

Making ends meet

A Participatory Poverty and Hardship Assessment of Montserrat (PPA) - July 2000

Final Report

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January 2001

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Foreword

GoM is deeply committed to addressing the social as well as physical and economic consequences of the volcanic crisis. The previous Sustainable Development Plan (SDP) was concerned to focus on action for the most needy and deprived through social welfare provision. The current refinement of the SDP is focused on balancing and interlinking the economic and social development and finding self-reliant ways forward.

Learning from people and ensuring their greater involvement in the design, planning and decisionmaking process is therefore a core component of our approach. The PPA has provided an innovative way of hearing people's voices, their perceptions and proposals. It has given backing to the range of statistical information that has been collected.

It has provided the springboard for the development of a Social Policy for Montserrat that will guide and refocus understanding, attention and project design to address people's needs and concerns most effectively.

Mrs Angela Greenaway
Director of Development
Development Unit
Government of Montserrat

January 2001

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First we would like to thank all the women, men, children and teenagers in Montserrat who gave their time to share their thoughts and experiences of poverty and hardship with such passion, frankness and patience.

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We also have to thank the Development Unit, particularly Mrs Greenaway the Director of Development, for her support to an innovative and challenging approach to understanding poverty and hardship and her foresight in recognising that the PPA could be a learning tool on which other islands in the region could draw. Terry Bodkin, Head of Statistics, deserves a special mention, again for embracing the qualitative approach, which was new for the department, and for her logistical support throughout.

We also are extremely grateful to the various GoM departments (Health, Education, Community Services, Agriculture, Fisheries, Housing, Labour, Development Unit, Finance, PWD, Statistics, Trade, Police) and representatives from the Ngo sector (LDA, Red Cross, Rotary, Rotaract, NDF, the Churches, OPWA, Lions) and members of the public who provided invaluable feedback on the initial draft report at the dissemination and feedback workshop.

Finally we would like to thank the DFID team in London and Montserrat for their involvement at different stages in the PPA process.

Katja Jobes/ Sue Jones
Development Unit
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Acronyms

| | |
|--------|--|
| AYPA | Anglican Young People's Association |
| CBO | Community Based Organisation |
| CDO | Community Development Officers (in CSD) |
| CPP | Country Policy Plan |
| CSD | Community Services Department |
| DFID | Department for International Development |
| DU | Development Unit |
| EC\$ | Eastern Caribbean Dollar (Rate in Jan 2001 EC\$3.9 = £1) |
| GoM | Government of Montserrat |
| hh | Household |
| HMG | Her Majesty's Government |
| LDA | Land Development Authority |
| MALHE | Ministry of Agriculture, Land, Housing and the Environment |
| MEHCS | Ministry of Education, Health and Community Services |
| MTDP | Medium Term Development Programme, formally (SDP) |
| Monlec | Montserrat Electricity Company |
| MWA | Montserrat Water Authority |
| NDF | National Development Foundation |
| NGO | Non Governmental Organisation |
| OPWA | Old People's Welfare Association |
| PA | Public Assistance |
| PPA | Participatory Poverty Assessment |
| PRA | Participatory Rapid/ Rural Appraisal |
| PWD | Public Works Department |
| SD | Social Development |
| SDA | Seventh Day Adventist or Social Development Adviser |
| SDP | Sustainable Development Plan |
| SL | Sustainable Livelihoods |
| SPPA | Social Policy and Planning Assistant |
| SW | Social Welfare |
| SWU | Social Welfare Unit |
| TCO | Technical Cooperation Officer |
| ZJB | Radio Montserrat |

Glossary

| | |
|------------------------------|--|
| Backatine | Support from other people |
| Boxhand | (or sousou in other Caribbean countries) A voluntary rotating savings fund usually with 10 to 12 people |
| Chicken back and neck | Cheapest cut of meat |
| Christophene | A small pear shaped green vegetable from the squash family |
| Dasheen | Local root vegetable, known as "ground provision" - a local staple |
| Ground provision | Local name for a range of carbohydrate staples - dasheen, yam, sweet potato, edoe |
| Food Voucher | The system of emergency support for all those relocated after the volcano |
| Ghaut | A stream/river |
| Manpot | Stew, enough for a meal |
| Maroon | Local system of mutual help among friends and family to build e.g. a house. a social event of labour in exchange for food and drink |
| Musha | As in "water more than musha" - musha is a cassava meal - this means things are tight/hard |
| On the other side | Refers to what has now become the unsafe zone/ day time entry/exclusion zone |
| Pickled meat | Like salt pork |
| Relish | Protein, meat |
| Scrunting | Literally means begging. It is therefore used in the PPA to define those that are most needy, have to scrape the barrel to survive and who are unable to help themselves. It is sometimes used more generally to mean struggling to make ends meet |
| Sea blast | Sea wind and salt that affects plants and houses in exposed areas where people now live |
| Water white | An expression that means things are tight/hard |
| Yard fowl | Chicken |
| | |

Map

Chronology of Volcanic Events

| Chronology of Volcanic Events | |
|-------------------------------|---|
| 1995 | <p>July 18 - steam venting in Soufrière Hills</p> <p>August 21 - first large eruption 'Ash Monday', first large-scale evacuation of Plymouth and the South until September 7</p> <p>December 2 - second evacuation of the South until January 2</p> |
| 1996 | <p>March 29 - first pyroclastic flow down Tar Valley</p> <p>April 3 - third and final evacuation of Plymouth and surrounding areas</p> <p>May 12 - pyroclastic flow reaches the sea</p> <p>September 17 - first explosive event of the volcanic crisis</p> |
| 1997 | <p>March 30 - pyroclastic flows over Galway's Wall</p> <p>May 29 - first pyroclastic flow activity in northern ghauts</p> <p>June 25 - nineteen people die when pyroclastic flows destroy villages in the east and along the central corridor</p> <p>August 3 - pyroclastic flow into Plymouth</p> <p>August 5 - 8 - Volcanic explosions occur at 12 hour intervals</p> <p>August 15 - Salem and neighbouring areas declared unsafe for night-time occupation</p> <p>August 19 - Assisted Passage Scheme announced</p> <p>August 21 - Assisted Regional Voluntary Relocation Scheme</p> <p>September 5 - Salem area declared total exclusion zone</p> <p>September 22-21 - seventy-six volcanic explosions</p> <p>December 26 - massive pyroclastic flows and surges destroy west coast communities south of Plymouth</p> |
| 1998 | <p>March - dome stops growing</p> <p>September 30 - reoccupation of Salem and surrounding areas</p> |
| 1999 | <p>January 13 - signing of the three-year County Policy Plan</p> <p>March 26 - Evacuees Return Airfare Scheme announced & introduced</p> <p>May 1st</p> <p>April - Day Time Entry Zone officially reopened</p> <p>April - Isles Bay declared safe for reoccupation</p> <p>July 20 - large dome collapse down Tar River</p> <p>August 27 - scientists forecast possible dome stability within nine months</p> <p>November - dome growth resumes</p> |
| 2000 | <p>January – February - escorted entry into exclusion zone allowed to facilitate retrieval of furniture etc.</p> <p>March 20 - 95% collapse of new dome with small explosion and mud flow down Belham Valley, dome resumes growth immediately after this event</p> <p>Continued dome growth, ash venting and small pyroclastic flows; dome reaches an equilibrium height and starts to broaden out mainly down Tar River</p> <p>June 20 – small pyroclastic flow down Gages, Day Time Entry Zone is shut allowing escorted entry only</p> |

Source: (Pattullo, P 2000 ppixii – xv); personal communications with the Montserrat Volcano Observatory, Dr Jill Norton

Executive Summary

The Participatory Poverty and Hardship Assessment (PPA), undertaken in July 2000 provides an assessment of conditions in Montserrat by people in Montserrat.

Section 1 is a selection of the descriptions provided by about 30 of the 561 men, women and children, old and young, in better or poorer circumstances, who were involved in the PPA.

Section 2 discusses the findings of the PPA

Chapter 1 discusses the impact of the start of the volcanic eruption in 1995 on people's lives and government action. The first two years were characterised by crisis management and an immediate pragmatic response, with GoM concerned to provide an overall survival strategy.

However, by 1998, GoM and HMG agreed on the need for an integrated policy framework. The first Sustainable Development Plan 1998-2002 (SDP) set out an overall strategy and vision to rebuild Montserrat and its social fabric. The Country Policy Plan (CPP) identified practical action to achieve this.

In the second SDP (MTDP), which is currently being redrafted, greater emphasis is being placed on moving toward self-reliance and therefore complementing social welfare with social development initiatives. In this context a Participatory Poverty Assessment (PPA) was suggested as the mechanism for making the necessary in-depth social analysis.

The qualitative PPA assessment was undertaken in June 2000 by a team of GoM and community facilitators. It involved 60 one to one in-depth case studies and 59 focus group discussions. Overall this provided a 1 in 10 sample (more than 500 people in total involved in the assessment.)

Chapter 2 reviews the various quantitative studies, already undertaken by GoM that provide some social analysis already.

This information clearly indicates the loss of population off island, especially those at the economically active stage of their lives and families with young children, the categories of vulnerable people, especially the elderly as an increasing percentage of the population, and the number of single parent families (especially female headed ones) and single male households under 60.

Chapter 3 discusses people's own perceptions and definitions of poverty and hardship. In the PPA people were generally in agreement that there was poverty in Montserrat.

Their comments also clearly illustrate the complexity of defining poverty and hardship. It is not just measured by income/ money, or defined in terms only of jobs and employment. It relates to a lack of a whole range of needs and access to services. In Montserrat economising on food and the high cost of living is a key aspect of poverty. Quality of life, less tangible definitions of poverty are as significant as definitions based on physical/ material needs. A recurring theme was the description of poverty in terms of struggle or bare survival.

People identified a wider range of vulnerable groups who might have particular needs but specified three groups as being particularly vulnerable and in need of help:

- single headed households with a number of children and not working,
- the elderly, especially without family support and
- the mentally challenged unable to look after themselves.

There were gender dimensions to these comments about vulnerability. Several groups were identified as possibly at risk - single female headed households without support, teenage girls in need of help and potentially disaffected male youths unable to find their place in society, possibly underachieving at school or leaving without qualifications.

Also in the Montserrat context, because of the crisis, there can be very different social groups described as poor or facing hardship, for example if they lost everything during the evacuation.

The PPA showed a general agreement that some people in Montserrat can be described as poor or facing poverty, generally because there is no way that they can "make ends meet" without help. But they also identified the different degrees of hardship, rather than poverty, that many people were facing because of their changed circumstances.

But the PPA did not show a beaten and downtrodden attitude. People in Montserrat showed a sense of pride and optimism even if they felt their circumstances were now poor.

Chapter 4 develops a matrix of different categories of people and the difficulties they face.

While the PPA was not a quantitative assessment, it indicates some of the costs and expenses that people face and their possible resources. It indicates the gaps between the two. It was clear from the responses that all people could be put on a continuum of the different degrees to which they were "making it/ not making it", 5 categories were identified in terms of "making ends meet".

Category 1 - Definitely not making it/ scrunting
Category 2 - Possibly not making it/ scraping through
Category 3 - Barely making it/ down but not out
Category 4 - Making out but stretched
Category 5 - Making it/ doing OK

The matrix illustrates the unique circumstances in Montserrat. It points to the multi-dimensional nature of the losses, in particular the loss of support networks (social capital) that people could have drawn on in the past to help them through difficult times.

Chapter 5 focuses on people's ways of helping themselves - the "coping" strategies people have or have developed, that illustrate the high degree of resilience and resourcefulness on island.

People are trying to re-establish their community networks, their support mechanisms and their livelihood and coping strategies to supplement and support the more formal income earning opportunities.

Chapter 6 is concerned with comments that PPA participants made about issues others should be concerned about in terms of their living conditions. Highest priority was given to

- Food and the current high prices.
- How people try to help themselves.
- The sense of dislocation and insecurity.
- The lack of backyard gardens and the use of land to help themselves.
- Cutting back on costs and how this had affected their lives.
- The need for options and choice with regard to housing

A whole range of comments were made about attitudes, service provision and the problems of dealing with bureaucracy at a time when people had been feeling distressed. It shows the qualitative, as well as tangible and quantitative ways, in which people view their circumstances.

Chapter 7 discusses how the PPA can help GoM in its current focus on sustainable development. Firstly it provides a more disaggregated assessment of who is facing what levels of poverty and hardship, so action can be targeted at the most needy. Secondly, formulating the information in terms of livelihoods (in terms of the sustainable livelihoods framework that DFID has adopted) it can help to assess the impact that policies, programmes and projects have on people's lives. Thirdly, the PPA process is a more informal channel for feeding people's views up to government. In addition it is a possible mechanism for a more

continuous two way link. GoM now has 15 facilitators from government and the community with a range of skills that have developed as a team, and is now in a position to use a participatory approach not just for analysis but also in the process of planning and action.

People provided suggestions about the issues that they thought are most important. Highest priority was given to:

- Skills training
- Recreation facilities
- Provision of Meeting/ focal point centres
- More organised transport
- Specific work/ employment creation
- Space/ access to land so people can help themselves
- Practical physical improvements
- Food/price control
- Mechanisms for people to help themselves
- Community level support

Section 3 considers GoM's response to the PPA findings.

Chapter 8 discusses how various departments, in the last six months, have used the participatory techniques in training and planning, have focused action on needy groups or have responded to particular concerns identified by people, such as the need for backyard gardens.

The PPA was used, by the Development Unit in its work on Social Policy, as a basis and spring board to identify and develop a set of core social principles that can be used in the Montserrat context. Some proxy indicators have been developed as an initial guide.

It is proposed, as part of the institutional review of the Community Services Department, that the CSD will develop profiles for the three poorest/ hardship categories 1, 2 and 3 and develop the criteria further to provide advice to other GoM departments.

Section 1

People in Montserrat "tell it like it is"

People describe their circumstances in their own words

Before any presentation of findings, it seems important for people to describe, themselves, their circumstances and their perceptions of poverty and hardship in Montserrat.

Here, in **Section 1**, a selection of the descriptions by about 30 of the 561 people is presented. Many more could have been included but these are seen as a representative sample - men, women and children, old and young and in better or poorer circumstances, who were involved in the PPA.

Because, in Montserrat, everyone knows everyone else, it was particularly important to preserve confidentiality and so special measures have been taken to ensure that the identity of these people has been hidden.

Sections 2 and 3 provide the backing to people's voices - the analysis and conclusions from all of these focus group and case study discussions that were held in Montserrat in May/June/July 2000:

Chapter 1 discusses the circumstances of the volcano, its aftermath and what a PPA could contribute to GoM's strategy to rebuild Montserrat.

Chapter 2 discusses what quantitative social data GoM has already gathered.

Chapters 3 and 4 discuss people's own perceptions of poverty and hardship.

Chapter 5 discusses what action people are doing to help themselves - their coping strategy, given their changed circumstances and the current cost of living.

Chapter 6 focuses on the comments people made about their living conditions that they saw as areas where others (mainly GoM) should be concerned.

Chapter 7 discusses the ways in which the PPA can contribute to GoM's promotion of sustainable development.

Finally, **Chapter 8** indicates how the PPA has been practically used by GoM departments, NGO's, consultants and the communities over the last six months.

Details about the PPA - contributors, method, field pack and method of analysis are included as **Annexes**.

Scrutning

Scrutning / Not Making It (1-2)

This is an example of a family with more than 4 children whose situation has deteriorated drastically and who find that they can no longer help themselves. Although not well off before, the father had a job and could supplement his income. They are living in very poor housing conditions, and are unable to feed themselves properly.

"After business became slow and the constant moving because of the volcano, the company laid me off with an agreement that they would call me in whenever they had extra work which they did until the company finally closed down when the final evacuation came. I used to also supplement my income with my own business of fixing appliances and doing up old machines. I had wanted to go into the rental business. The extra money came in handy to buy food and clothes for the children. But everything was destroyed over there and I wasn't able to salvage anything.

I'm now living in a shack on the property that a relative is renting. I do not pay rent. They called me for a government house but I did not go because I did not know where the rent would come from. I am not working, neither my wife. We tried to look for jobs but everyone just look at us and say no. People look down on my family and me because we are poor. Sometimes there are days when there is no food at all in the house. I can remember father's day we had nothing at all in the house to eat. In the end a relative gave the smaller kids something to eat. We have no bills to pay what so ever because we do not have light, telephone, cable or water in the house. All we need is money to buy food. We use a nearby standpipe for water and bathe from buckets. I got some old board and built a 2-sided shed next to the shack to bathe in. We have a latrine but it wasn't built properly so it is not soaking away. When it rains it overflows and it smells terribly.

