

GENDER-RESPONSIVE SOCIOECONOMIC STUDY ON THE IMPACT OF COVID-19 ON WOMEN IN BUSINESS AND WOMEN ENTREPRENEURS IN JAMAICA

JUNE 2021



The **“Win-Win: Gender Equality means Good Business”** Programme, created in partnership between UN Women, the International Labour Organization and the European Union, promotes gender equality through the private sector in six countries in Latin America and the Caribbean: Argentina, Brazil, Chile, Costa Rica, Jamaica and Uruguay. Its objective is to increase women’s economic empowerment and leadership by enabling them to participate in the labor market, to access decent work, entrepreneurship and autonomy, and by eliminating gender pay gaps.

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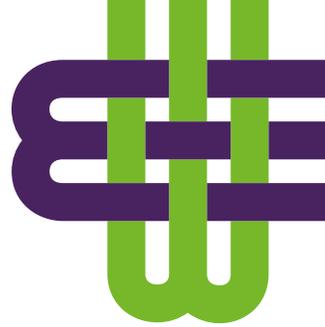


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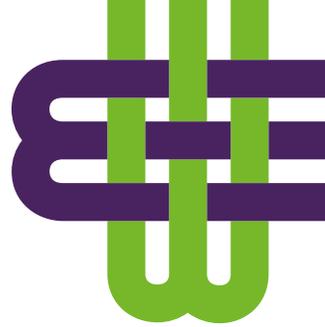


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We would like to extend our sincere gratitude to all of those who shared their time and expertise and participated in this study, and are committed to promoting gender equality and women’s empowerment. We also thank all of those who shared their experiences and approaches to promoting gender equality in the workplace during the COVID-19 global pandemic, which provided the base for the insights gained and lessons learned that are outlined in this report.

We would also like to extend a special thanks to Dr. Robin Haarr (PhD), UN Women Senior Consultant, for leading the copy-editing process and finalization of the report. The research team would also like to thank the UN Women Multi-Country Office – Caribbean team for their remarkable technical support, guidance and fostering of communication throughout the process.



FOREWORD

The COVID-19 pandemic has been a profound shock to the Jamaican society and economy. There is no question that while health workers have been on the frontlines responding to COVID-19, the impact has been felt across all walks of society. While everyone is facing unprecedented challenges, the crisis has laid bare and exacerbated the growing economic divide within, between and across socio-economic groups, particularly for women. Women have had to balance work and the availability and affordability of care, and have experienced income loss and been at increased risk of gender-based violence. The COVID-19 pandemic has deepened existing inequalities.

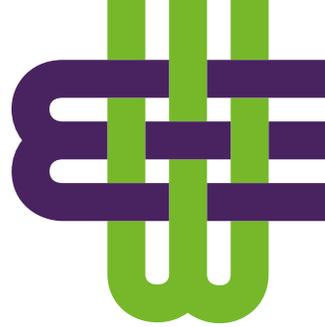
Measures to limit the spread of COVID-19 have resulted in changes to the everyday life of women. In Jamaica, like most countries, childcare centers and schools closed temporarily in order to prevent the spread of COVID-19. This changed home dynamics, resulting in many parents and caregivers being pressured to either work from home, continue to go to work outside the home despite the health risks involved, or lose their jobs or businesses because of the pandemic. The unequal distribution of unpaid care and domestic work are straining many families. According to the Inter-American Development Bank's Online Socioeconomic Survey (2020), in Jamaica, twice as many women as men spent time home schooling children as a result of the pandemic, and almost twice as many women spent increasing amount of time entertaining children, cooking and cleaning. The impact of the pandemic is also visible in the labour force and workplace, as well as the leadership helm, where women-owned enterprises account for 45 percent of all local businesses.

As governments and civil society work to build an inclusive and resilient recovery, continued access to timely data on vulnerability and marginalised groups are required. The increased unpaid care demands placed upon women, and the economic shocks experienced by micro, small and medium enterprises can only be better addressed when we assess the needs for working parents, especially women employees and women entrepreneurs.

UN Women Multi-Country Office – Caribbean is excited to facilitate the publication of the *Gender-Responsive Socioeconomic Study on the Impact of COVID-19 on Women in Business and Women Entrepreneurs in Jamaica*, under the aegis of the Win-Win: Gender Equality Means Good Business programme, in partnership with the EU and ILO. This publication is the continuation of work that began in 2016, and fills a data gap by providing substantive and robust data on the experiences of women in business and women entrepreneurs to better understand the pandemic's full impact on Jamaica.

The impacts of hazards are never gender-neutral, and COVID-19 is no exception. Data is critical to our ability to respond and recover effectively. I hope that this *Socioeconomic Study on the Impact of COVID-19 on Women* provides meaningful findings and insight, and serves a resource to make sure that responses to and the recovery from the impacts of COVID-19 are more gender-responsive.

Let's Build Forward Equal!



ACRONYMS

AFJ	American Friends of Jamaica
BPfA	Beijing Platform for Action
BPIAJ	Business Processing Industry Association of Jamaica
BPO	Business Process Outsourcing
CCRP	Caribbean Community of Retired Persons
CDB	Caribbean Development Bank
CEO	Chief Executive Officer
COVID-19	Coronavirus Disease 2019
CSO	Civil Society Organization
DBJ	Development Bank of Jamaica
EU	European Union
FGB	First Global Bank
HR	Human Resources
HRMAJ	Human Resource Management Association of Jamaica
IDB	Inter-American Development Bank
ILO	International Labour Organization

JCF	Jamaica Constabulary Force
JDF	Jamaica Defence Force
JMEA	Jamaica Manufactures and Exporter Association
JNRWP	Jamaica Network of Rural Women Producers
JSE	Jamaica Stock Exchange
LAC	Latin America and the Caribbean
MGI	Mona GeoInformatics Institute
MIF	Multilateral Investment Fund
MSME	Micro, Small and Medium Enterprises
NPGE	National Policy on Gender Equality
PPE	Personal Protective Equipment
PSOJ	Private Sector Organization of Jamaica
RADA	Rural Agricultural Development Authority
SEZ	Special Economic Zones
SME	Small and Medium Enterprises
UN	United Nations
UNDP	United Nations Development Programme
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
VAW	Violence Against Women
VPN	Virtual Private Network
WEN-C	Women's Entrepreneurship Network - Caribbean
WEPS	Women's Empowerment Principles



WOMEN'S EMPOWERMENT PRINCIPLES (WEPs) ¹

The Women's Empowerment Principles (WEPs), a partnership initiative of the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) and United Nations (UN) Global Compact, provide a holistic framework for companies to promote gender equality in the workplace, marketplace and community, and to drive positive outcomes for society and business. Launched in 2010, the WEPs are informed by international labour and human rights standards and grounded in the recognition that businesses have a stake in and a responsibility for gender equality and women's empowerment.

The seven WEPs constitute a primary vehicle for corporate delivery on gender equality dimensions of the 2030 Agenda on Sustainable Development and the Sustainable Development Goals (SDGs). The WEPs represent a powerful platform to share lessons learned on how gender equality links to companies' bottom line, and how to make progress in this area and track results.

1  PRINCIPLE High-level corporate leadership	2  PRINCIPLE Treat all women and men fairly at work without discrimination	3  PRINCIPLE Employee health, well-being and safety	4  PRINCIPLE Education and training for career advancement
5  PRINCIPLE Enterprise development, supply chain and marketing practices	6  PRINCIPLE Community initiatives and advocacy	7  PRINCIPLE Measurement and reporting	WOMEN'S EMPOWERMENT PRINCIPLES

¹ UN Women (2021). *Equality Means Business: WEPs Brochure (3rd Edition)*. UN Women: New York, NY, USA. Retrieved from: <https://www.weps.org/resource/equality-means-business-weps-brochure>

As of March 2021, over 5,000 companies in 141 countries (representing collectively over 10 million employees) have signed and committed to implementing the WEPs. By joining the WEPs community, a Chief Executive Officer (CEO) signals their commitment to gender equality at the highest levels of the company, and to work collaboratively in multi-stakeholder networks to foster business practices that empower women. These include equal pay for work of equal value, gender-responsive supply chain practices, and zero tolerance against sexual harassment in the workplace.

Adopting the WEPs has represented an important turning point for many companies. The WEPs have served as signatories' moral compass, blueprint and framework to lay out their gender equality ambitions. WEP signatories have led to a global network of companies with similar values that contributing to creating a more equitable world by working to remove barriers "that never should have been there in the first place." The WEPs reflect the interests of governments and civil society and support interactions among stakeholders as achieving gender equality requires the participation of all actors.



WIN-WIN: GENDER EQUALITY MEANS GOOD BUSINESS

“Win-Win: Gender Equality Means Good Business” is a three-year programme jointly implemented by UN Women and the International Labour Organization (ILO) with funding from the European Union (EU). The Win-Win Programme aims to strengthen women’s leadership and economic empowerment in the private sector by encouraging companies to adopt the WEPs². Furthermore, the programme aims to enhance the commitment of enterprises and employer and business membership organizations to gender equality and women’s empowerment by strengthening their capacities to implement these commitments.

The goal of the Win-Win Programme is to promote the economic empowerment of women through acknowledging the role of women as beneficiaries and partners of growth and development, and increase the commitment of private and public actors to drive organizational change regarding gender equality and women’s empowerment as a necessity for competitive business performance. The overall objective is to capitalize on the potential of women’s talent for growth and development.

The Win-Win Programme collaborates with employers and business membership organizations and their members in six countries in Latin America and the Caribbean (LAC) – Argentina, Brazil, Chile, Costa Rica, Jamaica and Uruguay; but Jamaica is the only Caribbean country implementing this programme. Since the launch of the Win-Win Programme in 2018, 47 companies in Jamaica have signed the WEPs.

The Win-Win Programme has targeted women-led enterprises and employer networks and organizations, multinational companies, and relevant stakeholders in the six LAC countries and Europe to promote business links, joint ventures and innovation between women from both regions. The programme also supports inter-regional dialogue and the exchange of good practices to increase the capacities of the private sector to implement gender equality in businesses.

With support from the Win-Win Programme, companies are utilizing the WEPs to drive change and build gender-responsive workplaces, marketplaces and communities, including during the coronavirus disease 2019 (COVID-19) global pandemic.

² UN Women (2021). *Equality Means Business: WEPs Brochure (3rd Edition)*. UN Women: New York, NY, USA.



