

**Government of Montserrat and the  
Caribbean Development Bank**

Final Report

Country Poverty Assessment

Volume 2. Supplementary Material

July 2012

**Halcrow Group Limited and the Montserrat  
National Assessment Team**

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National Assessment Team**

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## ACRONYMS

*NB. This is a consolidated list which has been reproduced from the Main Report.*

AHS	Average Household Size
AYPA	Anglican Young People Association
BNTF	Basic Needs Trust Fund
BoM	Bank of Montserrat
BVI	British Virgin Islands
CandW	Cable and Wireless Ltd.
CARICOM	Caribbean Community
CBO	Community-based Organisation
CPA	Country Poverty Assessment
CPI	Consumer Price Index
CSD	Community Services Department
CSME	CARICOM Single Market and Economy
CXC	Caribbean Examination Council
DFID	Department for International Development
DTEZ	Day Time Entry Zone
EC\$	Eastern Caribbean Dollar
ECCB	Eastern Caribbean Central Bank
ECCU	Eastern Caribbean Currency Union
ECE	Early Childhood Education
ECM	Every Child Matters
EIA	Environmental Impact Assessment

FAO	Food and Agricultural Organisation
FGD	Focus group discussions
FSC	Financial Services Commission
GDP	Gross Domestic Product
GIU	Government Information Unit
GOM	Government of Montserrat
HIV/ AIDS	Human Immuno-deficiency virus/ Auto Immune Defence Syndrome
HOME	Home Ownership Motivates Everyone
ILO	International Labour Organisation
ISCED	International Standard Classification of Education
KII	Key Informant interviews
LEAP	Low Achievers Education Programme
LPG	Liquid Petroleum Gas
MAHLE	Ministry of Agriculture, Housing, Land and Environment
MCC	Montserrat Community College
MCCI	Montserrat Chamber of Commerce and Industry
MCF	Micro-Credit/ Finance
MCW	Ministry of Communication and Works
MDC	Montserrat Development Corporation
MEDU	Montserrat Economic Development Unit
MNR	Movement for National Reconstruction
MOE	Ministry of Education
MOF	Ministry of Finance, Economic Development and Trade
MOH	Ministry of Health
MONLEC	Montserrat Electricity Company
MRC	Montserrat Red Cross
MSD	Montserrat Statistics Department
MSDP	Montserrat Sustainable Development Plan
MSLC	Montserrat Survey of Living Conditions
MSS	Montserrat Secondary School/ Montserrat Social Security
MTB	Montserrat Tourist Board
(N)NATs	(Non-)Nationals
NAT	National Assessment Team
NDF	National Development Foundation
NGO	Non-governmental Organisation
NHIS	National Health Insurance Scheme
NPP	National Progressive Party

NYC	National Youth Council
OCT	Overseas, Countries and Territories
OECS	Organisation of Eastern Caribbean States
OPWA	Old People's Welfare Association
PAHO	Pan American Health Organisation
PPA	Participatory Poverty Assessment
PPP	Public/Private Partnership/ Purchasing Power Parity
PRS(P)	Poverty Reduction Strategy (Paper)
PSD	Private Sector Development
PSRU	Public Services Reform Unit
PSU	Pupil Support Unit
PWD	Public Works Department
RBC	The Royal Bank of Canada
RMPF	Royal Montserrat Police Force
SDP	Sustainable Development Plan, 2003-2007
SHDP	Strategic Health Development Programme
SLC	Survey of Living Conditions (household survey)
SSI	Semi-structure interviews
SWS	Social Welfare System
ToC	Team of Consultants
TSW	Transect walks
TVE	Technical and Vocational Education
UNICEF	United Nations Children's Fund
UNIFEM	United Nations Development Fund for Women
WB	World Bank





# 1 Introduction

This Volume complements the main Montserrat Survey of Living Conditions Report (Volume 1) by providing a more detailed description of methodology used for the following components of the study, namely:

- Poverty Line Estimation and Poverty Indicators (Chapter 2)
- The Living Standards Measurement Survey (SLC) (Chapter 3)
- The Participatory Poverty Assessments (PPAs) (Chapter 4)
- The Institutional Analysis (Chapter 5).

These components provided the great majority of the information used in the study. Additional results from the SLC and the PPAs are provided at the end of Chapters 3 and 4. The SLC questionnaire is included as Appendix 1.

Substantial training was provided by the Team of Consultants (ToC) to National Assessment Team (NAT) members and others during the course of the study. The training material used for these workshops is not included in this volume as it will be incorporated into the Training Manual which is another deliverable of the study. Likewise we have not repeated the overall methodological approach to the study which is presented in Volume 1.

## 2 Poverty Line Estimation and Poverty Indicators

### 2.1 *The Minimum Cost Food Basket*

The basis of poverty line estimation is the specification of the minimum cost for an adult to achieve a diet of 2,400 calories per day taking into account local dietary preferences and the need for a balanced diet. This is known as the Minimum Cost Food Basket (MCFB).

Table 2.1 presents the MCFB for an adult male living in Montserrat in 2008. These food baskets were prepared by Maunelva D. Taylor, Nutrition Officer with the Montserrat Ministry of Health based on food baskets using knowledge of local dietary characteristics. The food baskets were originally priced using the average prices collected during the Consumer Price Index Survey of the 2nd quarter of 2008 carried out by the Montserrat Statistics Department (MSD). These prices were subsequently updated to the 4<sup>th</sup> quarter using the MSD 4<sup>th</sup> quarter survey as this was when the SLC took place. The computations were made using an EXCEL spreadsheet based on information from the Caribbean Food and Nutritional Institute (CFNI) publication “Food Composition Tables for Use in the English Speaking Caribbean”.

The average total cost of this basket for the country of Montserrat for an adult male aged 15-29 years, is EC\$12.98 per day which is equivalent to just over EC\$4,738 or US\$1,762 per annum.

It should be noted that the approach used to obtain the MFCB is different from that used by the Social Welfare Department (SWD) to derive their ‘healthy food basket’ which is used in their annual Hardship Reports. The Minimum Cost Food Basket is designed to be exactly that, i.e. the minimum cost needed to achieve a healthy and balanced diet; this is the approach which has underpinned the derivation of poverty lines in all previous CPAs. In contrast, the SWD approach is based on identifying a healthy food basket based on the full range of foodstuffs available on the island and included in the Consumer Price Index (CPI). This approach generates an average rather than a minimum cost food basket, and therein lies the difference.

Comments were made at the National Consultation on the validity of the composition of the food basket, i.e. the items that had been included (e.g. pork heart, pork intestine, grape juice, vegetable shortening, canned peaches) and some that had been excluded (e.g. orange juice, pumpkin, dasheen, cucumber, cheese, eggs, ‘pot’ fish, canned sardines, goat meat, lean pork meat, orange juice and bread). At this stage of the study, it is not possible to assess whether changes in the MFCB would have resulted in a significant change in the final cost; maybe not as several of the excluded items have direct comparables in the MFCB, e.g. pineapple juice, canned mackerel, tannia and cassava. However, with hindsight, it would have been preferable if the MFCB had been reviewed by the NAT prior to its adoption as the basis for deriving the poverty lines for this study.

**Table 2.1. Minimum Cost Food Basket**

Code	Item Description	Amt. (OZ)	Amt. (GR)	Energy (Kcal)	Cost(EC\$)
146	WH FLOUR,ALL PURP,UNENRH	2.31	65	238	0.26
128	RICE,PARBOILED	2.31	65	242.6	0.38
108	CORNMEAL,ENRICHED,DRY	2.31	65	239.3	0.47
220	CASSAVA,FRESH ROOT,RAW	5	142	127.5	1.09
247	TANNIA,FRESH,RAW	5	142	150.7	1.41
214	BANANA,GREEN (FIG)	5	142	81.9	0.78
248	SUGAR,DARK BROWN,CRUDE	2.27	64	240	0.21
300	SPLT PEA,NO SEED COAT,RAW	0.83	23	80.1	0.15
305	PIGEON PEA,WHOLE SEED,DRY	0.83	23	80.5	0.17
297	LENTILS,WHOLE SEEDS,DRY	0.83	23	79.4	0.17
437	AVOCADO PEAR	1.42	40	48	0.71
111	CAN CORN,SOLID & LIQUID	1.42	40	24.6	0.43
378	CARROT,FRESH,RAW	1.42	40	15.4	0.31
376	CABBAGE,COMMON,RAW	1.42	40	8.1	0.18
215	BANANA	1.99	57	33.8	0.37
556	PINEAPPLE,CANNED,JUICE PK	1.99	57	33.9	0.39
551	PEACH,CANNED IN SYRUP	1.99	57	41.8	0.63
526	GRAPE JUICE CANNED/BOTTLD	1.99	57	34.5	0.52
641	LIVER,CHICKEN,RAW	0.85	24	32.6	0.19
736	MACKEREL,CAN,SOLID&LIQUID	0.85	24	37.7	0.23
635	PORK INTESTINE	0.85	24	33.7	0.21
661	CHICKEN,BREST,RAW	0.85	24	33.2	0.27
708	CODFISH,SALTED	0.85	24	54.2	0.58
592	BEEF,CANNED,MEDIUM FAT	0.85	24	52.6	0.45
807	MILK,DRY,SKIM,REGULAR	0.85	24	87.4	0.72
633	PORK HEART	0.85	24	28.5	0.37
849	OIL,PURE,ALL KNDS,BLND,AV	0.34	10	84.6	0.08
842	MARGRNE,REG,HRD,VG FT OLY	0.34	10	70.7	0.12
864	SHORTENING,VEGETABLE	0.34	10	84.6	0.17
<b>TOTALS</b>		<b>48.15</b>	<b>1,364</b>	<b>2,400</b>	<b>12.02</b>

**Nutrient Composition of Diet Selected**

WATER(G)	633.7
ENERGY(KCAL)	2400.1
PROTEIN(G)	89.5
FAT(G)	47.4
SATURATED FAT(G)	10.2
CHOLESTEROL(MG)	223.9
CARBOHYDRATE(G)	406.2
FIBRE(G) *	21.1
CALCIUM(MG)	718.6
IRON(MG)	25.2
POTASSIUM(MG)	3930.2
SODIUM(MG)	754.2
ZINC(MG)	7.9
VITAMIN A(R.E.)	3958.5
THIAMIN(MG)	2.4
RIBOFLAVIN(MG)	2.43
NIACIN(MG)	23.5
FOLACIN(UG)	568.2
CYANO COBALAMIN(UG)	17.3
VITAMIN C(MG)	120

\*Crude fibre which is only a portion of dietary fibre.

NB1. All MCFB requirements are for a male aged 19 to 29 years to achieve a daily intake of 2,400 Kcals per day.

NB2. Prices are for 2<sup>nd</sup> Quarter 2008. These were subsequently updated to Q4 which was when the survey took place.

## 2.2 *The Indigence Line*

The indigence line is defined as the cost of the MCFB. Adults with total expenditure below this amount are classified as indigent or severely poor<sup>1</sup> - essentially they are unable to satisfy their basic food needs.

Each household is composed of a different number of males and females of different ages. These groups have different dietary requirements. Calculating the minimum dietary needs solely on the basis of cost for an adult male would thus overestimate the food costs necessary for the household to achieve a healthy diet. As a result, the minimum MCFB for each household is calculated by adjusting for the household's age and sex composition using the Adult Male Equivalents (AMEs) shown in Table 2.2. They are the same as those used in other recent CPAs.

**Table 2.2. Adult Male Equivalents**

<b>Age Group (years)</b>	<b>Male</b>	<b>Female</b>
Less than 1	0.270	0.270
1 to 3	0.468	0.436
4 to 6	0.606	0.547
7 to 9	0.697	0.614
10 to 14	0.825	0.695
15 to 18	0.915	0.737
19 to 29	1.00	0.741
30 to 60	0.966	0.727
61+	0.773	0.618

Source: Halcrow for CDB, 2011, Belize CPA.

Household Adult Male Equivalents (HAMEs) are obtained by applying the applicable AMEs from the Table to each household member, summing and multiplying by the MCFB. If the household's total expenditure falls below this amount it is classified as indigent. As an example, given the male indigence line of \$4,738, the indigence line for a family of 1 male and 1 female aged 19 to 29 years, a boy aged 4 to 6 and a girl under one year of age would be around \$12,400 which is almost 35% lower than if no adjustment for household composition was made.

## 2.3 *The General and Vulnerable Poverty Lines*

The calculation of the general poverty line (GPL) involves adding a component for non-food expenditure to the MCFB/ Indigence Line. In line with other current studies, the non-food element of the poverty line is calculated by multiplying the MCFB by the reciprocal of the proportion of total household expenditure spent on food items by the poorest 40% the population classified by household expenditure per capita (not per AME). It should be noted that this approach introduces a normative element into the poverty calculations as it is not based on an assessment of the minimum non-food expenditure needed for a 'healthy' life, as was the food component.

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<sup>1</sup> The terms 'critical poverty' or 'food poverty' are also used synonymously with indigence.

The vulnerable poverty line (VPL) is calculated by multiplying the GPL by 1.25 to obtain an indication of households who could fall into poverty through relatively small changes in their incomes or expenditures.. The 25% factor applied to the GPL is however a normative assumption.

The calculation procedure for the poverty lines involves several stages as described in Box 2.1.

### Box 2.1. Poverty Lines – Calculation Procedure

1. Calculate total food (FOODEXP) and non food expenditure (NFEXP) to obtain total household expenditure (TOTEXP).
2. Calculate household AME value (HAME) by applying the adult equivalents to age and sex characteristics of the household.
3. Calculate Household per Capita Expenditure (HPCAP) by dividing TOTEXP by household size.
4. Sort households ascending by HPCAP.
5. For those households that comprise 40% of the population with the lowest HPCAP values\*, aggregate (i) total food expenditure (TOFEXP); and (ii) total expenditure (TOTEXP).
6. Calculate the Food Share (FSHARE) as a percentage of TOTEXP.
7. Divide the MCFB by the food share to obtain the general poverty line (GPL) for an adult male.
8. Calculate Household Indigence line (HIL): MCFB \* HAME.
9. Calculate Household poverty line (HGPL): GPL \* H AME
10. Calculate Household vulnerability line (HVPL): GPL\* HAME\*1.25.
11. Assign poverty status (POVSTAT) of household by comparing whether total expenditure falls above or below the above limits:
  - Indigence: TOTEXP < HIL. Poor but not indigent: HIL<TOTEXP<HGPL; Vulnerable: HGPL<TOTEXP<HVPL; Not Poor: TTOEXP>HVPL.

\* This is not the same as taking the 40% of households with the lowest HPCAP.

## 2.4 Poverty Indicators

### 2.4.1 The Headcount Ratio

The most commonly used poverty indicator is the headcount ratio which gives the overall incidence of poverty in a country. It can be expressed in terms of population or households. It is given by dividing the number of poor households (or population) by the total number of households (or population). Similar ratios are used to give the level of indigence or severe poverty.

### 2.4.2 The Poverty Gap

The formula for the poverty gap (PG) is as follows:

$$PG = 1/n * \sum [ (z_i - y_i) / z_i ]$$

Where:

n = total number of households;

$z_i$  = poverty line of  $i^{\text{th}}$  household

$y_i$  = income of  $i^{\text{th}}$  household.

NB. Negative values of  $(z_i - y_i)$  are set as 0.