The days when we eat breakfast would be dry bread and bush tea. Maybe we could buy cheese or milk sometimes. For dinner most times we have just rice (meat kind is very rare). I have it really hard to make ends meet.

We were turned down by social welfare. They say we can find work to do, yet they won't help us plus nobody wants to give us any work. I have a health problem, sometimes I feel as if I am dropping on my face from hunger and weakness.

I do not go to Church now. I find that people in church who are supposed to reach out to you sometimes behave worse than people on the street. You see this shoe on my foot, it is the only pair I have. The clothes we wear come from the Red Cross. Hearing about the cold climate changed my mind from going to England, but when I see how things are hard with me, I think I regret now. If I had a second chance I would take up the package. There is nothing else I can do to help myself. We tried to get work to do but no one wants to employ us. Working the ground is out of the question because it is too dry. The North has always been like this and the stray animals are definitely a plague.

I find not even Government can help me. Since 1995 I can't begin to tell you how many forms I fill out and how many times people come round asking questions. Still nothing is being done. All I have told you is about not being able to have money to buy food. Daily food is hard to come by so snacks and lunch for school will be harder."

Scrutiny/Not Making It (1)

Elderly and middle aged men living in self made shelter (not mentally challenged). Those over 60 get social welfare, the others have no regular income. They lost all their assets to the volcano and their source of livelihood was also destroyed. These men were previously self-sufficient but now are very vulnerable with extremely limited means of helping themselves exacerbated by very poor housing conditions. Through their poverty they have become marginalised from mainstream society.

These men are living in very cramped, temporary wooden accommodation which literally provides a roof over their heads. There are no kitchen or cooking facilities so they cook outside on a coal pot, no furniture except the beds which are directly on the earth/ ground, no cupboards so clothes are hung over a line. There are no bathroom facilities. A temporary toilet was acquired for the area and they use a standpipe to wash which is on the main road.

"This was the only place we found to survive. We built our own place where we might be able to make an income. That is the only way I can survive. I didn't want to go in a shelter and be around noisy people. I needed my privacy. I get social welfare but that is not enough and I have to share my food with the others around who do not get anything because they are too young to qualify. The social welfare is not enough, but we have to make it enough. If we find food we share it. Sometimes we get a little food by helping out at one of the local bars."

Before this person lived with his family in a concrete house with several bedrooms and inside toilet. They had built the house through marooning and self-help and crediting the materials from local merchants. He said he still owed the merchants some money but they understood his situation and were not harassing him to pay back. Previously he had depended on the backyard garden, farming and fishing. He lost everything – stove, furniture etc. He could only save some clothes because he had nowhere to store his furniture.

His roommate also had a comfortable concrete house with several bedrooms, a sitting room, and kitchen and outside toilet, which he shared with a relative who has since died. The family had built the house themselves and there was no mortgage left to pay. They had a garden, which he cultivated. He used to share the produce with his friends and also helped them with their work. He also had a casual job. After the crisis he lost this work. He does not receive any social welfare because he is under 60 but he has no regular income other than what he manages to earn through odd jobs. He has nothing to do. He just sleeps out of frustration and boredom and has no hope. He has given up the fight.

He says he's not on the housing list. He hasn't applied because of all the confusion and he's not used to depending on anyone. But he says he needs help because he can't see how he can improve his situation on his own. But he needs to be near where he can make a livelihood e.g. through farming and fishing. These might not be very reliable but it is the only way he can make ends meet. "We have no regular income or means of livelihood so we can't plan for the future. We try our best but we need help. I don't want anything big, just my own privacy and somewhere where I can help myself."

Possibly Not Making It

Possibly Not Making It/ Scraping Through (2)

This is an example of an elderly male who is living on his own in a government rented house. He is dependent on social welfare but to survive has to supplement this with casual work to make ends meet. In the past he was in a securer position, had his own business and was able to help himself and others. Now although he wants to help himself he faces various constraints. He now finds solace in God. Nevertheless he is in a better situation than some because he has been allocated government housing

“ Me used to have one little shop fu help de poorer people so dem could buy. Who can't buy 2lb of chicken could buy 1lb. Sometimes three school children come to buy sweetie – 2 for 25¢ - me have fu give dem 3. It make me feel good. Now they say me can't open no shop. There is a shop up this end but it no fu de poorer class people. If de prices get higher..... ha!! Me have fu economise – buy something cheaper chicken back and neck instead of legs.....Me used to have yard fowl in town. Dey say no animal here. Me try a little farming but the sea blast a kill the plants. Me get the social welfare, me really pleased for dat but dat can't be enough, me ha no money so me wash cars fu help meself, but when rain a come me can't wash.

I go to Church because God is good to me. He gives me strength. Thank God for life. When me hear de word even if me hungry me feel good. You have fu keep trust in the Lord.”

Possibly Not Making It / Scraping Through (2)

This is an example of an elderly male who has gone from a position of independence and security to one of dependency and insecurity. Having lost all his assets and his sources of livelihood he now finds himself in a position of having to beg free accommodation and a little pocket change for helping someone who cannot look after themselves. Because of his age and the extent of his losses without help there is no chance of his retaining his former standard of living

I was living alone with several properties that I rented out. I had herds of goat, cattle and sheep. I did farming every now and then and was able to survive and meet my basic needs everyday. I was not in want of anything. I was basically self-sufficient. I was living quite happy, full of wealth not in finance, but in assets. I sold cattle, goat and sheep. I was able to collect the rent at the month end from the tenants. I had invested all my money in properties to earn an income and to raise livestock to sell at a later age in life to maintain or look after myself. But now I lost everything and have to stoop low. I am now living with someone and taking care of them. In the twinkle of an eye, I am a poor person, struggling to survive.

I became homeless and lost everything that I had possessed in life and now I have no choice but to beg shelter with a person who cannot help themselves and end up looking after this person. It lowered my self-pride because if I had not lost everything I would be able to stand tall on my feet. I am frustrated at times but I have no choice but to stay here because I have no place to go.

By assisting the person by giving them meals and caring for them, I am able to get accommodation, food to eat and I am given a little pocket change to help me out. I am raising a few animals to sell to make a few dollars. Once in a while my son sends me a little money from overseas. I am not eligible for social welfare.

I consider myself poor because I cannot build a house, I'm not working, I'm too old to start over again, I have no income support and am not eligible for the welfare programme.

Possibly Not Making It/ Scraping Through (2)

This is an example of someone old who has lost virtually everything and is living in really poor circumstances, virtually reduced to begging. They highlight the multiple dimensions of poverty including aspects such as increased dependence and insecurity and feelings of isolation and loss of self-esteem.

We definitely have poor people in Montserrat. Look how they have X, X and me and others on the road walking up and down, hungry and dirty. If you in need you poor. The most vulnerable are those in the shelters - they are in there because they can't do any better - the poor old people like me. Some of us not able to work. And even if we can they don't want us - a young people they want. Some people (like me) don't have any background to help them out. They loose everything - house, land and possessions. No savings to talk about, nobody leave anything for them, no security.

Nobody hire me, me an old man. If you don't know or have a friend or a loved one you better off dead. But while they a come to come what me must do? Tief? Me have to beg one dollar. Me have to pay light, buy food, me have to survive. The little social welfare they give me, me have to do everything with it I have to nip and pinch to buy for the month.

Things getting from bad to worse. My health is getting bad. I was sick in hospital for a few weeks just lying around. I realise this was just getting me older. I asked my relative to take me home, to my humble home. When you old don't mean you can't do anything.. I was never so lonely before. I don't even go to Church as often as I used to. I don't get the feeling, things just not the same anymore. I don't even have a TV

I had my good house before – several bedrooms, fully furnished. The problem now really is the outside toilet and bathroom. In the middle of the night I have to go outside and not accustomed to that.. if anybody come to visit me I feel so embarrassed. I used to enjoy sitting talking to my relative. He died. I miss him. I really do miss my house. I have no say in where I live so I have to take as it is

The older people was better off before. They old but they could work the garden and do other small jobs to help themselves. They were with family. I lost everything. I had house, land, everything to live in comfort. I lived good I worked me land, I sold food in the market, me and me family never were hungry. I gave to friends. I used to work for other people too, gardening. I use to mek it.

PHOTO PAGE - COAL POT

Possibly Not Making It/ Scraping Through (2)

This is an example of a low-income family with lots of children. The parents are unable to find sufficient work to support themselves. On top of this they are living in very poor housing conditions. They did not relocate, but previously the father worked in construction.

This is a large family. The mother is working in a low paid job. She does occasional housekeeping when she can find it to earn a bit of extra money. The father works in construction when he can find work but this is difficult and it does not provide a steady income. In order to try and make ends meet, he has to farm in the mountains to cultivate food for the family, he also cuts lawns and burns coals, which he can sell at \$10 a tin.

They live in a two room broken down house. In one room they have a stove, fridge, a small table, two chairs and cooking utensils. In the other room they have a bed and sponges that they lay down on the floor at night for the children to sleep on. They have put shelving in the roof to store clothes and other things and they also have to store their belongings outside below the house. Outside they have a table with two bowls to catch rainwater. One bowl is for washing up, the other for rinsing. They have an outside pit hole toilet with some boards around it for shelter and privacy and an outside bathroom without a roof.

“ We are living on the poverty line because we do not have any money to improve our standard of living. We do not have the funds to make an addition to our house. Our place is unsanitary because we are like a pack of sardines here - its too crowded.”

They consider themselves poor for a number of reasons. They have to pay the utility bills first and then what is left is used to buy food. They feel they are not eating a proper diet. Sometimes the mother says she cannot even afford to buy bread. Instead they eat mangoes, coconut, paw paw and drink water. Sometimes they have to do without food. Sometimes the utilities are cut off because they cannot afford to pay since only the mother is working at times and the father does not have a steady job. They buy shoes for the children on trust. They cannot afford to buy clothes for the children and have to rely on hand me downs from friends or the Church. The children do not have Church clothes. They each have only one uniform, which they get with assistance from community services. Community services also helps them with books for the children at secondary school. They also have to beg neighbours to help them out sometimes. “We are the only desolate family in the community so the neighbours tend to scorn us. We need to be on the welfare system until we can get out of the poverty trap.”

Scraping Through/Possibly not making it/Things Brown (2)

This is an example of a low-income family with children. The mother is no longer working and the father relies on temporary and casual work. It demonstrates the interlinkages between problems and how poverty can perpetuate itself and people can become caught in a cycle of poverty.

Prior to the volcano this person had her own house and was not paying rent. She had a cleaning job earning \$300 a month. Her partner had a low paid full time job. He had access to land and was also able to burn coal to supplement their income. They were also able to do backyard gardening. She ran errands for a neighbour and earned a little extra cash from that. They were able to meet their basic needs. She used to have a social life and a TV.

Now this is all gone. She lost her job with the relocation and her partner's job is now less secure he only works 2 - 4 days a month bringing in \$100 - \$200 because there is not so much work. They now have rent to pay \$150/month. With the food voucher they were able to pay the rent, but now they are several months in arrears. She feels if government could help her move her house from the day time entry zone and put it on government leased land that would take some of the financial strain off her. The money her partner earns pays the water bill \$45 and the electricity \$28 and the rest is used to buy food. They try to pay the utility bills first which leaves little money for food. She often wonders where the next meal is coming from. On a Sunday they eat sardines and crackers. She says the children are often sick because of their poor diet. With all the children at school it is difficult to pay for the school lunch although she knows it is a help. They find it difficult to buy things like toothpaste or cleaning products and her house developed a problem with bugs. This stigmatised her. They use coal for cooking. Her self-esteem has fallen because of the poverty she finds herself in. She also thinks it is hard for her to get a job because she is poor although she wants to work.

She gets help from community services with schoolbooks and uniforms. Otherwise she goes on the roadside and begs for \$5 or \$10 to buy food. Her eldest child is learning a trade and sometimes brings home a little money to help with the food. Occasionally her relative abroad will send a little money and her neighbours help her out with food and clothing. She does a little back yard gardening but there is very little space and with the dry weather the plants have died. She says she would like to learn a skill and if they had access to land her boyfriend could burn coal and make \$10 a tin to sell.

PHOTO PAGE - HOUSE

Possibly Not Making It/ Scraping Through (2)

This is an example of someone who is on welfare and who is only able to make ends meet by having a variety of coping strategies. Her housing condition is very poor. She has suggestions of what she would like to see improved, but she seems resigned to her situation and has low expectations.

Yes me poor, volcano took every ting - house with radio, bed and kitchen. In the morning me can only afford to drink some bush tea and a dry piece of bread or sometimes crackers. As me get up in de morning me come by this place to clean and the lady pay me \$10; that is how me get a little penny to buy oil (paraffin) for my lamp, because me do not have electricity.

Me like de area (cause it still better than when we all a we in a one shelter) but me neighbour quarrel too much, de toilets are clean but when the men dem come to remove the waste from the latrine, it smell too bad. (Chemical toilet) There are only stand pipes for washing and round dem too swampy, cause the water don't have no place fu run out.

We need something to put the rubbish in, we have to use the private drum (of a local business) and de madam say we a stink up de place. De stray dogs, sheep and goat dem need tying, when dem ley go dem mess all round de houses and it smells too bad. The house need a door. When it rain me does get wet, me have to move me bed depending wey de rain a come from. Me stove getting old and ah need a new one. Me want current and water in me house too.

Me do not get any help at all from family nor church and de Government give me enough money de Social Welfare to buy food dat could last only two weeks. Me say that because cost of living too high. As me get um e done (the money). Sometimes me walk around and me pick up some little ting to do here and there. Me mean me run to shop for one person, me help somebody else wash and maybe iron. Me don't get much for all that, but it help me out.

Me want a little piece of land to work, but with all de ley go animals dem a go distress me. If we had a centre where we can go in the day time to learn to do things (craft etc) dat would be nice, instead we just sit around and study all sorts of ting and get bored and get into mischief. (You know what me mean - the rum). Me have to tek it how it be now, when me was in the east me house had bedroom, kitchen, bathroom, living room all under the same roof. Me use to catch a bus and go to X to work by a lady house. Me used to make do with what me get. Me did not have to cook because the lady used to feed me while me work, so when me get me money me just use it to pay bills, and buy whatever else me need. Now nothing to do at all.

PHOTO PAGE - 2ND HOUSE

Barely Making It

Barely Making It (3 could fall into category 2)

This case study is an example of someone who is barely making it. She finds herself in a very insecure position because of ill health, impending medical costs and the possibility of no longer being able to make a living. In order to pay bills she is having to cut down on food. In the future without support her standard of living is likely to fall and she could find herself in category 2.

This lady works from home to make a living. She lives with her child, is paying rent, light and water bills which leaves her hardly anything for food. The past few months things have been very slow. You try hard to do people's work as it comes in, but in the end you don't see them for a long period and you don't make any money in the meantime. I have been forced to eat things I shouldn't eat because of my financial situation. I have a complicated health case. I fractured a bone and was back and forth to the doctors with no help from Community Services even though I stated my cry and that I had a child going to school. The house rent was piling up and I had a former loan to pay. I asked for financial help from Community Services and received none at all. I have a serious surgery coming up soon and it is only God who knows how I am going to cope with it for all my finances have been diminished. I am forced to continue work but most of the time I have to leave off and get into my bed. I have to turn over my loan to my other children who have their own pressing needs only to stop the bank from being on my case. I really thought Community Services Department was there to help me in this pressing time. All government's concern is to get their rent no matter how you get it as long as you pay, whether you eat, drink or are sick.

Barely Making It (3)

This is an example of a mother with children with no support from the children's father, and her boyfriend is not working. She went from a situation of relative independence to insecurity through having lost many of her support mechanisms and income supplementing strategies. It points to the importance of backyard gardening and how she has been forced to alter her diet. She is dependent on getting support from her boyfriend but because of the slow down in the construction industry he is unable to find work. She also talks of what she perceives as the unsympathetic response from government departments to her needs.

