



# Enterprise

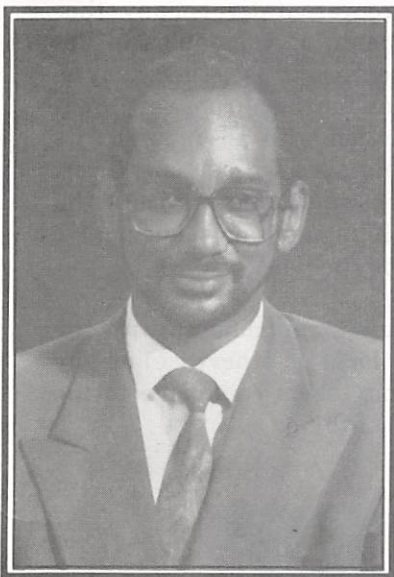
FREE ENTERPRISE  
... AND WATCH  
JAMAICA GROW

VOL. 9 No. 1

A PUBLICATION OF THE PRIVATE SECTOR ORGANISATION OF JAMAICA

February 1993

## PRESIDENT'S MESSAGE



**I**t is an honour for me to have been elected President, by the Council, for the year 1993. Firstly, I would like to pay tribute to our immediate Past President the Hon. Dennis Lalor, who has so admirably served our organisation over the past 2½ years. His tenure will always be remembered for the major steps taken toward liberalisation of our economy, and in particular for his personal role in convincing our political decision makers to abolish the Exchange Control Act.

Now that many of the legislative aspects of liberalisation have been addressed, we must now turn our attention to the operational implications. The bureaucracy for a common economy, together with the accompanying attitudes of control, still largely remain in place and must now be changed if we are to become globally competitive. Through the efforts of the PSOJ and others, it seems that the political directorate is increasingly aware of the urgent need to address this issue, in collaboration with the private sector.

We in the private sector cannot wait for every last hurdle to be cleared before moving on toward expanding business activities. The optimistic mood in the country augurs well for increased investment activity, and each of us in our respective fields, now needs to scan the investment horizon for opportunities to implement in the near future. The lead time is long on most investments, and so it is imperative that we start promptly so as to reap early returns from an economic recovery which can be the springboard to growth rates we have not seen in recent decades.

Finally, I pledge to serve our organisation to the best of my ability during my term of office, and stand ready to hear from you, the membership, as to how you would like our organisation to even better serve your needs.

**Douglas Orane**

Private Sector Organisation of Jamaica

A high level group of private sector businessmen as well as government officials will be travelling to the Far East at the end of February. The aim of this Mission, which is being led by Senator Frank Pringle, is to capitalize primarily on the significantly high level of interest that the Japanese nation has shown with regards to investment opportunities in Jamaica.

The Mission's 3-week agenda will include seminars in Japan, South Korea, Hong Kong and possibly Taiwan. There will also be ample opportunity for the private sector representatives to hold individual meetings with their Japanese counterparts with a view to establishing or renewing business relationships.

The private sector representatives who have so far indicated an interest in being a part of the Delegation will come from the tourism and finance sectors.

## FAR EAST MISSION

Enterprise is a quarterly publication of the Private Sector Organisation of Jamaica.

Executive Director:	Charles Ross
Editor:	Marcia Ormsby
Production:	MVC Desktop

THE PRIVATE SECTOR  
ORGANISATION OF JAMAICA  
39 HOPE ROAD  
P.O. Box 236  
KINGSTON 10

Communications



**T**he PSOJ continues its efforts to keep members - old, new and prospective members - informed about the role of the organisation and the Objectives which govern its activities.

11. To establish and maintain standards of ethics based on responsibility to the consumer and the country.

12. To establish branches, chapters, subsidiaries or other sub-Organisations as the Council shall determine, throughout Jamaica and overseas, in order to further the Objects of the Organisation.