The poverty gap has some use in identifying the depth of poverty, i.e. the extent to which incomes in poor households fall below the poverty line. If aggregated over the whole population, it will show the theoretical amount of income that these households need to raise them above the poverty line. Its policy

implications are however limited by the absence, in most countries, of progressive tax regimes that would enable such redistribution to take place.

#### 2.4.3 *The Poverty Gap Squared*

Similar to the poverty gap, the poverty gap squared (PG2) puts greater weight on those households with the lowest incomes relative to the poverty line. It is not however easy to interpret and is not presented in the World Bank's publication '*World Development Indicators*'. It is given by:

$$PG2 = 1/n * \sum [ (z_i - y_i) / z_i ]^2$$

The notation is the same as for the poverty gap.

#### 2.4.4 *The Gini Coefficient*

The Gini coefficient is a frequently used measure of inequality that is often applied to income distributions although it can be applied to other variables such as assets or allocation of resources. A simplified formula<sup>2</sup> for the derivation of the Gini coefficient from quintile data is as follows:

$$G = 1 - 1/5 * \sum (y_i - y_{i-1})$$

Where:  $y_i$  is the total income/ expenditure of all households in the  $i$ th quintile.

The Gini coefficient varies between 0 (representing a wholly equal distribution) and 1 (representing a wholly unequal distribution). It is a frequently used indicator of how income distributions change over time. The Gini coefficient however generates relatively few policy implications and attempts to correlate it to other economic or poverty variables have not proved successful owing to the multiplicity of factors involved<sup>3</sup>.

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<sup>2</sup> For a worked example of its calculation, see [www.unc.edu/~nielsen/soci209/s2/s2.htm](http://www.unc.edu/~nielsen/soci209/s2/s2.htm).

<sup>3</sup> See World Bank, *World Development Report 2000/2001 – Attacking Poverty*, p. 52-56.

## 3 The Survey of Living Conditions

### 3.1 *Design and Content*

The SLC questionnaire was designed to accomplish two primary objectives:

- To provide the expenditure information needed to derive poverty and indigence lines for the country.
- To obtain basic information on the demographic, employment, social, household and housing characteristics of the population.

The design and content of the SLC questionnaire evolved through a number of discussions between the NAT, the Consultants and the Montserrat Statistics Department, who were charged with implementing the survey between October 2007 and June 2008. The forms were pre-tested and piloted prior to this period leading to further amendments designed to ensure the optimal phrasing of questions and the elimination of possible sources of confusion and interpretation. The final questionnaire consisted of five forms:

- Form 1 - Household and housing characteristics: age sex composition, immigration and emigration, housing conditions, tenure, ownership of durables, and household expenditures including rent, utility, furnishings, groceries expenditures as well as produce (e.g. fruits, vegetables and meats) cultivated for home consumption.
- Form 2 – Individual characteristics: age, sex, place of birth, length of residence on the island, nationality, use of credit for business purposes, education and employment for those aged 15 years and over.
- Form 3 – Youth questionnaire: collected data from those living in the household aged 11 to 19 years about their after school activities.
- Form 4 – Individual incomes and expenditures: collected data from persons living in the household who were 18 years or older or were under 18 years but were employed. The data collected was on their incomes and personal expenditures such as clothes, transportation, recreation and culture and also any gifts received.
- Form 5: Expenditure diaries: these collected information over a 14 day period on households' detailed spending habits with particular emphasis on food and other grocery expenditure.

The final questionnaires are contained in Appendix 1.

### 3.2 *Sample Size and Sampling*

The sample size was 360 households which was decided in discussions between the ToC, the NAT and the Department of Statistics. This sample size is lower than for most other CPAs but reflects the small size of the island's population, under 5,000 in private households in 2006. The sample size represented 15.5% of the households listed in 2006.

A listing survey of all households and population on the island had been undertaken in 2006 and this provided a sample frame for the SLC. Given the small size of the island and its good connectivity, a simple random sample design was adopted. Households were drawn using a fixed interval methodology with a random start designed to generate a final sample of every 6-7<sup>th</sup> household on the island.

### **3.3 SLC Implementation**

An interviewers' training manual was prepared by the Statistics Office with assistance from the ToC. This manual covered the survey procedures and questions with emphasis on the problems likely to be encountered and how best to elicit the required information. The ToC also conducted training sessions with key MSD staff and NAT members in January 2008. Interviewers were recruited and trained by MSD in the summer of 2008. Fieldwork for the SLC started in October 2008 and was completed in early 2009.

### **3.4 Response Rates**

The response rate is calculated as the ratio of completed and partially completed questionnaires divided by the numbers of households in the sample. Table 3.1 presents the response rates for the different questionnaires used in the survey. While response rates for the main household questionnaire and the diaries are good, those for the individual demographic and income/ expenditure questionnaires are low even allowing for the fact that these did not, and were not intended, to cover the whole population. The shortfall in demographic questionnaires is however largely counterbalanced by the availability of the key information in the main household questionnaire.

**Table 3.1. SLC Response Rates by Type of Questionnaire**

<b>Questionnaire</b>	<b>Household</b>	<b>Demographic</b>	<b>Individual Income and Expenditure</b>	<b>Youth</b>	<b>Diary</b>
Forms received	321	314	309	48	255
Sample	360	600*	550*	80*	360
Response rate	89%	52%*	56%*	60%*	71%

\* Estimated based on 2006 data; hence response rate is approximate.

### **3.5 Data Validation and Processing**

Training in data processing and validation was provided by the ToC to select NAT members and MSD staff in late March 2008. Data processing was started in early 2009 by inputting data into an ACCESS database. However this process suffered numerous delays due to the unavailability of data processors and the absence of an adequately experienced team to supervise the process. Despite a visit by the TOC in mid 2009, these issues could not be resolved and were therefore brought to CDB's attention. At a meeting with CDB in March 2010, it was decided that CDB would appoint an outside consultant to undertake this work. This consultant started work in September 2010 and visited the island in October 2010 and again in early 2011. He undertook a thorough data capture, data compilation and validation exercise for those questionnaires already entered into the database<sup>4</sup>. This database was provided to the ToC in March 2011 and consisted of the numbers of questionnaires shown in Table 3.2.

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<sup>4</sup> The issues relating to the execution and processing of the SLC will be dealt with in greater detail in the Report on the Consultancy to be produced following the finalisation of the CPA reports.



**Table 3.2. The SLC Data Base**

Questionnaire	Household	Demographic	Individual Income and Expenditure	Youth	Diary
<b>Validated forms in database</b>	<b>144</b>	<b>260</b>	<b>212</b>	<b>39</b>	<b>223</b>
Forms received	321	314	309	48	255
% forms in database	45%	83%	69%	81%	87%

As the household data base is essential to the analysis of the SLC, the above means that the final sample size included in the data base is substantially lower than initially envisaged. Based on the discussions with the CDB consultant, it is understood that many of the ‘missing’ questionnaires had been processed but that the resultant files had been lost. The CDB consultant and the ToC both considered that the re-processing and validation of these surveys would have required a substantial amount of time. Given the time that had elapsed since the start of the study, the difficulties encountered in obtaining a validated dataset and the desire to complete the study, CDB decided that the analysis should proceed on the basis of the validated questionnaires only.

Having received the dataset, the ToC then undertook two major data manipulation tasks in order to produce a dataset that could be analysed:

- Aggregating expenditure data in order to provide household food, non-food, and total expenditures; it should be noted that the required information was split between three of the forms – diaries, individual income and expenditure, and household. This task therefore required a substantial amount of cross-checking to avoid double-counting and imputations to deal with missing values and unrealistic responses. The most important of these was to impute a minimum level of food expenditure equivalent to 50% of the value of the MFB as it was considered unrealistic, given the absence of evidence suggesting a high level of hunger, that families could survive on less than this amount<sup>5</sup>. As this task required information from all the above questionnaires, case where one type of form was missing had to be excluded. This resulted in the final database consisting of 135 households<sup>6</sup>.
- Calculating the poverty lines using the methodology set out in the previous Chapter: this involved using the aggregated expenditure data to calculate quintiles, food and non-food shares of total expenditure; calculating household level poverty lines based on the age sex structure; and hence, deriving the poverty status of the households. Poverty status and quintiles were then appended to the demographic data file.

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<sup>5</sup> A similar imputation was used for the Belize CPA.

<sup>6</sup> Some household records had to be excluded as they did not have associated income / expenditure forms and diaries. It should be noted that even if all the forms apparently completed had been available, the size of the final database would have been determined by the number of validated sets of questionnaires and would thus be much less than the number of forma apparently completed.

### 3.6 Representativeness of the SLC Sample

It has to be recognised that the final sample size is much lower than was expected. Prior to undertaking the analysis, the TOC checked that the sample was representative, i.e. was not biased. Accordingly, Table 3.3 shows how the geographic distribution of the sample database compares to the observed distribution of population in 2006. Given the sample size, EDs have been grouped by general area.

**Table 3.3 Comparison of Geographic Distribution of Final SLC Sample and 2006 Listing**

ISLAND	SLC Pop.	%	2006 %	Ratio	EDs/ wards
South	80	24%	23%	1.04	Salem, Old Towne, Olveston, Friths
Centre/ south	64	19%	19%	1.01	Woodlands, St Peters, Nixon, Cudjoe
Centre east	67	20%	17%	1.18	Baker, St John, Mungo, Barzeys
Davy Hill	74	22%	24%	0.92	Davy Hill and Brades
North	49	15%	16%	0.92	Drummonds, Geraldts, Look Out
<b>Island</b>	<b>334</b>	<b>100%</b>	<b>100%</b>	<b>1.00</b>	

The variation in the two geographic distributions are generally small and statistically insignificant. One can thus conclude that the SLC sample exhibits no serious bias. Furthermore, the average household size obtained from the SLC is 2.4 persons which is slightly higher than the 2.1 persons obtained in the listing survey. The similarity between the two distributions was also such as to obviate the need for the application of weighting factors.

### 3.7 Sampling Error

The resultant sampling error for various the proportion of households falling below the poverty line has been calculated using the formula for a simple random survey:

$$\text{Standard Error (SE)} = \sqrt{\left(\frac{1-n}{N}\right) * p(1-p)/n}$$

Where: **N** is the number of households in Montserrat (2320 in 2006).  
**n** is the number of households in the dataset (135).  
**p** is the proportion of households who are poor (25%).

It should be noted that unless the sampling fraction (n/N) is large, the standard error is almost wholly determined by the sample size and is thus largely independent of the sampling fraction. The sampling error is shown, with other indicators in Table 3.4.

**Table 3.4. Sampling Error and Confidence Limits**

Variable	Poverty Rate #	Standard Error	Coefficient of Variation (%)*	90% Confidence Limit **	
				Lower	Upper
Poor Households	25%	.036	14.4%	21.4%	28.6%
Indigent households	2.2%	.012	54.5%	1.2%	3.4%
Poor population	36%	.041	11.4%	31.9%	40.1%
Indigent households	3.0%	.014	46.7%	1.6%	4.4%

# Poor households as percentage of all households.

\* Ratio of standard error to SLC proportion

\*\* Estimated value ± Standard Error. There is a 90% probability that the actual proportion of the indicator will lie within this range. For a 95% probability, the range would be ± 2 Standard Errors.

### 3.8 *Data Analysis*

The final database was then used to produce cross-tabulations of the key socio-economic variables against household poverty status and other key variables. The majority of this analysis is presented in the Main Report (Chapter 3) and concentrated on cross tabulations of household poverty status against various socio-economic variables. Inevitably, the low database sample meant that the level of analysis could not be as detailed as would have been the case had the dataset been substantially greater. This situation would not however have changed significantly even if all the ‘missing’ household questionnaires associated with the around 70 non-matched diaries (i.e included in data base but with no accompanying household form) had been available – although there would have been a reduction in the standard errors<sup>7</sup>. The low sample also means that many of the differences in poverty rates between key variables are not statistically significant; however none of the results were counter-intuitive. It also precluded tabulations by quintile.

Some additional tabulations are presented below. Note that some rows and columns may not sum to 100% due to rounding.

### 3.9 *Additional SLC Tabulations*

The following tabulations provide additional information from the SLC. All key results have been incorporated into the Main Report.

#### 3.9.1 *Population and Household Tabulations*

**Table 3.5. Population by Age Group and Poverty Status**

<b>Age Group</b>	<b>Poor</b>	<b>Vulnerable</b>	<b>Not poor</b>	<b>Total</b>	<b>% of Poor Pop.</b>	<b>% of Total Population</b>
Under 15 years	45%	24%	31%	100%	34%	26%
15-29 years	37%	19%	44%	100%	17%	16%
30-60 years	30%	15%	55%	100%	39%	46%
Over 60 years	29%	26%	45%	100%	11%	13%
<b>All</b>	<b>36%</b>	<b>20%</b>	<b>44%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Table 3.6. Sex of Head of Household by Poverty Status**

<b>Sex</b>	<b>Poor</b>	<b>Vulnerable</b>	<b>Not poor</b>	<b>Total</b>	<b>% of Poor Hholds</b>	<b>% of all Hholds</b>
Male	26%	22%	51%	100%	69%	62%
Female	20%	15%	65%	100%	31%	38%
<b>Total</b>	<b>25%</b>	<b>19%</b>	<b>56%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

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<sup>7</sup> If the total sample had been around 220, the standard errors for poor and indigent households would have been 0.009 and 0.025 respectively.

**Table 3.7. Citizenship of Head of Household by Poverty Status**

Citizenship*	Poor	Vulnerable	Not poor	Total	% of Poor Hholds	% of All Hholds
Montserratian	20%	19%	60%	100%	78%	85%
Non-Montserratian	38%	19%	42%	100%	22%	15%
<b>Total</b>	<b>25%</b>	<b>19%</b>	<b>56%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Montserratians are those who are citizens, i.e. were born in Montserrat or have become 'belongers'. Virtually all non-Montserratians have arrived in the last 10 or so years and this group therefore essentially represents recent immigrants.

**Table 3.8. Household Type by Citizenship**

Household Type	Montserratian	Non-Montserratian	Total
Single person	40%	11%	36%
With Children	32%	67%	36%
Other	29%	28%	28%
<b>All</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Table 3.9. Household Size by Poverty Status**

Household size	Poor	Vulnerable	Not poor	Total	% of Poor Households	% of all Households
1	11%	24%	65%	100%	15%	34%
2	19%	11%	70%	100%	24%	32%
3-4	40%	17%	43%	100%	35%	22%
5+	56%	31%	13%	100%	26%	12%
<b>Total</b>	<b>25%</b>	<b>19%</b>	<b>56%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Table 3.10. Households with Children by Poverty Status**

Households + Children	Poor	Not poor	Total	% of Poor Hholds	% of all Hholds
With children	38%	62%	100%	55%	36%
No children	26%	74%	100%	30%	29%
All multi-person Hholds*	<b>33%</b>	<b>67%</b>	<b>100%</b>	<b>85%</b>	<b>65%</b>
All Households	25%	75%	100%		

\* Excluding single person households.

**Table 3.11. Households with Elderly Persons by Poverty Status**

Elderly Category	Poor	Not poor	Total	% of poor Hholds	% of elderly Hholds
Living on their own*	23%	77%	100%	<b>18%</b>	66%
Living with others	22%	78%	100%	<b>8%</b>	34%
<b>All Elderly</b>	<b>22%</b>	<b>78%</b>	<b>100%</b>	<b>26%</b>	<b>100%</b>
<b>All</b>	<b>25%</b>	<b>75%</b>	<b>100%</b>		

\* Single elderly and elderly couples.