Mother, working, with children at secondary and primary school living in X,

Things were plenty better out there. I used to work my garden and plant and reap all kinds of food along with my relative who had a big piece of ground. People used to offer me things especially when they got a parcel from overseas. I had breadfruit trees and mango so I was more or less independent. Now nobody giving you anything because they have it hard too and people have got selfish not as friendly. Even though I try to shop for the cheapest items, things still hard. Some of my grown children have their own children to look after. I have small children with no father to help me with them. I took on a boyfriend to see if that could help me but now he is not working. Jobs are scarce so he can't help me as before. For my child that goes to secondary school textbooks are plenty and expensive. I have to start early thinking how to make it and my other child goes to a different school so that's another uniform. I went to Community Services and a person said to me don't even come because you will not qualify for welfare without even listening to what I had to say. I think welfare works kisses by favour their friends and themselves. Out here for me I am starting life all over. I got a few things out of my house but not much and the housing department just doesn't understand.

There just isn't enough money to buy certain types of food you need like broccoli, eggplant. I am able to buy spinach and carrots, I use back and neck for relish, a pack of peas a small bottle of ketchup and sometimes I have to use the ketchup to colour the rice. The food voucher really helped. I used it to buy food and my little salary covered my bills including house rent and a loan I had borrowed before the crisis to make an addition to my house.

Barely Making It (3 could fall into 2)

This is an example of a single parent family that lives in government accommodation. Living conditions are cramped and very basic. She has difficulty earning enough money to make ends meet and because she has no land she is unable to help herself. She has gone from a position of relative independence and security to one where she is unable to make choices and improve her situation. The only way she can see her situation improving is through acquiring land and getting help to build a house.

There are poor people right here but they are not talking because there is no help. Things I would like to eat like broccoli and other greens and food, I just can't find the money to get them. I would love to have a change in my food preparation but I can't afford it because the money is not that big. I have a young child who just started school. When I was back in X I was living with a relative. She used to have more than one piece of land to work and another relative used to do fishing but they are all off island now. I am on my own. I hardly used to have to give my relative anything because we used to share the bills. I had my own room and was very comfortable.

Now I am in a shelter and the room can't hold more than one bed, which I managed to get out from over there. Myself and my child have to sleep together. There is hardly any place to turn. I have to share a bathroom and toilet with other people, which I am not accustomed to. Sometimes it is irritating in the kitchen with 3 or 4 other different people cooking at the same time. There's not enough privacy. Food seems to get more and more expensive every day with no control over the prices so I can't ask anybody to buy anything for me. The children don't have any place to play outside. They too get frustrated at times.

I would like to get a house of my own to live in as a young person and get out of the shelter. The language spoken around at times is very very disgraceful and no respect is shown for the elderly or children.. I am not accustomed to hear this kind of language and I would love to see my children grow up decently.

If I get land and a start I should be able to help myself. I have friends who would help me and where I work they would help me to transport materials. As a young mother looking for a brighter future this kind of life does not help me or my children much.

Barely Making It (3)

This is an example of a working family with children in the barely making it category. Both parents work although their work is low paid and casual. Before they had livestock and a garden to provide for their food but now because of GoM regulation they cannot keep animals. They make ends meet by using a variety of coping strategies. Their main problem is poor housing conditions but they are determined to help themselves.

“They have us like ghetto people. My relative left furniture in the house in X. We brought them out but most are on the veranda here, because we have no place to store them. I used to live on the other side. It was the best place in the world. The young children sometimes ask when we going back home?

Anything I get to do I do. I always try and find work and my wife tries to do odd jobs too. We saved \$20 weekly to buy a sewing machine so we could save and make money. I try to keep the place nice, like how it was in the South but it is difficult in these houses. I pay for pest control and \$40 a month to get the yard cut. But look the wind blew off the outside window shutters. We have cockroaches and rats and the cupboards are falling apart. See the draws won't close. I paid to get the clothes closet built. A friend helped to fix the plumbing. I credited from the merchants and I have already paid it back... Paying rent makes no sense. If government decide who own the land, and we know how much it cost then it mek sense to improve the house. But they keeping us waiting. It mek no sense. I'd like to get a price for the house and land than have us pay for cardboard and do it over again.....Before I had yard foul to eat but here you can't raise chicken....

I don't know what my neighbours do, but I do my own thing. Everyone minds their own business. But I'm OK with my neighbours. One group was started in the area but it didn't function me think people too selfish....

I'm not well off but I make out. I do a little backyard gardening - tangerine, guava, peas. We try to help we selves. Everyone poor.

Voices of Single Young Males - Barely Making It (3)

"We can't even get some money to mek up to buy a piece of land. Things are very bad with us. Looks are very deceiving. We have to bunk from house to house because we are homeless. I am a single parent. I have to support myself and my child who can't be with me now because I have nowhere to live. The salary not enough. All we get is promises and more promises. We were overseas because of the crisis and GoM say come back. We tried to move into Salem campus but were told we couldn't stay we were in fact homeless and had to find our own living arrangements. We could not be bothered to go to anybody because of the hostility. We tried to apply for housing but they say priority to those who stayed. And it is difficult for us because we are single males."

Issues Surrounding the Cost of Education and Unemployment

"The cost of school books and exam fees is very high. It is tough there are a lot of bright kids but when there is no backatine (support) you have to just stop back. I had to forget my 'A' levels because my father said I had to go and work he had no money and had to pay his mortgage. It is tough on a kid when you want to better yourself. It was my dream to go to sixth form, but we just couldn't afford it. More children are leaving school and there are no jobs for them. It's hard for a father to see his child without a job and its not going to get any easier.

And the teachers don't seem to care any more. Now it's just a business. Can't see education as a business. And the parents are busy with 2 jobs. The children are frustrated you can see it on their faces. The kids are bright but they are kept back. They get into bad company. Crime is on the increase. It's tough on the kids they are overlooked.

People in the public sector have it better than those in the private sector. They go to work from 8 – 4 everyday. In the private sector I could go to work tomorrow and my boss say nothing doing today. We only work when and where it is needed. Things are real tough."

Barely Making It (3)

This is an example of people's determination to try and regain some sense of security by building a house. It demonstrates the kinds of sacrifices people are prepared to go through in order to move forward. In trying to rebuild a home and security, this person is stretched to their full capacity.

This young male had just finished building a concrete house on the other side when the volcano struck. He lost everything he had. He is now trying to build himself a house again. It is a wooden shack which he is now surrounding with concrete. He works everyday in the service industry. The regular employment means he is able to take steps towards improving his standard of living. Whatever money he makes he invests and in the afternoons and nights he works on his house himself. He took out a loan from the bank to help. As he can't afford to pay for labour he does most of the work himself. He tries to cut costs as much as possible, by living with his girlfriend. Although he has electricity at his house it is not switched on. He has shut off the water and uses a public standpipe in the area. He has no cable TV. His telephone is also cut off.

Barely Making It (3)

This is an example of a middle aged single man who works full time in a low paid job. Although he works, he is living hand to mouth and is unable to save. He sees no way of improving his standard of living. Previously he had his own house with inside facilities, he is now living in a shack without amenities in very poor living conditions.

I am one of those living one day at a time. I would not say I am poor, but just barely making it. Life is rough with me but complaining would not make it any better. At the end of the week I get my pay \$175 a week, and it is finished right there and then. I pay the bus for the week's ride, I buy my groceries for the next week, I pay for the groceries I credited from the nearby shop, house rent, water bill and coals for cooking. All done. This is the God's truth. There are some weeks I do not have a cent left and I need something. I can't go to credit or borrow from a friend. They are going to say it just pay day how come you don't have money. So I do without it and wait until half way down the week.

We were the first to evacuate and we stayed away from our homes the longest. They promised we would be the first to get houses. They also said that the Caricom houses would be organised so that we would remain as a community. No such thing has happened yet.

The house I live in is a wooden shed with everything in one room. I use a curtain a friend gave me to part off the bed. A table is outside where I wash and turn down the dishes. I cook on a coal pot outside when the weather is good. If not I cook inside the door. I have no electricity. My neighbour allows me to put what little I have in her fridge. The clothes I now have come from the Red Cross. I really do not need much just a house from government. But if they are going to come with some big rent let them keep it. The little money I am working for can't take me through from week to week so you could imagine what will happen if I get a house in Lookout.

I do not go to Church regularly. I do not carry money when I go so I do not look to them for nothing.

Barely Making It (3)

This person has gone from a position of security to insecurity. He is unable to get back the standard of living he is accustomed to before the crisis because of his age and changed employment and livelihood situation. As he gets older and is unable to find work he is potentially in an increasingly vulnerable position with very little chance of improving his situation.

Life for me was 100% better before I relocated. I had my own 3-bedroom property with bathroom. I had so many acres of land that I used to farm selling bananas, dasheen, carrots, christophene, peppers, sweet potatoes, Irish potatoes, yam, broccoli, cucumber, cabbage as a side line. I worked full time in construction. I also had herds of cattle, sheep and goats, which I sold now and then. Money can't be done. I was well fortified, living a good life but now I lost my property, farming land, all my cultivation, cattle, goats and sheep. All that I ever possessed in my life.

Now I am very poor and at my age I could never start life over again. I now live in a 2-room house, which is flooded with water each time it rains. I have to pay rent and every half-year it seems to go up. I have no access to land to cultivate and even if you are willing the land is not fertile enough so you try and plant a few vegetables and they do not grow properly or the animals eat them so this put you off from planting. I am only getting part time construction work now and then and with the high cost of living on island every minute you have to be draining your savings to help feed yourself and pay bills. I cope by cutting neighbours' yard and charge \$50 every now and then to survive. I go on the different construction sites and beg a job. I also try and plant a little thing to keep the fire going. So I consider myself on the poverty line because I cannot build a house on my own. I also had to start all over again to buy clothes, bed, fridge, stove etc. I applied for a house and was turned down and people who still have their house in Cork Hill and Salem get a house at Lookout. It only left for me to go crazy or get violent and do some crazy act. So I am taking one day at a time and try to read the Bible to take away the stress from me.

Because of my age and my bad health it's too late now to try and work hard to accomplish having my own house.

Coping/ Making Out

Coping/ Making Out but Stretched (4)

This is an example of a family that finds itself stretched although both adults are working because of new and additional cost they are having to meet. They depend on the regular income of the daughter with the mother in increased vulnerability because of reduced employment opportunities. They are stretched with two bank loans to pay and are supporting relatives overseas. Nevertheless, with house and income they are able to make ends meet.

Previously this family had a house with more than three bedrooms, which the mother had built in X. The mother had a regular job 6 days a week then. Now she can only find part time work 3 days a week for \$100 although she would like to work more. "I can't get a whole week's work a big woman like me". As a result she is dependent on her daughter for assistance because of her low wages. They also had a backyard garden to supplement their income. The daughter works as a professional. They were able to live a comfortable life before. Now they are renting a two-bedroom house in X, which they find too small. Even though they are both working, they are finding that they are financially stretched and in an insecure position. They have two bank loans to pay and are supporting relatives overseas in their studies.

"You have to come over here to pay rent. Since I spent all the money in the house I can't seem to catch meself. I can't make life, life rough when you only work for \$100 a week. Bills are killing me – telephone, house rent, child to support. Child with no father, you have to buy all kind of things for the child, shoes, clothes etc. When you have children going to school, it difficult especially for a mother with 4 or 5 children, it difficult to survive. I can't buy nothing. Who overseas no bother with you. My children overseas have house rent to pay because the volcano forced them overseas. Sometimes they can't get work. They have their own difficulties so I can't depend on them."

The daughter described their situation as

"Bare survival, enough to pay the bills, house rent and 2 bank loans. I am in hardship trying to make ends meet. I need a second job." She also commented on the uncertainty they faced regarding the cost of the housing "we're waiting for government to come to some kind of agreement about the cost of the house so that we could start to plan."

Coping/ Making Out (4)

An example of someone in a secure professional job, who under normal circumstances would be seen as making it but, because of the crisis, she has lost significantly and has had to take on additional financial commitments as she attempts to regain her standard of living. She is making out but it is still a struggle to make ends meet in some ways and if there are any additional shocks she will go back to barely making it.

Before the crisis, she used to live with her child and relative in a comfortable house within walking distance to her work. She used a loan to buy land expecting to eventually build on it and another loan to study abroad. From their backyard garden they had a range of food and sold the excess. Other relatives had gardens and gave them food so they bought very little.

Being off island during the crisis she was unable to secure personal belongings and lost more in a hurricane on another island. She still had significant commitments to pay back - the student loan and mortgage, as well as having to replace basic goods. The land she had bought was in the unsafe zone so she had to purchase land in the safe zone.

Now back in Montserrat she moved into a 2-bedroom house with other family members. Wanting to get out of this situation and initially hoping for a soft mortgage loan, she eventually successfully applied for a materials grant. Because her family is small she could only qualify for a 2 bedroom although she had wanted to build a larger house. But she has now built a three bedroom by borrowing additional funds from a relative (who was able to help having received insurance money).

Friends helped in the construction and trucking of materials to cut costs but still some components had to be bought on credit. Now stretched and with various debts and loans, she uses old furniture that had been discarded, sitting on the floor to eat because she cannot afford a table or chairs yet. She limits the use of her phone, tries a little backyard gardening of pigeon peas, lettuce and white beans but finds the soil not too productive. She packs lunch for her child to save money and sometimes goes without lunch herself. She car pools or walks to work, which is now further away. On top of all this she is paying rent to a relative. Relatives help out sometimes with toiletries and toothpaste, clothes etc. She is now in a box hand with co-workers as a way of saving and having cash at particular times of need. 65% of her salary now goes on the outstanding loans (student etc.), she reckons that she has EC\$300 per month for food, having paid this, her rent and other bills EC\$70 for cable, EC\$ 200 for the phone and EC\$ 50 for water.

She sees little chance of promotion. She feels frustrated because she needs to but cannot take a second job. As she says "I am not at the bottom because I have a shelter and a secure job which is a plus but I am still struggling as a result of my loss"

Coping/ Making Out (4)

This is an example of a household that was able to turn itself around despite the crisis. They have managed to do this through hard work, by setting up a little income earning venture and working towards re-establishing various coping strategies. They have a degree of security because they have been allocated government housing and her husband has a regular pension. It is also clear that this family is determined to get on and move forward and to look at the positive side of things

Couple with 2 older children, one studying abroad and living with relatives since the relocation. Owned their own home which was destroyed by the volcano. The mother lost her job when they relocated. Her husband is retired and gets a pension. She began her own business to supplement his income. Most of their money goes on rent and the upkeep of her children. "Things are tight. There are no luxuries". She does not consider herself well off but merely making out.

"I have always worked hard all my life. I expect to continue to do so. When her daughter graduates she will feel better but she knows her daughter wants to go to university. She prays she will get a scholarship because neither her or her husband could afford to pay for her college education.

She likes where she lives now although if she had had a choice she would not have lived there. "Since we can't do better we have to make do. I plant my garden and continue with my little business to put bread in our mouth. Everybody poor now. It's not like before the volcano. Everybody needs help because everybody lost so much but if we stick together, work hard and persevere we will make it again. The North is hard. It is not like the South but we have to satisfy until we can do better. I go to Church and take my husband. I try to live good with my neighbours and help out where I can. The government doing their best but we have to pull together and things could get better. When fruits are in season, we don't go hungry and once we are willing to work hard and put our god given talents to good use we will make it"

Voices from the North

Voices from the North – Coping/ Making Out(4)

This case study exemplifies some of the concerns of the non-relocatees. Many of them are finding things difficult because although they may not have lost like those from the South, they indicate that they face similar day to day living costs and have been equally affected by the slow down in the economy. They also indicate that as a poorer person there are perceived additional problems of access to good job opportunities and education which better off people do not have to face.

Government asked us to accommodate people from the unsafe zone. We took them in and put up with their faults. Some of our furniture got damaged and they did not contribute to the repairs. Now we have to buy back the furniture and if we purchase from overseas the government does not give us duty free concession but people who relocated can bring in furniture duty free and it is those same people who destroyed our furniture. So the little savings we had we have to spend it on food, repairing furniture and house and government putting pressure on us to pay taxes.

We had to pay our bills, buy food, pay rent for the houses we are living in while relocated people got food voucher and got all the benefits. We have no work, we get no social welfare. Construction work is too slow, wages are not enough to maintain two children. Uniforms and schoolbooks are expensive.

For a child in first form

1 khaki school pant cost \$65, a shirt \$45, 1 school shoe \$75, 1 bag \$75 and a textbook can cost \$75. You have to spend at least \$275 in textbooks for a child in first form and up to \$600 in fifth form. Government should help us with uniforms and textbooks.

