

Adequate & Affordable Housing for All

Research, Policy, Practice

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A program for housing the poor in Jamaica

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Introduction

The Program for Resettlement and Integrated Development Enterprise (PRIDE), was launched by the Prime Minister of Jamaica (the Hon. P. J. Patterson), in May 1994, under the rubric "Operation PRIDE." According to the Prime Minister, three main problems underlay the establishment of Operation PRIDE: (i) social strains and pressures of the previous two decades; (ii) absence of an adequate settlement policy; and (iii) indiscriminate squatting and capturing of government and privately owned land (The Gleaner, June 18, 1997: 13).

Hence, Operation PRIDE was established to solve the above problems by attempting to attain four related objectives (Mohammed, 1994: 5). The first was the resolution of shelter needs of low-income Jamaicans, through the establishment of new planned settlements, the regularization of illegal settlements, and upgrading of existing ones. The second was improvement of environmental and public health conditions in settlements throughout the country. The third was the mobilization of resources in the informal sector towards the improvement and employment of the people involved. The fourth was the distribution of government land as a catalyst in the whole process.

Although the government of Jamaica has been providing a variety of shelter solutions through its agencies, especially the National Housing Trust (NHT) and the National Housing Development Corporation (NHDC), as well as through joint venture projects with the private sector and NGOs, the demands for housing, particularly for the poor, have continued to be very acute. The explanation for this is mainly three-fold: (i) high costs of existing housing solutions, which the poor cannot afford; (ii) limited capital in the formal sector, which undermines its capacity to provide housing solutions for the country as a whole; and (iii) the inability of the poor to access mortgages through existing sources, since they lack the required credit.

Thus, the government of Jamaica initiated Operation PRIDE as a unique method of making land legally accessible to low income groups at affordable price through some government subsidies. The beneficiaries, on their part, are required to save and to deposit their money in their respective building societies, commonly known as provident societies. These savings are then utilized to pay legal costs and to develop the required infrastructure.

Main characteristics of Operation PRIDE

- **Benefits available under PRIDE:** Government-owned lands/plots are sold to persons who do not own a house lot. Government may discount the market value or offer interest rate subsidies for lands chosen as PRIDE sites, to make them affordable for low-income people. PRIDE, in association with other relevant institutions, may assist beneficiaries to obtain interim financing and grants for infrastructure and initial developments on PRIDE sites. Beneficiaries are required to save or borrow money for site planning, land surveying, subdivision plans, installing basic roads and payment of legal costs (ASCEND/PRIDE, Beneficiaries Policy Manual, 1996: 3).
- **Selection of beneficiaries:** Under Operation PRIDE, prospective homeowners from among the poor are selected on the basis of the following criteria: must be a Jamaican of 18 years and over; does not own a home or lot; annual household income of less than US\$ 14,285; and proof of ability to purchase the lot (ASCEND/PRIDE, Beneficiaries Policy Manual, 1996: 11-12).
- **Community-based management:** Under Operation PRIDE, government plays the role of a facilitator and beneficiaries play the role of a developer. PRIDE selects organized groups of applicants that are willing to form a legally constituted community organization, commonly called a provident society. These can be community groups, groups of workers organized by their unions, or groups of low-income people organized by a church and/or a non-governmental organization. To acquire and to develop a PRIDE site, the group must be a legal entity with the capacity to collect and to spend funds of its members. Though, ultimately, PRIDE sells lots to individuals, the latter must deal with PRIDE through a legal organization with a capacity for self- management. Members of a provident society are expected to elect their own officials and to establish their own internal procedures that will enable them to become deeply involved in all aspects of planning and implementation of settlement development activities (ASCEND/PRIDE, Beneficiaries Policy Manual, 1996: 7-8).