### 3.9.2 Housing Tabulations

**Table 3.12. Housing Tenure by Poverty Status**

Tenure	Poor	Vulnerable	Not poor	Total	% of Poor Hholds	% of all Hholds
Owned	20%	22%	58%	100%	47%	59%
Rented	32%	17%	51%	100%	53%	41%
<b>All</b>	<b>25%</b>	<b>19%</b>	<b>56%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Table 3.13. Roof Material of House by Poverty Status**

Roof Material	Poor	Vulnerable	Not poor	Total	% of Poor Hholds	% of all Hholds
Concrete	23%	13%	63%	100%	24%	30%
Shingle	14%	28%	59%	100%	14%	29%
Galvanised	37%	17%	46%	100%	54%	40%
<b>ALL</b>	<b>25%</b>	<b>19%</b>	<b>56%</b>	<b>100%</b>	<b>92%*</b>	<b>99%*</b>

Table excludes the few houses that had other types of roof.

**Table 3.14. Wall Material by Poverty Status**

Wall Material	Poor	Vulnerable	Not poor	Total	% of Poor Hholds	% of all Hholds
Concrete/brick	24%	16%	60%	100%	62%	67%
Wood	33%	26%	44%	100%	35%	27%
<b>Total</b>	<b>25%</b>	<b>19%</b>	<b>56%</b>	<b>100%</b>	<b>97%</b>	<b>94%</b>

\* Table excludes the few houses that had other types of wall.

**Table 3.15. Overcrowding and Poverty Status**

Overcrowding?	Poor	Vulnerable	Not poor	Total	% of Poor Hholds	% of all Hholds
Yes*	53%	23%	24%	100%	47%	22%
No	17%	18%	65%	100%	53%	78%
<b>ALL</b>	<b>25%</b>	<b>19%</b>	<b>56%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

\* If no. of rooms < household members.

**Table 3.16. Ownership Rates of Durable Goods by Poverty Status**

Item	Poor	Vulnerable	Not poor	ALL
Any Phone	85%	85%	95%	90%
Fridge	88%	81%	93%	90%
TV	82%	81%	85%	84%
Cable/Dish	68%	50%	81%	72%
Washing Machine	56%	46%	73%	64%
DVD	50%	50%	65%	59%
Vehicle	29%	54%	65%	54%
PC	26%	46%	51%	44%
Water Heater	21%	19%	51%	37%

3.9.3 *Economic Status and Educational Attainment of Households*

**Table 3.17. Economic Activity of Household by Poverty Status**

Worker in household	Poor	Vulnerable	Not Poor	ALL	% Poor Hholds	% all Hholds
Yes	23%	18%	59%	100%	75%	82%
No	33%	25%	42%	100%	25%	18%
<b>ALL</b>	<b>25%</b>	<b>19%</b>	<b>56%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Table 3.18. Occupation of Head of Household by Poverty Status**

Occupation HoH	Poor	Not Poor	ALL	% Poor Hholds	% all Hholds
Not working	33%	67%	100%	45%	32%
Working	19%	81%	100%	55%	68%
<i>Prof/ Tech/ Man</i>	13%	88%	100%	8%	18%
<i>Semi-skilled</i>	15%	85%	100%	16%	29%
<i>Unskilled</i>	44%	56%	100%	31%	20%
<b>ALL</b>	<b>25%</b>	<b>75%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Table 3.19. Educational Attainment of Heads of Household by Poverty Status**

Educational Attainment	Poor	Vulnerable	Not poor	Total	% of Poor Hholds	% of all Hholds
Primary only	36%	14%	50%	100%	48%	33%
Secondary only	22%	35%	43%	100%	16%	18%
Technical (not univ.)	18%	18%	64%	100%	26%	34%
University	15%	15%	70%	100%	10%	16%
<b>All</b>	<b>25%</b>	<b>19%</b>	<b>56%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

3.9.4 Other Topics

Table 3.20. Responses to the Youth Questionnaire

Sports	Cricket	Football	Basketball	Netball	Tennis	Other	Any Sport
None	23	30	28	34	37	35	11
Last 6 months	14	6	9	5	2	4	25
Last week	2	3	2	0	0	0	3
<b>ALL</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>39</b>	<b>39</b>
Other	Clubs	Religious youth groups	Met friends	Used PC/ internet	Worked		
None	28	26	21	17	30		
Last 6 months	11	13	18	22	9		
Discussed problems		Types of punishment		Main source of income		Paying responsibility*	
Parents	20	Hit with hand	5	Parental allowance	19	Food - house	3
Friends	11	Hit with object	10	Regular job/ business	12	Food – when out	14
Teacher	4	Send to room	3	Odd jobs	8	Clothes	8
Other	4	Grounded	11			Cellphone	10
		Other	10			Transport	8
Plan to leave Montserrat within 5 years		Priority to improve life				Personal toiletries	5
Yes	23	Education	26				
No	15	Employment	8				
		Other	5				

NB. As only 39 records were received, it is considered preferable to show the actual frequencies rather than percentages. Some variables have missing values and hence may not sum to 39.

\*: Includes shared between self and parent(s). Total does not

Table 3.21. Perception of Change in Household Economic Situation in Last Year

Perception	Poor	Not poor	Total	% of Poor Hholds	% of all Hholds
Got much worse	23%	77%	100%	45%	50%
Got worse	26%	74%	100%	36%	36%
No change/ got better	33%	67%	100%	9%	7%
<b>ALL</b>	<b>25%</b>	<b>56%</b>	<b>100%</b>	<b>100%</b>	<b>6%</b>

**Table 3.22. Use of Credit for Business Purposes**

<b>Category</b>	<b>Indicator</b>	<b>Percentages</b>
<b>Applied for Credit</b>	% of total	<b>11%</b>
<i>Was successful</i>	<i>% of applicants</i>	<i>59%**</i>
<b>Did not Apply</b>	% of total	<b>89%</b>
<b><i>Why did not apply?</i></b>		<b>100%</b>
<i>No interest</i>		45%
<i>Don't like to owe</i>		15%
<i>Afraid</i>	<i>% of reasons</i>	14%
<i>Too hard</i>		9%
<i>Too much time</i>		7%
<i>Interest too high</i>		6%
<i>Not needed</i>		3%

NB. Based on 185 persons aged 20- 64 years.

\*\* Excluding 'not stated'.



## 4 The Participatory Poverty Assessments (PPAs)

### 4.1 Objectives

The overall objectives

of the Participatory Poverty Assessments (PPAs) were as follows:

- To supplement the quantitative information from the LSMS by providing additional and more detailed information on the nature, causes and trends of poverty in Belize.
- To complement the Institutional Analysis (see next Chapter) by obtaining the perceptions of communities and vulnerable groups on the assistance that they are receiving from government and non-government agencies, and how this could be improved and made more effective.

The overall thrust of the PPAs is therefore on the collection of qualitative information concentrating on the following generic topics:

- Who are the poor?
- How are they coping?
- What are the causes of their poverty?
- What are their greatest/ priority problems?
- What assistance are they receiving (if any) and what do they think of this assistance?
- What assistance do they think could help them most?

### 4.2 Methodology, Techniques and Coverage

#### 4.2.1 General Approach

Initial discussions on the methodology, content and coverage of the PPAs were held at study inception in October 2007. As a result of these discussions, it was agreed that:

- The general approach adopted for the Participatory Poverty and Hardship Report should be replicated in order to provide a basis for comparison.
- The PPAs needed to target both communities and vulnerable groups.
- The PPAs should adopt the more commonly used and easier to implement techniques rather than those that require greater experience and time resources. Accordingly, the PPAs would embrace a mixture of Transect Walks (TWs), Focus Group Discussions (FGDs), Key Informant Interviews (KIIs) and Case studies using semi-structured interviews (SSIs).

#### 4.2.2 The Two Types of PPA used in the Study

Community based PPAs: these would be targeted at communities in general and would focus on the trends in economic and living conditions in the communities, the key problems faced by residents (whether economic, social, infrastructure related or other), their views as to the effectiveness of current government and NGO programmes, and their perceptions as to their priority needs.

Vulnerable Group (VG) PPAs: these would be more specific in nature and targeted at groups where poverty or poverty related issues are likely to be at their most acute, e.g. the elderly, unmarried, single mothers, unemployed youth and young adults. The topics would be similar to those for the Community PPAs but with greater emphasis on the problems faced by these groups, the assistance they are currently receiving and how this could be made more effective.

Case Studies would be carried out with members from the surveyed communities and the larger of the identified Vulnerable Groups. Key informant interviews (KII) would concentrate on persons with responsibility for, or knowledge of, the communities to be surveyed.

#### 4.2.3 PPA Techniques

There is a wide range of techniques for the collection of qualitative information by PPAs. Following discussions within the Study team, the techniques shown in Table 4.1 were selected for use in this study as those being most appropriate to the overall CPA objectives. The techniques selected are the more straightforward ones which are more relevant to a multi-sectoral CPA; more sophisticated techniques, e.g. poverty and wealth ranking, and time budgets are appropriate for research-oriented studies and those targeted at individual communities. In all cases, the PPA surveys focused on the generic topics set out in section 4.1.

**Table 4.1. PPA Techniques**

Technique	Short description	Usage
<b>Transect Walks</b>	Observational surveys conducted across communities	Community PPAs
<b>Key Informant Surveys (KIIs)</b>	Semi-structured with persons considered to have good knowledge of the community or VG, e.g. teachers, health personnel, business owners, local officials, NGOs working with VGs.	Community PPAs Vulnerable Group PPAs
<b>Focus Group Discussions (FGDs)</b>	Structured discussions concentrating on selected issues or vulnerable groups.	Vulnerable Group PPAs
<b>Case Study Interviews</b>	Semi-structured interviews with members of vulnerable groups designed to elicit more detailed information about the reasons underlying their poverty, the difficulties they face, and the assistance that could best help them.	Vulnerable Group PPAs

#### 4.2.4 PPA Coverage

The selection of the locations for the Community Surveys and the vulnerable groups to be the subject of Focus Group Discussions were selected during discussions based on the local knowledge of NAT members, past experience of those groups and communities most likely to be at risk of poverty, and the resources at the disposal of the study. Taken together, this selection covered all the most important facets of poverty and vulnerability on the island, whether it be geographically based or related to factors such as age, disability, nationality or post-eruption relocation. These discussions started during the ToC's inception visit in October 2007. The NAT formed a PPA sub-committee which continued deliberating on this issue through early 2008 and the final selection was made in May 2008 when the PPA training took place.

Eight communities were selected, all of which contain vulnerable groups but have varying characteristics in terms of their geographic location, the proportions of 'original' residents vis a vis relocatees, numbers of recent immigrants, post-eruption permanent and emergency/temporary housing, and residents on social welfare. The selected communities are:

- Davy Hill, Sweeneys, Carrs Bay
- Salem - Friths, Hope, Glebe
- Judy Piece
- Drummonds
- St. Johns
- St Peters & Woodlands
- Cudjoe Head & Brades
- Look Out.

PPAs in these communities consisted of a combination of transect walks (including informal interviews), focus group discussions, key informant interviews and case studies.

The following vulnerable groups were covered by PPAs using a combination of Focus Group Discussions, Case Studies and Key Informant Interviews<sup>8</sup>. Where appropriate, there were separate FGDs for men and women.

- Fishermen
- Elderly (Men and women separately)
- Migrant (Men and women separately)
- Non-established workers (Men and women separately)
- Children
- Youth and young adults (Men and women separately)
- Physically challenged
- Sheltered residents
- Single Parents (women)

### **4.3 PPA Training and Implementation**

#### **4.3.1 PPA Training**

PPA training was originally scheduled for April 2008 but had to be postponed until May 2008 due to the illness of the ToC expert. This delay had the advantage of providing additional discussion time as to the content and format of the training. The final training programme was a joint effort of the ToC expert and Ms Aldean Williams (then Moore) of the Economic Development Unit.

The training, which was attended by between 20-24 participants each day, involved 5 classroom sessions of between 3-4 hours each and an opportunity for participants to apply the knowledge learnt in the classroom in the field. The original training schedule was adapted to accommodate the needs and demands of the participants and local staff. Prior to commencement of field work, NAT members conducted further training and a field demonstration.

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<sup>8</sup> Several of these KIIs were undertaken as part of the Institutional Analysis interviews (see next Chapter).

#### 4.3.2 PPA Implementation and Reporting

The PPA team was led by Aldean Williams and Dr Sheron Burns who have extensive PPA experience and was undertaken by 6 teams of 3 persons with each being led by an experienced facilitator. Ms Williams and Dr. Sheron Burns provided the supervision and advice needed to guide the less inexperienced facilitators. PPA participants were identified during the preparatory activities for each PPA or in the field. As with all PPAs, most of those participating were self-selecting thus introducing a risk of bias; this is however almost unavoidable with PPAs. This risk has been minimised by: (i) using different PPA techniques – FGDs, KIIs and case studies; and (ii) by combining the PPA findings with those from the SLC, the Institutional Analysis and information from other relevant reports and datasets.

The field work started in the second week of June 2008 and was completed on schedule by the end of July. Field notes were prepared immediately following the surveys by the PPA teams and were then compiled into comprehensive reports which were edited by Ms Williams, Dr Burns and Candia Williams (NAT co-ordinator). Final versions of these reports were completed in early 2009 and were transmitted to the ToC. Six reports were produced as follows:

- Carrs Bay, Davy Hill, Sweeneys,
- Look Out and Judy Piece,
- Cudjoe Head, Salt Spring, Brades
- St Peters and Woodlands
- Gerald's, St John's, Drummonds
- Salem: Friths, Lower Friths, Hope, Lower Glebe, Flemings

The completion of the field work on schedule and the preparation of the PPA reports to the high quality achieved was a major undertaking which required a high degree of commitment by both the field teams and the senior personnel working on the PPAs.

#### 4.3.3 PPA Analysis

It had been envisaged that the analysis of the PPAs would be a joint effort between those involved in the PPAs and the ToC. Regrettably due to delays in the processing of the SLC and budgetary constraints this was not possible. The analysis of the PPAs therefore devolved to the ToC.

The ToC undertook an initial, largely qualitative analysis of the PPA reports in May 2009 which was submitted to GoM in early July prior to the ToC's visit later that month. Following comments, a more systematic and quantitative analysis was undertaken and it is the results of this analysis that have been used in the main volume of this report. This analysis involved three main tasks:

Key word analysis: reviewing the PPA reports to identify the number of times selected words or phrases were used in the FGDs and KIIs. A summary of this analysis is contained in Table 4.2. The information contained in the Table should be treated with some caution – many items are repeated within the same surveys; other may be mentioned less because they were not raised by the facilitators; some keywords can imply both positive and negative comments although care has been taken to distinguish between these in the analysis. Nevertheless, this analysis provides a good indication of the relative ranking of the main concerns of PPA respondents.

Tabulation of summary responses based on the generic topics on which the PPAs were based. The resultant summary sheets are presented in Tables 4.3 to 4.5 for the KIIs, FGDs and SSIs (case studies) respectively.

Preparation of Summary Tables from the PPA summaries for direct incorporation into the Main Report.