People high up do not understand how hard it is. Some of us do backyard gardening by planting string beans etc to sell. When there is drought our water bill is over \$100. The supermarkets are robbery. We were better off before the crisis.

All the assistance and benefits should be shared evenly across the board. Everybody in the North should get help with money, housing etc. I am a mother and struggling.

It is very difficult to get work for the men since the completion of houses at Lookout. Sometimes they go to Antigua to work. Some people would say you lazy when a person wants to pay you \$50 for your skills and you don't want to take the job.

People who have 'o' levels cannot get jobs yet they are constructing a new police station and jail and no college. Young school leavers are having to steal because they can't find work. When the 'big shot' children come out of school they find jobs for them and yet poor people can't get any jobs even though they have 'o' levels. The 'big shot' people could afford to send their children overseas to study while the people's children suffer.

Voices from the North – Coping/ Making Out (4)

This is an example of how people have been affected by the crisis even if they did not have to relocate. The interviewee points to problem of un/underemployment which forces people to live from hand to mouth. He also stresses the importance of backyard gardening but the accompanying problem of loose livestock. This is an example of someone who has managed to reassert his social position because he didn't have to relocate even though he lost his job as a result of the crisis.

Things brown on de island. Times hard, people just barely meking out. Poverty a right here. These people you see hanging around my place just live from hand to mouth. They not sure about where the next meal will be coming from. Sometimes they put together to buy food to cook a man pot. Sometimes they fall short and I have to help them out by giving them things from the shop. Some of them trust my things and can't pay. I know you saying to yourself some of them get \$300 a month but what is that for someone who is not working. Just think about all the things they need and see if in one shopping you not done. Everybody not on the same level, some just barely meking it, they can't afford to eat properly, they make a lot of sacrifices to survive. They plant their back yard garden but the animals destroy the crops. All that and the hard times are enough to send a man crazy.

Poor people are people who live from day to day and do not know where their next meal is coming from. People who do not have a toilet or basic items. Even those who cannot mek it on the \$300 social welfare. Me see such people everyday and me must help them. Mark you me nah rich but me a little better than them.

Some people have a backyard garden and that is a big help. Food expensive and planting your own is very good. The loose animals are a big problem though. We have to cut back on things we buy. We can't live as we used to do so we just buy things that will help us survive.

I had to turn myself around. I was a skilled carpenter and could not get a job for months. I turned around by selling food from my house. I saw that people liked my food so I rented this place and started to sell food, then I moved up by selling other things.

The volcano has changed things. People don't have money as before. The cost of living is high that people are going to go mad when they can't buy food to eat. People not happy. Life has become stressful, people can't get work. People not sure what is happening to the country. The government must do something to create jobs for people that will build up the country and give dignity to our country.

Coping/ Making Out (4 might fall into category 3 on retirement)

This is an example of a single male in his 50s. Although at present he is living in government accommodation, because of his age and employment status he sees no way of being able to improve his situation for himself. Rather he sees his situation as getting worse in the future. He does not have the money to build a house again and cannot access a mortgage because of his age. His security for his old age was destroyed by the volcano. He is coping now because of his low rent and because he is not investing in the future. When he retires he may be facing higher rent and no income.

I now live in government accommodation in X with my girlfriend. We weren't living together before. We each had our own place but now we have no choice. Government is threatening to throw us out because I am not paying my rent. He says he can't afford it but he also said he doesn't see why he should pay rent. "When I pay rent government gets the money and government did not pay for my houses on the other side" My salary can't reach. I have to buy everything now - food, meat which I didn't have to buy before and I have to pay for the utilities. I earn approx \$300 - \$350 a week and I have lost everything.

\$30 water
\$100 electricity
\$100 telephone
\$70 cable
\$200 a loan for his transport
\$300 for food absolute minimum

I tried to save some of my animals. I had a large number of goats and sheep. I had a concrete house. I'd built the downstairs and intended to go up. I'd finished building and paying off the loan several years before the crisis. I'd used marooning and self-help to build. I had bought the land from government and just paid for the materials. I had a regular job and also had animals and my ground and earned money from that.

I only have a few years left to work. I have no plans for the future to build. I cannot because I don't have enough working years left and my salary too small. I haven't applied for anything because I wouldn't be a priority.

"I am in my little house trying to be comfortable let them let me sleep in peace. I built my house before and lost everything. I'll never forget that."

Voices from non-Montserratians

Voices of non- Montserratians

There are a significant number of non-Montserratians on island. Some have been living here for many years and have settled permanently with Montserratian boyfriends/girlfriends, husbands/ wives and children. Others have come in the wake of the crisis and have found jobs in a variety of areas including the civil service but particularly in the construction and service industries. The principle of inclusion of any participatory process meant that it was important to record their views and concerns.

Experiences of living in Montserrat were both positive and negative. Whilst they clearly recognised the benefits of having work and how this helped their own families, and they were grateful for this, they indicated that at times they felt a sense of insecurity because they did not have their family and support networks around them, they felt excluded, and sometimes felt they were treated differently because they were foreigners. They wanted people to recognise that they were contributing to the island's redevelopment. A common theme especially for the women was that they felt vulnerable to sexual harassment.

Many of their experiences were positive.

Much better than where I come from. I have a job so I can support my family back home. More peaceful but I think you are all taking advantage of us with high house rent My family and I are living a much better life. Our children are at school and we are both working

I see the employers want to pay us any little thing because we are not from Montserrat. I work on a shift system and that enables me to do a bit of farming that helps me to make ends meet There's poverty back home. That's why we came to Montserrat when we heard jobs were available. We had no jobs. I could not support ourselves. Some of us borrowed money to come here. We pay it back, work hard and send for our families one at a time. Life here is plenty better.

Is there poverty in Montserrat? Yes but its not as bad as where we come from.

People here are kind and friendly and they care, share and help each other. I never met people so nice in all my life in Montserrat. We find life here 100% better but sometimes we feel like outcasts because we don't belong here. Remarks some people pass make us feel badly.

Problems faced by Non Montserratians as expressed in their own words

Like with the man that shows himself to non-Montserratian women. The Montserratians should say something to him. When something is wrong say its wrong don't turn the other face, face the facts. We get very little support here.

I was in the bank and this has happened to friends too and someone insulted and verbally abused me just because I wasn't Montserratian. The men also really sexually harass you. You get a lift from someone who you think is respectable and the next thing they asking for sex or they are trying to touch you up. Me a big woman. It's disrespectful. When I first came and was in the house on my own, I was so frightened because there was a man who kept coming to my house at night and calling at the windows saying all kind of dirty ting. I just made sure all the doors were locked and hid in the bedroom, praying he would go away and pretending I wasn't there. I had no one to turn to. I'm sure they wouldn't dare do that to a local person. I was also very frightened of the volcano at first, I didn't know what to expect. Now I'm used to it.

But there are other examples of how we are treated differently too. A friend's electricity bill was unusually high \$300. She'd recently bought a second hand washing machine. She went to see if the utility company could come and check the appliance or the meter because she felt something was wrong. They said she just had to pay the bill, they weren't prepared to come and check. We sometimes feel we don't have the same rights as Montserratians.

A pregnant friend of mine (non Montserratian) found that her blood count was very low and she was told to get special vitamin tablets at the hospital, but the nurse refused to give her the tablets

saying it was for their own people. She only works 2 days a week and has rent to pay so how could she afford it. And when our children aren't Montserratian, we have to pay for their medicine.

Foreigners have it hard. I am not from Montserrat. I used to live in Antigua and met my Montserratian boyfriend. I came here because of him. He had to get me a work permit. They pick and choose who gets work permits. When you go somewhere to look work they ask where you from. Who is qualified is supposed to get the job. Some not find work and they have to pack up and go. Dem no does treat awe nice. Dem say you nah from here. We must unite. They pretend like Montserratians don't go nowhere. When we go for time (extension) a wife them a look. Me a come from Antigua with me gold. They took them off me and wanted \$600. I had been in Montserrat since 1995 I wasn't bringing in anything new and they searching me up everywhere. Only under my dress was left to search. Having a Montserratian boyfriend don't make no difference, immigration still hassle you. When they advertise they say Montserratians, not just jobs.

Making it

Making It (5)

This is an example of a person who is in a secure and comfortable position. They have a good job coupled with few financial commitments and a strong support network around them.

Single working person sharing with a family

I am middle class. I make a steady salary which is a very good income and I can provide for myself in terms of food, clothing, shelter and I can help others. I also do some extra hours on another job. I do not have to but it is available. I live good and I am happy. I have no stresses. Of course there are some middle class people who are struggling at the moment trying to get back on their feet or who are just starting out. But once they can manage their finances and do without certain privileges – overseas holidays, parties, expensive food and clothes, being overly extravagant, they can surely maintain the middle class status. I cope pretty well because I get accommodation through my work. I share the bills with others. I provide for myself, I have food on the table everyday I have clothes, I can travel when I want. People respect me a lot and appreciate the work I do. They encourage me to continue to be a good role model. I cope with the volcanic crisis in a tremendous way. I was able to be strong, resilient and able to face the challenges. I feel pretty secure. I feel safe. I am dependent on no earthly man. My family support me with all I need love, prayer, encouragement and confidence. I don't need financial support. God is my biggest support and in Him I trust.

Perceptions of Children

Children's perceptions - Living in Family Units

With the emphasis on children's participation as part of the Convention on the Rights of the Child, their observations are increasingly sought in participatory assessments. Children can often provide additional insights and open but poignant comments about what is happening. Their comments, for this PPA, provide us with an indication of what they experience on a day to day basis:

Comments of children in family units

Describing poor people they identified:-

- Parents who can't feed their children
- Children with malnutrition
- Children who cannot afford lunch
- Children with bad teeth because their parents do not have money to buy toothpaste
- Bony children
- People who eat out of the garbage bin
- People who sleep on the road
- People who wear the same clothes all the time

Asked to compare their previous lives with life now:

- Life was better in the unsafe zone; it is boring on this side - no access to play areas to play
- We had a regular lighting system - now, every now and then the electricity locks off. The same for water
- There are too many insects on this side (termites are raiding the houses)
- In the unsafe zone (before) the environment was well kept
- Neighbours shared and live loving when we were in town, now they curse and fight with each other

So how do they see their area now?

- Bad roads, they mash up the vehicles
- Need to fill up the potholes
- People cursing and fighting
- People drunk
- Neighbours not talking to each other
- People unaccustomed to each other (i.e. surrounded by strangers)
- No community help
- No space to play
- Old people who cannot help themselves

Children are innovative about what they can do now

- Do fundraising to buy food
- Clean the yard so my mother does not have to pay someone to do it
- Taking care of my clothes and shoes
- Sell sweets
- Plant flowers to sell for pocket change
- Backyard gardening
- Clean up campaign for the environment
- Collect rainwater to help wash clothes, wet plants, flush toilets
- Create a group to carry out projects

Children's Perceptions of Davy Hill

A Different Perspective on Davy Hill

A focus group from Davy Hill of 10 children/ young teenagers (5 boys, 5 girls) were asked to draw a map of the area, to identify problems by writing them on post-its to stick on the map, and then to prioritise them, giving reasons. This is what they said:-

Too much quarrelling between others

Too much cussing

People think they are better than others and ignore each other

We want people to help each other, but people look down on us

There is a lack of respect for others

We need somewhere for children to play both boys and girls - a playground

We want to be able to play netball, basketball, rounders, cricket, football

We want a library to help us study and read

A place to swim that is safe - a swimming pool

A youth group so we can do activities e.g. fund-raising, plant flowers, write to govt, talk

Cars drive too fast up Davy Hill

We need some traffic signs and speed bumps

We want more flowers

The little children keep mashing up the flowers

We need better houses/ wall houses

The shops over charge people

Problems and Priorities

Lack of togetherness in the community

"Once people come together we will be able to tackle many of our problems"

Recreation for young people

Youth group to organise activities to improve Davy Hill e.g. clean ups, planting flowers and trees, fund-raising

Place to play football, basket, ball, rounders and netball in community

Improving living Conditions

Safety measures - speed bumps to slow down cars (we play in the street)

More rubbish bins distributed throughout the community

Better houses - walled houses

Voices from Lookout

What People are Saying about Lookout

Lessons that can be learnt

A wide cross section of residents in Lookout - young, old, children and teenagers, working people and non working people, families and individuals raised a number of issues. These can provide guidance for future strategies and implementation to improve the quality of life and encourage self-help.

Creating a Sense of Security and Well-being

- Privacy and space inside and outside the house
- Having a place to call our own
- House and land ownership rather than renting
- Clear information on the future cost and status of the houses
- Greater willingness to invest and maintain owned houses
- Reluctance to invest where future status and cost of houses is unclear
- Ability to extend as money allows and family grows
- Living in a pleasant environment (clean, plenty of trees including fruit trees)
- Having a back yard garden for planting fruit, vegetables and/ or flowers
- Houses that stand up to hurricanes
- Knowing your neighbours and community, being able to share

Problems with the Houses

- Lack of space (e.g. room size, nos sharing, storage, area around the house)
- Uncaribbean designs e.g. no veranda, can not extend
- Building materials affected by conditions (e.g. rusting hinges, doors rotting)
- Lack of shelter from the sea blast - few trees and bushes as wind breaks
- Houses too close together - privacy issues
- Poor top soil - top soil wasted in the building phase
- Very difficult to plant gardens because of soil quality
- No land as an alternative to the back yard for planting
- Buying top soil is \$250 per load - seen as unaffordable for low income hh
- Lack of fencing - gardens periodically destroyed by loose livestock
- Area is dry and cost of watering gardens difficult for poorer households
- No space/ land to keep livestock

Issues Facing the Community as a whole

- Smell from the sewage plant
- Difficult access to public amenities e.g. post office, shops, Brades centre, public library - people dependent on cars or the public transport system which is not very reliable and many end up having to walk to St Johns for transport
- Lack of shops with basic food items e.g. bread, groceries available in the area for those without transport e.g. some elderly and households without cars
- Policy of no selling from the houses means people are not able to e.g. bake bread and cakes to sell to the community, sell snacks, clothing, charcoal, soft drinks etc. Since this is one of the main ways in which especially single mothers on low incomes can make some money, an opportunity to help people out of dependency and vulnerability is lost.
- Cost of transport at \$2 a ride makes trips more expensive - before people could walk to work, school, shops, Church and liming spots
- The elderly on welfare tend to be housed furthest away from the main road and access to transport
- Children have to play in the road
- Cars drive very fast in the area, making it dangerous for people in the street, residents want to see speed bumps/sleeping policemen

- Lack of a focal point where children, men and women could congregate and time to help rebuild a sense of community and belonging
- Lack of trees for shade, wind breaks and fruit
- Many people reinforced the need for a community centre and recreational facilities including hard courts for basketball and netball. They also mentioned a cricket/ rounders/ athletics pitch. In terms of design people mentioned taking into account strong winds/ wind direction, protective wall to prevent balls rolling down the cliff etc.

Constraints to Helping People Help Themselves

Within Lookout there is a range of socio-economic groups. Comments from the lower income/ barely making it groups (especially single income families, some non working/ casually employed women with children and some of the elderly), pointed to the following difficulties which directly related to the Lookout environment. These constrained people from strengthening their livelihoods and being better able to make ends meet. These included:-

- Additional costs that people did not have to pay before e.g. rent, transportation, having to buy food items previously free
- Lack of money to improve/ do repairs/ maintain property
- The policy of no selling from houses
- Lack of space for a back yard garden
- Not having land to cultivate
- Not being allowed to keep livestock and not having the space to do so
- Not being allowed to raise yard fowl etc.
- Poor top soil and not being able to afford to buy top soil
- No protection from loose livestock
- Lack of fruit trees with freely available fruit to make e.g. guava cheese, to share with neighbours etc.

These constraints on people's ability to help themselves reinforced their sense of insecurity, hardship and dependency.

