

How Can the 2030 Agenda for Sustainable Development Transform the Economic Empowerment of Women in the Caribbean Sub-region?

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#### Abstract

Gender equality and the empowerment of women and girls play a central role in the United Nations (UN) transformative 2030 Agenda for Sustainable Development which is designed to catalyse action at the global and national levels during the next 15 years in areas deemed critical for the attainment of sustainable development through its 17 goals and 169 targets. Many of the targets recognise women's equality and empowerment as both the objective and as part of the solution. Goal 5, the stand-alone gender goal, is dedicated to achieving these ends.

In this regard, the SDGs represent a significant step forward in promoting gender equality and women's economic empowerment, covering for the first time areas such as the recognition and valuing of unpaid care and domestic work.

This paper focuses attention on the economic empowerment of women and girls as a strategy for accelerating gender equality through implementation of the SDGs, which provides the framework for mainstreaming gender issues into national policies and programmes. In making this argument, the paper highlights some of the major development challenges facing the Caribbean sub-region in its efforts to achieve greater equality, particularly gender equality, and to promote sustainable development for all.

**Keywords:** Sustainable development, economic empowerment, gender equality, Caribbean

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#### Introduction

The 2030 Agenda for Sustainable Development provides a global framework for advancing the three dimensions of sustainable development, namely the economic, social and environmental, to ensure greater equity and sustainability. The 2030 Agenda is designed to catalyse action in priority areas deemed critical for the attainment of sustainable development. Many of the targets identify women's equality and empowerment as both the objective and as an integral component of the solution recognizing that women have a central role to play in all of the 17 goals. Goal 5, the stand-alone gender goal, is dedicated to achieving these ends.

This paper seeks to examine how the Sustainable Development Goals (SDGs), particularly Goal 5, can be used as a catalyst to help accelerate the achievement of economic empowerment for Caribbean women. In this context, the gender dimensions of economic empowerment in the Caribbean sub-region will be discussed in an effort to identify issues that will need to be addressed in order to enhance, foster and increase opportunities for self-employment through entrepreneurship, and achieve not only economic empowerment, but also sustainable development and equality, including gender equality, by 2030.

#### Overview of the SDG Goals

The 2030 Agenda is an ambitious and transformative framework for development which acknowledges the critical links between inequality, social exclusion and poverty. The vision of the SDG goals and targets is that of a world in which every woman and girl enjoys full gender equality and all legal social and economic barriers to their empowerment have been removed. The 2030 Agenda also envisages a world in which every country enjoys sustained, inclusive and sustainable economic growth and decent work for all. (UN 2015).

The SDGs are designed to accelerate progress through a more inclusive path to sustainable development and include a strong commitment to increasing

gender equality (Bandele, 2016/14: 8). In this regard, the SDGs represent a significant step forward in promoting gender equality and women's economic empowerment, covering for the first time areas such as the recognition and valuing of unpaid care and domestic work. As emphasised by the General Assembly, the realisation of gender equality and the empowerment of women and girls would strategically make a critical contribution to progress across all goals and targets. There are more specific gender targets in many of the 17 goals which show the linkages between women's rights and the three dimensions of sustainable development. Furthermore, each goal contains concrete means of implementation alongside the dedicated goal on Means of Implementation (Goal 17).

The standalone Goal 5 on the achievement of gender<sup>1</sup> equality<sup>2</sup> and the empowerment of women and girls is formulated on the basis of strong gender analysis which recognizes the interconnections between gender inequality and the economic, political and social aspects of sustainable development (Esquivel and Sweetman 2016). The attainment of gender equality expressed in Goal 5 is central for the overall achievement of all of the SDGs, and is therefore more deeply integrated into the 2030 Agenda when compared to the Millennium Development Goals (MDGs) (UNESC 2015). The stronger gender analysis in the 2030 Agenda means that the articulation of gender issues in the other "nongender-specific" goals is more evident.

#### **Outline**

This paper provides an overview of key concepts relating to women's economic empowerment and gender and the relevance of the implementation of the 2030 Agenda for Sustainable Development alongside other international agreements aimed at achieving gender equality, such as the Beijing Declaration and Platform for Action, for women economic empowerment and gender equality. It goes on to offer a brief situational analysis of the challenges facing women with respect to employment opportunities and participation in the labour force and focuses attention on a number of barriers to the

attainment of women's economic autonomy, including unpaid care work which serves to restrict women's full participation in the labour force and in other economic activities such as business development and entrepreneurship. Finally, I offer a situational analysis of women and decent work and employment in the Caribbean sub-region, including an examination of issues such as labour force segregation and the gender pay gap. Here, I provide an overview of the participation of women in business in the formal sector of entrepreneurship and seek to identify not only the challenges facing these women but also some potential policy interventions to address these challenges.

Section IV pulls the preceding discussions together and provides some recommendations for policy and programme actions to foster the attainment of the economic empowerment of women in the Caribbean sub-region.

# **SECTION I**

#### Conceptual and Definitional Issues

Among the catalysts for accelerating the achievement of the SDGs and multiplying their impact are gender-equality and the empowerment of women. Further, the economic empowerment of women has been identified as a prerequisite for sustainable development, and a key factor in achieving gender equality with the ability to boost economies (Global Banking Alliance for Women).

# **Gender Equality**

Equality, particularly gender equality, is an essential component of sustainable social development. As a basic human right, it does not need economic justification, yet gender equality has multifaceted and positive implications for economic, social and environmental development, and can contribute significantly to economic growth (Ward et al. 2010). Therefore, promoting

gender equality has the potential to foster sustainable development and this is reflected in the inclusion of gender-related targets in many of the sustainable development goals.

Inequalities are fundamental social and economic barriers to sustainability, and underlie most of the social development challenges in the Caribbean SIDS, including poverty, crime, migration, and gender relations. Inequalities based on sex are a product of socially constructed norms, practices and power relations and are a pervasive feature of all societies (UNRISD 2005). Men are assigned the role of breadwinner in most societies and as such are more likely to be placed under greater obligation to participate in paid work, which also gives them greater access to financial resources and economic empowerment (Kabeer 2008).

As highlighted by the International Labour Organization (ILO), men play a significant role in promoting women's economic empowerment by assisting their female partners and family members to access resources that are essential to their economic empowerment. Men can also benefit from greater gender equality, for example, "the pressure of being the main breadwinner of the household is lifted and they build healthier relationships with their wives/partners and children". (ILO 2014, 2).