- **Community-resource mobilization:** While individual beneficiaries pay for the land on which they will build their houses, members of each provident society mobilize resources from their respective households to pay for shared costs relating to professional services, infrastructure, utilities and community amenities. Another resources mobilization involves “sweat equity,” whereby members of a provident society may contribute work in preparing land and in construction activities in lieu of payments (ASCEND/PRIDE, Community Development and Empowerment Manual, 1996: 17-39).
- **Starter standards:** These are minimum affordable standards for utilities and infrastructure during the early periods of shelter development. Within poor communities, these starter standards may include: earth roods, water standpipes, and ventilated pit latrines. However, provident societies enter into agreement with government that these facilities will be upgraded incrementally, as provident societies mobilize both human and financial resources to do so, until normal standards are achieved (ASCEND/PRIDE, Starter Standards Manual, 1996: 22-26).
- **Joint venture projects:** Operation PRIDE undertakes joint venture projects with the private sector and non-governmental organizations. In such projects, private property owners, builders, contractors and financiers work with PRIDE to develop shelter solutions on specific sites.
- **Financial subsidies from government:** Actual incomes are utilized to select those who cannot afford the full market price for the lot. Those selected are given land subsidy in the form of discounted land prices, low down payments, and long repayment periods, with interest rate subsidies ranging from 2% to 14%, depending on income bands of individual beneficiaries. Moreover, much of the initial development at PRIDE sites is financed by the government in the form of a loan to provident societies (ASCEND/PRIDE, Beneficiaries Policy Manual, 1996: 12-13).
- **Savings through community-generated economies of scale:** Provident societies can utilize savings collected from their extended membership as a bargaining chip to buy building materials at discounted prices, because of the bulk purchased. As well, they can utilize the large volume of the work involved to negotiate with contractors for preferential rates (ASCEND/PRIDE, Community Development and Empowerment Manual, 1996: 40-60).
- **Responsibilities of beneficiaries:** Either as individuals or as a legally constituted group, beneficiaries are responsible for construction of approved infrastructure, and must occupy their sites within two years after they have been issued with certificates of possession. Using the House

Design and Costs Manual (ASCEND/PRIDE, 1996), beneficiaries are required to build their homes according to acceptable standards.

Types of settlements for the poor under Operation PRIDE

There are two types of settlements for the poor under this program:

- (i) **Regularization of occupied lands:** These sites include land previously captured by squatters, for which Operation PRIDE enables the latter to gain access to legal security of tenure of these occupied lands. A group occupying the land makes the initial application. After the application is accepted and the group forms a provident society, then individuals are given plots for which they pay and then later develop into a shelter. If the captured land presents a long-term risk to the group occupying it or the cost of acquiring utilities is beyond the means of beneficiaries, then the group has to be relocated to another more appropriate PRIDE site.
- (ii) **New Greenfield sites:** These sites are located close to existing infrastructure and amenities for comprehensive settlement of communities living in their proximity. They are developed in order to optimize the use of existing urban services and the job market. Applicants for these sites are not limited to squatters, but may also include other community groups that have outgrown their existing settlements. Since any group does not already occupy these sites, PRIDE requests individual applications, but selected beneficiaries must subsequently form themselves into a legally constituted organization in order to participate fully in the program (ASCEND/PRIDE, Legal Manual, 1996).

Institutions Contributing to the Functioning of Operation PRIDE

The success of Operational PRIDE depends on the involvement of a wide range of institutions, both governmental and none governmental.

Government Institutions

- (i) **The Prime Minister's Office**, responsible for policy formulation and monitoring of the program through a task force established by the Prime Minister;
- (ii) **Ministry of Water and Housing**, responsible for determining the targets of the program, establishment of the site selection committee made up of representatives of a variety of stakeholders, and disbursement and management of the PRIDE funds;

- (iii) **Land Valuation and Estates Department**, required to provide data on those sites that can be used by Operation PRIDE, and to price those sites at market value;
- (iv) **Natural Resources Conservation Authority**, required to provide guidance on environmental and conservation issues in relation to the selection and development of PRIDE sites;
- (v) **Utilities Corporation**, to help in the planning and implementation of infrastructure and utilities services at PRIDE sites;
- (vi) **Town Planning Department**, required to participate in the process of site selection and to identify urban boundaries;
- (vii) **Survey Department**, to identify government lands, to identify and to recommend private surveyors for PRIDE operations, and to help in the subdivision of PRIDE sites;
- (viii) **The Office of Tittles**, to issue tittles for PRIDE sites;
- (ix) **Parish Councils**, to identify available land in their respective localities and to be involved in site selection therein;
- (x) **National Works Agency**, to advise on road and drainage plans with respect to PRIDE sites;
- (xi) **Environment Protection Division and Public Health Officials**, to provide advice on types of sewage disposal facilities best suited for different PRIDE sites.
- (xii) **Social Investment Fund (SIF)**: Launched in 1996 (with a fund base of US\$ 50 million) to promote government's overall strategy for reducing poverty in Jamaica, the SIF assists in providing grants to the poorest provident societies for training, professional services and for infrastructural projects.
- (xiii) **Social Development Commission (SDC)**, to mobilize community support for Operation PRIDE, identify skills needed in each provident society, and to help in arranging for the training required.