Section 2

1. What is a PPA in the Montserrat context?

The purpose and possible uses of a PPA in the context of the crisis that Montserrat has faced

- 1.1 Specific hardship issues in Montserrat - the effect of the crisis**
- 1.2 Changes in demographic structure**
- 1.3 Coming out of crisis into sustainability**
- 1.4 The Country Policy Plan (CPP) / Sustainable Development Plan (SDP) process**
- 1.5 How to define those most in need/ facing hardship**
- 1.6 Use of qualitative assessments in this context**
- 1.7 What a PPA can do in the Montserrat context**
- 1.8 Trying to target action in different ways**
- 1.9 The need for a common platform**
- 1.10 The PPA method designed and used**

1. What is a PPA in the Montserrat context?

The purpose and possible uses of a PPA in the context of the crisis that Montserrat has faced

"The scale of physical, environmental and socio-economic damage inflicted by the eruptive cycle had been near catastrophic for this small island and its previously relatively prosperous vibrant economy and society" (Clay, E. et al 1999 p. 6)

"Participation as a social energy is gaining ground. Those familiar with the spectacular spread of (participatory) approaches will recognise the colour, creativity, boundless enthusiasm and innovative spirit which is possible when people feel they have seized on something that can make a difference" (Blackburn, J. with Holland, J. 1998 p. 167)

1.1 Specific hardship issues in Montserrat – the effect of the crisis

Montserrat's first volcanic eruptions in 1995 were not the first crisis that the country had faced recently. Montserrat was still recovering from the effects of Hurricane Hugo that had hit the island on the 17th September in 1989.

"20% of homes were totally destroyed and 50% were severely damaged. Nearly a quarter of the population was made homeless. In response a £16.8M capital aid programme was approved by the British in 1991; a new parliament building, government headquarters a library and an improved hospital - all in Plymouth. (Pattullo, P. 2000 p. 60)

Before the volcanic crisis therefore, Montserrat had been going through a building boom. This had had spin-offs on the Montserratian economy.

A post-Hugo reconstruction climate continued right up to the dawn of the volcano crisis. The builders were still painting the new library in Plymouth, the new government headquarters had yet to hold a legislative council meeting and the improved hospital had yet to receive a patient. (Pattullo, P. 2000 p. 61)

By 1994 there had been some signs that this economic climate was slowing down. Nevertheless, Montserrat had a thriving medical school that attracted overseas students and foreign exchange. It had a robust luxury residential tourism industry with an array of accompanying service industries, including a golf course. There was light industry provided through the rice mill. At that time, Montserradians were experiencing one of the highest living standards in the region. They were renowned for being well educated with high school attainment levels. The start of the volcanic eruptions on July 18th 1995 was to change all this. Box 1 indicates the length and intensity of disruption for people in Montserrat.

Box 1

Summary of Key Social Phases in the Eruption of the Soufrière Hills

Phase One:

Extended pre-eruptive period from 1989 – July 1995. The volcanic eruption of July 1995 was not anticipated.

Phase Two:

Immediate crisis management from July to September 1995 after first eruption and evacuation of Plymouth and surrounding areas. Return of administration and population to Plymouth, including many people who had temporarily left the island.

Phase Three:

'Waiting on the volcano' from September 1995 – June 1997. Volcanic activity escalated. The extent of the risk, likely destruction from the volcano became apparent over time

Phase Four:

Second major crisis of evacuation, resettlement and disruption of socio-economic activity. This was marked by the violent and destructive events of June – September 1997 involving 19 deaths, the partial destruction of Plymouth and the controversial and difficult decision for the Evacuation of Salem. With all activity and resettlement options effectively confined to the Northern third of the island representing only 30% of the land mass, the viability of the population remaining on island was in doubt. The on-island population reached an all time low of approx 2,850. (original population around 10,000)

Phase Five:

A rehabilitation and reconstruction phase began in 1998 heralded by the development of the Sustainable Development Plan – Montserrat Social and Economic Recovery Programme – a path to Sustainable Development. This was prompted by a decline in the severity of volcanic activity and was accompanied by a scientific assessment and health risk assessment later in the year which gave the go-ahead for the reoccupation of Salem and surrounding areas. To date the overall message continues to be that Montserrat is moving from crisis to sustainability and is seeking to rebuild its infrastructure and social fabric in the safe Northern zone.

Source: (Clay et al 1999b p. 5-6)

What did this mean in human terms? Insecurity became a way of life for a time. People's lives were severely disrupted and were in a state of constant uncertainty and flux during the crisis from 1995 – 1997. This is graphically illustrated in the book about Montserrat - "Fire From the Mountain."

"Sumptuous villas, old town houses and humble village homes had to be abandoned to the ash. When the evacuation sirens sounded, it was time to tune into the radio, listen to instructions and prepare to move North. Those who had transport took to the roads, others collected at pick up points in their communities to await buses and trucks. There might just be

time to go home - to turn off electricity, water and gas supplies to secure the house and to collect an emergency kit (two weeks supply of clothing, food and medical supplies, drinking water for two days and personal items including passport and birth certificate, credit cards and flash light)" (Pattullo, P. 2000 p. 92).

By 1997, according to the Montserrat Social Survey, 74% of the population was forced to relocate from their original residence. People had to repeatedly leave their homes and find accommodation with friends, relatives and acquaintances, in the Churches and community centres which were designated hurricane shelters and then also in the communal emergency shelter arrangements which were specifically set up for this crisis. At the height of the crisis there were 1,580 men, women and children living in shelters.

At first people believed that they would soon be able to return to their homes and that life would be restored to normal. Because of limited space and the perceived temporary nature of these sleeping/living arrangements people only took what was necessary and what they could carry – changes of clothes, food, a few pots and pans for cooking. Even when people began to realise the extent of the crisis and that they might lose their homes and possessions, many were only able to save a few items because they had nowhere to store anything large like their furniture, stoves and refrigerators.

As the crisis worsened more and more people and areas were affected, exacerbating the problems of finding alternative living arrangements. Privacy was at a premium. Living in overcrowded conditions with people you did not know or with different lifestyles and values was stressful. As time went by, people's tolerance levels necessarily went down. Businesses closed, jobs were lost, people's livelihoods were completely disrupted, and homes became buried, burnt or unsafe to visit. People lost land, animals and their communities. 70% of buildings were lost (Clay, E 1999 Vol 1 p.16). Most of the good quality agricultural land and pasture was lost or cut off by pyroclastic flow deposits. Government offices were relocated into villas in the safe zone, many of the schools were closed with the relocation of two primary schools and one secondary school only, services were reduced to a minimum including both health and education. Banks and other services relocated wherever they could find accommodation, so they were no longer in easy reach of people.

Everyday life as it had been known was turned upside down – life became makeshift and temporary. Many people left the island to live with relatives and friends abroad – a preferable option to staying in the shelters, forced also by no longer having a job and also wanting to ensure their children would continue to get an education. Others decided to start new lives in the UK or the States.

1.2 Changes in Demographic Structure

The Montserrat crisis created severe socio-economic problems, with "large scale relocation of nine-tenths of the pre-eruption residents and three quarters of those still on island" (Clay, E. et al 1999 p. 33). Virtually everyone or

members of their families suffered some form of hardship or were affected by the crisis. Even the lives of those already resident in the north were disrupted - they took in people, they lost jobs and their services were disrupted. All social groups were affected.

The crisis resulted in increased family separation and dislocation. A disproportionate number of women and younger people under 30 left the island in response to the lack of housing, education and health facilities. People, previously supported by their families and neighbours, no longer had carers. Household size has reduced from 2.8 in 1990/91 to 1.9 in 1997 and there is now a larger proportion of single-person households. There is also a higher proportion of single-parent families, the majority being female-headed. Whilst the proportion of elderly over 60 has remained the same, out migration meant fewer households with younger members. 14% of households in November 1997 consisted of exclusively elderly people many of whom did not want to leave with their migrating relatives. There is also a category of men under 50 living alone - either their wives are overseas with their children at school or other members of their family have left. Montserrat has seen the median age of the population rise from 28.9 in 1990/90 to 40 in 1997 (GoM 1997). Anecdotal evidence suggests that many of those who left the island prior to the introduction of the Assisted Passage Scheme were on the whole better educated and more financially secure which meant they were in a stronger position to begin new lives elsewhere (Clay et al 1999 p. 9).

The crisis disrupted the whole social fabric. For example, those who before had had considerable material comfort and wealth could find themselves with virtually nothing, fleeing from volcanic eruptions with only their clothes and a few possessions. People who once owned their own homes, held professional jobs and lived in considerable material comfort could find themselves living in rented accommodation and most of their possessions lost. Living next door to them, could be families who previously would have lived in a different locality, in a more basic house and with a more subsistence lifestyle but who had managed to bring what material goods they had and therefore could now be said to be materially better off than their neighbours.

1.3 Coming out of Crisis into Sustainability - GoM's response

In the face of adversity, the Montserratians were determined not to abandon the island but to build a new future in the areas considered at least risk from the volcano. The question was how to do this. The first two years were characterised by crisis management and an immediate pragmatic response. The nature of the crisis meant that GoM was concerned to provide an overall survival strategy to make sure that everyone was fed, housed and somehow in more secure surroundings.

The need was for "immediate relief and subsequently some form of income support to prevent poverty and acute deprivation amongst the affected residents" (Clay E et al 1997 p. 95). Most particularly this meant food vouchers for all residents that were evacuated - no matter what their social position or level of income.

There was still uncertainty as to what the volcano would do and whether it would be possible to return to the South or not. As it became increasingly apparent that there would be no return to Plymouth in the short and medium term, programmes and projects began, to relocate economic and social activity to the safe northern zone.

GoM and HMG agreed on the need for an integrated policy framework which would help to move Montserrat from ad hoc crisis management to a more strategic and developmental approach, from a position of increased dependency towards greater self-reliance and sustainability. This resulted in the development of the first Sustainable Development Plan 1998-2002 (SDP) which set out an overall strategy and vision to rebuild Montserrat and its social fabric, and which would ensure policy consistency across the sectors. The Country Policy Plan (CPP) identifies practical action to address the SDP. It is the mechanism for implementing the SDP and consists of detailed action plans for each department. The CPP is also the basis on which budgetary allocations are made each year.

1.4 The County Policy Plan/Sustainable Development Plan Process and the importance of targeting those most in need/facing hardship

The first SDP, published in 1998, had four key themes:-

- Developing the North of Montserrat
- Efficiency and effectiveness in the public sector
- Partnership and promotion of the private sector
- Protecting the vulnerable and promoting social welfare

Understandably, in terms of social issues, as Montserrat came out of crisis, the key concern was to provide some form of immediate safety net for the very vulnerable - those people who were not able to help themselves – many of whom were the elderly and the mentally challenged. An integrated social welfare system has now been established. It is recognised that many people are not eligible for social welfare, but nevertheless find themselves in various forms of hardship and dependency. In order to move the country from crisis to development, there is a need also to focus on helping these people to help themselves.

In the second SDP, which is currently being redrafted, greater emphasis is being placed on moving toward self-reliance and therefore complementing social welfare with social development initiatives.

1.5 How to define those most in need/ facing hardship

GoM's concern has had to provide a primary safety net focused on the most needy. But they have a whole series of questions to address now about the range of promotion as well as protection support needed as a long term and more sustainable strategy. Prior to the eruption Montserrat did not have a fully

developed system of social welfare benefits. How could they provide support to those who were disadvantaged and make sure that they are protected without developing a welfare dependency culture that had not existed before? How could they organise an effective programme of protection without creating an unsustainable burden on government resources?

What about other people in Montserrat not provided for by the social welfare programme but who face hardships? Not all were equally disadvantaged by the events, not all had support from relatives etc. to carry them through, not all were equally able to help themselves. How far can they be self-reliant or help themselves? How can GoM be sure that the current safety net approach does not leave some people facing hardship that could result in a future burden on the system?

A comprehensive study - the Montserrat Social Survey, produced in 1997 provided some quantitative information about the population but it could not be expected to provide an in-depth qualitative assessment of people's living conditions and how and to what extent they were coping with their changed circumstances.

1.6 Use of qualitative assessments in this context

As discussed above, GoM has been concerned to move away from delivering services on an emergency basis to provide a more strategic response to development and for rebuilding the economy. As part of this, the concern has been to increase its capacity to make appropriate social as well as economic assessments. This area of work was strengthened in 2000 with the appointment of a Social Policy and Planning Assistant TCO (funded by DFID) to the Development Unit. The focus was on social analysis and the use of qualitative participatory appraisal and planning techniques to improve programme and project design.

Qualitative assessments have increasingly been used alongside quantitative surveys to provide complementary, in-depth knowledge about people's, households' and communities' circumstances. Unlike the formulated questionnaire survey, they provide an open forum where those interviewed have more scope to express their concerns and discuss in detail how they view their circumstances and what they see as the key issues.

1.7 What a PPA can do in the Montserrat context

During the nineties, internationally, the development of a particular school of qualitative social research, mainly led by Robert Chambers has become popular. It has focused on the development and use of a range of participatory techniques (traditionally referred to as PRA - Participatory Rapid (or Rural) Appraisal and more recently as PLA – Participatory Learning and Action).

Most significantly, this approach has been adopted and developed as a World Bank initiative (with bilateral funding support, including DFID) into qualitative

assessments - Participatory Poverty Assessments (PPA's) that complement their quantitative work as part of their country poverty assessments. In total 81 PPA's were undertaken in 50 countries around the world involving discussions with over 40,000 poor men and women in the 1990's (Narayan, D. et al 1999 p.3). PPA's are increasingly used by agencies, governments and NGO's as the way to provide more in-depth qualitative information.

There was some anxiety about such an approach in Montserrat at first - people were concerned that it would be used to prove that Montserrat does not have the levels of poverty that other countries have. But people in Montserrat do face problems.

"The disruption in population has necessarily and observably changed the social structure of the island" (PriceWaterhouseCoopers 1998 p8).

They are also trying to recover. All are finding it difficult in some way or another but some are not coping and GoM needs to know who they are if it is not to face further social difficulties and costs.

But there also seems to be a concern on island that the difficulties they have faced have not been heard or listened to. Since a PPA is as much a process as a product, it could provide the channel for their perceptions, their analysis of the problems and what they see as solutions. Summarising the importance

"Compared with conventional methods and procedures of poverty assessments, PPA's are helpful in:

*"bringing to life" a poverty profile
communicating more effectively what it means to be poor
suggesting the importance of indicators of deprivation that usefully complement income/ consumption measures
indicating the importance of locally specific and possibly incommensurable dimensions of poverty and well being"*
(Summary of Booth, D. et al in Jones, S. and Nelson, N.1999)

It was particularly with a concern to address this last point, of looking at circumstances locally and within Montserrat's very unique situation, that this PPA was proposed.

In a participatory workshop at the beginning of the PPA, GoM staff and people from the communities discussed and agreed what they thought the possible use of a PPA would be in the Montserrat case.

Box 2

What is a PPA in the Montserrat context?

The purpose, possible uses and method of PPA

As part of the participatory analysis, the team identified the ways in which this information should be used in order to make best use of it:

- To inform people about the services available from government (The PPA highlighted that people were not necessarily always aware of these)
- To unpick myths about people's circumstances/ responses
- To mark up what people have been through
- To acknowledge and make a record of the issues without getting into the cycle of blaming

- To raise the need for counselling
- To identify key areas/ issues to agencies
- To identify practical solutions
- To provide more positive support to people
- To record how people are moving forward
- To record what people are trying to do themselves
- To help people come together at community level

- To act as a debriefing stage for policy discussions
- To look at the micro and not just the macro level
- A bridge between the top and bottom
- Priorities at the bottom are given centre stage

In summary, a clear concern is to ensure that this document is shared and owned by as many people as possible and used in any policy or implementation deliberations.

1.8 Trying to target action in different ways

What can a PPA particularly contribute to GoM's current policy thinking? In general it can provide a more in-depth understanding of the various complexities and different circumstances of people's lives.