The United Nations 2015 Human Development Report states that work in all its forms, including paid employment, unpaid care work, voluntary work and creative work, contributes to the richness of human lives and is a major factor in the progress of human development in the past quarter century. This is because work in all its forms enables people to be economically secure and to earn a livelihood. It is essential for equitable economic growth, poverty reduction and gender equality (UNDP 2015).

When all the dimensions of this concept are analysed, it becomes clear that the achievement of gender equality cannot be isolated from the interactions within

and between households, markets - including labour markets - and institutions. Attention must be focused at all times on the three domains of gender equality, namely the personal, private, and public, that also influence sustainable development and economic empowerment.

## **Economic Empowerment of Women**

The concept of empowerment has its roots in social change work and is essentially concerned with changing and transforming power relations. Early applications of the concept were influenced by feminist thought which was deemed radical and concerned with the transformation of power relations in favour of women's rights and the attainment of greater equality between women and men. Sen, for example, states that empowerment is, first and foremost, about power, and its transformative value lies in bringing about change in power relations in favour of those who previously exercised little power and control over their own lives. "If power means control, then empowerment ... is the process of gaining control". (Sen 1997:20).

However, it must be emphasised that empowerment is not something that can be bestowed by others but is a process of understanding and recognizing inequalities in power and rights, and taking action to bring about structural change in favour of greater equality through access to, and control over, material resources. This includes providing women with access to credit and business opportunities and the means to generate income to enable them to better manage their economic situation.

Economic empowerment takes place when both women and men have the ability to participate in, contribute to and benefit from economic growth processes in ways that not only recognise but value their contributions, respect their dignity, and make it possible to negotiate a fairer and more equitable distribution of the benefits of growth (OECD 2011). In this respect, an integral measure of economic empowerment relates to the level of income earned by

women in comparison to men, primarily through their participation in the labour market.

When women are empowered, their access to resources and opportunities such as jobs, financial services, education and skill development, property and other productive assets is increased. More critical is that when women are economically empowered this transcends to their family members and to their immediate communities because these women are more likely than men to invest their earnings into the health and education of family members, especially children in the household, as well as into community projects.

The benefits of women's economic empowerment extend far beyond the household level as empirical evidence has demonstrated that economies grow when more women are in paid employment. A recent report by the McKinsey Global Institute asserted "gender inequality is not only a pressing moral and social issue but also a critical economic challenge. If women - who account for half the world's working age population - do not achieve their full economic potential, the global economy will suffer." (McKinsey Global Institute 2015)

The empowerment of women and girls has become a mainstream development concern, "as a means to lift economies, drive growth, improve infant and child health, enhance women's skills and open up opportunities for women's economic and political engagement" (Cornwell 2014). It is within this context of providing opportunities to increase women's economic participation in the labour market and other economic activities that the concept of economic empowerment will be addressed in this paper.

#### Labour Markets as Gendered Institutions

Gender inequality is one of the most widespread and persistent forms of social and economic inequality. This extends to labour markets, which are shaped by social norms and power inequalities. As Seguino (2008) states "inequality in the labour market is not only due to differences in human capital (education,

experience, work effort), but also to institutional power dynamics at the household and enterprise levels". While policy-makers are slowly recognising its importance to development processes, gender inequality continues to be poorly understood or is simply misunderstood.

While women are not necessarily excluded from the workplace, cultural beliefs continue to underlie unconscious biases and assumptions, which serve to limit female participation at all levels of the labour market (Ibid). Women are less likely than their male counterparts to have access to working capital, social contacts (through networking) and the different types of skills and experiences necessary for improving their participation in the labour market. Gender-based inequalities and related barriers are often responsible for these differences. (UNRISD 2012). These gender-related constraints combined with labour market forces interact in shaping the extent and patterns of women's labour force participation. (Kabeer 2008, 67)

When compared with other regions, there is no denial that the presence of women in the Caribbean labour market is very strong. However, this strength is weakened by the fact that their entrepreneurial potential is not being realised. The trend is for women in the Caribbean to be "over-represented at the lower end of the labour market, and under-represented at the high end of the labour market where the greatest potential for contributing to economic growth is located". (Lashley 2009, 63).

# **SECTION II**

# Gender and the Economy in the Caribbean Sub-region

There is some synergy between Goal 8 of the SDGs and the Beijing Declaration and Platform for Action (BPfA) which identified the role of women in the economy as one of the critical areas of concern and proposed six strategic

objectives on "women and the economy" as areas for action at national level to bring about the empowerment of women and girls and gender equality in the world of work. These actions include facilitation of equal access to employment and the harmonization of work and family responsibilities for women and men. The 2015 HDR identifies work as a "foundation for both the richness of economies and the richness of human lives". It goes on to argue that work is more likely to be viewed for its economic value rather than in terms of its potential to enhance human development (UNDP 2015).

The promotion of domestic entrepreneurship and small business development is being pursued by Caribbean governments to help grow the economy. Barbados, like many other Caribbean countries, is a predominantly service-based economy with the services sector accounting for a substantive percentage of value-added gross domestic product and employment. In 2014 the GDP share of the services sector was estimated at close to 84 per cent and employment in the sector represented 74 per cent of the labour force (Commonwealth Secretariat 2015). The significance of these statistics is the gender distribution of employment in the services sector. Although women dominate this sector in terms of employment, they only represent a fraction of services sector business owners. This is because the enabling environment to promote women's entry into domestic entrepreneurship and small business development is virtually absent in Barbados, as is the case in most Caribbean countries, where much remains to be done to reduce gender gaps in entrepreneurship rates and in employment and wages.

# **Women and Employment**

Although Caribbean women have historically participated in the labour force since the days of plantation slavery, their participation rates remain stubbornly lower than those of their male counterparts. As Morrison states, the determinants of female labour force participation and earnings are complex, which requires that any policy intervention should address these complexities in an informed manner, rather than take the customary route of assuming that "one size fits all",

whereby generic gender-neutral macroeconomic policies are designed and implemented on the assumption that both men and women will benefit equally from these policies, which are designed to generate economic growth and create employment opportunities.

There must be targeted action designed at bringing about transformative change based on an understanding of the underlying factors which influence women's decision to participate in paid and/or unpaid work which are immense. (Morrison et al. 2007, 8-9).