## PSOJ OBJECTIVES

**In the last issue of the Enterprise, we stated the first 10 Objectives.**

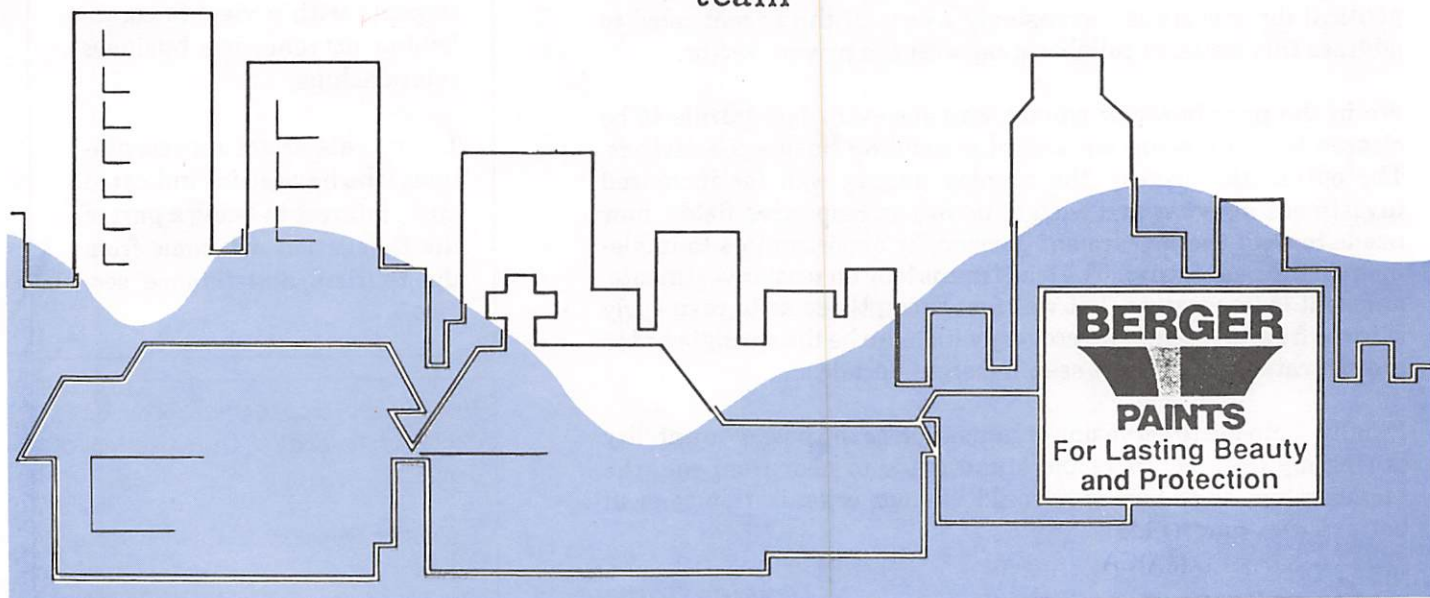
**The remaining issues as stated in our Memorandum of Association are:**

13. To appoint, engage, hire, or otherwise obtain the services of staff, employees, servants, contractors, agents, brokers, salesmen, representatives or any other persons, firms, establishments or companies in Jamaica or elsewhere whose services or assistance may be required by the Organisation for the purpose of pursuing its objects or in connection with all or any of its undertakings and to remunerate such persons, firms, establishments or companies rendering service to the Organisation either by cash payment or in such other manner as may be thought expedient.

14. To confer, correspond, deal or enter into any arrangements with the Government or authorities (supreme, municipal, local or otherwise) or any companies, firms, organisations or persons as may seem conducive to the attainment of the Organisation's objectives or any of them.