"Participatory approaches, though difficult to quantify, provide valuable insights into the multiple meanings, dimensions and experiences of poverty" (Wratten, E. 1995)

In particular:

- It is valuable as a tool because it can help to provide **a detailed, in-depth and disaggregated assessment of poverty and hardship.**
- It can indicate those **who are really struggling, facing the most severe difficulties and facing the greatest risks and insecurities** compared to those facing a range of difficulties and those facing some problems described for example as *"the declining poor, the coping poor and the improving poor"* (Loughhead et al. 2000) *"the rich poor, the middle poor and the poor poor"* (Jones, S. and Plummer, J. 1998)

- It can identify **the multi-dimensional nature of poverty and hardship** in the particular circumstances of Montserrat.
"Poverty never results from the lack of one thing, but from many interlocking factors that cluster in poor people's experiences and definitions of poverty" (Narayan, D. et al 2000 p. 32)
- It allows for a broader, more qualitative consideration of what poverty and hardship means to people in terms of **their quality of life** as well as their material/ economic circumstances.
"Across continents ... a good quality of life includes material wellbeing ... bodily wellbeing.. social wellbeing, including caring for and settling children; having self respect, peace and good relations in the family and community; having security, including civil peace, a safe and secure environment, personal physical security and confidence in the future; and having freedom of choice and action, including being able to help other people in the community." (Narayan, D. 2000 p. 21)
- It ensures a consideration also of **the different vulnerable groups** within a particular country and their particular circumstances, concerns and needs.
"Increasingly, qualitative assessments and action in the field (generally NGO's and CBO's) have identified a range of vulnerable groups, who face particular poverty problems and have separate needs" (Jones, S. in Jones, S. and Nelson, N. 1999 p.13)
- It allows for a **consideration of their assets and ways in which they cope**, looking positively at what resources they have to build on, seeing them more as active
"managers of complex asset portfolios" (Moser, C. 1998 p. 1)
as well as considering their lack of access to the various resources, facilities and services that are generally provided.
- It provides a channel of communication through which to feed **their assessments of conditions, problems and solutions** into the decisionmaking process.
"...new ways to enable those who are poor, marginalised, illiterate and excluded to analyse their realities and express their priorities; that the realities they express of conditions, problems, livelihood strategies and priorities often differ from what development professionals have believed; and that new experiences can put policymakers in closer touch with those realities.. the poor themselves are active analysts." (Chambers, R. in Holland, J. 1998 p.xv)

But, in summary, what it supports is a more detailed understanding of different people's circumstances so that support can be targeted as effectively as possible to help people move into a more sustainable stage of development in Montserrat.

1.9 The need for a common platform

GoM is now, through the new SDP and CPP, looking for ways to move forward and help people to help themselves. As with all policy development, the need is to ensure an appropriate balance of social and economic

concerns, provide an inclusive and shared vision and a range of programmes and action that address the full range of needs.

The PPA can help by providing information for all departments as the basis for their work and their vision of how Montserrat moves forward.

1.10 The PPA method designed and used

Annex 1 provides a detailed explanation of the method used. In summary the PPA was organised as follows:

- A pilot workshop was held with a range of GoM staff and people from the community/ local groups in April 2000, considering possible PRA methods and techniques appropriate in the Montserrat context and initially identifying poverty and hardship issues.
- Following on from the workshop a team of 15 facilitators (a mixture of GoM staff and community people) were identified and involved in further PRA and qualitative fieldwork training in May 2000.
- The qualitative assessment was undertaken in June 2000. It involved 60 one to one in-depth case studies and 60 focus group discussions with 4-8 people in each group. Overall this provided a 1 in 10 sample (more than 500 people in total).
- Initial analysis was undertaken in a three-day participatory workshop with all the facilitators, with further interrogation of their notes to confirm findings.
- An initial findings report was produced in July 2000 and presented and discussed with a range of government, non-government staff and people from the communities.
- A presentation was made to the Chief Minister and Ministers - of the findings, feedback and action that was beginning to be taken in July 2000.
- From July 2000 to January 2001 (and still continuing) there has been liaison between the Development Unit and other GoM Departments about their CPP's and possible refinement of project and programme proposals in response to the findings of the PPA.
- A final interrogation of data, write up of case studies and final report was produced in January 2001.
- In a participatory session with the facilitators, a "people-friendly" summary was developed and designed to provide feedback to the communities and people in Montserrat who took part in the PPA.

2. What do we know and do already?

Current information on poverty and hardship in Montserrat and current support

- 2.1 Significant amounts of data already collected**
- 2.2 Information already available on a range of social issues**
- 2.3 GoM's response to the crisis and providing support to the most needy**
- 2.4 GoM and other services**

2. What do we know and do already?

Current information on poverty and hardship in Montserrat and current support

"Female-headed households predominate in households containing children where the head has no partner or spouse... Three quarters of non-elderly single person household are males living alone, while a third of single elderly households contain females"

Montserrat Social Survey 1997

2.1 Significant amounts of data already collected

A specific report on poverty and hardship has not been produced before nor any qualitative assessment made. However a number of reports and surveys have been compiled that provide some quantitative information and data about social conditions in Montserrat. These include the 1997 Montserrat Social Survey, the 1999 Medical Records Report, the 2000 review of the Social Welfare Programme and the Vital Statistics Report 1994 –1999.

While no specific quantitative data is available to back the PPA, some of the findings in these report can be extracted to provide an indication of conditions at the time of the PPA (although there have been changes in some of the conditions since surveys.) In summary, these clearly indicate the loss of population off island, especially those at the economically active stage of their lives and families with young children, the categories of vulnerable people, especially the elderly as an increasing percentage of the population and the number of single parent families (especially female headed ones) and single male households under 60.

A census is scheduled for mid 2001 and additional social quantifiable data will be drawn from this. The following information provides a profile of what GoM already knew about social conditions.

2.2 Information already available on a range of social issues

While various studies provide some specific social data, indicating these conditions, the most significant is the ***Vital Statistics Report*** which provides the latest population profile - a crucial issue in Montserrat given the number of people that left the island and the effect that has had on the population structure.

Most recent figures from the ***Vital Statistics Report 1994 – 1999*** (October 2000) suggest an estimated population of 4,771 for 1999. This is a 32.7% increase on the previous year due mainly to the influx of male migrant labourers rather than a natural increase. The fertility rate has continued to remain low since the crisis with 45 births and 59 deaths in 1999. The population is ageing with an increased age dependency ratio. On average

there were more older dependent persons than younger dependent persons over the period 1994 – 1999.

From **Montserrat Social Survey 1997**, based on the population estimate of 3,963 at that time (now increased so the statistics can only be seen as indicative):

- Of the 1,762 households, 37% were single person households under 60 years, 26% were adult households without children, 24% were households with children (more than half headed by a single adult) and 14% were exclusively older households
- Over 1100 households on-island still had property in the exclusion zone, 19% still paying charges, 12% still paying mortgages
- 18% were over 60 years and 11% were over 70
- Women are more likely to live alone and more likely to be single parent households
- 58% of children lived in a single headed households
- 20% of children lived in households that share a dwelling
- 16% of children lived in shelters
- 42% of households in the shelters were single non-elderly, 18% were exclusively elderly households
- In their last job the unemployed were more likely to have been working in unskilled elementary occupations
- The median net monthly income of all households was EC\$ 1,000. Shelter dwellers were poorest with EC\$ 300

From the **Medical Records Report, in 1999**

- 65+ is the highest age group admitted to hospital (in total 167 out of 493)
- Only 965 users paid for laboratory tests, 2,944 were exempt and some payments were partial due to other exemptions
- As a result of patients seen at the Psychiatric Clinic, a total of 93 are registered as clients
- The total number of consultations at five Health Centres plus the School Health Programme was 18,242
- 493 patients were admitted to Glendon Hospital with 187 exempt from paying their bills (some because they were residents in the Homes)

Information from the **Housing Department** indicates that at the time of writing:

- 174 people are still living in shelters (Of these over 100 are elderly)
- Lookout provides 102-1 bedroom, 32x2 bedroom and 31x3 bedroom homes
- 65 households are living in a mixture of EU and GoM homes in Davy Hill
- In terms of rents (excluding utilities)
- At Davy Hill it is EC\$ 150 for a detached two bedroom
- Around the island - 96 x 2 bedroom homes (family units) x EC\$ 50

- At Lookout it is EC\$ 350 and EC\$ 370 for 2 bedroom, block homes and EC\$ 425 - 600 for 3 bedroom homes
- For a two bedroom home the range of rents therefore is from EC\$50 - 370, for a one bedroom EC\$ 230 -250
- There is a waiting list of 700 households registered for housing. 65% are families wanting 2 or 3 bedroom houses
- There are current proposals to provide further homes:
- A further 30 sheltered homes for the elderly at Lookout
- 111 soft mortgages (an income of EC\$ 2,000-6,000 a month and less than EC\$ 50,000 in the bank (being launched)
- An extension to the material grants scheme, but households must own land and have money in the bank
- 28 serviced plots being advertised
- Proposals for 230 serviced plots at Lookout 2 in 2001

2.3 GoM's response to the crisis and providing support to the most needy.

GoM has also been responding to the crisis and providing support to those they see as most needy. Through the Community Services Department and its 9 professional and two support staff, GoM provides community care, social welfare and community development support and has developed a range of action to provide for those they see as most needy. In providing this work they have built up a profile of those in need (from DFID/ workingtogether Ltd/ CSD Institutional Review):

i. Social Welfare

At present social welfare is one of the major services provided by CSD through the SWU, and comprises regular monthly payments to households who qualify under the means tests for financial assistance to buy food and daily living requirements. There are plans to extend this to cover help with housing (Rental Assistance Scheme – due to be implemented November 2000); and to extend it to incorporate the one-off payments made under the old Public Assistance Scheme (PA) (see below). The majority of households receiving regular financial assistance are elderly people (77%) in total.

Box 3**Summary of households receiving Social Welfare (financial assistance)
Period ending July 2000**

| | Totals |
|--|---------------|
| Total No. of Applications received (as of 18/7/00) | 608 |
| Total No. of Households approved | 347 |
| Total No. of Households not approved | 227 |
| Applications outstanding/pending/ withdrawn | 34 |
| Approved | |
| No. of <i>households</i> approved and receiving financial assistance | 347 |
| Total number of <i>persons</i> in these 347 households | 432 |
| No. of Households by Eligibility Criteria | |
| Over 60 and unable to support self | 266 |
| Disabled and unable to support self | 56 |
| Obligation to dependants and so unable to support self * | 7 |
| Other (combination of categories within household)* | 18 |
| Total | 347 |

ii. One-off Public Assistance (PA)/ Walk-Ins/ Intakes

PA one-off payments, currently handled by CDOs, provide additional support to low income households at times of need. The recipients of PA are people who do not necessarily qualify for financial assistance under Social Welfare and those just above the threshold. This scheme tends to address the needs of keeping people out of poverty by providing specific but limited assistance when it is required to keep those facing difficulties independent and self reliant.

120-130 cases received public assistance over the past year are currently receiving support, however a much larger number of people approach CSD for possible assistance.

Box 4

The Public Assistance scheme has traditionally made provision for a number of single, one off payments or grants. These include payments for:

- medical assistance (local & overseas)
- assistance with burials
- school uniform and books
- food packages
- infant food supplements
- essential housing repairs
- essential household appliances
- miscellaneous needs arising

The total annual budget for these one-off payments is \$500,000 of which \$300,000 is set aside for medical assistance.

iii. Community Care

In 1999 it was estimated that there are up to 250 people with special housing needs due to the fact that they are elderly, disabled or with long term illness (Fletcher report 1998). The scope of the work has been expanded to include the range of very needy, including the physically and mentally challenged as well as the elderly. CSD has built up a profile of this most needy group and the level of support needed. So far 124 have been assessed:

Box 5

Vulnerable Groups / Special Needs

Assessments have been carried out recently on 124 vulnerable people, to identify needs in relation to daily living.

- Elderly
- Mental Health
- Physical Disability
- Sensory Disabilities
- Learning Disabilities

Needs identified:

| | |
|-------------------------------------|--|
| No service required | 16 people |
| Visiting scheme needed | 24 households |
| Eye tests needed | 9 people |
| Sheltered housing needed | 34 people, of whom 12 already placed |
| Housing needed | 5 people |
| Meals on Wheels | 39 people (161 meals per week) |
| Home Care | 28 people |
| Public Assistance (one-off support) | 9 households |
| Follow-up visits by CDOs | 8 households |
| Residential Care | 2 people |
| Refer to mental health | 9 people (6 need outreach worker, 3 need mental health assessment) |
| Equipment & adaptations | 3 people |

Interlink of PPA and CSD

There was close liaison between the PPA and Community Services Department. CSD staff were involved in the PPA and a Social Welfare consultant was involved in the participatory analysis.

The most recent Social Welfare review (July 2000) showed similar findings to those of the PPA - in particular, the debates about the changes in the food voucher system and whether it is or is not fair, the need for more transparency and better understanding of the system, the importance of backyard gardens (both before and now) to make ends meet.

GoM and other services

GoM also provided and proposes a range of services that are not so specifically targeted at people's social needs but may help to improve their living conditions:

| Box 6 | GoM and other services |
|--------------|---|
| Agriculture | Technical advice Planting Material Vegetable seedlings Fruit trees Tractor services Irrigation Construction of storage facilities (past) Roads to major farming areas (past) Assistance with fencing (past) |
| Health | Free medication and consultation for residents of Montserrat at hospital and public clinics for over 60s, under 16s, for patients with non communicable diseases e.g. diabetics and hypertensives, for STD's, maternity antenatal and dental care Casualty fee \$10, \$5 for treatment for non exempt patients |
| Education | Free primary and secondary education (non fee paying) (Private fee paying, for example - St Augustine's primary \$200 a term St Johns Day Care \$5 a week) School lunch for low income children \$1 a week per child Nursery Brades & Lookout \$1 a week |
| Planning | Provision of free advice on procedures and standards for construction, electrical installation, and for planning homes Proposed in the Approved Physical Development Plan for North Montserrat 2000 - 2009 - The development of local community and commercial services in a series of sub-centres at St Peters, St Johns, Cudjoehead, Gerald's, Lookout and Salem with clinics, playing fields, local shops and community centres |
| Housing | Provision of shelters, rented accommodation – public assistance housing, family units, new housing estates e.g. Lookout, Davy Hill |

3. What can people tell us?

People's perceptions of poverty and hardship

- 3.1 Initial debate about the type of qualitative study - debate as to whether GoM has poverty / hardship**
- 3.2 The question of survey fatigue when undertaking a qualitative assessment**
- 3.3 People defining poverty and hardship for themselves and others**
- 3.4 Their key perceptions of poverty and hardship discussed**
- 3.5 Many different social groups affected - Montserrat's special characteristic**
- 3.6 A range of vulnerable groups**
- 3.7 Gender issues and vulnerability**
- 3.8 The multi-dimensional nature of poverty and hardship - what this means in the case of Montserrat**
- 3.9 Their criteria - Making it**

3. What can people tell us?

People's perceptions of poverty and hardship

"Everybody poor now. Everybody needs help because everybody lost so much but if we stick together, work hard and persevere we will make it again."

(Female participant, PPA who had owned her home before the crisis, lost her job when she relocated, now lives in rented accommodation and set up her own little business).

"I am one of those living one day at a time. I would not say I am poor, but just barely making it. Life is rough with me but complaining would not make it any better. At the end of the week I get my pay and it is finished right there and then. I pay the bus for the week's ride. I buy my groceries for the next week. I pay for the groceries I credited from the nearby shop, house rent, water bills and coal for cooking. All done. That is God's truth. There are some weeks I do not have a cent left and I need something. "

(Participant under 60 earning around \$170 a week in the service sector, living in basic accommodation with clothes from an NGO).

3.1 Initial debate about the type of qualitative study - debate as to whether GoM has poverty / hardship

A pilot workshop was held with GoM staff and people from the community at the start of the process to talk about the prospect of doing a PPA in Montserrat. The aim was to introduce participatory methods, talk about a PPA approach and what it meant but particularly to see if this would be an appropriate method to use in the Montserrat case to provide social analysis for inputs into programmes and projects.

There was much debate as to whether "poverty" was an appropriate term for an assessment within Montserrat. Compared to other countries, in Africa or Asia for example, people were clear that Montserrat could not claim levels of "that type of poverty". Also they debated whether people can be said to be really poor in a society that was so concerned to support its needy. Some were uncomfortable with this term and thought that hardship would be a more appropriate term for the difficulties that people face. Others wanted the term poverty to be debated, otherwise they considered the issue would be "swept under the carpet". (Participant comments at the workshop.)

However, as participants discussed the issue, they began to identify some cases of people in Montserrat who were facing severe difficulties - some even begging. They finally agreed, that while not on the scale of some countries, people in Montserrat faced difficulties and an assessment is needed of the different levels of difficulties faced. It was agreed that the PPA would therefore be a participatory poverty and hardship assessment.

