the lack of knowledge, of existing networking organizations.

10.6 Communication and Marketing

The state and NGOs should market their programmes more aggressively and target them more directly so that women on a national basis will be more knowledgeable of the support services that are available to them.

ANNEX 4

Definition of Micro and Small Enterprises in Selected CARICOM Member States

prepared by

Dr. Virilya L. Rao for Country Paper on Suriname

	MICRO		SMALL	
	No. of Employees	Assets/Income	No. of Employees	Assets/Income
BARBADOS				
Fund Access ¹	<5	Assets < Bds\$20,000 (US\$10,000)	-	
Barbados Investment Fund	-	-	-	Shareholders' equity <Bds\$750,000 (US\$375,000)
Central Bank ²	-		<25	*
BELIZE ³ #			<5	Fixed assets < Bze \$50,000
GRENADA #				
Grenada Development Bank	<25	Assets <US\$50,000 Annual Sales <US\$125,000 Loan amount <EC\$15,000		
Grenada Industrial Development Corporation		Net family income not exceeding EC\$800 per month and net assets <EC\$50,000		
Barclays Bank		Annual Turnover <EC\$500,000		
GUYANA #				
Institute of Private Enterprise Development		Loan size <G\$100,000		Loan size G\$100,000 - 5 million
Small Business Association			15 or less	Annual turnover <G\$15 million
Small Business Credit Initiative			10 or less	Assets <G\$2 million
JAMAICA ⁴				
Government of Jamaica/ European Union MSE Credit Scheme	2 or less (own account)	Assets other than land and buildings: US\$10,000 (J\$350,000) or less. Borrowing requirement of US\$5,000 or less	2 to 10	Assets other than land and buildings US\$10,000 to US\$100,000. Borrowing requirement of US\$5,000 to US\$50,000
Government of Jamaica/ Government of the Netherlands Project	<3	Assets excluding land and buildings <US\$10,000	4 to 10	Assets excluding land and buildings: US\$10,000 to US\$100,000
ST. KITTS AND NEVIS				
Small Enterprise Development Unit ⁵	<5 (also owner-managed)	Investment in equipment: <EC\$67,500 (US\$25,000)	5 to 25 or less than 4,000 sq. ft. of manufacturing area	Investment in equipment <EC\$67,500 - EC\$135,000 (US\$25,000 - US\$50,000) or annual sales <US\$125,000

	MICRO		SMALL	
	No. of Employees	Assets/Income	No. of Employees	Assets/Income
SURINAME #				
GODO Credit Union ⁶	<10	Gross annual income (less rent on building) <Sf 1.5 million	10 to 15	Gross annual income (less rent on building) Sf 1.5 to 5 million
TRINIDAD AND TOBAGO #				
Task Force ⁷	<5	Investment in fixed assets excluding real estate <TT\$100,000	5 to 25	Investment in fixed assets excluding real estate TT\$100,000 to TT\$300,000
Fund Aid		Annual turnover <TT\$100,000		Annual turnover TT\$100,000 to 750,000
Royal Bank	<5	Annual business income <TT\$80,000		Annual business income TT\$80,000 to TT\$200,000
YTEPP ⁸		Assets excluding real estate <TT\$150,000 Annual sales <TT\$100,000		Assets excluding real estate TT\$150,000 to 1 million Annual sales TT\$100,000 to 2.5 million
		Loan amount <TT\$50,000		

Source: Rao 1999, p. 10-13, the basic sources of which are the respective organizations (Information as of 1997).

Notes:

1. The Barbados Agency for Micro Enterprise Development Limited.
2. The "Credit Guarantee Scheme for Small Businesses" defines only "small" businesses. The parameters used comprise the number of employees, total capital and annual sales (receipts) which are different for different sectors.
3. "Small-Scale Enterprises in Belize: A Survey: Part I - Draft Final Report" by Planning Innovations, Inc., Washington, D.C. for USAID.
4. The "1996 Micro and Small Enterprise (MSE) Survey of Jamaica" defines micro and small enterprises as businesses operated by persons who work alone or with unpaid family help (categorized as own-account workers) or businesses operated by persons who employ less than ten paid employees not including themselves.
5. Definition of the Caribbean Development Bank (Caribbean Technological Consultancy Services) - CDB (CTCS) adopted by SEDU.
6. In the process of transforming itself into a cooperative savings and credit bank.
7. The Cabinet-appointed Task Force on Small- and Medium Enterprise Development recommended these definitions. The Report of the Task Force forms part of "Creating a Nation of Entrepreneurs" (September 1997) published by the Ministry of Trade and Industry.
8. Youth Training and Employment Partnership Programme Ltd.