**Table 4.2: Key Word Analysis of KIIs and FGDs**

<b>Causes of Poverty</b>	<b>Key words</b>	<b>KII</b>	<b>FGD</b>	<b>Both</b>	<b>Issue</b>	<b>Key words</b>	<b>KII</b>	<b>FGD</b>	<b>Both</b>
<b>Prices / Cost of Living</b>	Prices	32	87	119	<b>Agriculture as coping strategy</b>	Gardening	32	39	71
	Bills	30	39	69		Agric	22	6	28
	Utilities	18	9	27		Animals	5	17	22
	Electricity	24	26	50		<b>Sub-total</b>	<b>59</b>	<b>62</b>	<b>121</b>
	Gas	6	42	48	<b>Assistance received from NGOs</b>	Red cross	9	12	21
	Cost of living	28	32	60		Churches	24	23	47
	Food	58	79	137		<b>Sub-total</b>	<b>33</b>	<b>35</b>	<b>68</b>
<b>Sub-total</b>	<b>196</b>	<b>314</b>	<b>510</b>	<b>Major concerns</b>	housing	30	36	66	
<b>Employment</b>	Jobs	31	102		133	Health	19	69	88
	Employment	38	16		54	Education	8	20	28
	<b>Sub-total</b>	<b>69</b>	<b>118</b>		<b>187</b>	Schools	33	54	87
<b>Extent of poverty</b>	Struggling	22	35		57	Sub-total	41	74	115
	Surviving	17	19		36	Sports	3	32	35
	hardship	46	113		159	Recreation	12	7	19
	hunger/ hungry	2	7		9	<b>Sub-total</b>	<b>15</b>	<b>39</b>	<b>54</b>
<b>Sub-total</b>	<b>87</b>	<b>174</b>	<b>261</b>		<b>Lack of credit/loans</b>	<b>5</b>	<b>10</b>	<b>15</b>	
<b>Impact of eruption</b>	volcano	20	35		55	<b>Antisocial behaviour</b>			
	eruption	2	0		2	Drugs	5	7	12
	spirit	4	3		7	Alcohol	6	10	16
	togetherness	7	8	15	gambling	0	3	3	
	kinship	1	0	1	crime	5	7	12	
<b>Sub-total</b>	<b>34</b>	<b>46</b>	<b>80</b>	<b>Sub-total</b>	<b>16</b>	<b>27</b>	<b>43</b>		
<b>Who are the Poor?</b>	Elderly	30	56	86	youth	15	16	31	
	Children	47	80	127					
	Mother	12	22	34					
	Mentally disadvantaged	20	17	37					
	Unempl/ low waged			13					
	Migrants			4					

**Table 4.3. Key Informant Survey Summary Sheets**

<b>KIIs: Cudjoe Head/ Brades</b>	<b>Politician (male)</b>	<b>Community leader (female)</b>	<b>Retired Teacher (F)</b>
Extent of Poverty	Many people are struggling but some are better off than before as there are more business opportunities to rent their properties.	-	- <i>[Respondent was unwilling to comment on the extent of poverty/ hardship in the community]</i>
Who are the poor?	Those who cannot eat properly and with poor living conditions, especially the elderly but also some others without employment.	Those who: - depend on others for help. -can't feed themselves - can't go to school because no lunch money and don't get education. The mentally ill/ homeless	The elderly
Why are they poor?	High cost of living Relocation from south Lack of family support	Lack of adequate income/ low wages High import charges High cost of medication Kids have little self responsibility.	Lack of family assistance (as families are also stretched or live off island)
How are they coping?	Casual gardening Govt. assistance/ pensions Family assistance	Backyard gardening Emigration Assistance from overseas. Second jobs	Backyard gardening Pension
What are their greatest problems?	Low govt. assistance Poor housing conditions	High cost of living Duties on Christmas barrels Poor road maintenance	High prices (all) Lack of support makes them dependent on welfare; as they used to be independent this upsets them (elderly) Medical care (elderly)
What assistance are they receiving? - Govt	Govt.: MSS, CSD.	Govt.: CSD.	SWS
What assistance are they receiving? NGOs.	Church Red Cross Cudjoe Head Association	Cudjoe Head Association Churches	Red Cross AYPA
What assistance could help them most? - specific	Better housing for elderly Higher pensions/ SWS Lower utility costs Increase investment Improve health care so that there is less need to go to Antigua.	Improve attitude of SWS. Make them more sympathetic to those going there. Community centre/ homeless shelter/ better social housing Repair homes of the elderly More people-centered approach by govt depts (talk to people)	Healthcare for senior citizens. Address youth problems, e.g. by joining CBOs Lack of support of teachers by parents. Create jobs Reduce utility bills. Improved garbage collection.
Self Help	Look for work Live within one's means	More careful budgeting and self reliance	Keeping active and working
Comments on Community	Considerable growth and development as it is now the commercial centre. Transformation from village to more bustling atmosphere. Loss of community spirit (especially the young) but not drastic. Health and education are ok. More sporting facilities.	House construction and new businesses; more shops. Less community spirit (emigration). More individualism and higher wishes (everyone want house of their own).	Many changes due to economic growth since the eruption.  Lack of social cohesion due to emigration and diversification of community.
Comments - Consultants	Responses mostly refer to elderly and changing face of Cudjoe Head.	-	-

<b>KIIs: Look Out/ Judy Piece</b>	<b>Community Leader (F): Look Out</b>	<b>Elderly woman involved in community activities</b>	<b>Youth (M): Judy Piece</b>
Extent of Poverty	Many people are just surviving.	She is struggling	Not poor but struggling (like himself)
Who are the poor?	Those unable to provide basic needs of food, shelter, clothing; who cannot eat properly and with poor living conditions, especially the elderly. Also mentally/ physically challenged, children	Can't feed yourself Elderly (dependent) People with lots of children	Can't feed yourself Elderly and those receiving SWS
Why are they poor?	Lack of earning capacity, hence dependency High cost of living Low skills Lack of jobs People living beyond their means Relocation from south Decrease in family support	High prices Lack of jobs Lack of land for gardening/ farming Misspending	High prices No income earning capacity
How are they coping?	Harvesting fruit Casual gardening/ fishing	Backyard gardening Baby sitting	Backyard gardening Odd jobs (cleaning)
What are their greatest problems?	Stress Poor nutrition Roaming livestock Low govt. assistance Poor housing conditions Community not together	Lack of community integration High prices Bullying of younger children by older ones. SWS (refused as daughter works but does not have enough to subsidise her mum).	High cost of living Duties on Christmas barrels Poor road maintenance
What assistance are they receiving? -Govt	Govt.: SWS CSD.	Govt.	Govt.: CSD.
What assistance are they receiving? Non-govt.	Church Red Cross Meals on Wheels	Church Red Cross	Meals on Wheels Red Cross Churches
What assistance could help them most? - specific	More services for elderly and disabled. Backyard gardens. More assistance for single parents Promote agriculture Meeting place and recreation area/ day centre. Lower bus fares for elderly Increase retirement age Part time jobs for retirees Consumer rights/ minimum wage	Improve health care to reduce need to go to Antigua Jobs for school leavers Play area for young kids Jobs Reduce food costs Land for farming/ livestock Widen SWS eligibility	Increase SWS Remove abandoned vehicles Playing field and community centre for youths More housing More jobs (especially for unskilled)
Self Help	-	-	-
Comments on Community	Lack of community integration.	Need more community self help	High emigration and new faces but secure Needs tidying up.
Comments - Consultants	Lookout is an almost entirely new community to rehouse relocatees from south with a range of housing: sale, rented, Public facilities are being developed but essentially community is just developing.		

<b>Kills: Gerald's/ Drummonds St Johns</b>	<b>Care giver at nursing home (F): Gerald's</b>	<b>Hotel worker (female): Drummonds</b>	<b>Business owner (bar / restaurant/ landlord) (M): St Johns</b>
Extent of Poverty	People in Gerald's are 'just coping' – including her. But no severe poverty.	Everybody is in debt and struggling	No / little poverty in St Johns (but mentions a couple of people with no income) Elderly
Who are the poor?	Most people.	She considers herself to be poor The mentally ill Children of not responsible/ mentally sound parents.	Going hungry
Why are they poor?	High cost of living Impact of eruption Lack of regular work	High cost of living Lack of fulltime work Deterioration of economy since eruption.	Loss of population Unemployment High prices Low demand Wages are too low. Unwillingness to do low paid jobs even if they are there.
How are they coping?	Backyard gardening	-	Second/ menial jobs Overseas remittances
What are their greatest problems?	High prices/ low salary Loose livestock.	High cost of living Lack of SWS Little govt. assistance.	
What assistance are they receiving? -Govt		Little	CSD (some assistance to some people)
What assistance are they receiving? Non-govt.	Church	Little	
What assistance could help them most? - specific	Increase salaries of low paid Recreation area Improve economy: bigger port and airport. Better education (not specified) Bus shelter.	Widen SWS eligibility to those on low/ no incomes with children. Recreation area Bus shelter. Reduce customs duties. Eliminate loose livestock that prevents backyard gardening (fencing) Improve the road. .	More assistance to elderly (Meals on Wheels) Identify land for cultivation Jobs and housing for the needy. Speed bumps. Reduce import taxes on food/ subsidise staples. Community centre.
Self Help	Look for work Live within one's means	More careful budgeting and self reliance	Be less greedy and share more, work harder (like some migrants)
Comments on Community	As with other communities Gerald's has changed with many people leaving and migrants moving in.	House construction and new businesses; more shops. Less community spirit (emigration). More individualism and higher wishes (everyone want house of their own).	Many changes due to economic growth since the eruption.  Lack of social cohesion due to emigration and diversification of community.
Comments - Consultants		Many of the comments refer to respondent's particular circumstances rather than community as a whole.	Although respondent is not poor, he states that things are tight.



Kills: Davy Hill, Carrs Bay, Sweeneys	Senior Civil Servant (M): Davy Hill	Retiree (M): Sweeneys	Fishermen/ Farmer (M): Carr's Bay
Extent of Poverty	Things real hard in Montserrat in now. People are crying out. Especially elderly, single mothers, those still paying mortgages in the south.	"Life here is hard and getting harder." People can't share because they are struggling themselves.	No one is poor but mentions: Elderly and mothers with lots of children
Who are the poor?	People who cannot meet their demands and commitment/ not being able to provide for your family's daily needs. <i>Respondent is not poor but now no spare income – all is used up.</i>	Not being able to feed yourself and your children / pay for health care. Low waged and unemployed. Some migrants who have families at home.	Going hungry
Why are they poor?	High cost of living Unemployment Loss of assets (especially housing due to the eruption. People have had to rebuild their lives.	High cost of living Housing policy does not help those already living in the north Lack of jobs. Deterioration of economy since eruption. Poor government performance (just looking after themselves).	Laziness/ work shy (especially young adults) Poor distribution of money from UK. Government mismanagement
How are they coping?	Backyard gardening Reduced food and electricity consumption. Going hungry to let the children eat. Family assistance from overseas (but much less than before)	Small pension from US. Family assistance from overseas (but much less than before) Backyard gardening Savings Reduce utility consumption	Not applic.
What are their greatest problems?	High prices Lack of/ cost of land for housing means that people can't build. Loss of population / brain drain People still paying mortgages for abandoned property Loss of agricultural and local production	High cost of living Cost of healthcare High taxes (he rents his property) Lack of SWS Little govt. assistance. Little opportunity for young to stay.	More support for farmers – plant, seedlings, etc. Inadequate as since for elderly.
What assistance are they receiving? -Govt	CDS, Education	SWS but too Little DFID reducing grants	Govt. but inadequate
What assistance are they receiving? Non-govt.	Red Cross	Little (critical of churches)	Little (critical of churches)
What assistance could help them most? - specific	Reduce cost of living/ subsidies Alternative energy. Encourage local production (diversified cropping to prevent gluts)/ identify farming areas. Reduce income and import taxes Teach young to budget properly. Lack of port. Improved housing policy for all NATs, not just relocatees. Highlight and promote job opportunities in govt. (police/ CSD) Promote tourism Small loans/ grants for new businesses (especially by the young).	Price controls Utility subsidies Increase SWS to elderly. Build a proper hospital Should have same benefits as UK. Distribute top soil to increase production. Proper ferry service	Housing for elderly and mentally challenged, especially for those still in the shelter. Education for cultivation. More govt. assistance to the poor, incl. large families. Much more support for agric. Improve skills training.
Self Help	Cut down on bills and living expenses.		
Comments on Community	Decrease in community support due to relocation, emigration and immigration.		Less community assistance now due to emigration and poverty.

<b>Kills: Salem and around</b>	<b>Community / District leader (M): Salem</b>	<b>Social advocate/ activist (M): Upper Friths</b>	<b>Young civil servant (F): Hope</b>
Extent of Poverty	4-5% in Salem in severe poverty	40-60% in Friths	-
Who are the poor?	Those who are dependent on others due to lack of skills, age, ill health, addiction + children	The elderly Some non-nationals The disabled Drug addicts School drop outs Mentally ill	Not being able to meet basic needs (food, clothing, etc) Elderly (struggling to adjust to relocation) [but they receive govt. and non govt assistance]
Why are they poor?	High living costs Destruction of community spirit after eruption.	Lack of belief in God High cost of living Community less public spirited Collapse in economy since eruption	High cost of living
How are they coping?	Church Family Drugs/ prostitution	Backyard gardening Odd jobs	Odd jobs
What are their greatest problems?	Loss of community kinship High unemployment Children not properly cared for abuse Cost of food. Lack of backyard gardens.	Ash in garden Social welfare too low Hard to get work as he is a only a small transport contractor Loose animals	Insecurity due to previous relocations. (respondent is living in a shelter) Lots of arguments/ no community spirit. Poor health (elderly)
What assistance are they receiving? -Govt	CSD but only help a few	CSD provide a little	Govt (shelter)
What assistance are they receiving? Non-govt.	No mention	Adventist Church	Church groups Community groups
What assistance could help them most? - specific	National health insurance scheme. Improve pensions	Sports field/ community centre Art centre Create more jobs Youth programmes (to prevent crime); increased counselling. Make education more relevant – teach skills, keep the interested. Provide uniforms to those who need them.	Increase SWS Youth education and employment opportunities (Job = house = stay in Montserrat) Recreation facilities Land for housing. Better health care for elderly Better roads. Support business opportunities.
Self Help	Save and invest	Give donations to the needy.	Take second jobs
Comments on Community	Salem was shut down for 18 months so many left. Now populated by a large minority of migrants who are renting houses. This has resulted in a loss of village kinship.	Less community spirit. No problem with crime.	Hope has expanded in last 10 years with several new shops opening.