## QUALITY and SERVICE

... a way of life for us at Berger  
... a way of life for you and your  
team





# NATIONAL ACTION PLAN SECRETARIAT

**T**he Government of Jamaica and the Private Sector Organisation of Jamaica (PSOJ), under the leadership of the PSOJ agreed in the first half of 1991 to jointly establish and carry out a "National Game Plan" to stimulate the Jamaican economy. This agreement resulted in the publication of a document entitled "*Jamaica: National Game Plan*" by the Joint Public/Private Sector Task Force in June 1991. The principal emphasis of this document was to further enhance the overall climate for domestic and foreign private investment, and in particular the identification and elimination of constraints to such investments. The name of this co-operative venture was subsequently changed to the "National Action Plan".

In order to accomplish the objectives of the Action Plan it was decided that day-to-day staff and consultancy support were needed to assist the Government/P.S.O.J. working groups in the analysis of issues and implementation of the resulting decisions. As a consequence, the following start-up strategy was adopted:

- Establishment of a Secretariat to supply full time technical resources, including that of an economist.
- The development of detailed terms of reference by members of the Secretariat for each element of the Action Plan.
- The engagement of the Secretariat's staff, or consultants to carry out the terms of reference for each element of the Action Plan.

Recognizing that the financing of the proposed Secretariat was a costly venture, the PSOJ entered into a Co-operative Agreement with the United States Agency for International Development (USAID) in June 1992 to share the expenses of the Secretariat with the PSOJ and the Government.

The term of this agreement is approximately two years.

The Secretariat's staffing currently consists of Mr. Frank Lopez (Executive Director), Dr. Robert Chambers (Consultant Economist), and Mrs. Marlene Fraser (Assistant). At least two other staff personnel are expected to join the Secretariat in the near future. Mr. Lopez has been seconded from the private sector (Alcan Jamaica Company) to head the Secretariat, and

his office is currently located at the Ministry of the Public Service. He has had a long and distinguished record of service to Alcan. Dr. Chambers is a graduate of the University of Houston (PhD. Economics, MBA) and Howard University (BSc. Chemical Engineering). Prior to receiving his PhD., Dr. Chambers spent ten years working in the U.S.A. for Union Carbide Corp., and a Dow Chemical Subsidiary. Both Dr. Chambers and Mrs. Fraser are located at the PSOJ offices.

## OUR NEW MEMBERS

The PSOJ welcomes the following members who were presented with their official membership certificates at the last Quarterly Membership Luncheon. This was held on Thursday, November 19, 1992 at the Wexford Court Hotel in Montego Bay.

The new members are:

- \* International Trust and Merchant Bank
- \* Dehring, Bunting and Golding
- \* Peter C. V. King



**NEW MEMBER:** Mrs. Marguerite Davidson, Managing Director of International Trust & Merchant Bank Ltd. accepts her company's Membership Certificate from Mr. Douglas Orane, PSOJ President. This was one of three certificates presented by the President at the last Quarterly Membership Luncheon which was held at the Wexford Court Hotel in Montego Bay. The other two recipients were Peter King (Individual member) and Dehring Bunting & Golding.

Looking on are (from left) Ann-Marie Hendriks, Membership Co-ordinator and Charles Ross, Executive Director, PSOJ.



# STRUCTURAL ADJUSTMENT

## - The Chilean Experience

**S**tructural adjustment, as we have come to understand it, is no longer a fair-fetched painful strategy with devastating effects and no or very little positive results. On the contrary, we only have to look at the success of this strategy in one of our Latin American neighbours - yea, in our 'own neighbourhood'.

The South American country of Chile is perhaps best known for the political regimes which existed during the 70s and 80s. The reported and atrocities and austerity measures associated with Salvador Allende and General Pinochet are widely documented.

However, in spite of all this, history has shown that Chile, a small country with big ambition, has benefitted in no small measure from the implementation of structural adjustment policies. The country has moved from being an "inward-looking, socialist economy to an export-oriented capitalist one".

The Chilean experience has indicated

that there were initial real problems and hardships which resulted from the austerity measures of its former leaders, Allende and Pinochet. In 1976, for example, implementation of deep free-market reforms such as privatization and the opening up of the economy to competition, was accompanied by the freezing of the exchange rate and raised interest rates. This, of course, made imported goods cheaper while local merchandise became more expensive because of inflation.