* Total capital not exceeding Bds\$500,000 for a manufacturing enterprise, Bds\$3000,000 for a retail trade, construction and catering service, etc. For more details the Scheme may be referred to.

The figures were not stated in US dollar terms. The exchange rates of Belize dollar and Eastern Caribbean (EC)\$ are: US\$1=Bze\$ 2 and EC\$2.7 respectively. For the other currencies, the exchange rates, as of November 2000, were (approx.): US\$ 1=G\$ 175; Sf 2300; and TT\$ 6.30.

ANNEX 5

Caribbean Association of Women Entrepreneurs (CAWE)

(The following information was kindly provided by Ms Dolores Hendy, Executive Director, CAWE)

The goals of the Association are:

- To bring together all women who own or control a manufacturing, service or retail business, regardless of whether they operate alone, with co-directors, or with family members;
- To encourage women entrepreneurs to foster an exchange of communication and trade on a local, regional and international level;
- To foster and encourage professional growth and continuing education among its members;
- To provide networking, social support, business ethics and economic opportunities for women entrepreneurs in their local countries with their counterparts locally, regionally and internationally;
- To encourage young entrepreneurs and mentor their progress;
- To recommend visibility of women entrepreneurs.

Long-term developmental plans

CAWE's developmental plans are intended to consolidate the gains made from the inception of the Association in 1998. It is important to point out that CAWE was established as a direct outcome of MegaMarket '98. This event provided the launch pad for its work and for the core group of entrepreneurs. During 1999, CAWE extended its support network locally and regionally and provided direct assistance to women entrepreneurs in production, marketing, and finance. Its efforts to date have given CAWE an unparalleled perspective on the real needs of women entrepreneurs, especially micro-entrepreneurs. There is a profound amount of work to be done and CAWE believes it must be done with great urgency and sensitivity.

CAWE's efforts in the short term will be focused on Finance and Marketing assistance. These areas have been highlighted by its membership surveys as having the most significant impact on the members' success results. CAWE recognizes, however, that solutions for sustainable successes are not simplistic or as easily bracketed as this focus may imply. As such, CAWE will continue its efforts for building strong, supportive networks and for skill development. In addition, CAWE's ongoing liaisons with regional and international organizations indicate that it needs "hard" data for its input to have impact with policy and legislation makers at the governmental level. It would like to begin the research exercise to collect this data at the earliest opportunity.

The programmes and activities of CAWE during 1998 – 2001 were as follows:

- CAWE set up its new offices with modern business equipment.
- CAWE hosted an annual exhibition and conference entitled, MegaMarket - A Forum For Women Owned and Operated Business. (In 2001 the event will be held in Suriname in conjunction with one of CAWE's affiliates, the Women's Business Group of Suriname).
- CAWE's Business Development Centre was established.
- CAWE created and maintains a Web Site.

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- It produces a quarterly CAWE Newsletter.
 - It provides seminars and workshops training programmes for members.
 - It has established an Investment Club.
 - It holds Annual General Meetings.
 - It sponsors and directs representatives to national/international conferences and trade events.
 - It collaborates with women's regional/international business organizations.
 - Inaugurated the annual Family Fun Day.
 - It coordinates group manufacturing projects.
 - It has established ongoing relevant Working Committees.

Targets for the immediate future

CAWE's development plans target the following areas:

1. Establishment of an E-Commerce web site. The Internet provides a relatively level playing field for developing commercial activity on a worldwide basis. For small businesses it gives unprecedented access to marketing opportunities that were previously only open to large companies. In the Caribbean, however, the lack of familiarity with the technology still keeps web-based opportunities in the domain of the large corporation. As a result, the design, set-up and maintenance requirements for an e-commerce site are outside the reach of many individual small entrepreneurs. CAWE intends to make e-commerce a reality for its members by consolidating their outputs, providing administrative assistance for distribution logistics, and the point-of-sale presence through the e-commerce site.
2. Outreach Programme. CAWE has become increasingly concerned about the welfare of micro-entrepreneurs in rural communities. It realizes that it is extremely difficult for them to benefit from CAWE's training and other programmes - in some instances the journey to and from CAWE's offices takes over 5 hours via public transport, which is normally the only means available to the women. CAWE's outreach programme is aimed at making the benefits of its programmes more accessible to women in the rural communities. At present it is targeting one community per quarter, and plans to offer 5 training days per community. CAWE will also continue to offer training (25 days) from its regular location at the T&T Chamber of Commerce. CAWE's experience in the last year of operations has also shown that promotion of its programmes and their proper organization are key to obtaining active participation. CAWE anticipates that this will be even more critical for the outreach programme. CAWE will, therefore seek to introduce a promotion campaign to ensure that women are aware of and can fully benefit from its programmes.
3. Development Fund. CAWE's training efforts have identified the need for specific business and technology development projects, particularly for its manufacturing members. There are several local, regional, and international agencies that provide expertise for these projects. Many of these organizations (with the exception of the Caribbean Industrial Research Institute - CARIRI) also provide funding assistance. In addition, there are private and public organizations that provide funding for business development projects. However, many small businesses find themselves in the "catch-22" position of not having enough resources (financial or professional) to allow them to qualify for funding assistance. CAWE intends to help members qualify for developmental activities by:
 - (a) Maintaining current knowledge of and contact with providers and keeping members up to date on opportunities.
 - (b) Consolidating requirements, to mitigate the individual outlays required by members, and providing assistance for proposal preparation.

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- (c) Providing funding assistance to cover shortfalls between membership outlay and the requirements of the funding agencies. CAWE's underlying philosophy for funds provision is that members must demonstrate their commitment to the project through their contributions i.e. CAWE will not provide a 100% funding for a project.
4. Investment Fund. CAWE is committed to sustainable success, and an effective investment strategy is a significant vehicle for providing long-term economic shielding for its members. The CAWE committee is already engaged in activities to create awareness and knowledge of investment options and to identify the investment contributions from individual members. It believes that it is vital for CAWE as an organization to show demonstrative support for this endeavour by making a "start-up" contribution to the fund.
5. Research. It is clear from the work currently being done among women entrepreneurs that focused practical studies need to be undertaken in the immediate future to assist in alleviating and eradicating dependency and poverty among women who are trying to assist themselves. During the 20-day workshop and training sessions that CAWE trainees participated in during 1999, it was revealed that there were common problems and issues facing women entrepreneurs in all areas, which had a negative impact on them operating and growing successful businesses. As a result the Board took a decision that, since CAWE was a developmental organization, some in-depth studies of the problems are needed with a view to providing practical solutions that could be documented in training manuals and placed within the library of the Business Development Centre (BDC) for easy access and reference for the entire membership. With this in mind, the BDC will undertake a study of CAWE members in various business activities that will be of benefit to the entire membership on a continuous basis.

The research will focus on areas of concern to women entrepreneurs in urban and rural areas, including:

- Assessing the current status of business opportunities in the industrial and service sectors.
- Identifying existing limitations to business expansion by women entrepreneurs.
- Identifying training programmes in business, trade, finance, marketing and technology.
- Developing projects to change the status quo affecting women entrepreneurs.
- Facilitating access to capital, technology and other productive resources.
- Promoting Smart Partnerships to facilitate standardization and increased supply capability of entrepreneurs.
- Preparing case studies of selected women entrepreneurs, assessing for intended results and unintended consequences or outcomes.

In addition, in keeping with its goals CAWE also intends to provide high visibility for women entrepreneurs and to make an impact where needed on economic and social issues involving women. CAWE has initiated activities aimed at creating a strong lobbying presence to influence policy and legislation that affects women in business. It has received significant support for its efforts from organizations involved in women's affairs, and it has noted that an NGO, such as CAWE, has a greater chance for success in being a positive change agent than organizations that are part of or closely associated with regional/international governments. However, it is advised that to make a difference CAWE must support its inputs with statistically valid research data. In view of this, CAWE intends to create a comprehensive database which will combine data from existing sources, as well as through new, customized research. CAWE will use its web site to publish the data, as well as for some data collection. The use of its web site will allow general availability for other interest groups and will also assist in generating wider visibility for the issues.