<b>Kills: Woodlands and St Peters</b>	<b>Businesswoman (F): Woodlands</b>	<b>Retired civil servant (M): St Peters</b>	<b>Community leader (M): Palm Loop</b>
Extent of Poverty	Low in this area as it is very much middle class.	-	Hardship is widespread (except for higher govt. ranks)
Who are the poor?	Those who can't afford decent food and pay electricity bills Elderly on their own. BUT not in this area which is middle class.	The elderly The disabled Drug and alcohol addicts The unemployed The poorly educated	Not enough money for basic needs (food, clothing, etc) Those who spend irresponsibly. Those with kids
Why are they poor?	Not enough money  Low paid Those who do not spend money wisely	High cost of living People are individualistic not community minded. Not having enough money for food, clothing Poor housing/ water No jobs No access to basic education Lack of sustainable environment.	Low wages High cost of living Lack of savings
How are they coping?	Shifting payment of bills.	-	Backyard gardens Reduce electricity consumption
What are their greatest problems?	Poor attitude of many people – unwilling to work. Rising living costs. Her husband's health	Loose animals Government doesn't spend money in the right way (too much on consultants). Too much infighting/ little confidence in government High cost of living	Critical of government investment in Little Bay – not many people will want to move there. Roaming animals Dominance of UK govt. over policy. Impact of heavy trucks on roads.
What assistance are they receiving? -Govt		CSD (but should do more)	SWS
What assistance are they receiving? Non-govt.	Some church groups Meals on wheels.	Meals on Wheels Red Cross Churches	Church groups (help keep community together) Red Cross Meals on Wheels.
What assistance could help them most? - specific	Increase salaries of low paid Recreation area Geothermal energy.	Promote agriculture. Eliminate loose animals. Sustainable employment Reduce cost of electricity (alternative sources) More recreation facilities Improve community togetherness More support to businesses Increase expenditure on health care Revamp education system to help prepare children for the world. Govt. should listen more to the needs of the people.	Price controls Export taxes on aggregate exporters to provide road maintenance fund. Standard \$15 charge for barrels. Promote backyard gardens.
Self Help	Work their own business (guest house)	Doing ok	
Comments on Community	No problems with crime	Less community spirit.	Crime is low although drugs are creeping in. Education, water supply, sewage disposal all good.

**Table 4.4. Focus Group Discussions Summary Sheets**

FGD Category	Community based: Cudjoe Head	Community based: Drummonds
Attendance	6: M3, F3, NNAT: 5; UNEMP: 3	8: M4 F4; NNATS: 3, AGE: 35-50 yrs - 6
Who are the poor?	The unemployed Those unable to pay bills NNATs are feeling the squeeze most but actually everyone especially elderly	All are poor because they live month to month, no savings.
Why are they poor?	Lack of income due to unemployment, age and sickness (1 person) High prices	High prices
How are they coping?	Use savings Return home Live on unsatisfactory diet (cut down on expenditure) Second job Casual gardening Petty trade Family assistance Help with family business Incentive to criminal behaviour, family breakdown Attend workshops <b>They are struggling to survive</b>	Petty trade
What are their greatest problems?	Lack of income leading to: Stress, helplessness, depression, anti-social behaviour, poor health Immigration/ work permit hassles Health care needs improving – waiting times, organisation, better quality of staff Insecurity (one migrant)	Poor sewerage and rubbish disposal Wandering animals. Lack of pastoral care by teachers. Lack of housing maintenance for govt. properties.
What assistance are they receiving? -Govt	None	None (except pre-election) Pension CSD – One off assistance
What assistance are they receiving? Non-govt.	Assistance from family overseas Methodist church	Red Cross
What assistance could help them most? - specific	Promote local cultivation Jobs Better health care Better wages Training More social activities for the young Food vouchers Price controls	Land for cultivation Improve sewage and refuse disposal.
Other relevant comments?	Participants generally felt secure	
Comments - Consultants		Main problems mentioned are not directly related to lack of income.

FGD Category	Community based: Carrs Bay	Community based: Salem	Community based: Look Out
Attendance	8: M6, F2; all nationals and adults; UNEMP:3, RET(ired): 1	5: 3 from 1 family + M2035 + F20-35 (both EMP)	5 M5, nationals; EMP:3, RET: 2
Who are the poor?	Those without employment and those on low wages.	General hardship when basic needs are not met. Only civil servant said he was making it. Unemployed and under-employed Elderly Single mothers without support Vulnerable: children not with parents, school leavers trying to find work, NNATs open to exploitation	Widespread due to high prices. Many are struggling
Why are they poor?	High prices and no work	<b>High cost of living and prices</b> due to food importation, lack of local produce, absence of price controls. <b>Social and economic impact of eruption:</b> loss of community spirit; worse education and health; migrants taking jobs; 'outflux' of Montserratians; poor household budgeting. Government mismanagement especially of housing grants.	Volcanic eruption destroyed economic, families and communities High prices Low demand for businesses Reduced remittances Loss of community spirit
How are they coping?	Prostitution Hustling / petty jobs Money from partner Loans from friends Eat less	Prostitution, gambling, alcohol, drugs (generic not specific) Reduce food costs leading to poor nutrition Increase working hours Second jobs	Backyard gardening
What are their greatest problems?	Govt. inattention Immigrant workers and returning Montserratians get jobs, not them Immigrant women taking their men.	Lack of education opportunities Lack of jobs Pressure on parents to earn reduces their ability to look after their children (can lead to abuse) Family breakdown Women become dependent on men.	Animals damaging garden Health and education costs Poor quality/ design of govt. housing
What Govt. assistance are they receiving?	None	Little	Pensions, CSD
What assistance are they receiving? Non-govt.	Assistance from family overseas Methodist church	Red Cross	Church, Red Cross, Rotary, Lions
What assistance could help them most? - specific	More social assistance. Land for housing, livestock Price controls (reduce food prices) Reduce port charges Training (especially for young) Positive discrimination for Montserratians Better wages	More jobs Increase population Better day care Back yard gardening/ farming Social housing Greater community self help Increased social assistance with wider eligibility criteria Encourage NNATS to reduce remittances home. Better garbage disposal in some areas. Training/ vocational training Grants for small businesses Education in civic responsibilities.	Fencing to keep off animals Price controls (reduce food prices) Reduce import duties Improved housing design.
Other relevant comments?	Participants generally felt secure	Less sense of security	Look Out is improving as the settlement is growing.
Comments - Consultants	Many problems raised in this FGD are highly specific. Dominant theme is that overseas workers are getting all the jobs.	An important focus of this FGD was the detrimental changes that had occurred since the eruption. Most responses were generic.	Look Out is a new community for relocatees and with govt. rented housing. Several responses relate to the elderly on their own.

FGD Category	Migrant Men: St Johns	Migrant Women: Salem
Attendance	7: M7, all NNATS and EMP	4: F4; aged 35 to 65. 3 EMPL: 2 domestics, 1 Civil Servant (CS); 1 ill/ unempl
Who are the poor?	Those who cannot buy food and take care of their families. They all consider themselves part of these groups and are struggling.	Those who cannot buy food and take care of their families, especially those with kids and without work. Some elderly The mentally challenged <i>Only one considers herself to be in this group. The others are making it.</i>
Why are they poor/ experiencing hardship?	High prices Erratic work	Lack of income / low wages High prices Government not interested in the poor Unwise spending habits
How are they coping?	Extra jobs Backyard gardening Reduce food costs Reduce utility usage	Backyard gardening Some house cleaning Intra-family assistance.
What are their greatest problems / impacts of their situation?	No minimum wage; exploitation by employers. Work permit red tape and costs; contradictory and unclear guidance/ disrespect from govt. officers; difficulty of switching employment. Difficult regulations to bring families. Lack of certificates for short technical courses. Inadequate dental care.	High living costs Lack of own house Lack of employment Stress and emotional pain Risky behaviour: drugs, gambling, prostitution Poor nutrition; kids going to school hungry Lack of fathers' support for children.
What assistance are they receiving? -Govt	Social Welfare (assistance not specified)	CSD (some assistance)
What assistance are they receiving? Non-govt.	Red Cross Immigrant associations Church Credit Union (1 participant)	Red Cross <i>No assistance from church</i>
What assistance could help them most? - specific	Higher wages Price controls Expand available sports facilities/ make available to NNATS Improve life skills/ budgeting education. Subsidise local food production Employers should be responsible for work permit fees Improve interaction of NATS and NNATS Increase links between Govt. and non-national associations. Waiving of work permit renewals fees for long resident NNATS who do not wish to apply for passports.	Backyard gardening Housing assistance More jobs Better medical and dental care for NNATS; free care for their children. Land for farming Lower prices: remove / reduce taxes and tariffs; price controls Assistance with CXCE exam fees Alternative energy sources
Other relevant comments?	Education and health considered OK. Several participants were active in voluntary associations	
Comments - Consultants	Overall impression is that they are not too dissatisfied with their situation but seek a more tolerant attitude in general and for work permit issues in particular.	Situation of respondents is very different and only one is clearly poor/ struggling. They also mentioned volcanic ash which had fallen recently.

FGD Category	Non-established Male Workers: Brades	Non-established Women Workers: Brades
Attendance	12: M12, all EMP (skilled manual); ages 30-early 60s. Some are NNATs.	7: F7; 36 to 65; all are EMPL in manual government workers. Some are NNATS
Who are the poor?	Those living from pay check to pay check. All participants consider themselves to be experiencing hardship despite having regular employment. Other groups: elderly, unemployed, young adults who budget poorly.	Poverty: beggars and street dwellers – barely relevant to Montserrat. Hardship: most fall into this category, struggling to make ends meet. <i>The most skilled (cook) gets EC\$2000 per month.</i> Also: mentally challenged, elderly on their own.
Why are they poor/ experiencing hardship?	Loss of houses in eruption High prices Low wages (no increases)	Low wages Casual/ short time nature of some jobs. High prices
How are they coping?	Part time jobs Backyard gardening (often restricted by animals) Reduced spending and utility usage	Backyard gardening Second jobs A little family assistance from overseas.
What are their greatest problems / impacts of their situation?	Low wages Lack of benefits Few training opportunities. No savings	No job security/ pensions No recognition – feel discriminated against. High living costs Poor housing Health costs Inconsistent approach to vacation pay between ministries. Low income affects children.
What assistance are they receiving? -Govt	None. CSD need too much information said one (but he'd almost certainly be outside its eligibility)	CSD – educational assistance but others fall outside eligibility criteria.
What assistance are they receiving? Non-govt.	None mentioned	None mentioned
What assistance could help them most? - specific	Subsidise utility prices Better management at work and be given recognition. Look Out houses could be financed by deducting regular amounts from salary bills (for those who can't get a loan).	Equal terms of employment and conditions with established government workers.
Other relevant comments?	Education and health considered OK. One participant mentioned sending money to his family overseas. 4 were involved in community groups.	
Comments - Consultants	Although less emphatic that the FGD with women non-est. workers, it is clear that the lack of pension rights and low non-est. workers salary scale caused resentment.	The emphasis in this FGD was the situation of low paid government workers who are not established and therefore do not get the same benefits as established workers (length of employment varies from a few months to 30+ years). Clearly however, a lot of the problem is due to the low wage rates and short time working.

FGD Category	Elderly Men and Women: Look Out	Elderly Men: Look Out
Attendance	15: M5, F6; 5 live in retirement / sheltered accommodation + 4 Community Service Workers	10: all male and aged 56+. Virtually all are chronically ill. Many are resident of the retirement home.
Who are the poor?	Of the participants: 7 said they were poor; 7 were struggling or barely making it; 6 said that they were worse off than before. Other groups prone to poverty: mentally ill, homeless, those without family support.	All describe themselves as barely making it/ struggling. Talking generally: 'everyone is poor' – no work
Why are they poor/ experiencing hardship?	Drug costs when govt. pharmacy does not have. High living and utility costs. Little govt. assistance.	High prices No income Little backyard gardening (several had cultivated before) Lack of govt. assistance
How are they coping?	Backyard gardening Reduce electricity consumption. Purchases reduced to a bare minimum Family assistance	Help from neighbours God's help Backyard gardening
What are their greatest problems / impacts of their situation?	Lack of income due to high prices, low pensions. Low SW + ineligibility if resident with children. Poor nutrition Lack of transport/ wheelchair friendly facilities Loneliness/ reduction in community spirit resulting from social fragmentation after eruption; 'loss' of friends and family who went overseas. Poor quality of life. Lack of concern by government.	Poor nutrition (no fresh food) Lack of income Cost/ availability of transport Reduced social cohesion
What assistance are they receiving? -Govt	CSD/ Social Welfare/ Pensions	SWS/ SSF (but not enough) [not everyone receives].
What assistance are they receiving? Non-govt.	Churches Meals on Wheels/ OPWA, Red Cross, Rotoract, Evergreen Club, Bank of Montserrat	Church (but referring to Antigua) OPWA, Red Cross, Evergreen Club, Bank of Montserrat
What assistance could help them most? - specific	Generally improve services for the elderly: increase financial assistance, improved social services, re-examine SWS criteria, transport, eliminate pharmaceutical costs' lack of representation.	More social welfare. Increase local cultivation Control livestock Reduce prices/ import duties. Improved transport/ free travel
Other relevant comments?		No adverse comments about health.
Comments - Consultants	Many of this group had been relocated from the south and hence are finding life, often on their own, very difficult with little income, declining physical abilities, and a very reduced social network.	Nb. As residents of the home are funded by SWS but they receive only a very small discretionary allowance, which they would like to see increased.



FGD Category	Sheltered Men: Davy Hill	Physically Challenged: Golden Years Home	Mentally Challenged: Brades
Attendance	5: M5; all live in one of the shelters; all are NATs aged from 20 to 65.	8: M3, F5; all male and aged 56+. Virtually all are chronically ill. Many are resident of the retirement home.	6: M4, F2; AGE: 25-50; EMPL: 3
Who are the poor?	The disabled. Those receiving government assistance. The unemployed "Many are suffering hardship" including themselves.		People without jobs People who are dependent People on low wages as they cannot save.
Why are they poor/ experiencing hardship?	Destruction of previous housing. High living and utility costs.	Chronic and severe disabilities allied to inadequate government/ family support.	Disruption from eruption Decrease in family assistance High prices <i>Their condition although not expressly mentioned, is implicit.</i>
How are they coping?	Backyard gardening Family assistance Livestock raising	Family and friends (some from overseas) [care, accommodation and food are taken care of by CSD] Occasional performances as comedian	Small jobs Social assistance Handouts
What are their greatest problems / impacts of their situation?	Having to live in the shelter: disorderly behaviour, lack of privacy and security, cockroaches. Mentally challenged people in shelter Lack of work. High prices. Ineligibility of social welfare. Increasing crime. General lack of concern by government; money not coming to help them.	Lack of discretionary money. Lack of income Lack of govt. assistance for those needing to go to hospital/ clinic [ <i>general satisfaction with care provided to residents</i> ]	Lack of proper mechanisms to deal with mentally ill: Few people care, few trained AND experienced people, lack of patients' rights, ignorance of rights, attitude of police, nurse gets associated with police, treated as criminal rather than sick, medications not properly assessed) Lack of income Poor living conditions (several are in shelter). Lack of cleaning up
What assistance are they receiving? - Govt	CSD/ Social Welfare/ Pensions	CSD/ SWS	CSD / SWS/ Min Health
What assistance are they receiving? Non-govt.	None mentioned	None mentioned	Churches (sometimes) Much less family assistance than before. Voluntary donations (meals)
What assistance could help them most? - specific	Proper housing Improved maintenance and management of shelter (fumigation). Food vouchers/ improved social assistance. Price controls. Separate accommodation for mentally challenged. Better bus service.	More visits from government to hear their concerns. Some discretionary money from SWS.	Much improved mental health care with more specialist/ individual care / treatment. The main issue is being made to take the medication compulsorily.
Other relevant comments?			Most are on medication which has side effects. One had been medicated forcibly by police. Another said that the new doctor was trying to improve treatment.
Comments - Consultants	In common with several other PPAs, one participant said that no one is poor and people should just make the best of the situation.		Clearly the care of these patients needs to be improved. How to do it is another issue? Bring them together with the nurses/ doctor/ police to try and develop a consensual approach? Provide more information (for sure). BUT it is not an easy issue as these medications generally need to be given continuously.