The 1980s brought with it the devaluation of the Chilean currency (thus making the country's products more affordable to foreign buyers), steady lowering of import tariffs and deregulation of the economy. Entrepreneurs were therefore forced to become competitive or die. They, naturally, chose the former.

The 1990s reflect the successes. The economic indicators show that the country's healthy growth is based on exports and investment. Specifically:

- 1992 marked the ninth (9th) consecutive year of growth
- gross domestic product has more than doubled in two decades

- inflation eased to 12.7% in 1992 from 18.7% in 1991
- unemployment rate has fallen to 4.8% of the work force
- 1992 investment grew by approximately 20%.

The economic model chosen by Chile has not corrected all the weaknesses of that society. Failure to improve present infrastructure could prove to be a severe handicap to future growth rate. The influx of foreign capital threatens to over-value the currency (peso) thus making exports, the engine of Chile's growth, less competitive in price.

Looking ahead, the Chilean government sees that a free-trade agreement with the U.S.A. would help not only to "look in its reforms" but would boost the country's effort to attract investors - i.e. those seeking access to the U.S. market.

Our Latin American neighbours have indeed indicated to all that initially the pain of structural adjustment is great but with the right attitude, a competitive spirit and initiative, the pain is soon forgotten and the reward is great.



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# PROPOSED BUSINESS BEHAVIOUR SURVEY

**D**uring 1991, the Jamaican economy experienced a deepening of the adjustment process, with the liberalization of exchange control being the most notable development. Policy reform also included the acceleration of the privatization process, removal of price control for all but three items (transportation, sugar and kerosene), the elimination of subsidies, the reform of the tax system with the introduction of the General Consumption Tax (GCT) and the Common External Tariff (CET), and the further deregulation of various aspects of the economy.

In an attempt to assess the impact of these economic reforms on the investment behaviour of the Jamaican private sector, the PSOJ conducted a small Business Intention Survey in August 1992. The survey revealed that planned investments in all sectors of the economy (except manufacturing) should increase significantly in 1993. Specifically, the survey indicated that tourism, agribusiness and finance should become "lead sectors" within the economy in 1993. The Government of Jamaica was advised of findings of the survey.

The United States Agency for International Development (USAID/Jamaica), has an ongoing dialogue with the Government and the private sector of Jamaica, particularly directed at policy and institutional reform of macro-economic policies, privatization, export

development, and the investment climate. This Agency has had discussions with the PSOJ to have a national business behaviour survey conducted of the effects of the decontrol and devaluation reforms on business and investment behaviour and attitudes.

A stratified sample of about 550 companies, of varying sizes and representing all sectors of the economy will be selected for analysis. The survey will seek to determine if there is a causal relationship between liberalization and new investment already underway, or being planned, and how much of that investment is aimed at the export market. Also, it will attempt to determine the

source of investment funds, and whether those funds are being used, or are planned for export production, acquisition of technology, research and development, training and employee development for greater efficiency.

The PSOJ Secretariat in collaboration with USAID has already formulated the field questionnaire and the PSOJ is currently working on the selection of firms for the sample as well as the selection of interviewers.

It is hoped that the islandwide survey will be launched between February 26 - March 5 1993 and field research should last for about two weeks.

Business executives of targeted companies are being asked to support the exercise by supplying the Field Researchers with accurate information.

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THE SURVEY WILL SEEK TO DETERMINE IF THERE IS A CAUSAL RELATIONSHIP BETWEEN LIBERALIZATION AND NEW INVESTMENT... AND HOW MUCH OF THAT INVESTMENT IS AIMED AT THE EXPORT MARKET.