UN WOMEN has identified three priority actions that are required in order

"to transform economies and realize women's economic and human rights, namely (1) decent work for women; (2) gender-responsive social policies; and (3) rights-based macroeconomic policies". (Ibid).

In essence, the policy framework has already been laid out and agreed upon. The 2030 Agenda provides the framework for action and for strategic implementation of these policies to advance women's economic empowerment. In addition to the BPfA, Caribbean states committed to the ILO Decent Work Agenda<sup>3</sup> (ILO, 2013), which is defined as not just the creation of jobs, but also the creation of jobs of acceptable quality. It makes clear that the level of employment (quantity) cannot be divorced from its quality, including the different forms of work and different conditions of work.

## The link between gender inequality, employment and social exclusion

The effective promotion of social inclusion requires analysis and understanding of the multidimensional factors and dynamics that work against it, namely social exclusion (UNDESA 2016) and poverty. Exclusion can be identified when individuals, based on a number of variables, are unable to participate in economic, social, political and cultural life. These variables include age, sex, disability, race, ethnicity, as well as economic and migrant status.

Unpaid work therefore serves to exclude women from the paid labour force relegating many to the informal sector, which tends to be more precarious and vulnerable and devoid of social protection. In many cases, women are excluded from the labour force because of a range of other barriers, including the unequal access to paid work. Figure 1 below attempts to show the linkages between gender equality, the household and participation in the labour force and the impact on poverty.

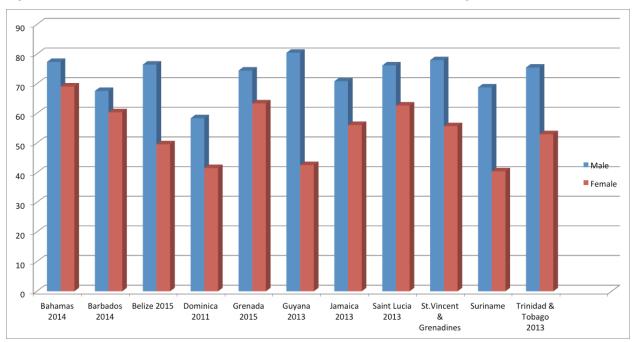


Figure 1: Labour Force Participation Rates by Sex 2011 - 2015<sup>4</sup> (Percentages)

Source: Commonwealth Secretariat 2014. Small States: Economic Review and Basic Statistics. Vol.17. London UK; Government of the Commonwealth of Dominica; Central Statistical Office of Grenada; The Bahamas Statistical Department; the Barbados Central Bank; Statistical Institute of Belize; UNDP Human Development Report, 2014. Sustaining Human Progress: Reducing Vulnerabilities and Building Resilience; UNDP Human Development Report, 2015: Work for Human Development.

The Caribbean sub-region continues to be challenged by the problems of inequalities across class and gender as women continue to experience the highest incidence of unemployment and poverty. (CDB 2013, 7). This is because they often lack the technical skills required to respond to labour market demands, subjecting them to further vulnerability to poverty. The higher levels of female unemployment are a further indicator of the gender dimension of

poverty, which is reflected in the nature of their economic participation and evidenced by the tendency of females to be more concentrated in menial low-paying jobs, often without access to social protection, and to predominate as providers of unpaid labour associated with domestic and caring roles.

The unequal gender division of unpaid household work "has displayed a remarkable resilience and continues to shape the terms on which women are able to take up paid work". It also serves to limit the "transformative potential of employment for"... enhancing and improving the situation and status of women in the private sphere of the home as well as the public sphere in the wider society. (Ibid)

# The Care Economy

Among the many obstacles that act as barriers to women's attainment of economic empowerment is society's dependence on women's unpaid work, either within the home or in the market, which results in women's increased time poverty<sup>5</sup>, and restricts their ability to fully engage in other economic activities such as paid work in the formal labour sector. The unpaid care work performed primarily by women, which includes cooking, cleaning and taking care of children, the elderly and other family members, underpins all societies, contributing to well-being, social development and economic growth. It is estimated that if unpaid care work were assigned a monetary value it would constitute between 10 and 39 per cent of the Gross Domestic Product (GDP) (Francavilla et al. 2011). Unfortunately, it is generally not reflected in the system of national accounts and this valuable contribution remains mostly invisible and is therefore unrecognised by policy-makers.

This continues to contribute to gender inequality because of the unequal sharing of reproductive work between women and men in the care economy. In the Caribbean, with its high incidence of single female-headed households, it further places women at a significant disadvantage, since women's income often has to be spent on members of the immediate and extended family.

In order to redress the inequalities in the household, Seguino (2016) has recommended public investment in physical infrastructure, such as transportation and on-site daycare facilities, to reduce women's care burden and free up their time to spend in paid work, alongside complementary employment policies and skills training to enhance employability and ensure the substitution of market work for unpaid work. (Seguino 2016, 6-7). As a further measure care work should be redistributed and become the collective responsibility of not only women, but also that of men, particularly those who are parents, as well as the public and private sector through investments in the provision of childcare facilities and necessary support systems.

There is need for far reaching changes in the socio-cultural expectations regarding women's greater responsibilities for household duties, caring work, and child-rearing, which leaves them with less time to invest in paid work, networking and skills building. Social policy, which accommodates childcare and longer parental leave, can help shift cultural mores through action to change the gender division of unpaid work to encourage more men to share this work. Only two countries in the Caribbean, namely Dominica<sup>6</sup> and the Cayman Islands, have policies on parental leave for both parents; however, data is needed on how many men are taking advantage of this policy and the extent to which it has enabled more women to engage in economic activities.

Although several states have sought to collect data on women's unwaged work and time use in the National Census, Trinidad and Tobago is the only country in the Caribbean to have introduced legislation in 1996, calling upon the Central Statistical Office and other public bodies to conduct time use surveys in order to collect and value the unremunerated work undertaken by both women and men.

A number of national gender policies such as the 2011 National Policy for Gender Equality of Jamaica, and the Draft National Policy on Gender and Development of the Republic of Trinidad and Tobago include policy recommendations on gender and care work. The Jamaica policy calls for the implementation of time-use surveys for understanding and measuring how unpaid work contributes to the national economy. It also calls for the creation of a system to capture, quantify and value unwaged/unpaid care labour and domestic work in the household and elsewhere (Jamaica 2011).