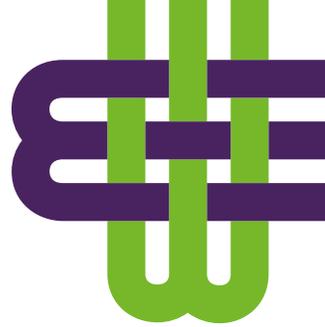
MAIN STAKEHOLDER GROUPS³

The **public sector** comprises the government at all levels. The government plays an integral role in creating an enabling environment with policies to deploy funding, programmes, education and skills development to support women entrepreneurs. Public sector leaders can foster women's economic empowerment by promoting women's leadership and capacity as employers. Governments and political leaders at all levels are encouraged to consult and work with women entrepreneurs to establish and implement supportive policy and regulatory frameworks.

The **private sector** comprises companies of all sizes and organizations, such as professional and trade associations. UN Women and the UN Global Compact developed the WEPs to support the private sector to promote gender equality within their companies and organizations and along their supply chains, as well as in local communities. As a large employer, the private sector has important leadership and advocacy roles with ripple effects in the workplace, marketplace and community. Some companies can use their technical expertise and leadership to offer skills development and mentorship, while others can use their purchasing power to create new economic opportunities for women entrepreneurs. Corporate supplier development training can be particularly invaluable for women suppliers.

Civil society organizations (CSOs) comprise academic, not-for-profit, nongovernmental organizations and individuals. Whether as advocacy organizations or citizens, CSOs play a critical role in supporting women entrepreneurs, as well as communicating their needs, mobilizing the community and establishing solidarity with a collective voice.

³ UN Women (2020). *Strengthening Support of Women Entrepreneurs in COVID-19 Response and Recovery: Advocacy Tool*. UN Women: New York, NY, USA. Retrieved from: <https://www.weps.org/resource/strengthening-support-women-entrepreneurs-covid-19-response-and-recovery-advocacy-tool>



WOMEN'S ENTREPRENEURSHIP ECOSYSTEM

While the WEPs focuses on enabling gender equality in the private sector, the **women's entrepreneurship ecosystem** works together at various levels to strengthen women's economic empowerment. The three main stakeholder groups that work alongside women entrepreneurs within the women's entrepreneurship ecosystem are the public sector, the private sector and civil society. Together, these three groups are vital to fostering an ecosystem that enables women entrepreneurs to survive and thrive.

Women entrepreneurs are women who organize and manage an enterprise, including self-employed and sole proprietors working across all industries. All women entrepreneurs, but particularly those in the informal economy stand to benefit from enhanced legislation, policies and advocacy support.

Business relationships and partnerships can help them advance, including by joining business associations to access networks and industry-specific knowledge. If empowered, women entrepreneurs can contribute to growing the economy and employing citizens.⁴



The most common and widely used definition of a women-owned business is that it must be at least 51 percent owned, managed and controlled by one or more women.⁵ Expanded and broadly agreed upon definitions of women-owned and women-led companies better support women's economic empowerment. In this study, the focus is on women-led businesses and women executives.

4 UN Women (2020). *Strengthening Support of Women Entrepreneurs in COVID-19 Response and Recovery: Advocacy Tool*. UN Women: New York, NY, USA.

5 International Trade Centre, "Technical Note: Definitions for Women's Businesses" (n.d.).



INTRODUCTION

The year 2020, marking the twenty-fifth anniversary of the Beijing Platform for Action (BPfA), was intended to be ground-breaking for gender equality and women's empowerment. Instead, with the COVID-19 global pandemic even the limited gains made in the past decades are at risk of being rolled back.⁶ Globally, as the COVID-19 pandemic carries over into 2021, it poses serious threat to eliminate gender equality gains made in the past decade. Findings from a study by UN Women and the United Nations Development Programme (UNDP) revealed the pandemic threatens to push 47 million more women and girls below the poverty line.⁷

Lockdown measures that aim to stop the spread of COVID-19 have had significant effects on the labour force, and women have been disproportionately affected by these changes. The pandemic has exposed severe gender inequities; as a result, compounding economic impacts that have been felt especially by women and girls who generally earn less, save less and hold insecure jobs or live close to poverty.⁸ Women's economic livelihoods have also been negatively impacted by limited access to technology, increased domestic and care responsibilities, barriers to accessing finances and increased risks of gender-based violence. In some sectors, women have experienced significant job losses and economic insecurity; although women make up 39 per cent of global employment, they account for 54 per cent of the job losses due to the COVID-19 global pandemic.⁹

“Gender equality and women’s rights are essential to getting through this pandemic together, to recovering faster and to building a better future for everyone.”

Statement by the UN Secretary-General António Guterres

This study was designed to focus on the impacts of COVID-19 on women in business and women entrepreneurs in Jamaica. The aim was to offer insight as to the impacts of the COVID-19 pandemic on signatories of the WEPs and non-signatory women-led businesses and businesses with women in key executive leadership positions.

6 UN Women (2020). *Policy Brief: The Impact of Covid-19 on Women*. UN Women: NY, NY, USA.

7 UN Women (2020). *From Insights to Action: Gender equality in the wake of COVID-19*. UN Women: New York, NY, USA Retrieved from: <https://www.unwomen.org/en/digital-library/publications/2020/09/gender-equality-in-the-wake-of-covid-19>

8 UN Women (2020). *Policy Brief: The Impact of Covid-19 on Women*. UN Women: NY, NY, USA.

9 McKinsey & Company (2020). *COVID-19 and gender equality: Countering the regressive effects*. Retrieved from: <https://www.mckinsey.com/featured-insights/future-of-work/covid-19-and-gender-equality-countering-the-regressive-effects#>

This study also outlines initiatives taken by companies in Jamaica to mitigate the impacts of the pandemic on women employees and showcase good practices to support women.

In this study, interviews and focus group discussions with women in business and women entrepreneurs demonstrated the various ways in which female entrepreneurship ecosystems have sought to reduce barriers and support women during the COVID-19 pandemic to survive and thrive. Signatories of the WEPs showcased in this study include both female- and male-led companies to analyse differences in approaches and strategies, and their impacts. Findings from this study reveal response and recovery practices taken during COVID-19 that were aligned with the WEPs, providing a basis to build forward in a way that promotes gender equality and women's empowerment.



WOMEN IN JAMAICA

Jamaica has legislation and policies that protect and advance the rights of women, and aims to combat violence against women. Still, however, there are social, cultural and economic factors that reinforce gender inequalities in public and private spaces. As a result, women continue to experience entrenched notions of male and female roles and entitlements in society that undermine women's ability to fully experience equal rights.¹⁰

Gender Social Norms

In 2016, the Jamaica Women's Health Survey¹¹ highlighted social norms that shape Jamaican society, and women's experiences in the home and family, particularly in marriage and intimate relationships. In particular, the survey found that more than 3 in 4 or 77 percent of women agreed that it is natural that a man should be the head of his family, and 70 percent agreed that a woman's main role is to take care of the home. In addition, nearly 1 in 3 or 32 percent of women agreed that a wife should obey her husband, even if she disagrees with him, and 31 percent believed that a wife is obligated to have sex with her husband, whenever he wants, except when she is sick or menstruating.

The views of Jamaican women regarding gender roles present an interesting picture. Some traditional beliefs about the respective roles of women and men are deeply entrenched in Jamaican culture, even among women with more contemporary views of gender roles. This underscores the nuances and complexity of beliefs about gender roles. While women embrace positive beliefs, such as authority in the home should be shared and that women should be able to spend their own money, and reject more coercive ideas of sexual obligation and obedience to their partners, they continue to believe that men are the natural heads of families and that it is a woman's responsibility to take care of her home.¹²

10 Williams, C.W. (2016). *Women's Health Survey 2016 Jamaica*. Statistical Institute of Jamaica, Inter-American Development Bank and UN Women: New York, NY, USA. Retrieved from: [jamaica-womens-health-survey-report-2016.pdf \(jis.gov.jm\)](#)

11 Ibid, 2016.

12 Ibid, 2016, p. 15.

Social norms that reinforce gender inequalities serve as barriers for women and girls to fully experience equal rights and their potential as economic, social and sustainable development change-agents. When women are underrepresented in power and decision-making roles, they are more likely to receive unequal pay for equal work and women-owned enterprises are more likely to be economically disadvantaged and lack equal opportunities to compete for business opportunities.¹³ In addition, women are more likely to be targets of physical and sexual abuse. In Jamaica, more than 1 in 4 women of 28 percent of women ever experienced intimate physical violence and/or sexual violence.¹⁴ Gender-based violence has increased exponentially as the COVID-19 pandemic has deepened economic and social stress, coupled with restrictive movement and social isolation measures.¹⁵

Women in the Labour Force

In Jamaica, there was an increase in the unemployment rate from 7.7 percent in 2019 to 8.4 percent in 2020, coupled with a decrease in employment among persons 15+ years from 61.5 percent in 2019 to 58.8 percent in 2020.¹⁶ In 2019, women (9.9 percent) had a higher unemployment rate than men (5.8 percent).¹⁷ In 2020, both men and women experienced an increase in unemployment, but the unemployment rate for women (13.0 percent) remained higher than that of men (8.6 percent).¹⁸ In comparison, in 2019, men (69.0 percent) had a higher employment rate than women (54.3 percent).¹⁹

Table 1 shows the number of men and women employed and outside of the labour force in October 2019 (before the pandemic) and in October 2020 (during the pandemic). Data shows that among those persons who were employed, there was a 7.4 percent decline in the number of persons employed from October 2019 to October 2020, coupled with a 6.8 percent increase in the number of persons outside of the labour force during the same time frame. More specifically, there was a 6.1 percent decline in the number of men employed from October 2019 to October 2020, compared to a 9.0 percent decline in the number of women employed during the same time frame. At the same time, there was an 8.0 percent increase in the number of men outside the labour force from October 2019 to October 2020, compared to a 6.0 percent increase in the number outside the labour force during the same time frame.

	October 2019 (Pre-pandemic)			October 2020 (During pandemic)		
	Men	Women	Total	Men	Women	Total
Employed	682,800	565,600	1,248,400	641,300	514,500	1,155,800
Outside the labour force	298,000	443,500	741,500	321,600	470,000	791,600

Source: Statistical Institute of Jamaica (STATIN)

13 UN Global Compact. Gender Equality. Retrieved from: [Gender Equality | UN Global Compact](#)

14 Ibid, 2016, p. 16.

15 UN Women (2020). *Policy Brief: The Impact of Covid-19 on Women*. UN Women: NY, NY, USA.

16 International Labour Organization, ILOSTAT databased. Retrieved on 17 June 2020 from: [Unemployment, total \(% of total labor force\) \(modeled ILO estimate\) - Jamaica | Data \(worldbank.org\)](#)

17 International Labour Organization, ILOSTAT databased. Retrieved on 17 June 2020 from: [Employment to population ratio, 15+, total \(%\) \(modeled ILO estimate\) - Jamaica | Data \(worldbank.org\)](#)

18 Statistical Institute of Jamaica (STATIN). COVID-19 Affects number of employed persons. Retrieved from: <https://statinja.gov.jm/>

19 International Labour Organization, ILOSTAT databased. Retrieved on 17 June 2020 from: [Unemployment, total \(% of total labor force\) \(modeled ILO estimate\) - Jamaica | Data \(worldbank.org\)](#)

Additional data revealed that 66 percent of employed women worked in jobs that barely afford them the opportunity to earn more than a minimum wage, and women are employed primarily in the informal economy.