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## CONGRATULATIONS

### NEW JEA PRESIDENT

The Jamaica Exporters' Association held its Annual General Meeting towards the end of last year and, of course, elections of officers took place. Heartiest congratulations to the new JEA executive:

**President**  
*Beverley Lopez*

**1st Vice-President**  
*Robert A. McDonald*

**2nd Vice-President**  
*Bruce Terrier*

**3rd Vice-President**  
*Beverley Morgan*

**4th Vice-President**  
*Roderick Heaven*

**Honorary Treasurer**  
*Deryck Rose*

**Executive Director**  
*Pauline Gray*

### JAGIC CHAIRMAN RE-ELECTED

Congratulations to Errol T. Ziadie and Neville Henry on their being re-elected to the positions of Chairman and Deputy Chairman respectively of the Jamaica Association of General Insurance Companies (JAGIC).





# TRADE NEWS

## Business Opportunities

● A Nigerian company wishes to import a wide range of goods from Jamaica including: novelties, wall and table clocks, belt buckles, leather belts, handkerchiefs, soap and perfumes.  
**Contact: Jefferson Nigeria Company**  
P.O. Box 75295, Victoria Island  
Lagos, Nigeria

● Jewellery, clocks, leather watch bands, garments and T-shirts are some of the many products required by a Nigerian company.  
**Contact: Akanbi Gidado**  
Managing Director  
Gidad Crown (Nigeria) Company  
P.O. Box 1035 Agapa, Lagos, Nigeria

● Interested in importing tea bags, bricks, spices, surgical gloves and natural rubber?  
**Contact: V.S. Kumar**  
Export Development Manager  
Royal Agency Ltd.  
158 New Chetty Street  
Colombo 13, Sri Lanka

This company is also interested in setting up joint ventures in a number of areas including the manufacturing of ready-made garments and the canning of beer.

● A Brazilian company is interested in exporting thread for domestic and industrial use as well as embroidery and crochet thread.  
**Contact:**  
Fabrica de Fios e Linha Marte S/A  
P.O. Box 10513  
03049 - Sao Paulo - SP  
Brazil

● A Brazilian firm wishes to export Carnauba wax to Jamaica.  
**Contact: Mario J. Neto**  
FONCEPI  
(Fontenele Ceras do Piaui S/A)  
P.O. Box 1025, 60055 Fortaleza - LE  
Brazil

Are you trying to identify a source of spare parts, tools and radiators?  
**Contact: Barter Ltda**  
R. Rio Casca 243  
Carlos Prates  
30710-200-Belo Horizonte - MG  
Brazil  
Attention: Sebastiao Machado

## Business Links

● Is yours an exporting Jamaican company interested in establish trading contacts with importing Swedish companies?  
**Contact: Ulf Ekdahl**  
Department for Trade Development  
SwedeCorp, Box 3144  
S-103 62 Stockholm, Sweden

● Pacific Fibers, Inc., purchasers and suppliers of fibre material (for spinning, mattresses and furniture) and machinery would like to make contact with Jamaican companies involved in similar activities.  
**Contact: Guenter Wassmann**  
President  
Pacific Fibers, Inc., P.O. Box 7711  
Phoenix, Arizona 85011

● Jamaican companies interested in importing Marlboro Filter Tip

Cigarettes can now take advantage of a special discount offer for bulk export.  
**Contact: Charles Edward Blue**  
Managing Director  
Charles Blue  
11288 Ventura Boulevard  
Suite #106, Studio City  
California 91604, U.S.A.

● Are you interested in developing trading links with companies in Germany? Jamaican importers and exporters can obtain information by contacting the:  
**PSOJ Secretariat**  
or Mr. Linval Scott  
German-Caribbean Business  
Co-operation Programme  
85a Duke Street, Kingston  
Tel: 922-8880/1

## INTERNATIONAL

## BUSINESS MEETING

The Chamber of Commerce of the Republic of Cuba will be hosting the "International Meeting on Business Opportunities For Caribbean Countries" which will take place in Havana, Cuba on April 6-7, 1993. Details can be obtained from the PSOJ Secretariat.



# Education Opportunities

## **French, Anyone?**

With the development of what is known as a global community and the need for greater interaction among peoples of the world, learning a foreign language could prove to be an asset to your business.