FGD Category	Young Women: Brades	Young Men: Look Out
Attendance	3: F3; 2 NATs, 1 NNAT; 2 EMPL; AGE: 17 - 20+.	3: M3, EMPL:3 (govt.); AGE: 25-29 All live with their parent(s). One had a child living elsewhere
Who are the poor?	Not being able to make basic needs. Everyone is experiencing hardship. Especially: elderly, some NNATs, large families	Widespread and general Elderly/ mentally challenged.
Why are they poor/ experiencing hardship?	Social disruption/ less community spirit (but now more diversity) High living and utility costs – hard to make ends meet and reduced social life. [all 3 come from middle income families who are able to meet basic needs but with little spare for luxuries/ holidays; 2 live at home and don't pay daily expenses] Govt. unable to provide what is needed. Lack of jobs can lead to crime.	Low salaries/ high prices Inability to become independent. Econ. Situation could lead to crime. Lack of community togetherness Children not properly looked after.
How are they coping?	Being part of youth group (not many are) Having sub-standard diet Less social activity. Better budgeting. Small part time jobs (not really coping strategies as they are not poor)	Backyard garden Reduce expenses/ social activity. Get second job.
What are their greatest problems / impacts of their situation?	Hard to pay for nutritious diet. Lack of sporting / recreational facilities Have to pay for health care after leaving school.	Do not have income to move away from home. Health costs Can't maintain healthy diet. Lack of road maintenance (roads being mashed up by aggregate trucks).
What assistance are they receiving? -Govt	Not applic.	Social welfare, free school meals [Not applic. to them]
What assistance are they receiving? Non-govt.	None mentioned Not many young people go to church	Meals on wheels Red Cross (1 is involved with Rotoract, another had stopped)
What assistance could help them most? - specific	More vocational/ life skills training at and after sec. school. Community based training More social activities More jobs/ better wages Greater involvement of young in policy making Lack of proper health care [ <i>comment not amplified</i> ]	More recreation / sports facilities (not only cricket) Reduced import duties Increase crop production/ backyard gardening. Alternative energy.
Other relevant comments?	"Montserrat is small, expensive and limited". <b>Self help:</b> learn from those with skills, be self-responsible Being open-minded as to future careers Become involved with community groups.	Infrastructure generally ok Housing could be better.
Comments - Consultants	In most ways, these views would be typical of not poor young adults anywhere.	Although they have little spare cash, only one of these participants could be classified as poor because he has a child to provide for.

FGD Category	Schoolchildren: Davy Hill	School children: St Peters
Attendance	10: M4, F6; AGE: 7-13	5: M5; AGE: 13-15 All live with both parents (one a step mother)
Who are the poor?	Not having money. Most reckon their parents are poor/struggling. Groups: old and young (who spend unwisely), mentally challenged.	The poor are the elderly, the less educated, alcoholics and young people who are lazy and want to make easy money. They considered themselves to be well off; many of their peers had gone to UK. Didn't consider there to be much hardship on the island and if there was it was due to lifestyle.
Why are they poor/ experiencing hardship?	Food and utility prices too high; some staples are scarce. Govt. keeps on raising prices.	Causes of poverty: high prices/ lack of money; laziness; lack of attention at school. Poverty causes you to do things that you would not normally do: drug use leads to crime. Unwise expenditure due to wanting to be like others (envy).
How are their families coping?	Second jobs Backyard gardening and goat raising Drinking water to stave off hunger Assistance from family overseas. Sell spare clothes	Back yard gardening Not using electricity (elderly)
What are their greatest problems / impacts of their situation?	No spare money Not eating healthily leading to ill health. Lots of crazy people living in Davy Hill; no unity. Disrespect from teachers and school bus driver. No recreation area. Poor housing/ sewage/ rubbish	Peer pressure to do to anti-social acts. Drug use caused by peer pressure and stress. Easy way to make money. Male machismo leading to bullying and fights over women. Violence through TV watching. Sexual promiscuity (influenced by alcohol/ drugs)
What assistance are they receiving? -Govt	None	Not applic
What assistance are they receiving? Non-govt.	Not mentioned	Not applic.
What assistance could help them most? - specific	More small jobs.	Develop Little Bay Force fathers to pay child support Provide a more varied curriculum.
Other relevant comments?	-	-
Comments - Consultants	While the children did not tackle the more complex questions, it is notable that they (i) comment on the disorderly conduct and lack of unity in Davy Hill; (ii) they are well aware of the impact of high prices on their living standards;	Arguably, this FGD provides the most complete description of the reasons behind anti-social behaviour by youths which is partly, but only partly related to poverty.

FGD Category	Single Parent Women: St Peters	Fishermen: Carr's Bay
Attendance	5: M4, F5; AGE: 20-45; EMPL: 5 Most still have relationship with child's father.	6: M6; AGE: 36-65
Who are the poor?	Not defined but several are clearly finding it very difficult.	Hardship but not poverty on Montserrat. Poverty is when you can't get basic food.
Why are they poor/ experiencing hardship?	Eruption Low wages High prices	Poor fishing conditions Lack of savings for investment Lack of govt. assistance Lack of money to purchase fish
How are they coping?	Get rides from friends instead of taking the bus Do petty jobs Share food Careful purchasing Some irregular assistance from father.	Sale of assets (car) Fishing as coping strategy Gathering fruit
What are their greatest problems / impacts of their situation?	Making ends meet. Uncertain social situation Lack of community spirit.	People not eating healthily Lack of assistance to help fishermen (engineers, gear, nets) No savings to replace lost/ damaged gear Decline in fish stocks. Price of gas No proper ice machine Stress as a result Foreigners getting the jobs.
What assistance are they receiving? -Govt	Vociferously complain about lack of support/ assistance from government.	None / little
What assistance are they receiving? Non-govt.	None mentioned	Family
What assistance could help them most? - specific	Reduce utility bills Better dental and gynaecological care Reduce roaming animals Improve community spirit	Better facilities for fishing – storage, ice machine, new gear, mechanic) Subsidize gas price Training in new techniques Stop govt. infighting Govt. to pay more attention to common people not just themselves (politicians) Fish market/ commission ice machine Supply fishing materials locally
Other relevant comments?	-	-
Comments - Consultants	It is noteworthy that none described their family situation nor did any mention lack of support from fathers – instead complaints were directed at government.	Essentially the fishermen are suffering due to poor fishing conditions, high gas prices and lack of funds for investing repairing, replacing fishing gear.

**Table 4.5. Semi Structured Interview Summary Sheets – Male Headed ‘Poorer’ Households**

**MALE RESPONDENTS**

Location	Brades	Cudjoe Head	Look Out	Judy Piece
Age	40s	M: 20s P: 20s	M: Early 40s P: Late 30s	Early 40s
Occupation	Construction worker	M: Public servant	M: mason/ farmer	Self emp- Technician
Hhold size	1	3	6	1
Non Child/ Non Spouse members	0	0	0	0
Nationality	Montserratian	M: Dominican R P: Guyanese	M: Montserratian P: Guyanese	Montserratian
Years in Mont		3	P: 11	P: 11
Relocation	Yes	Yes	Yes	Yes
Tenure	Govt. sheltered unit	Rented	Owned (govt built)	Owned (govt built)
Housing	Basic facilities	Basic facilities- T1-11	Basic (overcrowded)	Basic facilities- T1-11
Who are the poor?		Not being able to afford food, clothing & shelter		
Transport	No	No??	No??	
Main income	Construction work	Job	M: Job	Electrical technician
Other income	Back gardening		P: Sewing	None
Coping strategies	Additional jobs Mother sends money from UK	Backyard garden (own food) Occasional support of relatives (food)	Sewing, Back garden for food Limit food intake Father (UK) & Mother (US) help with small things Son occasionally goes fishing	Additional jobs- construction work
Savings	None, using up previous	Yes (little)	??	None, used up savings
Social situation	Not secure; lonely; likes NNATs better	Socially very active, members of various groups	Not secure (misses original community),	Not v sociable
Main issues	Inflation Distrust b/w community & interviewee Back garden not large scale as before as people steal	Rising prices As NNAT required to pay for services Health care (NNAT) & increased expenditure with a new born	Low wages, no skills training Govt programs not useful (only for elderly/ unaffordable)	Rising prices Difficult to find work; Health issues relating to malnutrition (interviewer observation is good health)
Non issues (mentioned)	It's positive that prices have stopped rising			
Aspirations		Set up business back in Dominica Pursue further education	M: House extension P: Children education, extend sewing business, good health	Own a proper house for daughter (now in UK)
Suggestions			Factory to process fruit produce of island	
Comment/ outcomes	Living in sheltered home; economically difficult but copes with own garden. However produce is stolen. Used to be a driver, but now licence cancelled as accused of drug dealing. Lonely and does not like the community	Economically stable and socially secure Complains about need to pay for services as NNAT, but able to cope Keen to go back to home country later	Economically difficult, but good coping strategies. Socially not secure Not happy about permit procedures for immigrants	Economically difficult NNATs spoil the market by working for lesser wages Poor nutrition

Location	Drummond's	St.John's	Davy Hill	Sweeney's
Age	M: 35-40 P: 25-30	M: 45-50 P: 35-40	M: 46 P: late 40s	M: 60-70s P: late 50s
Occupation	M: Govt job P: Govt job	M: Driver (pvt) P: Unempl.	M: Equip. operator (govt, non-est)	M: Retd; part time P: employed
Hhold size	3	4	7	4
Non Child/ Non Spouse members	0	0	0	1 (grandson)
Nationality	Montserratians	Guyanese	Montserratians	Montserratians
Years in Mont		??		
Relocation	Yes	Yes	No	No
Tenure	Rented	Rented	Owned	Rented
Housing	Basic facilities T1-11	Basic facilities	Basic facilities T1-11 (over crowded)	Public family unit T1-11
Who are the poor?	People who cannot buy food or certain food			
Transport	Yes	No	No	yes
Main income	Jobs	Job	Job	Part-time jobs
Other income	Rents out jeep Technician	Odd jobs	Occasional part time	Social security
Coping strategies	Back garden (but faces animal issue) Mother in NH takes care of child, if req.	Alternative jobs, Earlier back garden (space & ash issue) Food exchange with wider family	Part time job (music & technician) Rears animals for meat Eat less	Rears animals for meat Wife & daughter work Eat less, or less expensive food
Savings			None	Little
Social situation			Plays for a band Good relation with NH, but no trust on NNATs	Sociable Goes to Church
Main issues	Rising prices Housing (for self & general)	Rising price Back garden not possible due to ash fall. Immigration rules annoying. Not happy about the Indian doctors	Rising prices Issues with govt. criteria for job selection	Rising prices, coupled with customs tax if bought from Antigua.
Non issues (mentioned)	Good education Free health care			Positive about govt policy as it allows work after retirement
Aspirations	ST: Build own house LT: Get skill training & own business	Perm job for wife Good education for children	Good health Children's prosperity	Have good job & to be in good health Wellness for children Receive permanent house from govt.
Suggestions	Need for recreation facilities (basekball) Late closing time at college will help many Need Vocational (e.g., plumbing) training centres		Schemes for elderly Subsidise utility prices Bottom-up approach required from govt Tax relief req. Improve hospital infra Cut elect surcharge	Govt. to buy top soil & enable back garden plantation Health & Safety of workers on hazardous job should be improved
Comment/ outcomes	Stable jobs, but not sufficient to meet needs therefore various coping strategies used. No info on social activity	Economically poor, but works on coping strategies Not happy about immigration rules	Economically tough situation Copes with alternative jobs Unable to get grant or loan for house imp (age)	Happy that govt allows Retd people to work Economically constrained, but copes as all adults work

Location	Virgin islands	Upper Friths	Amirda
Age	30s	M: 35-40 P: 30-35	M: 31 P: 30
Occupation	M: Seasonal worker P: maid	M: Baker P: part-time baker	M: Self-emp (joiner)
Hhold size	2	4	4
Non Child/ Non Spouse members	0	1 (niece)	0
Nationality	Montserratian	Jamaica	Montserratian
Years in Mont		2-5 years	12
Relocation	No	Yes	Yes
Tenure	Own	Rented	Rented
Housing	Wooden house	Basic facilities	Basic facilities
Who are the poor?			
Transport	Yes	No	
Main income	Construction worker	Self emp	
Other income		P part-time job	
Coping strategies	Carpentry skills- tries for jobs	Part time jobs	Rears sheep & plantation in other's garden Overtime or weekend work Eat less
Savings	No. Used up previous	Yes	Little
Social situation	Considers NNATs altered the social fabric & not active in community	Not secure socially	Not amicable with immigrant neighbours – NNATs Goes to Church, has friends there
Main issues	Rising prices High construction costs therefore diff to find work	Rising prices Additional cost due to Son's learning difficulty Public transport Charges on immigrants is high and unjustified when changing jobs	High cost of living Poor soil & animals discourage plantation NNATs spoil wages in the market
Non issues (mentioned)			
Aspirations	Finding a job Own house	None as owning bakery will require space	Secure job Own a house
Suggestions	Re-structure health care Doc required at hospitals		
Comment/ outcomes	Difficulty finding permanent work. Poor soil- so no garden. Socially not active Good health	Economically difficult situation. Depends on buses for business, but service bad. Considers education is important P used to sell lollies, but pop decline spoiled this.	Difficult econ situation as job is not secure Socially comfortable with own friends, but not NNATs (safety) Concerned about family's future

## FEMALE RESPONDENTS (POORER MALE HEADED HOUSEHOLDS)

Location	Salt Spring	Shinland	Look Out	Judy Piece
Age	W: 30s S/P: 40s	W: late 40s S/P: 50s	W: early 30s S/P: early 30s	W: 30s P: early 40s
Occupation	W: Housewife P: House painter	W: Unemp P: Mason (erratic)	W: Cleaner P: Driver	W: unemployed P: construction worker
Hhold size	3	7	4	4
Non Child/ Non Spouse members	0	0	0	0
Nationality	Guyanese	Montserratian	Montserratian	Guyanese
Years in Mont	W: 3; P: 10			6
Relocation		Yes	Yes	Yes
Tenure	Rented	Govt. rent	Govt. rent	Rented
Housing	Basic facilities	Basic but overcrowded	Basic facilities	Basic facilities (incl Mobile phone)
Who are the poor?		All are suffering especially elderly		
Transport	Yes	NO	No	No
Main income	Job (P)	Male jobs	Job (W)	Job (P)
Other income		Part time work School uniform	None	Backyard garden
Coping strategies	Garden Family abroad (not often) Repaired his house	Garden Not paying rent Friends (sometimes) Family o/s occasional	Buy wholesale to cut cost Partner supports	Garden (but animals destroy) Limited to buying most essential items (e.g. milk for children) Emanuel Apostolic Church helps (but difficult for NNATs)
Savings	Difficult to save	none	None	Little savings
Social situation	Doesn't like n'bour's. Gets lonely No family on island. Church (sometimes) Not worried about crime/ safety	Eruption led to loss of assets and fragmentation of family and friends Community has grown	Does not feel trust the community No family or friends in the island Does not socialise	Goes to Church Sharing with neighbours Socially secure Unable to receive Community Services as NNAT
Main issues	NNATs find it harder to get jobs. Rising prices Intermittent work	Rising prices Lack of permanent empl. Lack of govt. assistance Health + dental costs Not enough food	Rising prices Favouritism in employment Lack of govt support (housing, social welfare & health dept.) High spending on health	Employment Rising prices Problem getting travel doc for NNAT born in Montserrat (daughter)
Non issues (mentioned)	Health Ok			
Aspirations	Good life for child: educ. Job, happiness	Long term: house, permanent employment, kids educ. Short term: shoes for child	Own a house Eye treatment for daughter Immigrate to England	Buy land and own house Educate children to college level
Suggestions		Needs work	Improvements to housing & health care	
Comment/ outcomes	Economic situation difficult (sometimes gets help from O/S), wife lonely but they don't feel unsafe.	Socially reasonably secure although worse than before (no complaints) but financially struggling due to high prices, intermittent empl.	Stable employment for both partners, however much money is spent towards healthcare (eye treatment at Antigua), therefore economic difficulties. Distrust of migrant community / neighbours	High cost of living coupled with no suitable employment offered. However able to save little and socially secure.