Although the number of women in managerial positions has reached 59.3 percent in Jamaica in recent years²⁰, only 33.0 percent of top executives are women²¹ and 38.2 percent of businesses are women-owned.²² Gender inequities in Jamaica have limited the ability of women to access financing for their business which has created additional challenges and barriers for women entrepreneurs; this is a reality globally; it is not unique to Jamaica.

In 2014, a study conducted by the Multilateral Investment Fund (MIF) of the Inter-American Development Bank (IDB) found that women entrepreneurs in LAC received financial support for their businesses mainly from their families or spouse. Other sources of funding were personal savings and, in some cases, the Caribbean Development Bank (CDB), where women can apply for loans specifically for women-owned businesses.

During the COVID-19 pandemic, the ability to access loans and financing worsened, at a time when more support was needed by women in business and women entrepreneurs in Jamaica. As a result, many women entrepreneurs faced challenges or difficulties finding working capital solutions to navigate liquidity shocks during the pandemic.

The closure of schools during the pandemic has also had a significant impact on working women and companies. When the schools initially closed on 13 March 2020, there was little time to prepare and women's domestic and care responsibilities (child and elder care responsibilities) in the home and family significantly increased. With schools and care facilities closed, women are taking on additional care responsibilities, and society's reliance on women and girls in informal and formal care structures has been amplified.²³ In Jamaica, while a targeted number of schools re-opened in November 2020 and a few more in January 2021, the onset of the second wave of COVID-19 cases led again to immediate closure of schools across Jamaica.

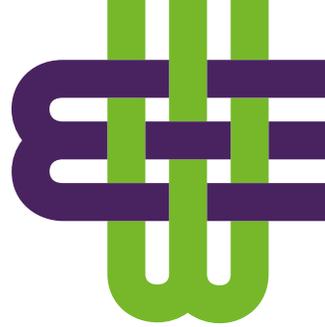
The cultural, economic, social and political factors that undermine women's position in Jamaican society is the environment in which UN Women and the ILO are implementing the Win-Win Programme and the WEPs, which has also been impacted by the COVID-19 global pandemic. Initiatives pursued by the private sector and civil society under the aegis of the Win-Win Programme aim to promote gender equality and women's empowerment and can have a positive impact on women's lives, enabling women in business and women entrepreneurs to effectively navigate changes and challenges brought about by the COVID-19 global pandemic.

20 International Labour Organization (2015). *Women in Business and Management Gaining Momentum, Abridged Version of the Global Report*. International Labour Office. Geneva. Retrieved from: https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_334882.pdf. Page 19.

21 International Labour Organization (2018). *Gender at Work in the Caribbean Country Report: Country Report for Jamaica*. ILO Office for the Caribbean: Geneva, Switzerland. Retrieved from: [Gender at Work in the Caribbean: Country Report for Jamaica \(ilo.org\)](https://www.ilo.org/public/---dgreports/---dcomm/---publ/documents/publication/wcms_544882.pdf)

22 Saner, R. & L. Yiu (2019). Jamaica's development of women entrepreneurship challenges and opportunities. *Public Administration and Policy*, Vol. 22, No. 2, pp. 152-172. Emerald Insight. Retrieved from: <https://www.emerald.com/insight/content/doi/10.1108/PAP-09-2019-0023/full/html>

23 UN Women (2020). *COVID-19 and Gender Equality: A Call to Action for The Private Sector*. UN Women: New York, NY, USA. Retrieved from: [COVID-19 and Gender Equality: A Call to Action for the Private Sector | WEPs](https://www.unwomen.org/en/news/stories/2020/04/covid-19-and-gender-equality-a-call-to-action-for-the-private-sector)



METHODOLOGY

Purpose

This study was designed to focus on the socioeconomic impacts of COVID-19 on women in business and women entrepreneurs in Jamaica. The aim was to focus on the impacts of the COVID-19 pandemic on signatories of the WEPs and non-signatory women-led businesses and businesses with women in key executive leadership positions. This study also highlights initiatives taken by companies in Jamaica to mitigate the impacts of the COVID-19 pandemic on women employees and showcase good practices to support women.

Selection of Companies

The following criteria were used to select companies and associations that have initiatives that are supporting women's empowerment amid the COVID-19 pandemic. Company and organizations' initiatives had to meet one or more of the following criteria:

- Focuses on gender equality, diversity and inclusion
- Reflects a diverse range of companies in terms of industry or sector, company size, workforce demographic composition, headquarter (HQ) location, and region(s) of operation to name a few
- Implemented an inclusive response and recovery initiative during COVID-19
- Exhibits emerging, innovative, comprehensive and/or extensive actions
- Evidenced with clear business, social, and/or economic impacts for women and their families, employers, communities, and economies

A total of 29 companies and associations participated in this study, including both female- and male-led companies that were signatories to the WEPs. The sample also included small, medium and large companies. All of the companies were in the formal private sector (see Annex A for a list of companies and associations sampled). This is important because companies in the private sector are able to pursue mitigation strategies that specifically benefit women employees; these would not be available to the majority of women working in the informal economy, who face exacerbated economic and social insecurities.

Data Collection

To assess company and organization-led initiatives to support women and the wider workforce to navigate the negative impacts of the COVID-19 pandemic, an *Impact Study Template* was developed and used to guide in-depth interviews and focus group discussions with women business owners and women executives. The assessment framework and data collection tool were informed by two UN Women documents - *Bridging the Gap: Emerging Private Sector Response and Recovery Measures for Gender Equality amid COVID-19*²⁴ and *Strengthening Support for Women Entrepreneurs in COVID-19 Response and Recovery*.²⁵

The Impact Study Template focused on five thematic areas, including:

1. Approaches to creating an enabling environment, including legal and policy considerations (e.g., government policies; flexibility, well-being and family-friendly policies; and, policies aimed at preventing gender-based violence)
2. Access to information, skills and knowledge, including the use of digital technology and platforms
3. Access to markets, including strengthening inclusive supply chains and support for women-led businesses
4. Access to financial services
5. Access to networks

Data Analysis

The analysis focused on differences in approaches and strategies, and initiatives and policies of companies and associations, and their impacts on women. An intersectional lens was also used to capture the diverse experiences of women with different backgrounds, identities and abilities. Data was supplemented with information from a desk review when possible.

Findings from this study reveal good practices and lessons learned, particularly related to response and recovery practices of companies and organization taken during the COVID-19 pandemic, particularly those that were aligned with the WEPs. These good practices and lessons learned provide a basis to build forward in a way that promote gender equality and women's empowerment in business.

24 UN Women and International Finance Committee (2020). *Bridging the Gap: Emerging Private Sector Response and Recovery Measures for Gender Equality amid COVID-19*. UN Women: New York, NY, USA. Retrieved from: [Bridging the Gap: Emerging Private Sector Response and Recovery Measures for Gender Equality amid COVID-19 | WEPs](#)

25 UN Women (2020). *Strengthening Support of Women Entrepreneurs in COVID-19 Response and Recovery: Advocacy Tool*. UN Women: New York, NY, USA



INSIGHTS FOR A GENDER-SENSITIVE COVID-19 RECOVERY IN JAMAICA

Creating an Enabling Environment

In general, there are three approaches that companies and associations have taken to create an enabling environment for their employees and to ensure their approaches are gender-sensitive during the COVID-19 pandemic. These three approaches include: developing government policies; providing flexibility, well-being and family friendly policies; and practices to prevent violence against women. Each of these are explained in the sections that follow.

Government Policies

Although Jamaica has a National Policy on Gender Equality (NPGE, 2011), implementation and monitoring of the strategic objectives and initiatives of the NPGE is lacking. In addition, although the Government of Jamaica activated various initiatives to provide relief from the negative impacts of the COVID-19 pandemic on households and communities, there was no discernible gender lens applied in the design or implementation of these relief initiatives. In fact, the majority of business executives who participated in this study revealed there has been little to no government support during the COVID-19 pandemic for their specific sectors and/or companies.²⁶

Only the Business Process Outsourcing (BPO) sector reported that the government responded relatively quickly to changing relevant laws for Special Economic Zones (SEZs) to enable BPO companies to re-locate staff according to COVID-19 social distancing protocols. This essentially allowed the SEZs to operate outside of their original demarcated geographical areas so that BPOs could utilize hotel rooms for staff to work out of or equip the homes of staff to continue to operate effectively. The Business Process Industry Association of Jamaica (BPIAJ) led on this clear advocacy drive as a means to enable member companies to stay open and the industry to survive.

The lack of a timely government response to change the laws for publicly listed companies to be able to hold annual general meetings electronically has been a concern of the Jamaica Stock Exchange (JSE) and its 85 listed companies.²⁷ To date, the JSE has sought to work around that delay by going to the Supreme Court in a joint action with a block of listed companies every few months to gain permission to hold their annual general

26 While the Caribbean Community of Retired Persons (CCRP) did note that the government provided some financial support for the elderly vis-à-vis 'care packages', companies reported no other significant support from the Government.

27 Retrieved from: [Flat performance of stock market in 2021 \(jamaicaobserver.com\)](https://www.jamaicaobserver.com)

meetings via an internet-enabled platform. This approach has been costly to both the JSE and companies, but has been critical to maintaining good governance and oversight in these entities.

Jamacia and other countries in the region would benefit from developing policies that address the specific needs of all women entrepreneurs. This coordination can be supported through the creation of dedicated working groups or multi-stakeholder forums and policy design processes that cascade across different levels of government. In this way, governments can work to scale-up national policies, foster collaboration and share good practices around gender equality and women's empowerment to drive inclusive growth and development.

To ensure a whole-of-government approach, government leaders can ensure both vertical collaboration (ensure that women entrepreneurs are prioritized at all levels of government and all stages of policy and programming development) and horizontal collaboration (ensure that ministers from different sectors work together to support women entrepreneurs). Ministries that can benefit from working together include:

- Ministry of Education, Youth and Information
- Ministry of Labour and Social Security
- Ministry of Economic Growth and Job Creation
- Ministry of Industry, Commerce, Agriculture and Fisheries
- Ministry of Science, Energy and Technology
- Ministry of Culture, Gender, Entertainment and Sport
- Ministry of Foreign Affairs and Foreign Trade
- Ministry of Finance and the Public Service
- Ministry of Local Government and Community Development

Each of these ministries has a role to play and can contribute to and benefit significantly from working together to support women in business and women entrepreneurs. This type of collaboration minimizes gaps and fragmentation in policy and programme development and strengthens implementation.