Future plans of CAWE include the following:

- Continuing to host annual MegaMarket forums.
- Hosting trade and business conferences.
- Publish a magazine.
- Publish a directory.
- Develop a television show focusing entirely on regional businesswomen.
- Establishing cooperative services in areas such as importing, shipping, advertising and commercial spacing sharing.
- Establish a venture capital company for its members.

SEED WORKING PAPERS

1. “Home Work in Selected Latin American Countries: A Comparative Overview” (*Series on Homeworkers in the Global Economy*), Manuela Tomei, 2000
2. “Homeworkers in Paraguay” (*Series on Homeworkers in the Global Economy*), María Victoria Heikel, 2000
3. “Homeworkers in Peru” (*Series on Homeworkers in the Global Economy*), Francisco Verdera, 2000
4. “Job Quality and Small Enterprise Development” (*Series on Job Quality in Micro and Small Enterprise Development*), 1999
5. “The Hidden MSE Service Sector: Research into Commercial BDS Provision to Micro and Small Enterprises in Viet Nam and Thailand”, Gavin Anderson, 2000
6. “Home Work in Argentina” (*Series on Homeworkers in the Global Economy*), Elizabeth Jelin, Matilde Mercado, Gabriela Wyczykier, 2000
7. “Home Work in Brazil: New Contractual Arrangements” (*Series on Homeworkers in the Global Economy*), Lena Lavinás, Bila Sorj, Leila Linhares, Angela Jorge, 2000
8. “Home Work in Chile: Past and Present Results of a National Survey” (*Series on Homeworkers in the Global Economy*), Helia Henríquez, Verónica Riquelme, Thelma Gálvez, Teresita Selamé, 2000
9. “Promoting Women’s Entrepreneurship Development based on Good Practice Programmes: Some Experiences from the North to the South” (*Series on Women’s Entrepreneurship Development and Gender in Enterprises — WEDGE*), Paula Kantor, 2000
10. “Case Study of Area Responses to Globalization: Foreign Direct Investment, Local Suppliers and Employment in Győr, Hungary” (*Series on Globalization, Area-based Enterprise Development and Employment*), Maarten Keune, András Toth, 2001
11. “Local Adjustment to Globalization: A Comparative Study of Foreign Investment in Two Regions of Brazil, Greater ABC and Greater Porto Alegre” (*Series on Globalization, Area-based Enterprise Development and Employment*), Glauco Arbix, Mauro Zilbovicius, 2001
12. “Local Response to Globalization: MESTA Region, Bulgaria” (*Series on Globalization, Area-based Enterprise Development and Employment*), Hanna Ruszczuk, Ingrid Schubert, Antonina Stoyanovska, 2001
13. “Ethnic Minorities – Emerging Entrepreneurs in Rural Viet Nam: A Study on the Impact of Business Training on Ethnic Minorities”, Jens Dyring Christensen, David Lamotte, 2001
14. “Jobs, Gender and Small Enterprises in Bangladesh: Factors Affecting Women Entrepreneurs in Small and Cottage Industries in Bangladesh” (*Series on Women’s Entrepreneurship Development and Gender in Enterprises — WEDGE*), Nilufer Ahmed Karim, 2001
15. “Jobs, Gender and Small Enterprises: Getting the Policy Environment Right” (*Series on Women’s Entrepreneurship Development and Gender in Enterprises — WEDGE*), Linda Mayoux, 2001

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16. “Regions, Regional Institutions and Regional Development” (*Series on Globalization, Area-based Enterprise Development and Employment*), Maarten Keune, 2001
 17. “ICTs and Enterprises in Developing Countries: Hype or Opportunity?”, Jim Tanburn and Alwyn Didar Singh, 2001
 18. “Jobs, Gender and Small Enterprises in Africa and Asia: Lessons drawn from Bangladesh, the Philippines, Tunisia and Zimbabwe” (*Series on Women’s Entrepreneurship Development and Gender in Enterprises — WEDGE*), Pamela Nichols Marcucci, 2001
 19. “Jobs, Gender and Small Enterprises in the Caribbean: Lessons from Barbados, Suriname and Trinidad and Tobago” (*Series on Women’s Entrepreneurship Development and Gender in Enterprises — WEDGE*), Carol Ferdinand (ed.), 2001