Location	St.John's	Drummonds	Davy Hill	Carrs Bay
Age	W: 30-40 P: 40-45	W: 25-30 P: 30s	W: 40-50s P: 40-50s	W: 50-55 P: 50-60
Occupation	W: Clerk (pvt) P: Driver (pvt)	W: Civil servant (govt.) P: Govt. job	W: Civil servant P:	W: Cleaner (govt, casual labour) P: Fisherman
Hhold size	7	3	5	2
Non Child/ Non Spouse members	0	0	0	0
Nationality	Guyanese	W: Dominica P: Montserratian	Montserratian	Montserratian
Years in Mont	7	5		
Relocation	Yes	Yes	NO	No
Tenure	Rented	Rented	Owned	Owned
Housing	Basic facilities (including internet), but overcrowded	Basic facilities	Force 10	Basic facilities
Who are the poor?	Montserratians face hardship rather than poverty as they get shelter, food and education	People who cannot afford three meals a day; Montserratians can, so not in poverty but face hardship		
Transport	Yes	Yes	Yes	
Main income	Jobs	Jobs	Jobs	Jobs
Other income	Backyard gardening	Backyard gardening	Earlier garden (now suspended – animal issue)	Garden
Coping strategies	Energy savings, thus less electricity bills Social security	Own garden for some food; better paying job	Limit food consumption; postpone utility bill payment	Mostly eat fish (as P is fisherman) Back garden (veg) Son supports, if req.
Savings			Difficult	Yes
Social situation	Feels good social cohesion exists, and community is helpful	Considers community is OK, but not close.	Socially secure and involved in Church activities; does not trust NNATs	Feels secure and safe, but doesn't mix with community
Main issues	Rising prices NNAT are treated differently, such as payment of fee for health services	High prices School drop out, leading to juvenile crime. Brain drain, therefore less competent people running the govt. Poor healthcare: no specialist doctors Monopoly in market	Rising prices; Rising unemployment (particularly for youth); animals destroying back garden	Increased health cost as she is forced to obtain medicines from private parties Favouritism in govt offered contract jobs
Non issues (mentioned)		Considers govt. helps with job creation	Education is not bad	
Aspirations	To send children to University (even if strenuous) To own a home	Build a house Get back to teaching	W: Good health for self & family P: Healthy life; debt free and leave assets for children	
Suggestions		Recreation facilities will help people going when things are difficult. More school teachers to discipline kids required. Juvenile hall to deal with delinquent juveniles required	Reduce electricity surcharge. Customs duty tax on food must be reduced and benefits passed to consumers Healthcare improvements (specialist doctors required)	Introduce child benefits Address increasing energy prices
Comment/ outcomes	Stable employment, socially secure. Not happy about variable treatment between NATs and NNATs. Likes living in Montserrat	Socially and economically secure Likes living in Montserrat	Is in a secure job but facing economic difficulty. Likes Montserrat, but willing to relocate to UK, if prices consistently rise.	Small family with secure jobs, so no problems at the moment. But concerned about cost of living and increased health costs if something goes wrong. Supports niece & her family financially.

Location	Virgin Island	Shop in Upper Firths	Amirida
Age	W: 39	W: 40s P: 45-50s	W: 46 P: 50s
Occupation	3 jobs- bartender; cleaner	W: Shop/ bar keeper P: Govt employee	W: grasscutter/Cleaner Self employed
Hhold size	3	2	4
Non Child/ Non Spouse members	0	0	1 (grandson)
Nationality	??	Dominican	Montserratian
Years in Mont	10	5	
Relocation	Yes	Yes	No
Tenure	Rented	Don't know	Owned
Housing	Basic facilities	Don't know	Basic facilities (wood wall & zinc roof)
Who are the poor?			
Transport	No	No	No
Main income	Jobs	Shop/ bar	Self employed
Other income	none	Grocery shop	Child minder (occasional), other odd jobs
Coping strategies	Husband (estranged) but supports 1 daughter	Extended business; attractions at bar (BBQ); Support from 1 child	Find casual jobs incl at Church Cuts down on groceries Rear animals Electricity saving Son supports (occasional)
Savings	None		Using up savings
Social situation	Not very sociable Less secure socially	Amicable with neighbours; feels safe	Socially secure & amicable Gives and gets help from community Goes to Church
Main issues	Rising prices No back gardening possible (animal issue) No material grant	Rising prices Govt. attitude towards certain migrants is not right (Haitians/ Jamaicans) Immigration rules Health policy unclear (free or paid?) No recreation/ malls	Rising prices but low wages in order to get work Back garden not possible (animal & ash problems) High taxation
Non issues (mentioned)			
Aspirations	Educate daughters- send younger to private school	ST: Own car, house, to extend business	Would like a better paid job
Suggestions		End monopoly in Cable/Wireless Increased population may bring prosperity	Govt. should address issue of people altering market wages
Comment/ outcomes	Difficult economic situation Socially less secure. Family healthy, but unhappy with health & education system Turned down by Community Services	Economically fine, but not necessarily stable. Socially secure, but would like recreation facilities. Not happy about immigration rules (updating status)	Difficult economic situation. Problem exacerbated by people willing to work for less wages thus altering market rates. Socially secure

Table 4.6. Semi Structured Interview Summary Sheets – Male Headed ‘Better Off’ Households

**MALE RESPONDENTS**

Location	Cudjoe Head	Look Out	Drummonds	Sweeney's
Age	M: 40s P: 40s	Late 50s		60-70s
Occupation	M: Police officer P: Senior civil servant	Educator	M: Govt P: Self-emp (seamstress)	Retd.- worked in UK Lives on pension
Hhold size	3	2	3	1
Non Child/ Non Spouse members	0	0	0	0
Nationality	Montserratian	Montserratian	Montserratian	Montserratian
Relocation	Yes	No		Yes
Tenure	Owned	Mortgaged	Mortgaged (govt built)	Owned
Housing	Concrete, all facilities	Concrete, all facilities	Concrete, all facilities	All facilities - 5 bedrooms
Who are the poor?	One who cannot sustain themselves & not supported			People with many children and cannot cope
Transport	??	Yes	Yes	Yes
Main income	Job		Job	Pension
Other income			Son employed	Rents part of house
Coping strategies	Limit holiday budget	Limit holiday budget Cut down on certain food Enjoys good standard of living	Uses home grown food Plants only Dasheen, as animals destroy rest Relies on home grown food Limits food intake (2 meals) Limit travel (relatives)	Rears goat for meat Back gardening
Savings	Yes, goes down with increasing prices	Difficult		Yes
Social situation	Community spirit is OK, but sociable Goes to Church Montserrat Red Cross member	Uncomfortable with neighbours, but not unsafe Does not socialise much	Extended family supportive, socially Happy with neighbours	Busy socialising with friends & relatives Shares food/meat with neighbours
Main issues	Increased cost of living	Rising prices	Cost of living Animals destroying back garden	Rising prices No rain, affecting plantation (garden) Road safety (speeding)
Non issues (mentioned)	No complaints on policies			Satisfied with health care Proud about education (earlier), unsure of it now
Aspirations	Further education for self Good education for child Health & wealth	Refinance mortgage and extend house	Repay mortgages ASAP Lead a healthy, peaceful life Fencing garden	Good health
Suggestions		Loose livestock & back yard gardening issue should be dealt with. Govt. should consider caring for mentally challenged, like elderly	Introduce competition in the utility services market Considers too much food import should stop and grown in country Fix road & drainage	Introduce UK benefits here, just as how France treats Guadeloupe, at least for children
Comment/outcomes	Economically and socially stable, owns a home (received material grant) and healthy.	Children live abroad, sister supports socially whenever req. <i>Observation by interviewer: response is contradictory – says he is well-off, but struggles for food!</i>	Although in stable jobs, response seems like economically difficult (mortgage). Socially secure	Quite well-off, building second home, owns vehicles & socialises with extended family

Location	St. Peters	Woodlands	Upper Friths
Age	M: 30s P: 30s	M: 40s	71
Occupation	Employee (Monlec)	M: Govt. employee P: Job	Skilled joiner- makes furniture
Hhold size	3	4	1
Non Child/ Non Spouse members	0	0	0
Nationality	Montserratian	Montserratian	Montserratian
Years in Mont			
Relocation	No	Yes	No
Tenure	Owned	Owned (building)	Owned
Housing	Concrete with facilities	Wooden	Concrete (4 bed rooms!)
Who are the poor?		Definitions differ b/w NATs and NNATs	
Transport	Yes	Yes	Yes
Main income	Job	Jobs	Business
Other income	Rented out house		
Coping strategies	Back garden (faces animal issue)		
Savings	Yes		
Social situation	Strong family & community ties; helped people in crisis in the past	Not happy about NNATs changing place's characteristics	Amicable with relatives Goes to Church
Main issues	Rising prices Not happy about Govt supporting NNATs	Rising prices Nepotism in Govt.	Rising prices Finding skilled labour
Non issues (mentioned)			
Aspirations	Daughter should excel in education Family to be comfortable & secure Help extended family	Complete house construction Plans a back garden	Would like Sons to take up business  Expand business
Suggestions		Govt should allow NGOs to work along Meaningful work by Community Services required (not simply organise parties for elderly) Healthcare improvement	
Comment/ outcomes	In good health & secure job. Has second income and keen to plan for the future to lead a peaceful life.	Volcanic eruption has made family poorer, but economically stable. Socially not happy with NNATs. Considers that a lot of young people do not want to work.	Furniture maker makes money if work available. Finding skilled workers difficult after volcano. Well propertied, works towards it and receives no support from Sons/ relatives

### **FEMALE RESPONDENTS ( Better off Households)**

<b>Location</b>	<b>Judy Piece</b>	<b>Woodlands</b>
Age	W: 40s P: 40s	W: 60s P: 65
Occupation	W: Teacher P: carpenter	W & P: Pensioners (US)
Hhold size	4	2
Non Child/ Non Spouse members	0	0
Nationality	Montserratian	Montserratian
Years in Mont		10
Relocation	Yes	Yes
Tenure	Owned	Owned
Housing	T1-11 Concrete (3 bed)	Concrete
Who are the poor?		Those laid off from work and elderly
Transport	Yes	Yes
Main income	Rising prices	Pension
Other income		
Coping strategies	Eat less, spend less	Back garden (despite animal issue) Cuts spending Investment into future funds Buys cheaper goods
Savings	??	Yes
Social situation	Friends and actively engaged in groups Gen: Got worse since NNATs arrived	Goes to Church
Main issues	Rising prices School fees	Rising price
Non issues (mentioned)		Main town hospital is good
Aspirations	Back garden (fencing to keep away animals) Good education for children At least 1 vacation Pay bills	Comfortable and secure life for family
Suggestions	Tax relief for school paying parents	More monetary grant for the needy
Comment/ outcomes	Secure job, but finding difficult to meet food needs. Daughter in pvt school for good educ. Influx of NNATs has added pressure economically and Govt. is supporting them. Families break-up due to NNATs	Economically & socially well secure. No health care in the town, but have a private doctor Considers that some well-off looking people also pose as poor

Table 4.7. Semi Structured Interview Summary Sheets – Female Headed Households

**POORER HOUSEHOLDS**

Location	Salt Spring	Salt Spring	Judy Piece	Look Out
Age	40s	60s	40s	30s
Occupation	Housewife	Private sector, unspecified	Private sector, unspecified	Maid (at hospital?)
Hhold size	6	1 (kids in Guyana)	3	1
Non Child members	0	0	0	0
Nationality	Guyanese	Guyanese	Montserratian	Montserratian
Years in Mont	7	5		
Relocation	-	-	Yes	Yes
Tenure	Renting	Renting	Mortgage	Govt. rent
Housing	Most facilities	Most facilities	Most facilities	Most facilities
Who are the poor?	All experience hardship Poor are those without work	Little poverty as people are working and receive remittances		
Transport	No	No	Yes	No
Main income	Husband	Job	Job	Job
Other income	Garden		Garden	Rental assistance
Coping strategies				Ironing Reduce expend. Use less electricity
Savings	Little	-	For education	None
Social situation	Ok, talks to neighbours	Lonely, knows neighbours, goes to church	PTA member, plays cricket but community much worse since eruption (less sharing), church	Goes to church, feels ok but now copes on her own after family migrated after eruption
Main issues	Rising prices	Rising prices, work permit renewals	Rising prices Unhappy about immigrants Doctors on call but not at hospital.	Rising prices
Non issues (mentioned)	Health ok Immigration (perm. resid)	Health ok		
Aspirations	Good education for kids	Would like to use her counselling qualification	Good educ. and then job for daughter	Own house Husband
Suggestions		Better info. on work permits, visas		
Comment/ outcomes	Secure and not too badly off due to husband's support. Arguably not poor.	Secure but lonely; able to live on her salary. No comment on whether she sends money home	Essentially secure with job, own car and some savings	Reasonably secure but little socialising and finding it difficult to make ends meet.

Location	St Johns	Drummonds	Davy Hill	Sweeneys
Age	30s	40s	Late 50s (ret)	40s
Occupation	Civil servant	Accounting officer (govt.)	Day care owner	Non estab. Govt. worker
Hhold size	3 ( child employed)	3 (child employed)	5	3
Non Child members	0	0	2 grandchildren	0
Nationality	Montserratian	Montserratian	Montserratian	Montserratian
Years in Mont				
Relocation	No	No?	No?	No
Tenure	Family owned	Mortgage (govt.)	Mortgage (from Govt)	Govt. rented
Housing	Poor water supply/ waste disposal	Modern house	Most facilities but deteriorating.	Basic facilities
Who are the poor?		People are living from hand to mouth (get pay today and your money finish same time).		
Transport	Yes (2)	Yes	Yes (daughter)	
Main income	Jobs	Jobs	Day care provider	Job
Other income	Garden	None	Pension Daughters	Gardening (little) Other jobs Some support from father and partner.
Coping strategies	Reduce electricity Sharing with friends Odd jobs	Not applic. As she can make do.	OK but barely paying her bills.	Reduce liming
Savings	None	-	-	Very little
Social situation	Gets on with neighbours, feels secure, member of CBO.	Doesn't know her neighbours now (did so before). Much better situation before when living with parents, but feels safe and comfortable.	Participates in church activities Community policewoman Feels secure/ safe	Keeps to herself Low crime Goes to church
Main issues/problems	Utility prices Migrants No help from CSD. Can't get loan from bank	Rising prices Poor condition of local road. Lack of shops/ recreation in area.	Increasing cost of living. Best NATs are leaving. Doctors on call but not at hospital	Rising prices Poor government Lack of jobs for school leavers who then leave Bad behaviour of children at school Littering Lack of dental services Doctors on call but not at hospital
Non issues (mentioned)		Diabetic but no comment re health care	Basically ok	
Aspirations	Own house Kids education	Improve her house with loan from bank	Good health and life for her and her children.	Pay bills and feed children. Get a proper house Children get jobs on island after finishing school.
Suggestions	Agric. assistance	Agric. Assistance Alleviate high food prices Govt. should do more for the poor and listen to people.	Housing policy should benefit all Montserratians. Reduce living costs. Better busses. More jobs to stop young adults leaving. More vocational education.	More control on immigration More equitable housing policy SWS for people with kids at school Reduce import duties and price controls Better house maintenance.
Comment/outcomes	Somewhat contradictory in that general situation is secure (2 jobs, 2 cars) but seems disappointed at lack of CSD assistance.	Generally secure and reasonably well off. Arguably not poor but little community interaction.	Generally secure. Arguably not poor.	Low salary, high prices and poor house makes her insecure. Finds it hard to pay bills and provide for family.