Funding institutions

Jamaica has developed a number of funding institutions for shelter solutions. Discussed below are the main providers of finance for land and shelter.

- (i) **The Sugar Industry Housing Limited:** Established in 1975 with a J\$ 5 million interest free loan from the sugar industry prices stabilization fund, this institution has been involved in at least four types of housing solutions. First, houses have been constructed in schemes for sale or lease to sugar workers. Second, houses have been constructed on land owned by sugar workers. Third, there has been some home improvement on sugar workers' houses. Fourth, the institution has assisted some sugar workers to purchase houses on open market.
- (ii) **Credit Unions:** Through the Jamaica Cooperative Credit Union League Limited, different credit unions have helped their respective members to access some mortgage loans for first time homeowners and/or home improvement, with interest rates kept below the prevailing market rates.
- (iii) **Building Societies:** Through the savings of their members, building societies have traditionally provided housing solutions in Jamaica. Their main constraint has been limited funds in the face of rapidly increasing demand for their services.
- (iv) **The National Housing Trust (NHT):** Established as a statutory body in 1971, the NHT gets a contribution of 2% from employees' earnings and 3% from their respective employers. The self-employed may contribute up to 3% of their earnings to the Trust. The NHT has adopted a policy of reduced interest rates for the lower income bands to as low as 2% to ensure that the poorest get the largest subsidies.

Table 1: Comparative Analysis of Main Funding Institutions

Criteria	Building society	Credit unions	Sugar Industry Housing Ltd.	National Housing Trust
Qualification to apply	Must save with society for at least 18 months	Must be a member of a union for at least two years	Must work for sugar industry for at least 2 years	Must be a contributor & first time homeowner
Loan rates	19-20% for regular savers & 24% for non-savers	16% under the central mortgage fund	9% on reducing balance basis	From 2% to 14%, depending on income band
Down payment	10%	10%	10%	5%
Terms	Maximum 30 years	Maximum 25 years	Maximum 25 years	Maximum 30 years
Debt service ratio	30% of gross income	33.3% of gross income		40% of gross income

Source: Modified from Chambers and daCosta 1997: 133-134

The non-governmental institutions

- (1) **ASCEND:** Legally registered in 1994, the Association for settlement and commercial Enterprise for National Development (ASCEND) is a national

coalition of private and public sector organizations, professionals, women and religious organizations, community-based and non-governmental organizations, financial and educational institutions. Since its inception, ASCEND has been vital in the formulation of policies, plans and programs for low-income settlements. ASCEND has contributed to Operation PRIDE by assisting in the preparation of a comprehensive land divestment policy, which is contained in five manuals published by ASCEND/PRIDE in 1996. ^[1]

- (i) **Provident Societies:** These are community-based organizations that are formed and are legally registered by potential beneficiaries of Operation PRIDE. After the application for land has been approved, a tripartite sale agreement is signed among PRIDE, the beneficiaries and a provident society, whereby beneficiaries are obliged to pay for the land under agreed terms, and to develop the infrastructure. Relating to the latter, an agreement is signed between each individual beneficiary and the provident society, bidding the former to contribute by either cash or sweat equity or both to the construction of the infrastructure and other necessary facilities.

Evaluating the implementation of Operation PRIDE

Initially, Operation PRIDE was coordinated from the Office of the Prime Minister, and reported to a Cabinet sub-committee chaired by the Prime Minister. The Ministry of Housing implemented the program, with the help of a core PRIDE staff that worked through existing line ministries and some NGOs.