A whole-of-government approach would also enable the government to strengthen data collection and analysis, particularly disaggregated data (e.g., gender, age, sector, industry to name a few), and reporting on national, regional and global indicators. Data can be used to develop evidence-based national policy frameworks and action plans with measurable goals and targets (e.g., a Women's Entrepreneurship Policy), accompanied by an implementation strategy with a dedicated team and budget. Data can also be used to monitor patterns and trends, and identify gaps and bottlenecks.

FLOW Jamaica's³¹ employee engagement activities amid the pandemic included online yoga, fitness classes, wine tasting, bingo evenings and more. FLOW Jamaica also offered counselling sessions to support persons to better cope amidst the fears and isolation during the pandemic. In addition, managers checked in with employees, not just for work, but on a personal basis to support employee's mental health and well-being. SoHo Boutique and Pure National were also proactive in this way.

Island Grill, JMMB Group and Nestlé Jamaica have also provided their employees with access to counselling services during the pandemic. Employees are entitled to a number of sessions with a professional counsellor outside of the workplace to discuss personal and/or professional matters, and are guaranteed confidentiality. JMMB Group also created an online wellness portal for employees addressing new needs related to the pandemic and support systems for mental health and well-being. Box 2 provides examples of JMMB Group symptom response protocols for 'at home' and 'at work'.

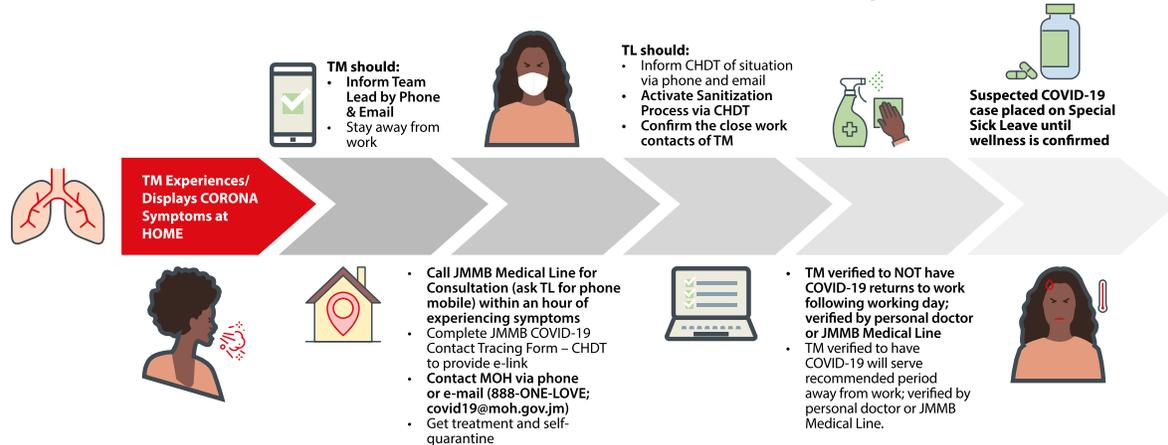
Some companies have also put in place relevant policies to enable effective work from home capability by employees. This includes: Chocolate Dreams; Facey Law; First Global Bank (FGB); FLOW Jamaica; General Accident Insurance Company; Internet Income Jamaica; Jamaica Manufacturers and Exporter Association (JMEA); JMMB Group; the JSE; Nestlé Jamaica; POW Social Media; ProComm Limited; Private Sector Organization of Jamaica (PSOJ); Red Stripe; and Seprod Jamaica. Companies, such as Island Grill and ProComm Limited, have also developed policies to support additional paid sick leave and health insurance for COVID-related infections and quarantine. A review of the demographic composition of many of these companies revealed there is gender demarcation by sector or type job. Companies in the services industry tend to be 75 to 85 percent female; these types of jobs have been better suited to be converted from working from the office to work from home, once sufficient policies and supporting tools were put in place. These policies must be supported by effective protocols to satisfy the company's people objectives and to provide support and clarity for employees.

For companies in the manufacturing and food services sectors (e.g., Carita Jamaica, Island Grill, Lifespan, Nestlé Jamaica, Pure National, Seprod Jamaica and Sankhard Springvale, and Swypz), a hybrid approach of work from home for non-line staff and more flexible or staggered work hours for line staff was used to reduce the amount of time spent in transit (as reported by the JMEA and other companies). Several of these companies have also provided subsidized transportation to and from work to ensure staff can safely commute without taking public transportation; reducing exposure to COVID-19.

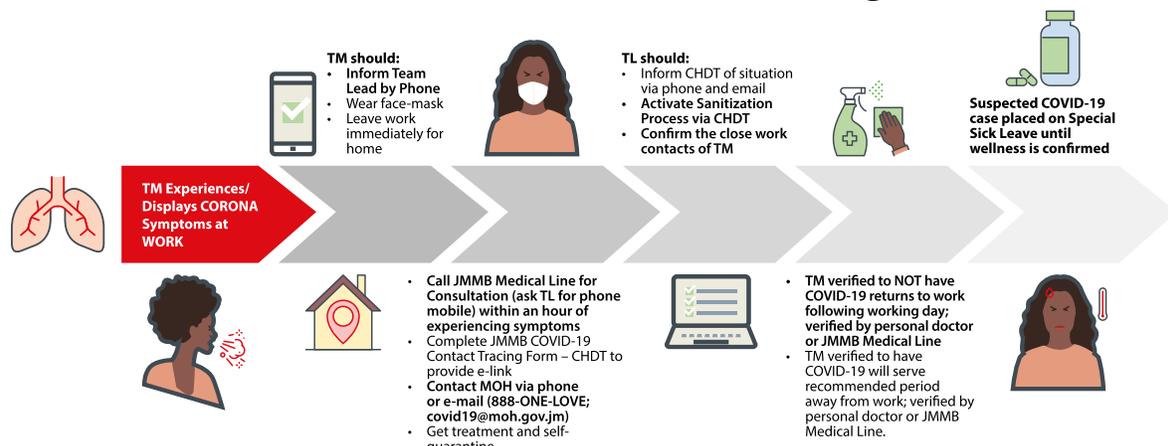
31 FLOW Jamaica is a provider of integrated telecommunication services.

Box 2. JMMB Group Symptom Response Protocols for 'At Home' and 'At Work'

SYMPTOM RESPONSE PROTOCOL @ HOME



SYMPTOM RESPONSE PROTOCOL @ WORK



QUESTIONS ABOUT SEPROD AND COVID-19?

**CALL/TEXT/WHATSAPP
HR-SUPPORT HOTLINE**

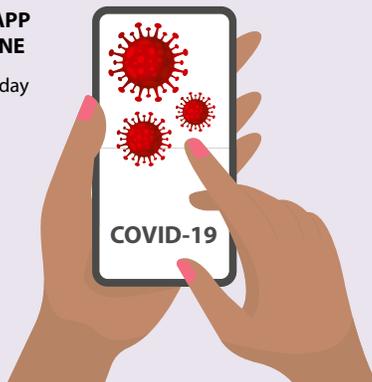
Days: Monday to Saturday

Time: 8 AM to 8 PM

Contact Numbers:

- 876-395-5910
- 876-360-1812
- 876-410-7007
- 876-551-9193
- 876-447-7091
- 876-429-2658
- 876-388-3919

Special Cases Will Be Facilitated After 8 PM



Some companies also set up internal helplines to support mental health, well-being and explicit operational support and to enable robust contact tracing so that they could manage any potential outbreaks. The image offers one example from Seprod Jamaica.

Companies like Nestlé Jamaica further adapted their 'Flexible Work Arrangements Policy' to give guidance on when electronic meetings can be held to enable employees working

from home (in this case, mostly women). This policy enabled mothers to work from home so that they could support their children with remote learning/online education. This approach was supported by training in managing for productivity and outputs, with less reliance on monitoring hours worked.

Other companies that have women on their line staff, working in the office found that most of the women activate their 'support network or village' to help care for and support their children at home with remote learning/online education. In a few companies, such as Chocolate Dreams and Island Grill, they staggered the work shift hours for some women employees so that they could take care of domestic and care responsibilities, including support children's remote learning/online education.

Companies such as Carita Jamaica, FLOW Jamaica, JMMB Group and the JSE used to have workplace child day care services (nurseries and/or after-school day care) for team members; however, during the pandemic they could no longer offer such services, so managers were mandated to determine how best to manage outputs versus time spent at work while team members who are primary caregivers do their best to manage childcare responsibilities.

Box 3. Good Practices: Flexibility, Well-Being and Family-Friendly Practices

Companies can look at good business practices that are family-friendly and allow employees flexibility in working hours and opportunities to work from home that encourage well-being. Good practices include:

- Offer wellness initiatives that are accessible to all employees with different lifestyles and health needs, and who work and live-in different locations.
- Provide various tools to support the mental health and well-being of all employees, including access to telemedicine, psychological support and therapy, guided meditation, and the creation of virtual support groups.
- Promote disconnecting from electronic devices at the end of the workday to ensure that those working from home have a healthy work-life balance, and establish expectations on working hours to ensure that there are clearly defined times for work and rest that are tailored to worker schedules and needs.
- Where internet bandwidth permits and employees feel comfortable, request video rather than audio meetings with remote workers so that managers can check on the physical and mental well-being of their staff and develop better social connections with their staff.
- Establish an environment of trust and transparency and have senior leaders and supervisors communicate openly and often with employees.
- Remind leaders, managers and staff to be kind and compassionate, and demonstrate that they understand that these are unprecedented times.

Practices to Prevent Violence Against Women

Violence against women (VAW) is a pervasive violation of human rights and a global public health problem of epidemic proportions. Globally, more than 1 out of 3 or 35 percent of women have experienced either physical violence and/or sexual violence by an intimate partner and/or sexual violence by a non-partner in their lifetime.

In Jamaica, more than 1 in 4 women or 28 percent of women ever experienced intimate physical violence and/or sexual violence.³² Gender-based violence has increased exponentially as the COVID-19 pandemic has deepened economic and social stress, coupled with restrictive movement and social isolation measures.³³

VAW is recognized as both a cause and consequence of gender inequality, and is a major obstacle to women's enjoyment of their full participation in the labour force, economy and society. There is no single factor that causes VAW; rather, there are a combination of elements operating at individual, family, community and institutional levels that perpetuate and reinforce gender discriminatory and biased attitudes, norms and practices that contribute to the pervasive imbalance of power that exists between men and women within society and contributes to VAW.

VAW manifests in various forms of physical, sexual, psychological and economic violence that occur in public and private spaces, including workplace sexual harassment and gender discrimination.³⁴ VAW undermines the mental and physical health and well-being of women and can have a negative impact on their long-term sense of safety. VAW also has serious implications for the development and advancement of women, and their contribution to the economy. VAW is not a new phenomenon in Jamaica, but has deep roots in the patriarchal traditions and customs that have long-shaped Jamaican society.