3.2 The question of survey fatigue when undertaking a qualitative assessment

Because of the crisis that Montserrat faced, a significant number of surveys have already been undertaken. People had in the past indicated their unwillingness to answer yet more questions. Survey fatigue was the expression used to describe this. Doubts were expressed about people being

willing to take part in another assessment. However there was little resistance to the PPA. The facilitators' experience was that people were more than willing to talk, wanted the opportunity to talk about the difficulties they had faced since the volcano erupted and at times indicated that no-one had asked them before. They had a lot to say not only about their personal circumstances but about the situation generally.

3.3 People defining poverty and hardship

People were generally in agreement that there was poverty in Montserrat, even if it was only faced by a few. The majority of those involved in the PPA indicated that they believe there is some poverty or some people facing poverty in Montserrat. They often gave graphic illustrations of what they thought poverty meant either for others or themselves:

Box 7

People defining poverty and hardship, either for themselves or generally

- (Poverty is) like when I was growing up, eating pick-potatoes, cook and roasted breadfruit, white milk and bush tea without relish (i.e. protein)
- (The really poor) Can't make it
- Me poor – all of us have got burdens
- (The very poor are) People living like pigs
- People down but not poor
- No job, no money
- Living from hand to mouth
- "We poor we barely mek it"
- Hungry plenty of days
- Can't afford to buy basic items
- People are down, not poor
- All a we poor
- The people are struggling
- People try to make ends meet
- We just barely meking it
- Things brown on the island
- People who are struggling to make ends meet
- They just live from day to day not sure where their next meal will come from
- Everyone is poor, people barely making it
- Poverty is when a man can't provide the basic needs for his family
- We have to bend low to survive
- Can't mek life. Life rough when you can't work for \$400 a month
- Doing whatever you can to keep fly out of mouth
- Just like a fowl that can't lay an egg
- The government is forcing poverty on people by asking us to use up we savings to get \$300 a month
- I'm like a boat that is sinking but the motor is going. I'm sinking but I'm moving forward
- Montserrat people luv fu wuk so once dem wuk dem help dem selves
- Me just a try fu mek out
- I feel like an old dog
- Life rough like hell; you think me a joke
- A de fool dem mek themselves poor
- I am more nearer to my grave than anything
- By the mercy of the Lord I survived

3.4 Their key perceptions of poverty and hardship discussed

Everyone interviewed had something to say about poverty and what it is and is not in the Montserrat context. They felt very strongly about it

Awe right ya ha poberty! (Lit. Too right we have poverty!)

In the sessions there was often considerable debate about how poverty should or could be defined. Box 8 is an example of the range of debate found in focus groups on this topic:

Box 8

What is poverty?

A discussion by a focus group of men and women aged 25 - 60+

"A state where you cannot provide basic needs such as food, shelter and clothing. People should have at least two changes of clothes. Some may have clothes but no food. There must be a balance between basic needs and main utilities. Compared to other places there is no poverty in Montserrat." (The group felt hardship was a better word to use instead of poverty in Montserrat). "Poverty is a state of mind. Some people are just willing to get a roof over their head and not get things like electricity. Some people do not have water and light like at Gerald's Park. The level of poverty in Gerald's Park is very high."

(The group agreed that there was in fact poverty in Gerald's and discussed what contributed to it):

- Poor living conditions
- Lack of support from government
- These people have no means of survival for themselves
- Many people living together
- Some people cannot work some are mentally challenged
- They don't know what opportunities exist
- Some don't have a chance to better themselves
- Some don't have a sense of pride
- They relocated and lost their house
- Some don't try to better themselves
- Some are too dependent on government

This is a useful illustration of the range of views expressed during the PPA. Poverty may be how you view your situation but also may be as a result of the conditions you find yourself in. Lots of people are to blame and no-one is to blame. Some could help themselves and some could not. Some find themselves in situations that impede them or do not know what could be available. Some do not want to try. Some have lost hope and some have lost the capacity to make things happen for themselves. There were many and diverse views about poverty.

But this is to be expected in an island community where so many of the social and economic norms have been thrown into disarray with the crisis.

Their comments also clearly illustrate the complexity of defining poverty and hardship:

i. Poverty is not just measured by income/ money

While people would identify those who are poor in terms of their lack of money, this would not be the only indicator of poverty. This was often raised as only one of a range of problems that people faced that combined to keep them poor.

"All a we are poor, me no have one dime in de bank and me still owe dem thousands of dollars" (Lost their house in the eruption but still have a mortgage/loan to pay on the house)

People saw the changes since the volcanic eruption and the extra costs involved as pushing some people into poor circumstances.

"Now they say me can't open no shop. There is a shop up this end but it no fu de poorer class people. If de prices get higher..... ha!! Me have fu economise"

ii. Poverty is not just jobs and employment

Participants would often describe the poorest people as those without a job, underemployed or who lost their job because of the crisis.

*"Yes I am poor because I am unable to work"
"I was poor before, but now I am very very poor with 5 children to sustain, having no job or only getting a cleaning job once in a while"*

Again this would not be the only defining feature of the conditions for the poor/poorest.

*"Some people have it worse than others. Maybe because of unemployment, old age or even underemployment"
"Employed but just barely making ends meet"*

iii. Poverty is a lack of a whole range of needs and access to services

As one would expect in a context where people had to leave all their goods in the South when the volcano erupted and where many people had enjoyed a comfortable life before, they would often define poverty in terms of people's lack of material possessions.

*"Yes there are poor people but not many. Poor people are people who can't help themselves, they've nothing, no house or little or no food to eat"
Poverty is when you "cannot meet (your) demands to buy food and pay bills"
"You have no house and no flush toilet"*

Poverty was described by most participants in terms of an inability to meet basic needs - shelter, water, electricity, food etc.

*"I consider myself on the poverty line because I cannot build a house of my own"
"At least one quarter are poor and government not doing anything. If you are in need (shelter etc) you poor."*

This is understandable in a set of circumstances where people found themselves without (even if it was temporary) their basic needs after the crisis.

"People who can't meet the basic things to survive"

"Unable to provide for my physical needs in terms of food, clothes and shelter. On a scale of 1-10, I would put myself at 4.5"

iv. Economising on food/ high cost of living

Food is often one of the key definers of people's circumstances and a major topic of debate in the focus groups (discussed in detail by 80% of the groups).

"Poverty, we have lot of that. Just look around and see the condition of people. They living from hand to mouth. Some don't know where the next meal is coming from"

"People do go hungry"

"Some of dem sleep hungry"

"Some people just barely making it. Don't know where the next meal will come from"

"I don't think there are poor people in Montserrat, everybody eat good"

We are.. "Very poor, just barely making it, struggling – just eating from hand to mouth. At month end just surviving and can't wait for the other one to come. Can not afford to live, maintain 5 children with everything on a low wage"

"Daily food is hard to come by"

"Sometimes there are days when there is no food in the house"

"I am very poor, things hard for me ... sometimes I feel as if I am dropping on my face from hunger and weakness"

Generally it is the first item to economise on when times are hard and it is often the first item of expenditure (especially on better quality, more nutritious and more luxury items) when money is more readily available.

"People who live from hand to mouth, plenty people like that in Montserrat"

"Some of us don't know where our next meal is coming from"

"We're going to starve because we only live off the shelf"

While most Montserratians are coping with this, using more carbohydrates and pulses, there is evidence that some people are having to cut down significantly.

"Sometimes me children go without food"

"Sometimes I don't have anything to eat, I just drink some drink and go to sleep"

It has a particular significance in Montserrat. Before many people supplemented their jobs with backyard gardens or had relatives who would provide garden fresh produce. Because of the loss of their homes and land and the move to the more arid, poorer soil in the North of the island, they no longer have this readily available produce. With the loss of local foodstuffs and the greater importation of food into Montserrat, the price of fruit and vegetables in particular is very high. (For example in January 2001 a large cabbage in the local supermarket cost EC\$ 19 - the equivalent of just under £5 sterling, four large tomatoes cost EC\$ 12 - equal to £3).

The situation was initially cushioned because people received food vouchers so they could purchase these items.

"When I was getting \$120 I could afford to buy food and other items and also pay my bills. Now that I am no longer getting \$120 it's difficult to make ends meet so I am barely making out"

Many people were concerned at the loss of this support and what it had meant in terms of the sorts of food eaten. This was a general issue and Chapter 5 indicates the various coping strategies that people had developed to address this. But they also identified poverty in terms of the number of meals people could afford and the lack of a balanced and sufficient diet.

*"I am very poor. We are not eating properly. We cannot maintain a proper diet"
"I give me children bush tea for dinner"*

v. Intangible, quality of life definitions

A significant number of the comments and perceptions of poverty in Montserrat centred on quality of life issues rather than in physical terms, or relating poverty only to job/ money/ material possessions. A recurring theme was the description of poverty in terms of struggle or bare survival.

*"We're struggling but poor people out there are not making it"
"People who are struggling to make ends meet"
"People who can not meet their basic daily needs without struggling"
"I ain't surviving at all. I am badly off. It is a crime when you are poor"*

There was also a great sense of insecurity.

A room mate comments on the change he has seen in friend as a result of their change in circumstances from security to insecurity ...*"After the crisis he lost his job He does not receive social welfare because he is not yet 60 and he has no other income than what he can catch. He has nothing to do. He just sleeps out of frustration and boredom and has no hope. He has given up the fight."*

A lack of choice or control over their own lives was one way in which poverty was described.

"Now I lost everything and have to stoop low. In the twinkle of an eye, I am a poor man struggling to survive. I became homeless and lost everything that I had possessed in life and now I have no choice but to beg shelter in exchange for helping someone who can not help themselves. It lowered my self-pride because if I had not lost everything I would be able to stand tall on my feet. I am frustrated at times but I have no choice but to stay here because I have no place to go."

"When you are poor, you do not have choice, you are just hopeless"

Great concern about their future security was expressed - a significant number commented on having to use up all their savings and then find themselves in their old age dependent on GoM.

Issues about vulnerability were raised, especially for particular groups of people.

"Because they know you are poor and they know your bad conditions it is difficult to get a job, you are stigmatised"

Poverty was linked as well to a feeling of being dislocated, an "internal exile", living in an unfamiliar locality and no longer part of the close village community of before. As Randall Greenaway a Montserratian teacher and calypsonian described it in one of his songs:

"Refugee in me own country"

Most poignant, was the considerable sense of loss and sadness that was expressed, especially by those who felt that they now could be described as facing poverty in some way.

"Life is stressful at times, trying to make the best of life. Missing my family makes me cry at times"

The effect of the crisis is seen to have destabilised some people's lives.

"It only left for me to go crazy or get violent and do some crazy act. So I am taking one day at a time and try to read the Bible to take away the stress from me."

As well as being concerned that those in dire need - elderly and disabled, for example, should be helped, they were also concerned to make sure people did what they could for themselves to bring themselves out of poverty.

They were also critical where they thought that people now in poor circumstances/ facing poverty were not helping themselves and expressed a concern about increased dependence in Montserrat. Some, especially those professionals who had themselves lost a significant amount, felt that some of those who are poor are lazy.

"There's poverty as a result of people's way of life and because of laziness and lack of ambition."

But how far it can be said that some of the poor people, as they defined them, were not taking action or had been unable to recover because they are in a state of depression, is also an issue to consider. Within the different categories there have been a range of responses to the crisis. Although households were facing similar challenges, some would be coping better than others. In some instances this was due to education levels, but at other times it was a question of attitude and motivation to help oneself. Some people just had more get up and go.

Nevertheless, as some households in the "not making it " category explained, the new experience of hardship and poverty and the sense of being trapped in a cycle of debt, dependency and helplessness had actually impacted psychologically. They had become depressed, lost their self-esteem and drive to try and make a difference.

But the PPA did not show a beaten and downtrodden attitude. People in Montserrat showed a sense of pride and optimism even if they felt their circumstances were now poor.

"Me no have much but me don't keep meself down"

"I mek out sweetheart. I do any kind of work. I don't need light don't need TV and all dat"

"Me a mek do. Praise God"

"It is slow an I barely mekin it but I have more worth than money. I work the land"

Lest it be thought that participants used the PPA as a channel for grievance, it has to be said that most gave considerable thought to the issue of poverty. The pride in their past self reliance also came to the fore in the discussions.

"Montserratians are a diehard people who believe in their territory..... When Janice Panton of MAC89 went to Montserrat in May 1996, she noted the reluctance of the islanders to articulate their needs. They are very proud. We asked how are things? We're coping they said. The people's refusal to articulate their losses was, she said, interpreted by Whitehall as an indication that Montserratians were managing. In reality this was far from the truth." (Pattullo, P. 2000 p.141)

3.5 Many different social groups affected - Montserrat's special characteristic

In the Montserrat context, because of the crisis, there can be very different social groups described as poor or facing hardship. Their position relates to how they were affected by the crisis - whether they lost everything or how much they lost, if they have people that can help or support them, are themselves supporting a number of others and whether they have more secure employment or have alternative means of helping themselves. In other words whether they still have their support network or not to cushion the effects of the crisis.

In Montserrat there is the added dimension that some of those who may look richer did in fact lose more as a result of the crisis. They may still be paying for a mortgage on a house that no longer exists (in the last survey in 1997 19% were still paying charges, 12% were still paying mortgages). They may have lost most of their possessions and find themselves having to rent now while paying a mortgage.

Box 9

Middle Income families and the effects of the crisis

"The middle class they have a house and a car but can be poor in some ways"

*"The high class, they are rich they have a big house they don't think to buy, they just spend money, no have fuh think, they have food in the house, hot dogs, chicken BBQ sauce
The poor they have nothing. They live off other people. They are not sure where the next meal will come from"*

"People assume because you are a civil servant you have money but you can hardly mek it"

"People with big houses and cars are not better off as they have to pay mortgage and maintain the car"

"People with big car, house, work could be poor too. They are not the owners until when the loan is paid off. They borrow money from the bank to purchase the car and build the house"

so they have to pay the bank a loan and then cut down on their other life style (food, water, electricity, cable, health service etc.”

"Bare survival - enough to pay the bills, house rent, 2 bank loans. I am in hardship trying to make ends meet. I need a second job, additional jobs should be provided for civil servants for doing part-time work"

Those who had social status before the eruption may be trying outwardly to maintain that position but have faced considerable hardship having to rebuild their lives and replace what they had in their previous life. For them to "make it" can mean taking a second job. This keeps them out of poverty, but they see it as clearly one of the hardships they have to face now in Montserrat. The need to "keep up appearances" can be creating considerable difficulties for what were secure middle income families.

3.6 A range of vulnerable groups

People did identify a wider range of vulnerable groups who might have particular needs and should be considered as possibly facing difficulties.

However, the majority consistently identified three groups as being particularly vulnerable and in need of help:

- single headed households with a number of children and not working,
- the elderly, especially without family support and
- the mentally challenged unable to look after themselves.

They saw these groups as having particular needs and most in need of support. In the words of one focus group in the PPA.

Box 10

Who would you describe as vulnerable in Montserrat?

The old people who live on their own and have no relatives

The crazy people around the place. They really need the help.

People who can't get work and people who employers will not hire and they are not getting any pension

The women with lots of children who have no man

It is interesting that two of these groups are currently served by the social welfare programme but the third group - single headed households (usually female) is not necessarily covered.

Various other groups were specifically identified by different participants as potentially being vulnerable, but not so consistently identified as the three categories above. The various comments have been compiled into a list in Box 11.

Generally they saw people being vulnerable in relation to particular areas of need. This was either in terms of a lack of support or an inability to look after themselves in some form or another.

Box 11

Vulnerable Groups

- People still in shelters and family units
- People sleeping on the gallery and Nosca
- Unemployed shelterees
- Unskilled people and seasonal workers
- Unemployed and underemployed
- Young unemployed people – especially school leavers
- People with limited access to basic facilities (water, electricity, toilet)
- People that depend on social welfare
- People who are living together but don't get on and can't afford to leave/ have nowhere else to go
- Very low income families with children
- Families relying on one breadwinner
- Those paying a double mortgage i.e. paying rent and mortgage
- People who are living on their savings which will soon be depleted
- Fishermen who have lost their boats
- People who have lost their means of a livelihood
- Disabled people who have no one to care for them
- People with medical problems
- School drop outs with not enough education to get a job – especially girls who get pregnant
- Teenage mothers who still rely on their mothers

This illustrated how important it is to disaggregate information about poor, hardship and vulnerable groups.

Young people, unemployed youths and children were particularly identified as needing some form of protection for the sake of the future of the island.