Location	St Johns	Lower Glebe	Upper Friths
Age	90+	Late 30s	Early 40s
Occupation	Retired	Employed (govt.)	Self empl (tourism)
Hhold size	1	2	6
Non Child members	0	0	Boyfriend
Nationality	Mont. / US	Montserratian	Came to Mont. In '86 from US
Years in Mont			
Relocation	Yes	Yes (twice)	Yes
Tenure	Family owned	Rented	Rented
Housing	Basic facilities	Most facilities	Most facilities but overcrowded
Who are the poor?	Beggars and homeless		
Transport	No	No	No
Main income	Pension (US?)	Job	Job (website)
Other income	Part time work at hospital		Kid's father pays for their education and has given some land.
Coping strategies	-	Share with neighbour Got rid of landline (has cell) Uses less elec. No holidays Christmas barrel	No assistance from family.
Savings	None	Yes but decreasing	Saves when she can.
Social situation	Good community support and ties Meals on wheels	Not comfortable with NNATs but otherwise community is trustworthy. Her situation can be stressful.	Social fragmentation since eruption. Doesn't feel as safe as before but feels ok in Frith's (better than St Johns). Doesn't mix much.
Main issues/problems	Utility prices Insufficient facilities in hospital Roaming animals prevent her gardening. Lost all assets in eruption	No assistance from govt. for housing Still paying mortgage for old house. No support from ex-partner Doctors on call but not at hospital	Govt. corruption. Exploitation of workers (NAT + NNAT) Lax control on immig. has led to increased crime. Doctors on call but not at hospital.
Non issues (mentioned)	Govt. does what it can		
Aspirations	Better house Live on the island	Pay off mortgage and own home.	To have own business (guest house) and for children to take it over. Start horse club Garden
Suggestions	Poor need help but govt. has limited scope to do this  Deal with roaming animals	Improve supply of hospital drugs thus reducing dependence on more expensive pharmacies. Better housing policy	Unionisation for low paid workers.
Comment/outcomes	Children overseas want her to move which she may do. She is borderline secure and she wants to stay but life is not easy BUT she still works!!!	Reasonably secure but needs to skimp. Situation can be stressful.	Income is \$2-3000, rent is \$850. Financial situation not too bad. Answers on social situation are ambiguous: ok where she lives but seems to feel less safe elsewhere; tends to blame NNATs



## FEMALE HEADED 'BETTER OFF' HOUSEHOLDS

Location	Cudjoe Head	Look Out	St Johns
Age	70s	40s	40s
Occupation	Retired nurse	Nurse	Financial services
Hhold size	1	4	1
Non Child members	0	0	0
Nationality	Montserratian	Montserratian	Montserratian
Years in Mont	Worked overseas, retired to Montserrat		
Relocation	No	Yes	
Tenure	owned	Mortgaged	Owned (apartment/ part house)
Housing	Most facilities	Most facilities	Most facilities
Who are the poor?	The elderly		
Transport	Yes	Yes	Yes
Main income	Overseas pension	Job	Job
Other income	Temp work at sheltered housing.	Garden (but not easy)	Garden (brother's)
Coping strategies		Less nutritional eating	Shares a lot with her brother who lives next door. Reduce electricity use. Has changed diet but eats healthily.
Savings	-	When possible (for education)	
Social situation	Community spirit not what it was. More individualistic. Don't know who to trust. Most families have fragmented. Helps out at church and Arts and Craft Assoc.	People do not share as before. Separation of families Not as safe as before Look Out less integrated now that there are more houses. People more individualistic and shut off due to TV/ internet, etc. Several social activities and boy friend.	Family separation House has been broken into. Doesn't bond with NNAT neighbours Don't help each other. Unsociable neighbours
Main issues/problems	Rising prices Lack of assistance for needy elderly (not her) Jobs going to NNATs.	Govt. policies increasing inequality but people need to be more self reliant. Rising prices Divisive attitudes of NNATs Men go to NNAT women as NAT women are less subservient with equal rights.	Unemployment Govt expenditure not equitable. Distrusting of NNAT motives (just seek passport) Loss of playing field Dumping of garbage Clinic could operate better. Prices very high
Non issues (mentioned)		Knows how to access govt. programs.	
Aspirations		Provide for children and that they become self-sufficient and caring	Career change
Suggestions	Hard to see what can be done by govt. Better health care and SWS for the elderly. Need dental service. More opportunities for the young	None	Better bus services Improved information leaflets for govt. services. SWS needs to help more people.
Comment/outcomes	Pension is ok for her needs. Secure but disappointed at reduced community spirit.	Secure although doesn't feel as safe as before and does not eat as well as she would like.	Essentially financially secure and shares a lot with her brother but less happy about NNAT neighbours.

Location	Davy Hill	Woodlands	Lower Glebe
Age	40s	40s	40s
Occupation	Politician/ consultant	Employed	Domestic, cleaner, baby sitter
Hhold size	1	2	4
Non Child members	0	1 (parent)	2 (friend of son and foster daughter)
Nationality	Montserratian	Montserratian	Guyanese
Years in Mont			10
Relocation	No	No	No
Tenure	Owned	Owned	Rented
Housing	Most facilities	Most facilities	Most facilities
Who are the poor?	Poverty is in the mind. Be positive	Those unable to provide for their basic needs. The underemployed	Rising prices mean that people are finding it hard
Transport	Yes	Yes	No
Main income	Job(s)	Job	
Other income	Farming (got top soil)	Fruit trees	2 other incomes Fruit trees Church (foster daughter)
Coping strategies	Not applic.	Not applic.	Eat less Walk Reduce elec. Cut off landline
Savings	Not stated	Not stated	\$1000 per month (Sends money home regularly)
Social situation	Very involved with church Get on well with neighbours	Lots of family No negatives mentioned.	Good, socialises with Guyanese neighbours Peaceful n'hood which has grown since she came in 1998. Lots more children and Santo Domingans. Feels safe.
Main issues/problems	Lack of human resources High cost of labour	High cost of living/ taxes No recreational area for older children	Rising prices make things difficult Poor dental care Immigration law ( <i>rescinded</i> ) and fees Drains need to be cleaned. Too much immigration makes it hard for her son to work. Lack of places to go at weekends (bored, causes stress)
Non issues (mentioned)	Health System OK		
Aspirations			Get more education Build a house on the island.
Suggestions	Educate parents in looking after their children After school homework programs (pay parents to help) Food and diet community based eating programmes (using local fruits) Increase SWS. Finance self help programmes. Strengthen CSD and Education depts.	Reduce taxes Street lighting	Effective price controls
Comment/outcomes	Essentially a key informant. Very secure and high income. (Children off island)	Essentially a key informant. Very secure and good income.	A classic example of the hard working migrant. Generally secure but affected by rising prices and upset by discriminatory policies.

## 5 The Institutional Analysis

### 5.1 Objectives

The objectives of the Institutional Analysis (IA) were to:

- Identify the principal current government and non-government policies and programs designed to reduce poverty, directly and indirectly<sup>9</sup>, in Montserrat.
- Obtain basic information on these programmes – objectives, target groups, eligibility criteria, benefits provided, coverage and expenditure, including published reports and statistics.
- Assess the strengths and weaknesses of these programmes, both institutional and technical.
- Provide potential recommendations as to how existing activities could be improved and what new interventions could be introduced.
- Gather views as to the priority poverty related issues facing the country today and in the future.

The IA focused on much the same issues as the PPAs but from the viewpoint of the programme providers and implementers rather than that of the beneficiaries. The IA therefore provides information on the major programs and projects that seek to reduce poverty in Montserrat, whether directly or indirectly, along with a wide range of government and non-government views on current poverty related issues, the effectiveness of current policies and programmes, the extent to which the implementation of these is hampered by weak institutional capacity, financial constraints and inadequate design, and priorities for the future.

### 5.2 Methodology

The IA was undertaken by means of semi-structured interviews (SSIs) with government departments, NGOs and private sector organizations. The IA interviews were shared between the ToC and the NAT and were carried out between November 2007 and May 2009. Follow up interviews with key agencies were undertaken by the Team Leader during his visit in July 2009.

In order to ensure a uniformity of approach, interview checklists were prepared and used for these interviews. The checklist was discussed and agreed during the training workshop for the Institutional Analysis held in November 2007. The generic checklist is contained in Box 5.1; the emphasis given to each question varied depending on whether representatives from economic or social sectors were being interviewed.

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<sup>9</sup> By directly, we mean those that operate programs which directly provide assistance to the poor and which aim to reduce the likelihood of poverty arising in the future. This category essentially covers the social sector agencies – health, education, social welfare and development.

## Box 5.1. Summary Institutional Analysis Checklist

<b>Montserrat Country Poverty Assessment 2009</b> <b>Institutional Analysis – Agency Interviews</b> <b>Checklist for <u>Social</u> Sector Organisations</b>	
Interviewer... ..	Date : Organisation:.....
Interviewee/ Position: .....	Contact (email/ phone):
<p><b>Introduction</b></p> <p>Undertaken by the Development Unit, with funding provided by the Caribbean Development Bank.</p> <p>Led by a National Action Team (NAT) comprising representatives of Government, non-governmental organizations and the private sector</p> <p>Goals of the Survey of Living Conditions</p> <ul style="list-style-type: none"> <li><input type="radio"/> Understand the causes of poverty and hardship in Montserrat</li> <li><input type="radio"/> Determine collaboratively actions and strategies to address poverty and hardship</li> </ul> <p>We are undertaking interviews with key government, non-government and private sector organisations to collect information on poverty and hardship and to identify issues and devise solutions for a Poverty Reduction Strategy.</p>	
<p><b>Question 1:</b></p> <p>What activities are the organization involved with that are directly related to the poor and the vulnerable?</p>	
<p><b>Question 2:</b></p> <p>How effective do you consider the organization's current activities to be?</p> <ul style="list-style-type: none"> <li>- Are the activities reaching the intended target groups?</li> <li>- Are they providing the right type and amount of assistance?</li> <li>- How does the organization measure the effectiveness of your programs?</li> </ul>	
<p><b>Question 3:</b></p> <p>How do you think the organization's activities/programs/policies could be improved?- The monitoring and evaluation of activities.</p> <ul style="list-style-type: none"> <li>- Enhancing co-ordination with other agencies involved in similar activities or target groups?</li> </ul>	
<p><b>Question 4:</b></p> <p>What does the organization see as the most important poverty-related issues that you have to tackle?</p> <ul style="list-style-type: none"> <li>- Are these issues widespread or localized?</li> <li>- Is the incidence of these issues increasing or decreasing?</li> <li>- What do you think are the reasons for the increased or decreased incidence?</li> </ul>	
<p><b>Question 5:</b></p> <p>Are there any investigations or research that the organization feel should be added to the SLC?</p>	
<p><b>Question 6:</b></p> <p>Are there any available reports, information and/or statistics produced or gathered by your organization that can help the NAT understand poverty as it relates to your organization's activities?</p> <p>Does the organization maintain any databases – if so, what?</p> <p>Can you make this information available to the NAT and to the Statistics Dept?</p>	

### 5.3 Coverage of the Institutional Analysis

An initial list of agencies to be interviewed as part of the IA was prepared by the NAT and reviewed in subsequent discussions. Additional agencies were added during the course of the study. In total the views of 66 organisations were solicited by the CPA study team. The majority of organisations were the subject of one to one interviews while others attended one or more of the Round Table discussions; others were interviewed as Key Informants during the PPAs. Information obtained during the interviews was supplemented by reviews of annual reports and internet research. Table 5.1 provides a consolidated list of the organisations consulted during the IA. The effort put in by the NAT in enabling the comprehensive coverage of the IA is shown by the number of the interviews that they undertook.

**Table 5.1. Institutional Analysis: Organisations Interviewed**

Government Departments	Community and Social Groups
Ministry of Agriculture, Lands, Housing and the Environment	CS1. St. Patrick's Co op Credit Union
1. Agricultural Dept.	CS2. Montserrat National Trust
2. Environment Dept	CS3. Early Childhood Association
3. Housing Dept	CS4. Montserrat Reporter
4. Physical Planning Unit	CS5. Jamaican Association
5. Chief Minister's Office The Chief Minister	CS6. St. John's Action Club
6. Department of Culture	CS7. St. John's AYPAs
7. Development Unit (several interviews)	CS8. Guyanese Association
8. Radio Montserrat	CS9. Dominican Association
9. Royal Montserrat Police Force	CS10. Montserrat Rotary Club
10. Sports Office	CS11. Montserrat Red Cross
11. Communications & Public Works Departments	CS12. Bethesda Methodist Women's Group
12. Montserrat Public Library	CS13. Old People's Welfare Association
13. Ministry of Education, Health and Community Services (several interviews)	CS14. Montserrat Christian Council/ Wesleyan Holiness Church
14. Montserrat Secondary School	CS15. Early Childhood Education Programme
15. Admin Training- Training Division	CS16. Rotoract
16. Community Services/Social Welfare	CS17. Soup Kitchen
17. Montserrat Police Force	CS18. Girl Guides Commissioner
18. Mental Health Department	<b>Private Sector Organisations</b>
19. St. John's Medical Centre	PS1. Bank of Montserrat
20. Mental Health Housing	PS2. Eastern Caribbean Central Bank
21. Labour Department	PS3. Montserrat Building Society
<b>Government (semi autonomous)</b>	PS4. National Development Foundation
22. Financial Services Commission	PS5. Royal Bank of Canada
23. Labour Dept	PS6. St. Patrick's Co-op Credit Union
24. Land Development Authority	PS7. Cuscatian Bank & Trust Ltd.
25. Montserrat Development Corp	PS8. Lafisse Bank
26. Montserrat Tourist Board	PS9. Oxford Bank and Trust
27. Montserrat Utilities Ltd	PS10. Montserrat Chamber of Commerce
28. Montserrat Volcano Observatory	PS11. Erindell Villa Guest House
29. Social Security	PS12. Tropical Mansion Suites
30. Governor's Office	PS13. Montserrat Farmer's Association
31. Montserrat Electricity (MONLEC)	PS14. St. Georges Bank & Trust Co. Ltd
32. Department for Int'l Development	
33. National Development Fund	
34. MONLEC (electricity provider)	

# Appendix 1. SLC Questionnaires