The Caribbean therefore remains the only region that is yet to carry out a full-scale time-use survey to quantify unpaid work undertaken primarily by women, but also includes unpaid work carried out by men. This is deemed to be a major data gap in statistical systems in the Caribbean, where the valuation of unpaid work is statistically invisible. This continues to be a serious omission because it means that unpaid work, despite its important contribution to economic development, is not reflected in the economic statistics used for policy making – namely the national accounts and the official labour market statistics.

# **SECTION III**

#### **Decent work**

As has been elaborated upon in the preceding sections, women face many challenges with respect to their full participation in paid productive activities and suffer wage discrimination (ECLAC 2015). Available statistics reveal that more men participate in the formal labour market than women, and that unemployment rates for women are always higher than those of males.

The SDG Goal 8 calls for the promotion of sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all, with targets 8.3 calling for the promotion of development-oriented policies that support productive activities, decent job creation; and target 8.5 calling for the achievement by 2030, of full and productive employment and decent work for

all women and men, including for young people and persons with disabilities, and equal pay for work of equal value.

Data on labour force participation rates<sup>7</sup> in the Caribbean reveal a very uneven playing field with respect to women's status and gender equality, showing that there are more males in the employed labour force than females, despite the fact that in most countries females comprise over fifty per cent of the population. One of the challenges associated with analysis of the labour market in the Caribbean is the incomplete and often inconsistent collection of data. (World Bank 2007; ILO 2013).

Despite outstanding and impressive advances in women's education in the Caribbean sub-region, their labour force participation rates remain substantively lower than those of men. Available data for women and men in CARICOM states for the four-year period 1998-2002 show that the female labour force participation rate was approximately 40 per cent representing just over a third of the participation rate for males. This represents a marginal increase of seven per cent for females from 33 per cent recorded over the 1980-1982 period. Caribbean women therefore continue to struggle to attain economic empowerment through paid employment and many face challenges including impediments to employment and social inclusion.

The Decent Work Agenda is based on an integrated and gender-mainstreamed approach consisting of four strategic objectives, which are: (i) Creating jobs; (ii) Guaranteeing rights at work; (iii) Extending social protection; and (iv)Promoting social dialogue. These four integrated pillars are designed to support national actions "to reduce poverty, encourage social inclusion and reinforce the rights-based approach to development by treating rights at work as Human Rights and also respect for international labour standards and national legislation.(ILO 2013, 83).

During the past ten years there has been some narrowing of the gender gap in the labour force participation rate, as can be seen in Figure I. This has been attributed to a combination of factors, namely (i) an increased demand for female labour, which is cheaper; (ii) the pressure on women to seek paid employment in order to replace or complement the (falling) earnings of other household members, due to the 2008/2009 financial and economic crises; and (iii) the growing trend on the part of women to seek paid employment because of their increasing levels of education, decreasing fertility rates and changing aspirations (UNRISD 2012).

This is an interesting development when juxtaposed against the fact that unemployment rates for both males and females declined during the post-crisis period. The data show that while the male participation rate declined slightly in Guyana, the female participation increased marginally. The Bahamas, Barbados, and Saint Lucia all recorded high levels of female participation in the labour force, which indicates a narrowing of the gap between males and female participation rates. Jamaica, St. Vincent and the Grenadines, and Trinidad and Tobago are also showing increased female participation rates. Suriname, Guyana and Belize record lower participation rates for females.

#### **Unemployment and Gender Trends**

Available labour market information for Caribbean countries that periodically collect such data<sup>8</sup> show repeatedly that unemployment among women is always higher than that among men and for the most part, women not only earn less than men, they tend to work longer hours. The data in table I below shows a marked increase in unemployment rates for both women and men during the period 2008 – 2009, in all countries for which data are available.

These trends are verified by the International Labour Organization), which attributed the lacklustre economic situation in the Caribbean to the post financial crisis situation. The crisis was credited with having a significant negative impact on the labour market in the Caribbean, where both women and men

suffered job losses. However, as stated above, given women's responsibility for the survival of families, especially in circumstances where they are the sole heads of households, their participation in the labour force is critical to family income.

Table I: Unemployed Numbers by Sex, 2005 - 2009, ('000)

	2005				2006			2007		2008			2009		
Country	M A L E	F E M A L E	T O T A L	M A L E	F E M A L	T O T A L	M A L E	F E M A L E	T O T A L	M A L E	F E M A L	T O T A L	M A L E	F E M A L	T O T A L
Bahamas			18.2			13.8			14.6			16.6			26.2
Barbados	5.6	7.7	13.3	5.6	6.9	12.5	4.8	5.9	10.7	5.0	6.6	11.6	7.4	6.8	14.2
Belize	5.2	7.0	12.2	4.5	6.0	10.5	4.5	5. 3	10.4						
St. Lucia	6.4	8.5	14.9	5.3	7.9	13.2	4.3	6.9	11.2	5.9	7.0	12.9	7.5	7.9	15.4
Trinidad & Tobago	21.4	28.4	49.8	16.4	22.6	39.0	14.4	20.1	34.5	12.9	16.1	29.0	16.7	15.9	32.6

Sources:

Bahamas: Bahamas Statistics Department

Barbados: Statistical Service. Downloaded from B'dos Central Bank Online Statistics Database, 05 May 2016

Belize: Statistical Institute of Belize. Rates for April of each year. Population 14 years and over.

Saint Lucia: Central Statistical Office, Labour Force Indicators 1994–2014 Trinidad and Tobago: Central Statistical Office, Labour Force Indicators

Table II below shows that the unemployment rates among men were higher than those of females in Barbados. The unemployment rates reflected in table III indicate that as the national economic situation improved there were noticeable declines in unemployment rates and conversely, as national economies experienced declining growth unemployment rates soared, particularly in the service-based economies.

Much of the unemployment is created by burdensome austerity measures such as the privatization of government assets and services, cuts in public expenditure as well as welfare policies, health and social protection. As a result Caribbean women tend to bear the brunt of the costs and "fallout" of these

austerity measures and continue to do so through their unpaid work in the care economy.