VAW increased exponentially as the COVID-19 pandemic has deepened economic and social stresses for families, coupled with restricted movement and social isolation measures. Many women have been forced to 'lockdown' at home with their abusers, at the same time that essential services to support survivors of gender-based violence have been disrupted or made inaccessible.³⁵

In an effort to support workers and employees during the COVID-19 pandemic, companies and organizations have a moral and financial obligation to take steps to address, prevent and mitigate VAW. This is especially important given that VAW is associated with missing work, lost productivity, lost wages and earnings and missed promotions to name a few. In addition, VAW negatively impacts the health and well-being of women and their families.³⁶

VAW is defined as “all acts of gender-based violence that result in, or are likely to result in, physical, sexual, psychological or economic harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or private life.”

1993 Declaration on the Elimination of Violence against Women

32 Williams, C.W. (2016). *Women's Health Survey 2016 Jamaica*. Statistical Institute of Jamaica, Inter-American Development Bank and UN Women: New York, NY, USA.

33 UN Women (2020). *Policy Brief: The Impact of Covid-19 on Women*. UN Women: NY, NY, USA.

34 International Finance Corporation (2020). *COVID-19 and Gender-Based Violence: Workplace Risks and Responses*. IFC: Washington, DC, USA. Retrieved from: [COVID-19 and Gender-Based Violence: Workplace Risks and Responses \(ifc.org\)](https://www.ifc.org/covid-19-and-gender-based-violence-workplace-risks-and-responses)

35 UN Women (2020). *The COVID-19 Shadow Pandemic: Domestic Violence in the World of Work – A Call to Action for the Private Sector*. UN Women, New York, NY, USA. Retrieved from: [The COVID-19 Shadow Pandemic: Domestic Violence in the World of Work - A Call to Action for the Private Sector | WEPS](https://www.unwomen.org/en/digital-library/publications/2020/05/the-covid-19-shadow-pandemic-domestic-violence-in-the-world-of-work-a-call-to-action-for-the-private-sector-weps)

36 UN Women (2020). *The COVID-19 Shadow Pandemic: Domestic Violence in the World of Work – A Call to Action for the Private Sector*. UN Women, New York, NY, USA.

The PSOJ held workshops supporting Human Resources (HR) Managers of member companies to understand and recognize VAW during the COVID-19 pandemic. In these workshops, managers were introduced to tools and resources to identify and address VAW within their companies.

This study revealed that practices to prevent VAW is an area that has not been addressed by many companies and organizations; it is one of the less developed areas for creating an enabling environment for women in business and women entrepreneurs. At the same time, however, there are good practices adopted by companies and associations that have been identified globally (see Box 4).

Box 4. Good Practices: Prevention of VAW

Companies can look at good practices to prevent VAW that have been adopted by companies and organizations globally. Good practices include:

- Ensure commitment from senior management to achieve company-wide compliance with policies to ensure workers' rights and protection from any situation of violence, abuse, harassment and/or discrimination.
- Put in place a clear and strongly worded policy on VAW or gender-based violence, outlining definitions, actions, and remediation measures; then train employees from across the company to implement this policy and identify a first point of contact for employees who are affected by VAW or gender-based violence.
- Provide employees with information on support services for VAWG survivors that operate autonomously and are independent from the influence of company management.³⁷
- Act promptly to investigate and resolve all issues of sexual harassment and gender discrimination in the workplace, and do so in a safe and confidential manner. Ensure that any disciplinary actions taken are based on the outcome of an investigation and proportionate to the impacts of VAW in the workplace.³⁸
- Encourage, train and support bystander interventions so that those who witness an incident of sexual harassment, either inside and outside of the workplace, can take steps to protect or remove the target from the situation and address the harasser or help to defuse the situation.³⁹
- Ensure that all decisions about restructuring and/or downsizing are made by a gender-balanced and diverse committee, and is done in a transparent way to reduce the discretion of individual managers; thus, reducing the likelihood of quid pro quo sexual harassment.
- Ensure workplace support and safety measures are available and provided to VAW survivors who work remote (e.g., introduce a safety code or hand signal to trigger emergency help).⁴⁰

37 International Finance Corporation (2020). *COVID-19 and Gender-Based Violence: Workplace Risks and Responses*. IFC: Washington, DC, USA.

38 Ibid, 2020.

39 UN Women (2020). *Women's Empowerment Principles. Tackling Sexual Harassment in the World of Work*. Retrieved from: [WEPs_GUID-ANCE_Sexual_Harassment.pdf](#)

40 UN Women (2020). *The COVID-19 Shadow Pandemic: Domestic Violence in the World of Work – A Call to Action for the Private Sector*. UN Women, New York, NY, USA.

Access to Knowledge, Information and Technology

In general, there are two approaches that companies and associations have taken to ensure their employees have access to knowledge and information, and are able to develop the skills they need to work remotely. This includes increasing capacities and abilities to use digital technology and platforms, and digital marketing and social media. Each of these are explained in the sections that follow.

Use of Digital Technology and Platforms

Globally, the COVID-19 pandemic has significantly impacted work environments. Having access to reliable and affordable digital technology and internet services is essential to ensuring livelihoods and to sustaining and stimulating continued economic growth for companies and associations during the COVID-19 pandemic; in fact, commercial activities have shifted to predominately online in the formal sector. In Jamaica, 48 percent of households are headed by women (oftentimes female-headed households are single parent households) so ensuring equitable access to affordable and reliable digital technology and internet services is imperative.

The pandemic has widened existing digital divides between the formal and informal sectors, as well as people who are economically secure and those who are economically insecure or disadvantaged⁴¹, particularly since business, education and daily interactions have moved online. Ensuring widespread access to digital technology allows women employees and business owners to remain productive while working from home, and helps women entrepreneurs to future-proof their businesses.⁴²

Both WEPs and non-WEPs companies and associations have provided their employees with laptops or desktop computers (and have even delivered them to their homes), virtual private network (VPN) keys, and modems and dongles for internet access to support work from home policies and practices, and make them effective. In some cases, companies have upgraded broadband internet services in employees' homes based upon work requirements.

Companies and associations have also updated their policies and procedures or created new policies and procedures to allow for electronic signatures for authorization, and have adopted collaborative software that enable teams to work together and engage with clients, and to provide and receive feedback. Several companies have experienced significant challenges implementing such policies, procedures and software, but with consistent and constant communication have been able to overcome the challenges and perform effectively in this way. Some companies had to train their employees to use these newly developed processes. For instance, General Accident Insurance Company, FGB, FLOW Jamaica, JSE, Nestlé Jamaica, ProComm Limited and Swypz all made significant changes in this area to facilitate work from home policies. Organizations such as BPIAJ, PSOJ and JMEA also shifted their work processes and how they supported member companies.

41 **Economically disadvantaged** individuals are those socially disadvantaged individuals whose ability to compete in the free enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same business area who are not socially disadvantaged.

42 UN Women and International Finance Committee (2020). *Bridging the Gap: Emerging Private Sector Response and Recovery Measures for Gender Equality amid COVID-19*. UN Women: New York, NY, USA.

Since most of these companies and associations were using digital technology and platforms, to varying degrees, prior to the spread of COVID-19, in general, there was not a significant expense to implement the use of digital technology and software to support employees to work from home. However, the cost of internet access by way of dongles and security technology of VPNs were an additional cost, but this cost has been offset in most cases as these companies and associations no longer have to provide lunch for staff at work and there are reduced operational expenses at the office.

POW Social, an online internet marketing company, made a pivot amid the pandemic to provide social media support and streaming services for clients in Jamaica. There was a consistent concern regarding poor internet connections throughout the country that could affect the company's deliverables; however, POW Social mitigated this challenge by ensuring employees had sufficient mobile network data as a backup.



CEO, Thalia Lyn distributing tablets © Island Grill Photo

Companies reported that a majority of women employees were able to manage and support their children's remote learning/online education using electronic devices available in their homes. Some companies reported that managers were aware that employees' children were using company-issued computers for school work, but did not forbid this practice given the dynamics of the pandemic. Several companies also provided electronic devices for children of employees (e.g., FGB) and children in the communities (e.g., JSE, PSOJ, Red Stripe, JMMB Group, Seprod Jamaica) who needed access to technology for school work. For instance, when Island Grill learned that employees were lending

their smart phones to children for school and commuting to work without any communication devices, the company provided more than 80 tablets to employees.

Some companies, such as Internet Income Jamaica, Mailpac Local, POW Social and Sisters Ink have grown significantly as the majority of their work is done online and delivery of client services is digitally-enabled. For instance, Sisters Ink, a business support entity, conducts client consultations via online platforms and developed business and operational plans to leverage a network of experts across Jamaica and work through implementation via coaching online. Sister Ink employees no longer work out of a 'brick and mortar' office, but instead work from home, reducing some of the company's overhead expenses.

Mailpac Local, an e-commerce platform that provides online orders for groceries, home goods, office supplies and electronic devices, which are delivered directly to one's home, has seen a 200 percent growth in their business as a result of the pandemic, and continues to hire more women to drive its frontline sales. In addition, Internet Income Jamaica, a training and education provider for learners in Jamaica and around the world to leverage the internet to earn money in the global economy, has grown significantly since the start of the pandemic, with increased interest from individuals hoping to earn money online. Currently, all of Internet Income Jamaica's trainers and 82 percent of its students are women.

Use of Digital Marketing and Social Media

Since the start of the global pandemic, there has been a significant increase in use of social and digital media and other online platforms for marketing and sales. Retail companies such as Chocolate Dreams, Mailpac Local, SoHo Boutique and Swypz have increased their use of social and digital media and online platforms to market and sell their goods. Members of the Jamaica Network of Rural Women Producers (JNRWP) have also leveraged social and digital media platforms, such as WhatsApp, to promote their farming and support sales. These companies and organizations have increased online sales of clothes, office supplies and groceries, and have been able to deliver business planning advice via Zoom and Google applications. (e.g., Google Docs)



© Soho Boutique

While some companies have seen some fall-off in business, women-led businesses, such as Chocolate Dreams, Facey Law, POW Social and ProComm Limited have diversified their clientele amid the pandemic and found that updating their website and social media platforms to market their services helped to shift their business from a brick-and-mortar location to effective online platforms.

In the Caribbean Community of Retired Persons (CCRP) there are over 10,000 members, of which 80 percent are women. The majority of members engage via Facebook and other online platforms for e-seminars on 'how to earn during COVID-19', 'how to do online banking', 'keeping well for seniors' and more.