After two years of its existence, the government of Jamaica sought to evaluate the performance of Operation PRIDE in order to establish a more sustainable implementation plan. A team of local consultants (coordinated by Michael Chambers) and a task force made up of prominent people in Jamaica (chaired by Jacqueline daCosta) collectively evaluated the implementation of operation PRIDE, and produced a 303-page report in July 1997 (Chambers and daCosta, 1997). Based on interviews with beneficiaries of the program and other field observations and site visits, this report raised some important implementation issues relating to Operation PRIDE, as indicated below.

- (i) **Inflated expectations of potential beneficiaries:** For whatever reason, both the selected and aspiring beneficiaries had generally acquired the impression that Operation PRIDE would, “in a relatively short period of time, provide them with completed housing units, which they would occupy at nominal fees” (Chambers and daCosta, 1997:39). As indicated earlier, however, PRIDE is a facilitator and not a developer. Building of houses at PRIDE sites is a responsibility of beneficiaries and their respective provident societies. Thus, people’s expectations had far exceeded what the program could possibly deliver. In order to reduce

the inflated expectations of potential beneficiaries, the report recommended that an aggressive nationwide public awareness campaign be initiated to re-explain the objective of Operation PRIDE.

- (ii) **Costs overruns:** Contrary to the original policy of leaving the development of infrastructure in the hands of beneficiaries, Operation PRIDE staff got involved in extensive infrastructural upgrading on several sites, often without prior approval of relevant stakeholders, including the respective provident societies and even the Ministry of Housing (Chambers and daCosta, 1997: 41). Thus, the budget for Operation PRIDE for the period 1997-1998 was J\$ 577 million, mainly intended to complete the infrastructure work in progress (Chambers and daCosta, 1997: 42). The recommendation contained in the report was that Operation PRIDE required a Management Board to guide and control its activities while, at the same time, dealing with its detailed policy.
- (iii) **Lack of partiality and transparency:** According to the report, detractors of Operation PRIDE claimed that from the choice of sites, continuing through to the selection of beneficiaries and contractors, the process was not always impartial. Some also claimed that the handling of monies from provident societies by PRIDE staff was not sufficiently transparent (Chambers and daCosta, 1997: 43). The report, therefore, recommended that a detailed operational manual was needed to ensure accountability, transparency and impartiality within Operation PRIDE.

Following this report and, a probe by the Auditor General in 1997, the management of Operation PRIDE was transferred to the National Housing Development Corporation (NHDC) in June 1998. Unfortunately, however, the implementation of the program continued to be characterized by accusations of corruption and nepotism. All these came to a head in February 2002 when the main opposition political party in Jamaica, the Jamaica Labour Party (JLP), charged that some “preferred contractors” on PRIDE sites were being paid for “work not done on the ground, which amounts to fraud” (Jamaica Observer, February 16, 2002). Other accusations made by the JLP were that many of projects under PRIDE were grossly over-budgeted, under-supervised and behind schedule, leading to severe overruns in terms of billions of Jamaican dollars (Ibid.).

The above accusations prompted the Prime Minister to appoint a four-man commission of inquiry, chaired by a retired civil servant Erwin Angus ^[2]. The report produced by this commission was so damning to the Minister of Water and Housing (Dr. Karl Blythe) that he was forced to resign on April 13, 2002, a day after the report had been handed over to the Prime Minister. It is to the summary of this report that we shall now turn.

- Although the National Housing Development Corporation (NHDC) is responsible for implementing Operation PRIDE, the Minister of Water and Housing made most vital decisions on this program, after he took over the ministry in the year 2000. According to the report, directions came from the Ministry of Water and Housing as to who should get a contract, how much they should be paid, when they should be paid, and that at any given moment the NHDC would be presented with bills for payment. The impression formed by the commissioners, based on their findings, was that Minister Blythe was deeply involved in the PRIDE scheme and that he shared power with a small coterie of aides.
- If payments exceeded contract sum, the legal department of the NHDC would be instructed to revise upwards the contract sum and the loan agreement without any proper controls. If it was later realized that the prices for lots were out of reach of beneficiaries, ministerial subsidies would be used to bring the selling prices down (e.g. minister's removal of land, administrative, water and sewerage costs from the total project costs to come up with final selling price that was manageable). Unfortunately, however, the NHDC would end up suffering that loss (to the tune of \$ 800 million in the year 2001 alone). This gradually created severe cash flow problems within the corporation.
- Although cabinet had approved a proposal in 1998 that NHDC should focus only on 20 PRIDE priority projects, and should defer the remaining 91 for completion over a four-year period, the Minister of Water and Housing began work on several deferred projects in the year 2000, some of them in the absence of or inadequate critical technical work. To complicate the situation even further, the Minister of Housing, without the approval of NHDC projects sub-committee, frequently added entirely new projects. The NHDC refused payments for those projects, and by the time of inquiry, there was \$ 200 million in unpaid bills with respect to those unapproved projects.
- In many instances, pressure to make payments to contractors came directly from the Minister of Water and Housing, and in some cases payments were made in the absence of required contractual agreements. In other cases, pricing was made before project designs and surveys were completed, leading to project costs being higher than contract sums.