Table II: Unemployment Rates by Gender 2010 - 2015

	2010		2011		2012		2013		2014		2015	
Country	<b>84</b> LE	₽₽X∢∟₽	<b>X</b> A L E	FEXALE	8416	FEXALE	<b>X</b> A L E	FEXALE	<b>XA</b> LE	FEXALE	X A L E	F E M A L E
Antigua & Barbuda			11.0	9.4								
Bahamas			13.6	13.7	16.0	13.4	16.1	16.3	13.5	15.3		
Barbados	10.2	10.3	9.8	12.6	10.9	12.2	11.7	11.5	11.7	12.8	12.3	10.3
Belize					9.1	22.3	6.1	20.2	5.9	19.4	6.8	15.1
Grenada									27.4	30.6	26.0	32.3
Jamaica	9.2	16.2	9.3	16.7	10.3	17.8	11.0	20.0	10.1	18.1	9.9	17.8
Saint Lucia	19.5	22.0	19.2	23.3	19.4	23.6	21.3	25.5	20.9	28.4	21.3	27.4
Saint Vincent & the Grenadines					19.4	24.3						
Trinidad & Tobago	5.2	7.0	3.9	6.3	4.1	6.2	3.0	4.6	2.8	4.0		

#### Sources:

Antigua and Barbuda: 2011 Population and Housing Census-Book of Statistical Tables 1

Bahamas Statistics Department, The Labour force and its components 2012-2015. Data for month of May

Barbados: Statistical Service. Downloaded Barbados Central Bank Online Statistics Database, 05 May 2016

Belize: Statistical Institute of Belize. Rates for April of each year. Population 14 years and over

Grenada: Central Statistical Office

Jamaica: STATIN Economic and Social Survey 2010; (2013-2015) Bank of Jamaica, Jamaica in Figures 2015

Saint Lucia: Central Statistical Office, Labour Force Indicators 1994 – 2014

Saint Vincent and the Grenadines: 2012 Population and Housing Census Report

Trinidad and Tobago: Central Statistical Office, Labour Force Indicators

Apart from the negative impacts of the austerity measures are the economic and health costs associated with long term unemployment, including the loss of productivity. Prolonged unemployment can lead to the erosion of skills and is also linked to health problems such as loss of self-esteem, mental anxiety and poor cognitive performance. "As a person's skills deteriorate due to the lack of use, the probability of being hired in the future declines". For women, long term

unemployment results in negative macroeconomic outcomes because, "a mother's poverty has the potential to impact early childhood development". Unemployment should therefore not be considered "a transitory problem when it persists for so long that it reduces labour productivity". (Seguino 2016, 9-10).

Maybe what could be considered a positive of the austerity measures is that many women and men have turned their unemployment situation around by taking up self-employment opportunities as an avenue for economic autonomy and empowerment, although much of this is in the informal economy.

## **Labour Force Segregation**

The gender divide in employment persists because women lack access to decent work and face occupational segregation, defined as the separation of women and men into different occupations, and gender wage gaps. The majority of women in the Caribbean sub-region continue to be positioned in the lowest sectors of the labour market, earn lower wages than men, experience greater levels of unemployment and poverty, are under-represented in decision-making positions at the meso- and macro-levels of social and political institutions and lack real personal autonomy (Barriteau 2001, 24).

Caribbean women are concentrated in the services sector as the data in Table III shows. The data are also consistent with that found in the preliminary findings of a Global Report on Women in Tourism (UN Women & WTO 2010) where women were found to be "concentrated in low status, low paid and precarious jobs in the tourism industry. The Caribbean, where most of the economies are tourism-based, not surprisingly, had one of the highest proportions of women in the tourism industry who were found to be concentrated in the service (42.9 per cent), and clerical areas (67.3 per cent).

Table III – Distribution of Employed Labour Force by Industry Groups by Sex, 2000 Country<sup>9</sup>

Country		Male		Female					
Country	Agriculture	Industry	Services	Agriculture	Industry	Services			
Bahamas	8	22	69	1	6	93			
Barbados	5	31	64	3	11	85			
Belize	37	19	44	6	12	82			
Dominica	31	24	40	14	10	72			
Grenada	17	32	46	10	12	77			
Jamaica	29	25	45	10	8	82			
Saint Lucia	28	24	49	15	14	71			
Suriname	7	29	58	3	6	89			
Trinidad and Tobago	13	34	53	4	13	83			

Source: The CARICOM Secretariat

The segregation patterns by industry and occupational groupings suggest a smaller range of employment opportunities for women in the labour market, which was considered a factor leading to their lower participation rate. (CDB 2013, 13)

According to the World Bank, the low returns to education in salaried work often acts as a factor which propels women towards self-employment. However it is often more than responding to the wage gap. Additional factors such as the lack of decent work opportunities in the labour market and barriers to entry also influence women's decision to become entrepreneurs. Further, the flexibility afforded by self-employment may actually outweigh earning differentials.

# Women's Economic Opportunities in the Private Sector

The promotion of women entrepreneurs is increasingly "viewed as an important lever for private sector development". (World Bank 2010, 13). Entrepreneurship is considered one of the key engines of economic growth and development and

is known to contribute to a vibrant private sector. This is because entrepreneurs stimulate broader economic growth, generate income and create job opportunities, leading to increased productivity. Another important aspect of private sector development is that entrepreneurs as innovators tend to bring knowledge and new ideas to the economy, which is an important element leading to growth and development.

This is important in the Caribbean sub-region where the private sector employs the majority of people (both employees and self-employed people) in the labour force with percentages ranging from 64 per cent of total employment in Antigua and Barbuda to 93 per cent in Barbados. The largest share of employment is provided in the services sector, with women considerably more reliant on the service industries for employment than men (IADB 2014).

The creation of employment opportunities as well as reforms in the labour markets is deemed fundamental to increasing economic growth and improving social development. Development of the private sector is therefore viewed as a priority for the majority of Caribbean countries, since it is viewed as the key to economic growth and to alleviating many of the development and social problems facing the sub-region.

#### Entrepreneurship: Situational Analysis of the Caribbean Sub-region

Entrepreneurship has been acknowledged as one of the critical engines of economic development, growth and sustainability. Baldacchino (2005) argues that small- and medium-sized enterprises (SMEs) make vigorous contributions to economic growth and the creation of sustainable employment. In this respect the SDG goal 8 recognises the potential of entrepreneurship as a strategy for promoting sustainable economic growth and for providing productive employment. Target 8.3 calls for the promotion of development-oriented policies that support entrepreneurship, and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services.

The power of SMEs is recognised in the Caribbean as having the potential to make significant impacts on economic growth and development. "As policy makers confront the challenging question of how to create employment" to enable people to "meet their basic needs they have increasingly endorsed the development of self-reliance through the creation of small business operations as the panacea for improving the economic marginalisation of the masses". (Ramkissoon-Babwah 2013, 32).