Box 5. Good Practices: Improving Access to Knowledge, Information and Technology

Companies can look at good practices to improve employees' access to knowledge and information, and the use of technology in business and work. Good practices include:

- Provide technology and digital tools, coupled with trainings to enable all employees to stay connected and engaged through regular communications.
- Ensure that the technology provided can reach and work within the communities being served. Given that 48 percent of households in Jamaica are female-headed households, affordability of technology will disproportionately impact women.
- Support suppliers and entrepreneurs, especially women-led micro, small and medium enterprises (MSMEs), through training and subsidized digitalization efforts, including access to e-commerce platforms.

Access to Markets

In general, the approach taken by companies and associations to access markets has been to strengthen inclusive supply chains and support for women-led businesses. The COVID-19 pandemic has disrupted global supply chains; which has affected women's work at every level along value chains (a value chain is a set of activities

that a firm operating in a specific industry performs in order to deliver a valuable product, such as goods and/or service, for the market). At the same time, COVID-19 related shutdowns have led to a slump in demand from both consumers and businesses.⁴³ Even as economies re-open and begin to return to pre-pandemic levels, access to COVID-19 vaccinations, coupled with the impacts of different waves of the COVID-19 virus, make this a challenging and continuously uncertain time for many countries.

Globally, women-led MSMEs have been the hardest hit. A worldwide survey of nearly 600 small to medium enterprises (SMEs) found that between April and June 2020, 84 percent of women-led SMEs had seen a serious drop in their sales due to the pandemic.⁴⁴ In addition, extending payment terms (i.e., how long it takes for the supplier to be paid), delaying payments for products or services already supplied, and cancelling contracts were cited as problems by nearly 50 percent of women-owned businesses that were experiencing financial challenges due to the pandemic.⁴⁵

Larger companies and financial institutions can implement solutions to help women-led SMEs recover from the pandemic, and in doing so, potentially lower risks within supply chain ecosystems. For instance, Chocolate Dreams, a small business in Jamaica, uses the power of procurement to support other women-led businesses as their suppliers. This includes:

- 'Pure Chocolate' – beans to bar entity that is run by a wife and husband team
- 'Perfect Batch' – led by a woman
- 'Every Frilly Thing' – special packaging company that is led by a woman
- 'Cake Box Jamaica' – led by a woman



The JNRWP has helped women farmers gain access to funding and grant opportunities, and has offered workshops aimed at sharing good practices for using chemicals and performing soil testing. The JNRWP has access to 150 acres of land for leasing; within the past year, it has leased 25 acres to women farmers. A focus group discussion with JNRWP participants indicated that they have seen more women farmers and labourers interested in being hired for work. They also reported that women farmers and labourers are more likely to show up on time and work longer hours on a task.

When airlines stopped flying to Jamaica in March 2020, Carita Jamaica had to decide whether or not to charter their own planes to continue shipping internationally. Instead, the company chose to significantly increase their international shipping by sea. Carita Jamaica expanded their shipments by sea from one shipping container per week prior to the pandemic to up

43 Meester, J. & M. Ooijens (2020). *CRU Policy Brief: COVID-19 Impact Value Chain – Conceptual Paper*. Clingendael: Netherlands Institute of International Regions. Retrieved from: [Conceptual paper COVID-19 Impact on the Value Chain June 2020.pdf \(clingendael.org\)](https://www.clingendael.org/publications/conceptual-paper-covid-19-impact-on-the-value-chain-june-2020)

44 WEConnect International (2021). *The Impact of COVID-19 on Women Business Owners*. Retrieved from: [COVID Infographic Q3.indd \(media-weconnectinternational-org.s3.amazonaws.com\)](https://www.weconnectinternational.org/s3.amazonaws.com/media-weconnectinternational-org.s3.amazonaws.com/COVID+Infographic+Q3.indd)

45 International Finance Corporation (2020). *COVID-19 and Gender Equality: Six Actions for the Private Sector*. IFC: Washington, DC, USA. Retrieved from: [202011_IFC_GuidanceNote_COVID19_Gender+B.pdf https://www.ifc.org/wps/wcm/connect/topics_ext_content/ifc_external_corporate_site/gender+at+ifc/resources/covid+and+gender+actions+for+the+private+sector](https://www.ifc.org/wps/wcm/connect/topics_ext_content/ifc_external_corporate_site/gender+at+ifc/resources/covid+and+gender+actions+for+the+private+sector)

to three shipping containers per week during the pandemic. Carita Jamaica has since doubled its revenue and are hoping to expand into other areas of business as a result. In addition, the company is working to include more women farmers into its supply chain for the export market.

Box 6. Good Practices: Access to Markets

Companies and organizations can look at good practices on improving women-led MSMEs access to markets:

- Set targets and strategically utilize procurement policies to be supportive of women-led businesses in the supply chain.
- Ensure suppliers are paid on time and where possible reduce the number of days for payment to enable stronger cash flow and working capital for the women-led SMEs.
- Promote supplier development programmes and work with diverse suppliers to boost their performance through education and mentoring, collaboration among suppliers, and identifying promising suppliers to meet current and future procurement needs.

Access to Financing

The private sector can deepen collaboration with the public sector and CSOs to develop robust financial solutions for companies hard-hit by the COVID-19 pandemic. Since the spread of COVID-19, many banks in Jamaica designed programmes to alleviate the pressure on companies and individuals to repay loans and other types of debt-financing. Yet, there was not significant innovation in the private sector to match loans/grants or explore opportunities to work with development lenders and other financial institutions to offer a combined capital product relevant to the companies or specifically to women-led businesses.

In this study, this area proved the most problematic for nearly all respondents. The only exceptions were the companies that had cash flow positive parent companies or had a cash flow buffer, such as Terra Nova All Suites Hotel and the larger blue-chip companies. Given that most entities were SMEs, access to financing has been particularly difficult; in fact, 92 percent of the respondents in this study did not receive any outreach from their financial institutions (i.e., banks) regarding re-structuring of loans or offering working capital facilities to bridge the gap. Also, JMEA reported that only 10 percent of their member companies that needed financial support from the banks, actually received financial support.

In August 2020, after one woman entrepreneur made a business plan presentation to seek a loan, she was told by a banking officer that “the bank’s risk department are all men, so the next time you come to present don’t wear a dress, wear a skirt.” Another woman business-owner who had been a long-standing client of a particular bank for over 20 years and had expanded and owned two spas, was disappointed at the rigidity and non-responsiveness of her bank to the challenges she was facing. This was particularly aggravating since this woman business-owner was awarded ‘Woman Entrepreneur of the Year’ by the bank.

Some women entrepreneurs even refused to pursue deep banking relationships due to negative experiences and their overall perceptions of the banks. One woman entrepreneur who had been in business for over 30 years and ran one of the top boutiques in Kingston ran her business out of cash flow and ran up her credit card in an effort to finance her business.

The Women's Entrepreneurship Network – Caribbean (WEN-C) established a 'partner system' to provide members with financing at critical times to support working capital. Based on testimonials from WEN-C members, support through the creative and culturally relevant 'partner system' was very much appreciated and enabled companies to keep going and remain in business. The amount of financing WEN-C members received was relatively small (\$70,000 JMD/\$460 USD), but critical for recipients. WEN-C is looking to partner with a like-minded financial or development entity and expand this initiative and increase the pool of funds available to WEN-C members.

JNRWP members also reported frustration with the formal banking system. They felt the formal banking system was set up to frustrate farmers, rather than help them. Members of this association noted that where funds are available for financing to access those funds you need to have a business account open at the bank. In order for the bank to open a business account for the farm, the farm has to have finances and to have been operating for number of years; therefore, new and young farmers were essentially stuck financing growth out-of-pocket or through investments or small loans from family and friends.

Box 7. Good Practices: Access to Financing

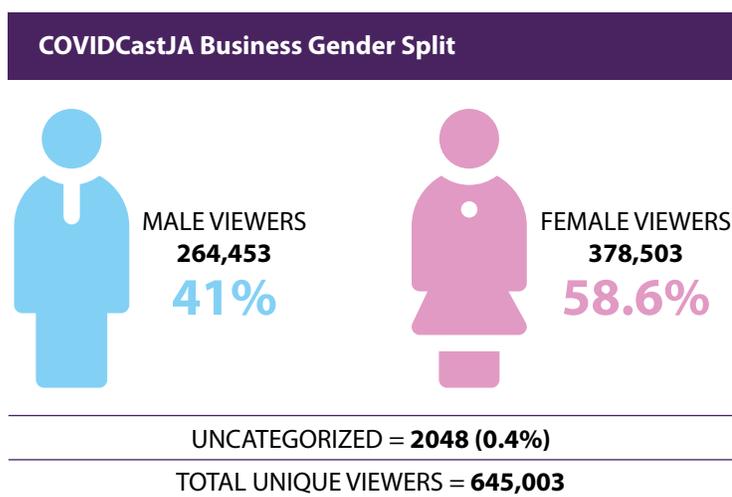
Companies and organizations can look at good practices on improving access to financing for women in business and women entrepreneurs. Good practices include:

- Track the number of women entrepreneurs utilizing financial services at respective banks. Data can be used to highlight gender biases that exist and contribute to the low numbers of women entrepreneurs who are able to access and obtain financing; such findings can lead to practical recommendations and guidance for corrective actions that will serve to improve women entrepreneurs' access to financing.
- Assist customers facing financial difficulties so they can afford their monthly payments and premiums (e.g., paying smaller instalments or allowing for delayed payments).
- Partner with and leverage networks of women leaders, and create opportunities for them to both receive support and share their knowledge, expertise and time to benefit other women employees and entrepreneurs.
- Companies in the banking, finance, and insurance industries can provide resources for women to access credit, manage cash flows and enable their businesses to be more resilient and sustainable.
- Simplify account opening requirements and application forms.
- Provide innovative and relevant financial and non-financial resources to women-led MSMEs, and tailor these resources to meet their unique needs. Consider redefining collateral, restructuring loan payment, and reducing interest rates.

Access to Networks

Networks form a critical part of the intangible support that companies and organizations need to grow. Women-owned or women-led companies can benefit even more significantly from such networks as they can be uniquely positioned to meet the business support needs of women. CSOs can foster collaboration across stakeholder groups from different sectors and various regions, and the public and private sectors. With the right focus, such networks can foster effective policy change and enhance the monitoring of progress toward gender equality and women's economic empowerment, by scrutinizing the unintentionally (re)produced and widely shared male-dominated notion of entrepreneurship.⁴⁶

The response to this area of the women's entrepreneurship ecosystem varied among companies that participated in this study. There were three networks – PSOJ, JNRWP and WEN-C – that most companies identified as being proactive in providing supportive information, training and lobbying. The PSOJ's COVIDCastJA Business, a weekly online show, has produced more than 52 episodes between March 2020 and May 2021. COVIDCastJA Business provides pertinent information to small and medium-sized businesses on the ways to digitize, understand cash flow and identify opportunities for savings or growing revenues during the pandemic. This information is available to all SMEs, even if they are not members of PSOJ. The comprehensive guiding memos for each topic are available [here](#) and on their YouTube channel.