The Alliance Francaise is an institution dedicated solely to the teaching of French language and culture.

Are you interested in learning French? The Alliance offers classes for Beginners at a cost of \$800.00 per term for 2 two-hour classes per week. For further information, you may contact them at:

*Alliance Francaise de la Jamaïque*  
3 March Drive  
Kingston 8  
Tel: 92-58876

Bonne chance!

## **Chief Executive Programme**

The Irish Management Institute is inviting participants for the 1993 Chief Executive Programme. This intense programme will focus on the key responsibilities of business leadership - strategic planning, decision making and the development of people.

This 6-week course, which continues to attract worldwide participants, is designed for top-level managers of private and para-statal organisations in developing countries. The dates of this year's programme will be April 13 to May 21.

Interested persons may contact the PSOJ Secretariat for further information.

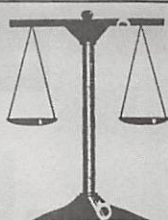
## **International Law Institute**

The International Law Institute (ILI) in Washington has announced its seminars for 1993. These include International Project Procurement and Contract, Foreign Investment Negotiation, International Transfer of Technology and Project Finance.

The seminars offered by the ILI are geared at training government and private sector officials from developing nations to deal more effectively with representatives of multinational corporations, governments and international financial institutions.

Further information is available from the PSOJ Secretariat as well as the:  
*International Law Institute*  
1615 New Hampshire Avenue, NW  
Washington, DC 20009  
U.S.A.  
Tel: (202) 483-3036  
Telex: 64551, Fax: (202) 483-3029

## **METRIC PACKAGE SIZES**

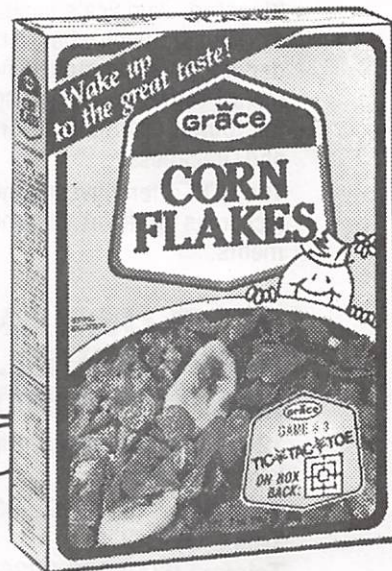


The Office of the Metrication Board has been working tirelessly to prepare Jamaicans, of all walks of life, for metrication.

One area about which there is now information is metric package sizes as required by the European Community (EC). PSOJ members with EC trading links are urged to access this vital packaging information.

The entire document states EC directives relating to the range of nominal quantities of contents of prepackages for a wide range of products. Copies are available from the Office of the Metrication Board (4 Winchester Road, Kingston 10) as well as the Bureau of Standards (6 Winchester Road, Kingston 10).

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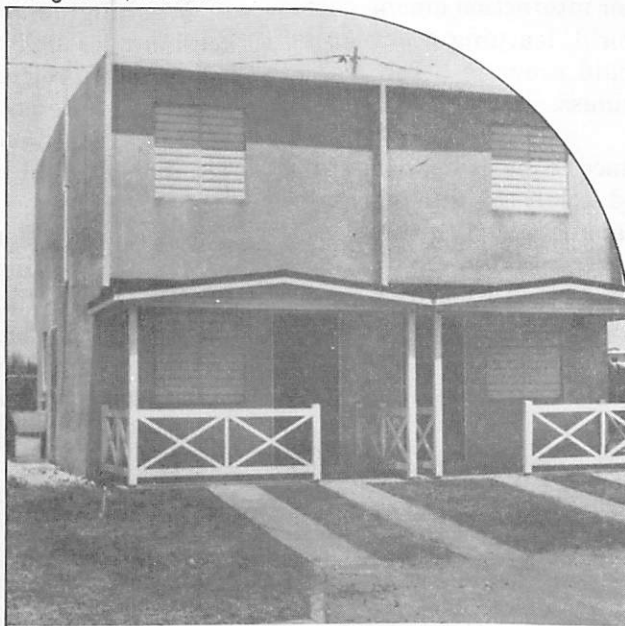


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The Corporation operates in designated project areas in Kingston, Jamaica's capital city; Hellshire on the outskirts of Kingston where a new town development is underway; the Comprehensive Rural Township Development Programme which spans the entire island and in the tourist centres of Negril, Montego Bay, Ocho Rios and Oracabessa.