The commission's summary of its findings was that constructions on PRIDE sites often began with incomplete or inadequate designs and there was a general lack of efforts to obtain requisite approvals, ensure loan agreements implementation and to meet regulatory requirements, including government's ownership of the relevant sites.

The general recommendations of the commission were five-fold. First, the NHDC should be allowed to manage its affairs without undue external influence, including that of the Minister, whose role should be confined to policy issues. Second, that infrastructure should not begin prior to the completion and approval of relevant designs. Third, that designs should not be commissioned without the benefit of relevant socio-economic and/or market surveys to guide the consultants' work. Fourth, that sites should not be selected without adequate assessment of viability, including the necessary approvals from relevant regulatory authorities. Finally, that advances should not be made in the absence of properly executed and implemented loan agreements.

In response to the recommendations made by Angus report, the new Minister of Water and Housing, Mr. Donald Buchanan, announced some changes to Operation PRIDE during his contribution to the 2002/2003 sectoral debate in the Jamaican Parliament on July 24, 2002 (The Gleaner, July 25, 2002: 1).

- (i) A PRIDE mortgage portfolio had been created to solidify the financial base of the NHDC, which will provide mortgages of up to 25 years at 8%-10% to persons who were not beneficiaries of the National Housing Trust (NHT).
- (ii) Concurrently, a PRIDE Mortgage Support Unit had been established to maintain the integrity of the portfolio through timely mortgage payments, by applying innovative collection strategies and incentives.
- (iii) A new finance and audit sub-committee had been established in NHDC to strengthen the process of oversight and proper management of PRIDE schemes.
- (iv) All Operation PRIDE contractors must be selected through the National Contracts Committee, in keeping with a Cabinet directive.
- (v) A return to the original mandate of Operation PRIDE wherein infrastructure of all new projects are completed to minimum standard, and beneficiaries are required to access funds to build their own homes.
- (vi) There had been a reduction of projects prioritized for completion, from 116 to 72.
- (vii) The Minister also reported that at the time of his speech (July 24, 2002), 40 Operation PRIDE projects, comprising 17,110 lots, had been completed and handed over to beneficiaries, and that the latter had already completed their legal obligations and had received legal tenure.

On February 18, 2003, the National Housing Development Corporation (NHDC) made a News Release statement, enumerating the progress made in relation to the recommendations by the Angus Commission.

1. A new minister had been appointed to head the Water and Housing portfolio.
2. A new Board of Directors had been appointed for the NHDC.
3. A new Managing Director had been appointed for the NHDC.
4. The management team for the NHDC had been reorganized to ensure greater oversight of Operation PRIDE projects, as well as greater transparency in the management of projects and contractors involved.
5. Persons implicated by the Angus Commission, especially those who held technical responsibilities for the Operation PRIDE projects, had been dismissed from the NHDC.
6. Processes within the Technical Service Department of the NHDC had been streamlined to ensure that there was strict adherence to systems and procedures in place. These included the following requirements: proper site selection, project implementation based on approvals from relevant agencies and proper checks and balances so that all disbursements to projects are backed by value for money in terms of progress and project sites.