In this regard female entrepreneurs are receiving more attention from governments, international organizations and other development stakeholders who recognize the significant contribution that is being made to national economies by female entrepreneurs in terms of employment creation and poverty reduction. (ILO 2014, 2). This is supported by findings from a study conducted by Barriteau, where female entrepreneurs stated that the most significant contribution that small business made to the economy was the generation of employment and the production of much needed goods and services. (Barriteau 2001, 143).

According to the Trinidad and Tobago Chamber of Commerce (Sunday Guardian 2016)<sup>10</sup>, SMEs have mushroomed in the twin island state during the last decade, numbering some 18,000 at the end of 2010, employing 200,000 persons, and contributing nearly 28 per cent to Gross Domestic Product (GDP). However, there is no disaggregation of this data to identify how many of these businesses are women-owned businesses. As Lashley and Smith (2015) state, there is a general lack of research on the types of women-owned businesses in the Caribbean sub-region.

#### Women, Gender and Entrepreneurship

The number of female entrepreneurs in the Caribbean sub-region is significantly lower than the number of male entrepreneurs (Lashley and Smith 2015, 39). This is because traditional gender roles are still very prevalent in Caribbean societies

and they influence women's ability to fully participate in all sectors of the labour force, including the creation of businesses. According to Lashley (2009, 33), among the major barriers to female owned enterprise development in the Caribbean subregion are social and cultural factors, which are "....critical in restricting women's participation and growth in the small enterprise sector. Socialization in the home and community that women's place is in the reproductive sector is further inculcated in education and in the labour market. ... These factors have led to women's enterprises being located in low growth, low revenue, low status sectors".

In the Caribbean, as (Lashley 2010) argues, the social values attached to entrepreneurship are very low among both men and women, therefore being "an employee rather than being self-employed is preferred across" the Caribbean sub-region. This low valuation is attributed to a mix of family, religious, cultural and community-related issues. As a result, entry into entrepreneurship development becomes the last resort for those persons seeking economic

# BOX I Experience of a Caribbean Female Entrepreneur

Karis\* gave up her corporate job of 17 years to pursue her dream. She took a year off from work to spend time with her family before she opened her shop. "I thought, 'why am I doing all that I can to build somebody's empire successful, but I too have goals and dreams that I need to pursue', and I decided to give up my job".

Karis has her own storefront, and her client base has grown tremendously. She does not regret her decision to get out into the community and be known publicly. While some people may question why she stopped operating rent-free from home, Karis stated that if she was at home no one would walk in and order something. So the shop is a trade-off.

"It makes no sense having an idea and not living your dream. If you start your business and it fails, then you know you have the experience and can use what you learned to start over and do it better. I am proud of me. It takes a lot for someone to say, 'I am in a full-time job that is paying the bills and I am going to give that up'. Most of the time our dreams die with us, because we get very comfortable having that full time job and the security".

Karis said in the moment that she made the decision to leave the office it was just for her to live her dream and be an entrepreneur. Owning and managing her business, gives her the flexibility to be more in control, and also to spend time with her family. Yet, she acknowledged that she was new to entrepreneurship and had more to learn. "It has its challenges and it has its peak moments, but I am just happy to be doing what I have always wanted to do, which is use my talents to make other people happy and make some money while doing it"... (Adapted from Nation News, 21 September 2016. Nation Publishing Company, Barbados)

\*Karis is a fictitious name.

opportunities. This negative view and the low social valuation attached to enterprise development as an avenue for earning an income constrains women's attempts to participate in self-employment.

In terms of what propels women's entry into entrepreneurship, the World Bank identified two main forces which drive both women and men into business. The first is the need for a supplemental income and the second is a "vision of a unique business opportunity". The first is described as "push out factors" derived from necessity and stemming from lack of opportunities in the labour market and the need to supplement household income. Many of the push out factors were more specific to females since they are related to gender issues such as "women's traditional responsibility for family and child care, their roles as secondary wage earners and glass ceilings in the private sector". The second motivating force is described as "pull in factors" which are more likely to be related to the desire for autonomy and/or flexibility following a life's calling, innate ability and motivation to capitalize on a business niche. (World Bank 2010:20).

These two forces are also identified by Barriteau, where many female entrepreneurs cited unemployment – the push out factor - as the catalyst which propelled them into business development. As cited by the CDB, women in The Bahamas "sought means of making a livelihood by increasing their engagement in informal sector activities, mainly in insecure, unskilled activity such as street vending", rather than continue to become discouraged in the labour force. (CDB 2013, 15). However, for some women it was the desire to have control over economic resources, together with a desire for independence – the pull in factors –(see Box VI), which motivated them to start their own businesses. (Barriteau 2001, 128)

Another one of the push out factors, namely of the need to balance caring responsibilities with income-earning activities, was also identified by Barriteau as one of the reasons why so many Caribbean women were forced to establish informal businesses, often within their homes because it provided the flexibility to

earn an income and to spend time with their children. This also reduced the costs and risks for female entrepreneurs.

The World Bank also identified a number of structural barriers faced by small and medium sized enterprises (SME) owned by women, including the fact that they do not have the same access to high quality financial services as men. Further, they are more likely than male-owned SMEs to be smaller, informal and home-based.

## **Financial Challenges**

While the challenges faced by female entrepreneurs are many, the more critical are linked to finance, education and intra-household responsibilities in the care economy. The playing field for male and female entrepreneurs in the Caribbean sub-region is very uneven. Access to financial capital as identified earlier remains one of the crucial barriers to the growth and development of womenowned businesses, which is caused mostly by women's non-ownership of resources that could be used as collateral. Female entrepreneurs in the Barriteau study identified the unwillingness of commercial banks to lend them money. As a result, many women are less likely to finance their businesses from commercial sources, opting instead to use their personal funds or loans from family or friends. "Even when they can get credit, women-owned businesses have less access to other financial services and products, such as insurance" (International Trade Centre). Barriteau, in her study of women in the formal business sector however, notes that

"when women are constantly denied access to credit – even though they meet the formal requirements for obtaining it – then financial institutions and governments are shifting to women the costs of operating in the public domain of the economy...because women are seen as naturally belonging in the private sphere, there is a tendency to view their thrust into entrepreneurship as also privatized".