PSOJ has also partnered with the Human Resource Management Association of Jamaica (HRMAJ) to design and provide training for managers of member companies on how to manage differently during the pandemic, including managing for output not 'clocking in time.'

PSOJ has utilized their own capacity to build a national social intervention network, and in doing, has partnered with The American Friends of Jamaica (AFJ), Food for the Poor, Jamaica Defence Force (JDF), Jamaica Constabulary Force (JCF), Mona GeoInformatics Institute (MGI) and the Red Cross to provide 96,000 food packages to 74,000 of the most vulnerable Jamaicans over a three-month period at the height of the COVID-19 impact on the Jamaican economy. Given the increasing gender imbalance of poverty in Jamaica, the majority of the 74,000 most vulnerable who received food packages were women. It was the belief that women would better ensure the food provided in the packages would be shared fairly among family members.

⁴⁶ UN Women (2020). *Strengthening Support of Women Entrepreneurs in COVID-19 Response and Recovery: Advocacy Tool*. UN Women: New York, NY, USA.

JNRWP supports women farmers by hosting workshops on good practices in farming and lobbies the Rural Agricultural Development Authority (RADA) for gender equality in application of extension services and provision of farming supports, such as seeds and fertilizer. They felt that women in farming are not taken seriously.

WEN-C has also supported women entrepreneurs through information-sharing, such as government updates about stimulus packages and trainings on how to manage employees working from home.

Box 8. Good Practices: Access to Networks

Companies and organizations can look at good practices on improving access to networks for women in business and women entrepreneurs. Good practices include:

- Understand and address the ways in which women-led and minority-owned businesses experience systemic barriers to accessing finances through effective advocacy.
- Partner with financial institutions to design financial products and services that meet the needs of women business owners and entrepreneurs.
- Develop gender-smart entrepreneurship content and curricula to encourage more women to become entrepreneurs or to become stronger business women.
- Develop and promote financial education programmes, to improve women's financial literacy, skills, confidence, and entrepreneurial capacity.



STRENGTHENING GENDER-SENSITIVE RESPONSES TO COVID-19 IN JAMAICA

Many of the companies that participated in this study described the COVID-19 pandemic as a ‘tsunami’. As described in previous sections, the range of initiatives employed by the companies provides examples of good practices and effective mitigation strategies. When the WEPs are applied as a lens through which to evaluate the impact of the COVID-19 pandemic, additional recommendations emerged.

This study found that 60 percent of the companies sampled experienced a 35 to 80 percent reduction in revenue at the worst point of the pandemic in 2020; the amount of lost revenue varied by type of business. As of April 2021, the impact of COVID-19 on businesses continued to vary and included:

- Revenues remain impacted, down by 40 to 70 percent (entertainment and tourism suppliers)
- Occupancy-level just recovering to 26 percent (hotel)
- Rebound to pre-COVID-19 revenue levels (BPO, Insurance)
- Significant growth throughout the COVID-19 period (food, manufacturing, home office supplies, essential services and products)

The JMEA reported that all of its member companies remain viable to date.

Principle 1



Establish high-level corporate leadership for gender equality.

Notwithstanding the negative impacts of COVID-19 and continued uncertainty, a majority of companies and associations sought to keep staff employed through the most negative impacts of pandemic. All women business owners and women executives, as well as male CEOs displayed a high commitment to **Principle 1, establish a high-level corporate leadership for gender equality**, prior to the spread of COVID-19 and even through the worst period of impact from the global pandemic.



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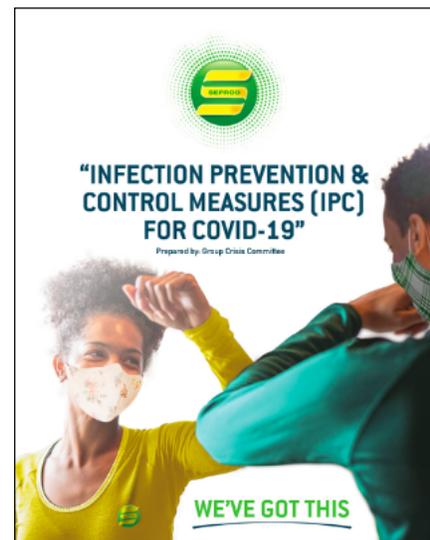
“It is the only all-female private sector board in Jamaica. Sometimes you have to just shift the game entirely to get to a sustained middle ground in gender equality. My hope is that we see more and more equality at the corporate leadership and Board level in Jamaica.”

With a similar drive and commitment to gender equality, in 2018, the female CEO of Stanley Motta decided to establish an all-woman board to send a message to the private sector and the community in Jamaica that this could be the norm and deliver excellent results. The all-women board continues today.

In Jamaica, Seprod Jamaica was also acknowledged for its effective response to navigate the COVID-19 pandemic. Seprod Jamaica had a woman executive at the head of its Group Crisis Committee, which was comprised of a range of key employees from core areas of the company. The team was diverse in terms of gender, experience and socio-economic background, which was critical to developing contingency plans for the pandemic that were relevant to all levels of the company.

This study led to several key **recommendations related to Principle 1:**

- Given the fact that people experience the pandemic differently it is important that companies and associations create interdisciplinary and diverse teams that can develop and implement contingency and mitigation plans for companies and associations, and respond strategically as needed.
- Remind leaders and staff to be kind and compassionate, and demonstrate that they understand that these are unprecedented times.
- Reduce the number of days and hours worked each week for all team members to ensure all team members maintain some level of income. In several Jamaican companies and associations, work was shared; for the spirit of the team, they felt it was *“better to earn something, rather than nothing.”*
- Create work from home and flextime policies that benefit women, many of whom are primary caregivers and responsible for overseeing their children’s remote learning/online education.



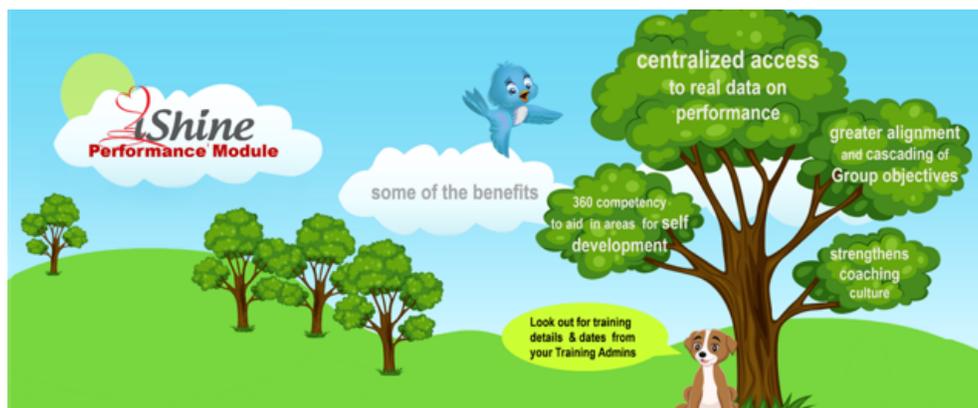
Principle 2



Treat all women and men fairly at work-respect and support human rights and non-discrimination.

In pursuit of the abovementioned strategies, commitment to **Principle 2, treat all women and men fairly at work and respect and support human rights and non-discrimination**, was evident as management teams of many of the participating companies turned to deliverables by outcomes and not by time spent on or at work; this helped to ensure that primary caregivers at home are not penalized.

Due to the sustained spread and impact of COVID-19, work from home measures and remote learning/online education remain in effect in Jamaica. It is possible that women who are primary caregivers and significant childcare responsibilities could be penalized. Patience and understanding for the impact of COVID-19 on women can wear thin, especially in stressful times. As such, executive teams can benefit from training in 'outcome management' to effectively manage employees fairly. In this study, only large companies had started training managers on outcome management. For instance, JMMB Group developed the iShine Performance Management Module which they delivered their management teams.



The majority of companies can benefit heavily from outcome management training. For instance, business associations can hold online training sessions with HR Managers so that they can then train their own managers on how to effectively support work in this way and maintain or increase productivity in their respective companies.

This study led to several key **recommendations related to Principle 2:**

- Shift to a results-based work environment, rather than measuring productivity based on the number of hours worked.
- Use anonymous surveys and/or formal/informal conversations to ask employees, especially those with care responsibilities (e.g., child and elder care), what they need to ensure a balance in their work and home lives during the pandemic.
- Provide inclusive team-building initiatives and support diversity and inclusiveness, as well as opportunities for continued learning; take into account the differentiated needs of women.

Principle 3



Ensure the health, safety and well-being of all women and men workers.

Principle 3, ensure the health, safety and well-being of all women and men workers, was explicitly in play as the COVID-19 crisis hit; all companies and associations that participated in this study took on a ‘people first’ approach. They focused on staff safety and provided personal protective equipment (PPE) and testing, as well as rotating shifts for in-office work to reduce the spread of COVID-19, while protecting revenues as best as possible. For instance, Seprod Jamaica assigned its company nurses and health teams to actively check employees prior to entering the factory; they were diligent in ensuring no one with symptoms was allowed at work, but was supported at home. These safeguards continue today.

Many of the companies in this study had to reduce staffing to manage expenses, but saw a rebound later and re-hired some of the same staff when financial projections allowed. Unfortunately, however, 38 percent of companies still suffered from the impacts of the pandemic and were operating with a core, skeletal team.

The JMEA reported that their member companies retained approximately 80 percent of employees in December 2020, compared to December 2019; sex disaggregated data for the 20 percent of employees laid off, was not available. The impact was most severe on hotel and entertainment businesses; these businesses experience a 38 to 80 percent reduction in staff complements. In some cases, in a managed way to lessen the economic hit on employees and the company, hotel and entertainment businesses pursued a redundancy route for employees.

Given the projection that the Jamaican economy will not rebound to pre-COVID-19 levels for at least two more years (2023-2024)⁴⁷, companies need to be strategic and proactive. This includes:

- Strategize and plan the company budget according to reduced expenses, where possible, while continuing operations (e.g., determine cost-effective business packages with internet suppliers to support employees with the continued work from home policy).
- Work with relevant private sector associations to determine what support is required from the government to ride out the next two years, and remain viable and maintain employees. It is easier to support a growing company to recovery from the pandemic, than to successfully support a new company.