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# **NEW** PSOJ COUNCIL

PSOJ's Annual General Meeting was held on November 26, at the Wyndham Hotel, New Kingston. Elections were held to fill vacant positions on the Council. The full Council for 1992-93 is as follows:

## **ASSOCIATIONS**

Associated Chambers of Commerce of Jamaica  
Building Societies Association of Jamaica Ltd.  
Freezone Manufacturers Association  
Hardware Merchants' Association  
Importers and Distributors Association of Jamaica  
Incorporated Masterbuilders Association  
Institute of Chartered Accountants of Jamaica  
The Jamaica Association of General Insurance Co.  
Jamaica Bankers' Association  
Jamaica Chamber of Commerce  
Jamaica Conservation & Development Trust  
The Jamaica Employers' Federation  
Jamaica Exporters Association  
Jamaica Hotel and Tourist Association  
Jamaica Manufacturers Association  
Jamaica Shippers' Council  
Life Insurance Companies Association  
Negril Chamber of Commerce  
The Shipping Association of Jamaica  
Small Businesses Association of Jamaica  
Spirits Pool Association of Jamaica  
Sugar Manufacturing Corp. of Jamaica Limited  
United Vendors Association

## **COMPANIES**

Alcan Jamaica Limited  
Appliance Traders Ltd.  
A.F. Madden and Company  
The Bank of Nova Scotia (Jamaica) Ltd.  
Carreras Group of Companies Ltd.  
Corporate Group Limited  
Desnoes and Geddes Ltd.  
Dyoll Group Ltd.  
The Gleaner Company Limited  
Grace Kennedy and Co. Ltd.  
Industrial Commercial Developments Ltd.  
ICWI Group Ltd.  
J. Wray and Nephew Ltd.  
The Jamaica Producer Group  
KLAS  
Mutual Security Bank Ltd.  
National Commercial Bank Ja. Ltd.  
Peat Marwick Mitchell and Co.  
The Shell Company (W.I.) Ltd.  
WISYNCO Group

## **INDIVIDUALS**

Mr. Roy Banarsee  
Mr. Elon Beckford  
Ms. Megan Deane  
Mr. Neville James  
Mr. Peter Moss-Solomon

At the first meeting of the new Council which was held on December 14, 1992, the following officers were elected:

## **NEW PSOJ OFFICERS**

### **PRESIDENT**

Mr. Douglas Orane

### **VICE-PRESIDENTS**

Mr. Joseph M. Matalon  
Mr. William McConnell  
Mr. Delroy Lindsay

### **HON. SECRETARY**

Mr. Aulous Madden

### **HON. TREASURER**

Mrs. Betty-Ann Jones-Kerr



## **DATES TO REMEMBER**

### **MARCH 2-21**

Joint Public/Private Sector Mission to the Far East.

### **MARCH 4**

PSOJ Quarterly Membership Luncheon at the Jamaica Pegasus Hotel.

### **MARCH 9**

Dinner of Appreciation for the Hon. Dennis Lalor (Immediate Past President, PSOJ).