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The policy directives identified in the standalone goal on gender which are directly aimed at the economic empowerment of women focus on "reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws (5a).

As outlined in Target 5.7 of the SDGs, governments and all key stakeholders are urged to "undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws"; and to adopt and strengthen "sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels".

Financial institutions also need to provide the enabling environment to allow women to more readily access the necessary services in order to develop and expand their businesses. These include provision of more flexible and extended repayment periods on loans; revision of the types of assets to be used to include both tangible and intangible assets such as patents, trademarks, copyrights and trade names; the application of specialised interest rates for SMEs owned by women; and the establishment of internal systems with a targeted focus on women entrepreneurs to ensure on-going dialogue and engagement on a regular basis. (Cherie Blair Foundation for Women 2016).

The need to identify and access new sources of finance has led in recent months to the introduction of a new form of financing for women entrepreneurs in the Caribbean sub-region, spurred on by calls by heads of government to find "innovative, inclusive and accessible financing mechanisms as well as capacity building to advance women's entrepreneurship"11.

In July 2016, the first Commonwealth-wide crowd-funding<sup>12</sup> initiative was launched alongside the CARICOM heads of government meeting<sup>13</sup>, with the

goal of leveraging crowd-funding to attract new capital flows to the sub-region and ultimately to create new jobs and drive economic growth. The FundRiseHER initiative is led by two female Caribbean entrepreneurs with inputs from the Commonwealth Businesswomen's Network. It is anticipated that this source of funds will help with the implementation of the ambitious goals of the 2030 Agenda for sustainable development given the financial challenges facing Caribbean economies.

The goal will be to raise US\$1 million grant funding, through a global rewards-based crowd-funding campaign by ten participating Caribbean countries and Commonwealth member states to provide grant funding between US\$10,000 and \$25,000 for 50 women entrepreneurs.

#### **Educational Challenges**

Education can make significant contributions to overall economic growth by improving the capacity and capabilities of the workforce, which lead to higher rates of individual productivity. Strategies to promote job creation and enhance the employment skills of the population should therefore include improvements in the quality of education. The challenge is that "most educational systems do not foster inventive thinking, communication skills, problem solving or the other competencies than can help individuals" to start their own businesses and create their own employment opportunities.

It is not surprising that female entrepreneurs identified the lack of appropriate education as a major challenge which hindered their progress. Many cited that the present curriculum as too academic, focussed primarily on preparing students to work for others. Collaboration is therefore needed between governments, the private sector and educational institutions in order to change this situation and maximize the benefits of education. Entrepreneurial educational programmes should be developed and become part of the established curriculum of schools, colleges and universities. (Ramkissoon-Babwah 2013, 34).

In order to be successful, entrepreneurs need skills such as creativity, problem solving and communication skills. These skills are often acquired through handson experience – often from entrepreneurial failures – that help an individual entrepreneur to eventually succeed. Education and training programmes specifically targeted to entrepreneurs must be designed to develop these skills and provide individuals with practical education and experiential learning that build soft skills, such as communication, social intelligence, and critical thinking, as well as hard skills like accounting and financial management. (Global Business School Network 2013, 6-7).

More educational programmes are therefore required "to increase the social acceptance of self-employment, expand females' involvement in sectors with growth potential and improve access to developmental resources". (infoDev 2015, 59).

# **SECTION IV**

# **Summary and Conclusions**

The analysis in this paper leads to a number of conclusions and recommendations, which could assist governments and other stakeholders to increase economic opportunities for both females and males in pursuance of the realization of the 2030 Agenda, particularly the economic empowerment of Caribbean women through their participation in decent work and entrepreneurship.

It is critical that women are provided with equitable access to productive employment and to income earning opportunities that support their empowerment through the necessary enabling frameworks. For example, self-employment and entrepreneurship should be supported with relevant policies

and programmes to create, support and mentorship, including the facilitation of access to credit and the provision of financial services to assist in the development of micro and small businesses.

The realization of the economic empowerment of women in the Caribbean can become a reality if Caribbean governments together with other major stakeholders take the necessary actions to ensure that gender is mainstreamed across all of the 17 SDG goals and targets in the implementation of the 2030 Agenda. This will require that there is systematic mainstreaming of a gender perspective into national development planning, while implementation of the 2030 Agenda, as mentioned in the introduction, is given greater and more visible prominence. The advancement of women's economic empowerment will have to take a central place in the long term development plans of Caribbean governments, alongside specific gender policies and programmes designed to address issues of equity and to reflect the needs of women and girls in their planning and budgeting:

Where there is gender blindness in policy formulation, one of two problems is likely to occur. Firstly, women are not recognised as important in the development process, and simply not included at the level of policy formulation. Secondly, development policy, even when aware of the important role women play in the development process, because of certain assumptions, often still "misses" women, and consequently fails to develop coherently formulated gender policy. (Moser 1993, 6-7).

Governments of the sub-region will therefore need to design enabling policies and implement economic, social and environmental programmes aimed at improving and advancing the economic status of women. These policies, projects and programmes, however, must be evidence-based and this paper seeks to contribute to this evidence base.

The achievement of the goals of the 2030 Agenda for Sustainable Development on the elimination of extreme poverty and the promotion of shared prosperity will only be attained if income-earning opportunities for women are increased through their increased participation in the labour force and in entrepreneurship, in addition to sustained improvements in their productive assets. (World Bank Group 2015, 41).

Finally, the dearth of statistical data within the sub-region must be aggressively addressed. The continued lack of statistical data on gender issues, including economic and social issues, results in the limited availability of timely and accurate information which is urgently needed to better inform policies and programmes to accelerate growth in the area of entrepreneurship for women. The limited availability of timely statistical data, particularly gender statistics, is another major challenge to facilitating growth in Caribbean economies and, by extension, the inclusion of women in the economy. This is a major stumbling block to the development of evidence-based policy making and strategic planning. In this respect, action needs to be taken to properly measure and value unpaid work in the Caribbean, because it is very difficult to improve what is not measured. The same principle also applies to other areas, such as improved data on the services sector as an avenue for the economic empowerment of women.

As Bandele argues, there is a crucial need for a gender-disaggregated data revolution in the area of gender equality and equity to inform policy positions and donor aid priorities.