Progress made by Operation PRIDE to date

As of February 2004, Operation PRIDE had accomplished the following (NHDC, 2004):

- 85 projects, comprising 30,510 serviced lots, had been completed;
- Of the above lots, 22,105 (or 73%) had been allocated;
- Of the allocated lots, 13,365 (or 61%) of them were located in brownfield type of projects, which cater to poor households; the remaining 39% are in greenfield projects that generally cater to the non-poor, including public officers such as teachers, nurses, police and other civil servants;
- The lowest average selling price for a lot in brownfield projects was J\$ 82,494.35 (about US\$ 1,363.54) at Braeton Meadows in the parish of St. Catherine;

- The highest average selling price for a lot in brownfield projects was J\$ 628,177.16 (about US\$ 10,383.09) at Shaw Park Heights in the parish of St. Ann;
- However, of the 56 brownfield projects, 35 of them (or 63%) are selling serviced lots for J\$ 300,000.00 (about US\$ 4,958) or less;
- The total projected development costs for the 85 Operation PRIDE projects was J\$ 12,798,404,260.32 (about US\$ 211,543,872.10);
- The total beneficiary payments at the time was J\$ 1,453,275,496.76 (about US\$ 24,021,082.58), constituting 11.4% recovery rate;
- The number of provident societies established was 85, of which 73 (or 86%) were fully registered.

Analysis

It appears, thus far, that Operation PRIDE has attained a measure of success in implementing some elements of internationally recommended shelter strategies for the poor, as indicated below.

First, the **enabling approach** for housing the poor that was adopted by the UN General Assembly in 1988, has been attempted by Operation PRIDE with some success. The central tenet of the enabling approach is to mobilize the people concerned and to give them the necessary resources and the opportunity to improve their housing condition according to their needs and priorities. By providing subsidized land to the poor and by mobilizing them into provident societies that define the priorities of their respective members in relation to housing solutions, Operation PRIDE has successfully made a good attempt at the central tenet of the enabling approach.

Second, the **Habitat Agenda** that was adopted by 171 governments at the Habitat II conference in Istanbul in 1996, emphasized partnerships and participatory approaches to achieving adequate shelter for all. Although Jamaica is far from attaining adequate shelter for all, the vital elements of Operation PRIDE include government as an enabling partner and the people as active participants in the development of housing solutions. As indicated earlier in this paper, under Operation PRIDE, members of a provident society are expected to elect their own officials and to establish their own internal procedures that will enable them to become deeply involved in the design of the solutions to their housing problems, and in the implementation of those designs. Thus, PRIDE as a facilitating partner builds on the initiative and resourcefulness of the people.

Third, the **Habitat's global campaign for secure tenure** is premised on the argument that security of tenure is one of the vital requirements for social and

economic development and, thus, an enabling tool for an escape from poverty. The 30,510 serviced lots that Operation PARIDE has thus far completed, though a drop in the bucket for a country with about 600,000 squatters (Crooks, 1995), will nonetheless provide secure tenure for the first time home owners in Jamaica and, thus, contributing to the Habitat's global campaign for secure tenure.

Despite the above achievements on the part of Operation PRIDE, a lot more need to be done with regard to housing the poor in Jamaica, as indicated below.

- The supply of housing in Jamaica, especially for low-income groups, is still grossly low. Although, for example, the National Housing Policy for Jamaica projected that 52,806 housing units were required for the period 1997-2001, the total number of houses completed by both the public and private sectors during that period was 23,837 (Government of Jamaica, 2001), reflecting a shortage of 28,969 units.
- As indicated earlier in this paper, Operation PRIDE has been subject to charges of corruption and nepotism during most of its short existence, which has tended to undermine the integrity and operational efficiency of the program.
- Moreover, the government of Jamaica has often resorted to the use of forced evictions of squatters, instead of negotiated resettlements. Yet, forced evictions in Jamaica have always led to serious confrontations between squatters and government authorities, thus hardly ever producing any positive results in relation to improving shelter for the poor.
- Finally, slum upgrading especially in downtown Kingston has been painfully slow. Many of the houses there are old, small, structurally unsound, overcrowded and constantly posing a significant fire hazard.

Notes

[1] These manuals include "Community development and empowerment manual"; "Beneficiaries policy manual"; "Legal manual"; "House design and costs manual"; and the "Starter standards manual."

[2] The four commissioners included Erwin Angus, who had been the first Chairman of the Jamaica Maritime Institute, as the chairperson. The second was Noel Levy, an expert in contract law. The third, Carlton Depass, is the Director of Urban Development Corporation of Jamaica. The fourth was Robert Martin, deputy financial secretary in the Ministry of Finance and member of the National Contracts Commission.

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