# CONFERENCES EXHIBITIONS & TRADE SHOWS

- ♦ SACA, an exhibition of rods, frames, accessories and technologies will be held February 18-21 in Bologna, Italy.
- ♦ March 3-6 are the dates of the 3rd International Exhibition of granite, marble and decoration stones which will be held in Sao Paulo, Brazil.
- ♦ Bati-3R, an international exhibition of products and services for the restoration, renovation and refurbishing of old buildings will be held March 17-19 at the Parc des Expositions de Paris in Porte de Versailles, Paris.
- ♦ MICAM - MODACALZUTURA is an exhibition of international footwear which is scheduled for March 12-15 in Bologna, Italy.
- ♦ St. John's Swallow Hotel in Solihull, England will be the venue for the Castings and Forgings Exhibition 93. This specialist show for buyers and specifiers of cast and forged products will take place March 23-24.
- ♦ BORITEC, the 5th International Cooperation, Development and Investment Exchange, is scheduled for May 5-7 at the Milan Fair in Italy.
- ♦ The 1993 U.S. Food Export Show will be held May 9-12 at McCormick Place, Chicago, Illinois. This Export Show is being held in conjunction with the Food Marketing Institute's Supermarket Convention.
- ♦ CARIBEXPO Barbados 93, organized by the Barbados Manufacturers' Association, is scheduled for May 26-30 at Terminal II, Grantley Adams International Airport in Barbados. This exhibition is targeted to local, regional and extra-regional buyers particularly in the Tourism, Hospitality and Service Sectors.

## REMOVAL NOTICE

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now located at:  
4 Winchester Road, Kingston 10  
Tel: 92-63130-9

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**Hardware Division**  
78 Marcus Garvey Drive  
Kingston 11  
Tel: 923-4975 & 7  
923-4985-9

**Pharmaceutical Division**  
53 Newport Boulevard  
Newport West  
Kingston 13  
Tel: 923-5441-7

**Dairy Division**  
6 Savannah Avenue  
Kingston 20  
Tel: 925-3559/925-2669/  
925-3723/925-3838





# MEDICAL SUPPLIES, EQUIPMENT FOR MINISTRY OF HEALTH

**S**ome US\$13,000 worth of pharmaceuticals, medical supplies and equipment was presented to the Ministry of Health on Wednesday, January 27, by the Jamaica America Medical Assistance Committee (JAMAC).

The shipment was donated by Brothers Brother in Pennsylvania, and the American Flying Dentists of Michigan. Transportation costs were paid for by the Rotary Club of Minominee, Michigan.

A Resuscitaire used in the critical care of newborn babies was among the items donated to the Ministry of Health. According to Dr. Cherry Bridge-Leake, consultant anesthesiologist at the Victoria Jubilee Hospital, the contribution was a major boost for the institution, as it had been operating without this vital piece of equipment.

Mrs. Flo Chambers, Supplies Management Officer in the Ministry of Health, explained that the pharmaceuticals and supplies and the rest of the medical equipment would be consigned to hospitals islandwide.

The New Vision Children's Home in Manchester, one of the institutions receiving free dental care from the American Flying dentists on their visit to Jamaica in November, will benefit from the donation of dental equipment.

JAMAC is a voluntary organization, established by the Jamaica Chamber of Commerce and the Private Sector Organization of Jamaica, which coordinates the donation of medical supplies and services to the health sector.



**DONATED MEDICAL EQUIPMENT:** On Wednesday, January 27, the Jamaica-America Medical Assistance Committee (JAMAC) presented the Ministry of Health with some US\$13,000 worth of medical supplies and equipment. Examining a resuscitator, used for baby are, are (from left) Mr. Neville James, JAMAC; Mrs. Paula Baugh, JAMAC Co-ordinator; Mrs. Flo Chambers, Supplies Management Officer in the Ministry; and Dr. Cherry Bridge-Leake, consultant anesthesiologist, Victoria Jubilee Hospital. Brothers Brother Foundation and the American Flying Dentists provided the donated items, which were shipped with the assistance of Rotary International.

## Health Sector Initiatives Project

### HSIP UPDATE

Miss Dawn Battick has been hired as Insurance Specialist to the Health Sector Initiatives Project. She assumed duties on November 2, 1992.

Miss Battick will be working on programmes aimed at expanding the number of persons covered by health insurance.

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