"There is a clear disjuncture between the global community's declaration of new SDGs, as part of the post-2015 development framework, and the dearth of gender disaggregated data. If such data had been available, it could have better informed the SDGs and indeed their ongoing implementation. The absence of the requisite gender disaggregated data across all countries, particularly SIDS and developing economies, will throw into question the ability of governments to achieve these targets". (Bandele 2016 9-10).

This dearth of data may actually serve to delay achievement of the SDGs in the Caribbean. The SDGs therefore provide Caribbean governments with the impetus needed to make greater investments in the timely collection of data, and more crucially in the sex dis-aggregation of data to allow for gender analysis, by strengthening national capacities to systematically collect and analyse gender statistics to address the ongoing critical gaps in data.

Care policies – to reduce the burden of household work on women and allow them to participate in more economic activities, need to become a reality in the Caribbean. In this respect, there will have to be a transformation in the Caribbean in the formulation and interpretation of the role of economic policies, which is currently viewed primarily as the promotion of economic growth, as well as social policies, which are "designed to address the "casualties" by redressing poverty and disadvantage and reducing inequality". Broader goals such as gender equality and social justice can also be achieved by more strategically designed transformative macroeconomic policies. "Conversely, well-designed social policies can enhance macroeconomic growth ... through redistributive measures that increase employment, productivity and aggregate demand". (UN WOMEN 2015, 3).

#### **List of Abbreviations**

BPfA Beijing Platform for Action
CARICOM Caribbean Community

CDB Caribbean Development Bank

CEDAW Convention on the Elimination of All Forms of Discrimination Against Women

CGA Country Gender Assessment
CPA Country Poverty Assessment

CSW Commission on the Status of Women

ECLAC Economic Commission for Latin America and the Caribbean

ECOSOC Economic and Social Council

GE Gender Equality

GEM Gender Empowerment Measure
GDI Gender Development Index
HDI Human Development Index
HDR Human Development Report

ILO International Labour OrganizationMDGs Millennium Development GoalsNCD Non Communicable Disease

NGO Non-Governmental Organisation NWM National Women's Machinery

OECD Organization of Economic Cooperation and Development

SAPs Structural Adjustment Programmes
SDGs Sustainable Development Goals
SIDS Small Islands Developing States
SMEs Small and Medium Size Enterprises

UWI University of the West Indies

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Gender: refers to the social attributes, differences and opportunities associated with being male and female and the relationships between women and men and girls and boys, throughout the life cycle. These attributes, opportunities and relationships are socially constructed and are learned through socialization processes, and though deeply rooted in every culture, they are changeable overtime. "Gender", along with class, race, age, ethnicity, poverty, and other social factors, determines the roles, power and resources for women, men, boys and girls in any culture. Gender determines what is expected, allowed and valued in a women or a man in a given context. In most societies there are differences and inequalities between women and men in responsibilities assigned, activities undertaken, access to and control over resources, as well as decision-making opportunities. Gender is part of the broader sociocultural context. Historically, attention to gender relations has been driven by the need to address women's needs and circumstances, as they are typically more disadvantaged than men. Increasingly, however, the need to know more about the disadvantages men and boys can face due to gender relations is recognised. OSAGI.

<sup>&</sup>lt;sup>2</sup> **Gender equality** is defined as equality between women and men: refers to the equal rights, responsibilities and opportunities of women and men and girls and boys. Equality does not mean that women and men will become the same but that women's and men's rights, responsibilities and opportunities will not depend on whether they are born male or female. Gender equality implies that the interests, needs and priorities of both women and men are taken into consideration, recognizing the diversity of different groups of women and men. Gender equality is not a women's issue but should concern and fully engage men as well as women. Equality between women and men is seen both as a human rights issue and as a precondition for, and indicator of, sustainable people-centred development. (United Nations, Office of the Special Adviser on Gender Issues, OSAGI).

<sup>&</sup>lt;sup>3</sup> CARICOM Member States signalled their commitment to the Decent Work Agenda during various Meetings of the Council for Human and Social Development (COHSOD) in the period 2000-2011.

<sup>&</sup>lt;sup>4</sup> Data was not available for Antigua and Barbuda or for St. Kits and Nevis.

<sup>&</sup>lt;sup>5</sup> Time poverty – Women are often described as "time poor". Due to the gender division of labour in the family prevailing in many countries, women' responsibility for unpaid household labour leaves only few hours daily for engaging in work outside the household (UNIFEM, 2005). The situation is further aggravated in cases where women are the sole head of household. Women's ability to free up time depends to a great extent on the availability of service and infrastructure. (OECD, 2009: 137).

<sup>&</sup>lt;sup>6</sup> The Social Security Act provides for twelve weeks maternity leave. Males employed in the public sector are entitled to paternity leave (pursuant to an agreement between the main trade union and the government signed in December 2008).

<sup>&</sup>lt;sup>7</sup> Barbados Statistical Service.

<sup>&</sup>lt;sup>8</sup> Caribbean countries such as Barbados, Jamaica and Saint Lucia produce periodic Labour Force Information

<sup>&</sup>lt;sup>9</sup> Data was not available for Antigua and Barbuda; Guyana; Montserrat; St. Kitts and Nevis or St. Vincent and the Grenadines.

<sup>10</sup> The Power of the SMEs, Trinidad Sunday Guardian, April 24, 2016. www.guardian.co.tt

<sup>11</sup> Commonwealth Heads of Government Meeting, November 2013, Colombo, Sri Lanka.

<sup>&</sup>lt;sup>12</sup> **Crowdfunding** (a form of <u>crowdsourcing</u>) is the practice of funding a project or venture by raising monetary contributions from a large number of people, today often performed via <u>internet</u>-mediated registries, but the concept can also be executed through mail-order subscriptions, benefit events, and other methods. Crowdfunding is a form of <u>alternative finance</u>, which has emerged outside of the traditional financial system. The crowdfunding model is based on three types of actors: the project initiator who proposes the idea and/or project to be funded; individuals or groups who support the idea; and a moderating organization (the "platform") that brings the parties together to launch the idea. Accessed on 12 July 2016 from: <a href="https://en.wikipedia.org/wiki/Crowdfunding#Benefits\_and\_risks">https://en.wikipedia.org/wiki/Crowdfunding#Benefits\_and\_risks</a> FundRiseHER is created and powered by pitchandchoose.com, the crowd funding platform for the Caribbean subregion. It is being piloted in the Caribbean with campaigns commencing in September 2016.

<sup>13</sup> CARICOM Heads of Government Meeting, July 2016, Georgetown Guyana