Since becoming signatories of the WEPs, FLOW Jamaica, JSE and Nestlé Jamaica designed and implemented parental leave policies. These policies facilitate equality in the workplace and



Helping a customer © Flow

⁴⁷ PIOJ projects growth for April to June quarter. *Jamaica Observer*, 3 June 2021. Retrieved from: [PIOJ projects growth for April to June quarter \(jamaicaobserver.com\)](https://www.jamaicaobserver.com)

are a benefit to both women and men, as well as enable greater gender equality in the home with domestic and care responsibilities, particularly as companies and employees strive for a better balance of work and home life. These companies have been able to maintain these policies despite revenue impacts to businesses.

Companies and associations that participated in this study that had digital-driven business models prior to the onset of COVID-19 or were declared to be 'essential services' during the pandemic have seen significant revenue growth over the past year. These business models can provide guidance for other companies to pivot to sustained revenue growth.

BPIAJ has had to respond quickly to COVID-19 protocols that almost destroyed their business. Members of the association drafted relevant and robust COVID-19 protocols, which included giving each team member their own keyboard and headset, and rigorous sanitizing between shifts. Although an expense, it was deemed necessary to keep employees safe and to continue operating as a business; these practices remain today.

This study led to several key **recommendations related to Principle 3:**

- Offer family-friendly policies to all employees and encourage care uptake among men to help shift traditional attitudes and redistribute care responsibilities in the home and family. It is important, however, to consider the cultural context when advocating for these shifts.
- During the pandemic, provide care packages to employees because the employee is likely to be the sole income earner in the household; particularly if their partner lost their job or had reduced working hours/income.
- Maintain the budget for COVID-19 PPE for employees and ensure proper cleaning and sanitizing processes in work spaces to mitigate the spread of COVID-19 and avoid workplace cluster outbreaks.

Principle 4



Promote education, training and professional development for women.

During the pandemic, companies had employees working remotely from home, with the exception of client-facing roles working on rotational shifts. Companies with online training and development platforms had an easier time transitioning to work from home; however, other companies had to train employees on how to do their reconfigured job at home, and deliver these training sessions to their employees who were already remote. In some instance, training sessions were delivered 'at your own pace', which was more effective for working mothers who had to juggle multiple care responsibilities, including their children's remote learning/online education and care for the ill and/or elderly. Other companies have had to spend the past year building their capacities to deliver online trainings.

Principle 4, promote education, training and professional development for women, was particularly challenging for many administrative and clerical type jobs because they had to transition to operate effectively in a work from home modality; women held the majority of these administrative and clerical jobs. Processes were re-worked as jobs were reconfigured to go digital; shifting away from a traditional paper-based modality.

Relevant corporate training had to be overhauled and delivered remotely. The companies and their employees rose to the challenge. For instance, General Accident Insurance had to overhaul almost the entire company which was paper-based. As they explained, *“We didn’t get it right at the get-go, but we maintained our compassion for each other and kept focused on the goals. We were clear we were going to make it happen and today the company operates even more efficiently in meeting our client’s needs.”*

To advance gender equality in workplaces in Jamaica, especially in decision-making roles, ‘allyship’⁴⁸ is critical. One woman executive recommended that leadership development webinars with a focus on ‘How to be an Advocate for Women’ be developed and targeted to men. This series of webinars for male CEOs and other executives would ideally be led by progressive female and male CEOs and other executives, and include practical tactics for promoting inclusion and gender equality in the workplace. Some examples include guiding meetings with interjections, such as:

- “Let her finish”.
- Asking everyone at the table who has not spoken “What do you think?”
- Ensure all participants are actually seated at the table and not on the periphery.

This study led to several key **recommendations related to Principle 4:**

- Develop relevant training modules that can be delivered remotely and in a self-paced mode given the continued need for women to manage and balance work and family life, including care responsibilities. For small companies, they can outsource to available online training options to keep employees engaged and skilled.
- Senior leadership can design ways to facilitate cross-training with employees working remotely so that the company can remain nimble and employees work effectively.
- Business associations can lead trainings on tips for teleworking, digitization of business and online/digital marketing strategies.
- International and local organizations committed to gender equality can develop webinars for managers, executives, CEOs and chairpersons on ‘How to be an Advocate for Women’ and other relevant webinars to create space for inclusion and promote gender equality and women’s empowerment.

Principle 5



Implement enterprise development, supply chain and marketing practices that empower women.

Companies that engaged with women in their enterprise development and created inclusive supply chains reported that they saw benefits in their organizations. Work is needed to increase the number of companies pursuing initiatives in this area. The potential is significant considering the big picture and how gender power relations are embedded in market transactions, including procurement, which can drive massive economic activity in a country. This could be transformational given the economic impact of the COVID-19 pandemic.

48 Allyship is “when a person of privilege works in solidarity and partnerships with a marginalized group of people to help take down the systems that challenge that group’s basic rights, equal access and ability to thrive in a society.” Retrieved from: [What is Allyship? | Office of Equity, Diversity and Inclusion \(nih.gov\)](#)

It is also important to amplify women's voices in marketing to dispel gender stereotypes about women in business and women entrepreneurs, and advances gender equality and women's empowerment in the workplace and marketplace, and communities and society.

In keeping with **Principle 5, implement enterprise development, supply chain and marketing practices that empower women**, companies in the financial sector can ensure women have equal access to resources, such as financing, loans and grants, as well as advisory services and information to advance their businesses. While bank policies may be gender-neutral, the employees implementing these banking policies often have 'unconscious or implicit biases' that serve as barriers to women in business and women entrepreneurs. Given this reality, it is critical that unconscious gender bias trainings are offered to employees in the banking and business sectors to improve outcomes for women-owned businesses. It is also important that large blue-chip companies include women-owned businesses in their supply chain, which will expand enterprise opportunities for women entrepreneurs.

This study led to several key **recommendations related to Principle 5:**

- Large blue-chip companies should set targets to track and increase their annual spending with competitive women-owned businesses as a part of their supply chain.
- Training needs to be provided on how to participate in corporate and government procurement.
- Streamline cumbersome and lengthy application processes in procurement.
- While company policies may be gender-neutral, employees implementing them have 'unconscious or implicit biases' that need to be challenged. Unconscious bias trainings are needed, especially in the banking sector, to improve outcomes for women-owned businesses.
- Financial service companies can pursue focused initiatives to ensure women have equal access to financing, loans and/or grants, as well as advisory services and information to advance their businesses.

Principle 6



Promote equality through community initiatives and advocacy.

Despite the severe economic challenges and uncertainties ushered in by COVID-19, several companies and business associations actively engaged **Principle 6, promote equality through community initiatives and advocacy**. This includes providing care packages or support for health care workers, the majority of whom are women, or food packages to the most economically and socially challenged, a large proportion are female-headed households. Prior to the spread of COVID-19, women were more likely to live in poverty in Jamaica.⁴⁹ The poverty rate has increased during the pandemic which will continue to have an impact for two or more years.

49 In 2017, 19.3 percent of the population was living below the national income poverty line. Rural areas present a higher incidence of poverty around 20.1 percent; see Mera, M. (2020). Social and economic impact of the COVID-19 and policy options in Jamaica. *UNDP LAC C19 PDS No. 9*. UNDP Latin America and the Caribbean: Panama City, Panama. Retrieved from: [Social and economic impact of the COVID-19 and policy options in Jamaica \(undp.org\)](#)

This study led to several key **recommendations related to Principle 6:**

- The government and companies can partner to maintain a national commitment to support community initiatives that support the most vulnerable.
- Design community initiatives and advocacy that focuses on female-headed households, in which women are typically the sole or primary income earner and provider, and are likely to have child care responsibilities. Women’s economic empowerment can be transformational for female-headed households.
- Advocate for mental health support for health care workers who have undergone and continue to manage significant stress and pressure at work and in the home during the COVID-19 pandemic.
- Support establishment and maintenance of support services and shelters for VAW survivors given the increase in VAW during the pandemic.

Principle 7



Measure and publicly report on progress to achieve gender equality.

Principle 7, measure and publicly report on progress to achieve gender equality, is crucial. Companies that implement initiatives that advance gender equality and women’s empowerment can publicly share their policies and good practices, and provide progress reports on an annual basis using sex-disaggregated data. As the saying goes, “What gets measured, gets done.”

The JSEs Good Governance Award includes an assessment of the level of gender equality on the boards of listed companies. The CEO of the JSE indicated that the Good Governance Award should continue to be awarded on an annual basis and can be used to track relevant companies’ performance in the areas of gender equality.

Over the years, data on executive board compositions has persuaded the JSE to partner with the government on laws that set quotas for gender equality on boards of publicly-listed companies. Moral persuasion, which has been pursued, is not likely to yield the desired results.

This study led to several key **recommendations related to Principle 7:**

- Track and publicly report on the number of women entrepreneurs utilizing financial services and the type of products utilized. This data can be further disaggregated by age, socio-economic background, type of business and other relevant considerations.



CORP. GOV. JUNIOR – HONEY BUN LIMITED Winner
Managing Director of the JSE, Mrs. Marlene Street Forrest presenting the winner for the PSOJ/JSE Corporate Governance Junior Market category to Mr. Herbert Chong, Chairman of Honey Bun (1982) Limited. © Photo compliments JSE

- Track and publicly report on business outcomes for women entrepreneurs who use financial services.
- Track and publicly report on employee composition by gender and employee category
- Relevant WEP-signatory companies should track and report on return to work and retention rates after parental leave. This can encourage other companies to sign on to the WEPs or adopt progressive policies to foster gender equality in the workplace and at home.

Sharing good practices and key recommendations with the WEPs community and the broader private sector through annual reports and case studies can inspire other companies to action. Practical women's empowerment strategies being used to effectively navigate the COVID-19 pandemic can encourage more companies and associations to work to advance gender equality and women's empowerment to enable the drive their sustained growth and development.



ANNEX A: SAMPLE OF COMPANIES AND ASSOCIATIONS

WEPs Signatories

1. Carita Jamaica
2. Chocolate Dreams
3. Facey Law
4. First Global Bank (FGB)
5. FLOW Jamaica
6. Jamaica Manufacturers and Exporters Association (JMEA)
7. Island Grill
8. Jamaica Stock Exchange (JSE)
9. JMMB Group
10. Lifespan Company
11. Nestlé Jamaica
12. POW Social Media/Internet Income Jamaica
13. Private Sector Organization of Jamaica (PSOJ)
14. ProComm Limited
15. Pure National
16. Sankhard Springvale
17. Women's Entrepreneurship Network – Caribbean (WEN-C)
18. Zinergy International

Non-WEPs Signatories

1. Business Process Industry Association of Jamaica (BPIAJ)
2. Caribbean Community of Retired Persons (CCRP)
3. General Accident Insurance Company
4. Jamaica Network of Rural Women Producers (JNRWP)
5. Mailpac Local
6. Seprod Jamaica
7. Sisters Ink
8. SoHo Boutique
9. Stanley Motta
10. Swypz
11. Terra Nova All-Suite Hotel



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