3.7 Gender issues and vulnerability

There were gender dimensions to these comments about vulnerability. Several groups were identified as possibly at risk - single female headed households without support, teenage girls in need of help and potentially disaffected male youths unable to find their place in society, possibly underachieving at school or leaving without qualifications.

Women were having to do far more to "make ends meet" for their families, helping others where they could and providing support as carers to those unable to care for themselves. They talked about having to, during the crisis, use ingenuity (and management) to ensure that children were kept clean, properly dressed for school, doing their homework and whatever accommodation they had was comfortable. Women have left their husbands on island and gone to other countries to ensure their children's schooling continues. They expressed concern about living in insecure settings. Some talked about the problems of trying to bring up children in the shelters.

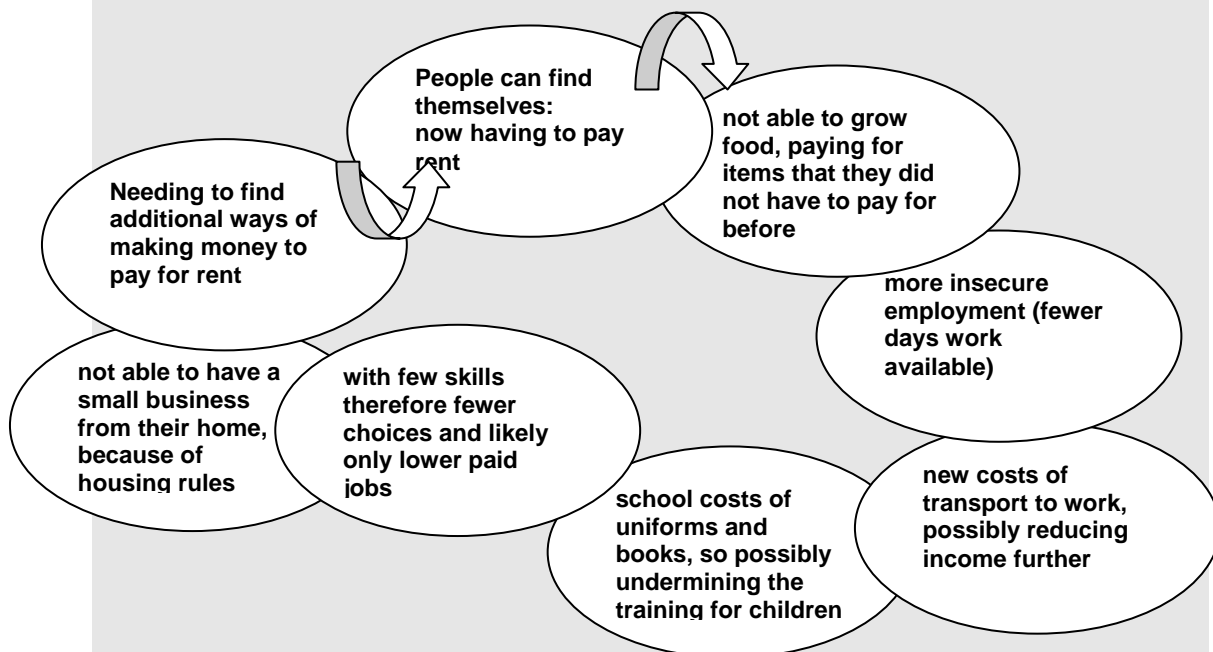
Others (such as some of the non-Montserratians) are facing additional insecurities.

For some women the changed circumstances had made them dependent on a boyfriend for help and they found this loss of independence difficult to take.

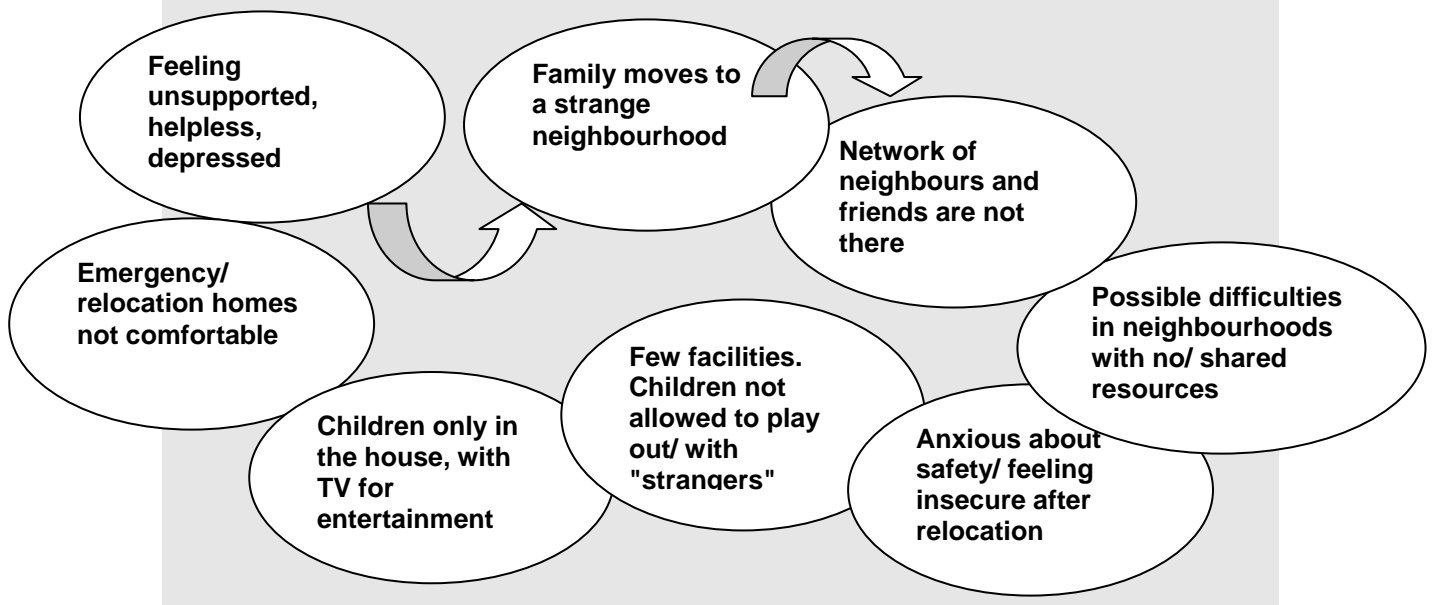
3.8 The multi-dimensional nature of poverty and hardship

Descriptions of the lives of those in most difficulty, most vulnerable or facing greatest hardship - i.e. those not making ends meet, indicate how multi-faceted poverty and hardship can be. They find themselves in a continuous struggle. The difficulty for these individuals/ families is their inability to pull out of this spiral, especially if they are faced with poor circumstances.

As an example, in physical terms:



As an example in social/ quality of life terms:



3.9 Their criteria - Making it

In summary, the PPA showed a general agreement that some people in Montserrat can be described as poor or facing poverty, generally because there is no way that they can "make ends meet" without help. But they also identified the different degrees of hardship, rather than poverty, that many people were facing because of their changed circumstances

Rather than describing people as very poor, poor and not poor their comments suggested a continuum. The recurring comment in Montserrat was about the different degrees to which people could "mek it" or how they could "make ends meet". This was their way of identifying what are generally described in qualitative terms as degrees of wellbeing/ sustainable livelihoods.

The very poor and vulnerable (those who are generally seen as "definitely not making it") are those who cannot make ends meet. They are just existing - not able to meet bills, not able to eat as they should and living day to day. They often cannot help themselves and dependent on hand-outs or charity. They need support in one form or another (whether it is housing, care, food, bills paid etc) if they are to improve their circumstances and not face so precarious an existence.

4. What is the profile of poverty and hardship people face in Montserrat?

Identifying different levels of poverty and hardship

- 4.1 Identifying different categories of poverty and hardship**
- 4.2 What this information indicates in terms of poverty and hardship in Montserrat**
- 4.3 Developing a matrix of poverty and hardship characteristics**
- 4.4 The size/ scale of those facing poverty/ hardship**
- 4.5 A more flexible and dynamic definition of poverty and hardship**
- 4.6 Why are some doing OK (making it) and others not - the issue of social capital**

4. What is the profile of poverty and hardship people face in Montserrat

Identifying different levels of poverty and hardship

Making it, not making it and making ends meet - the voices of people in Montserrat:

"In between the poor and the rich they barely mekin it"
"Some people who are working are barely making it"
"We hardly mek out in the shelter so we need money"
"We try to mek out the best way we can. Things are very bad"
"Employed but just barely making ends meet"
"We poor we barely mek it"
"We're struggling but poor people out there are not making it"

4.1 Identifying different categories of poverty and hardship

As identified in Chapter 3, the information provided by people during the PPA provided a whole range of definitions and descriptions about poverty and hardship in the Montserrat context. Working with the PPA team, the concern then was to see if this could be organised into identifiable categories, whose particular needs could be addressed as part of any overall policy on poverty, hardship and livelihood support.

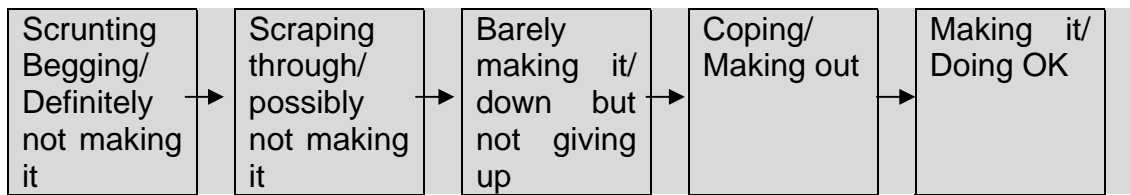
The process began in a brainstorming session, with the facilitators who had undertaken the PPA, considering all the various terms that people used to describe their circumstances. Once all of these terms had been identified, they were arranged along a continuum from the worst to the best. In addition any similar terms were grouped together. This resulted in five broad groupings of conditions (different rungs on the ladder) that people found themselves in:

1. Scrunting / Water more than musha/ Water white
2. Things brown/ Possibly not making it/ Struggling through/ Scraping through
3. Barely mek it/ I'm down on me luck/ Me down but me not give up/ Down but not out/ Struggling
4. Not poor, poor, poor/ Coping/ Making out but stretched
5. Making it/ Better off/ Doing OK

4.2 What this information indicates in terms of poverty and hardship in Montserrat

It was clear from the responses and agreed by the PPA team that what all these terms had in common was different degrees of making it/ not making it, so the categories were each then identified in terms of "making ends meet".

Needy —————> **Secure**



Category 1 - Definitely not making it/ Scrunting/ Begging

The conditions for these people are really low, with virtually no possessions and their main preoccupation is just how to survive.

Category 2 - Possibly not making it/ Scraping or Struggling Through

The difference with this category and those in 1 is that they have more secure living arrangements and some work but this is still very temporary.

Category 3 - Barely making it/ Down but not giving up

Those in this category have some similarity with those in 2 re food and more security of basic living conditions but most of their earnings etc go on bills and food. An improved quality of life (although basic) is bought at the price of having no money, very little room for manoeuvre and it being very difficult to plan or take action for the future.

Category 4 - Making out / Coping but stretched

Those in this category are able to afford more than those in 3 because of more regular/ better paid employment and so can begin to plan for the future. But in taking action to regain their former lifestyle they are stretched with loans (including possible mortgage for a new house) and have to economise where possible. They would be vulnerable in an emergency.

Category 5 - Making it/ Doing OK

This is the group that, because of their greater security and ability to live more comfortably, were not the main consideration of the PPA.

4.3 Developing a matrix of poverty and hardship

With the PPA team, a first assessment was made of what was likely to distinguish each of these groups in practical terms, for example in terms of housing and living conditions, access to jobs, access to services and utilities. Then a further assessment was made, partly responding to comments made at the feedback sessions, in terms of different quality of life conditions. This information is summarised in Schedule 1.

Poverty and Hardship Matrix

| Level of hardship/ poverty | Family circumstances | Employment/ cash | Housing conditions/ Utilities | Furniture/ Equipment/ Cooking | Food | Clothing | Outside help |
|--|---|---|---|--|---|--|--|
| 1. Scrunting/ Water more than musha/ Water white/ definitely not making it (without support) | Some mentally ill, old, sick and disabled who are unable to look after themselves & need care No family or family cannot help A few single men/women who have lost everything including work/source of livelihood | Unemployable through disability/ age/sickness Unemployed, no income, can't find work, lost means of subsistence/ livelihood Possibly on social welfare if qualify Will help people a little in exchange for food etc. Have to beg | Sleeping outside / possibly in a shelter/ public assistance housing/make shift shack/ not a home Likely communal showers/ water at stand pipe/ no inside toilets/ possibly no electricity Very poor housing conditions | None or 1 or 2 pieces e.g. bed/mattress Clothes kept in bags (no closets) Cook on a wood fire Maybe use a pail for cooking | Have to scrunt (beg) - down at local shop, turn up at meal times, search through bins Have to share food with others | Likely few clothes - provided by agencies e.g. Red Cross Clothes old and worn | Social welfare for mentally challenged , elderly but not unemployed Public assisted funeral |
| Level of hardship/ poverty | Savings and financial security | Health | Quality of life – security/freedom of choice/independence | Coping/livelihood strategies | Changes between Past and Present | Improvements in situation? | |
| 1. Scrunting/ water more than musha/ / water white/ definitely not making it (without support) | No savings or financial security | Cannot afford private doctor. Have to use casualty and clinics | Very poor quality of life without basic living conditions, often living from hand to mouth for food and money, dependent on begging and charity of others, Many unable to help themselves and in need of care, caught in the poverty trap because they lost everything, marginalized from mainstream society, sometimes homeless, characterised by dependency and powerlessness/resignation | Very limited / non existent coping strategies, no backyard garden/land to help, traditional livelihood strategies gone, often reduced to begging | Mentally ill and elderly previously looked after by community and family networks, Previously may have led a subsistent form of life with security provided by availability of housing, backyards, land and more odd job opportunities, Some younger people reduced to this state through loss of all possessions, land, housing and livelihood e.g. livestock, fishing, farming and have no means of income/ do not qualify for SW | These people are unable to help themselves Many need care to improve their situation and provision of housing For others their losses have been too great and they have no means of regaining their former lifestyle/livelihood Includes both relocates and non relocates | |

| Level of hardship/ poverty | Family circumstances | Employment/ cash | Housing conditions/ Utilities | Furniture/ Equipment/ | Food | Clothing | Outside help |
|---|--|--|---|--|--|--|--|
| 2. Scraping through/ Things brown/ possibly not making it | Can be elderly on own, no family support, using up savings Elderly on sw without traditional coping strategies e.g. backyard gardening to help make ends meet Low income/no income households with children poss single parent but can be couple – don't qualify for sw, Un/underemployed, lost source of livelihood & coping strategies/means of subsistence, can't find enough work to make ends meet. Little/no family/community support | Elderly dependent on Social Welfare as only source of income Others have no regular employment and income - unemployed or underemployed - casual/ temp work with low wages- clean cars, load concrete blocks, gardening, cleaning yards Women - clean houses on and off, baby-sit, braid hair Earning 5\$/ 10\$ a time. Up to 75\$ pw Lost source of livelihood through crisis and do not qualify for social welfare Women often reliant on boyfriends for support and forced to beg at times Vulnerable to services cut off, arrears with housing payments, buy on trust Don't know when they can pay back | Accommodation slightly better than 1 Small housing/ overcrowded/ possibly in shelter/ cramped conditions/ temporary/wooden Outside bathroom or toilet Some don't have water Some have oil lamps (maybe even candles) maybe no electricity | Maybe a TV from before (but no cable) Few might have a phone No car Dependent on public transport Walk to save money | Sometimes shared cooking/ cooking pot Maybe gas stove/ coal pot If a backyard then vegetables. If can use tyres/ old drums to grow food Too costly to buy a variety of food especially fresh fruit and vegetables – previously relied on backyards and freely available fruit and food in communities Mainly carbohydrates - rice, ground provision, corn bread, macaroni, dumplings and chicken Change in diet often for the worse Cut down on food to pay bills, Reduced number and quality of meals Some have problem feeding themselves adequately | Brought clothes with them (or donated) kept in garbage bags | Elderly likely to be on social welfare/ do odd jobs Public Assisted funeral Some fall between the safety net because they are considered able bodied and able to work May get one off payments help with uniforms, school books, medicals |

| Level of hardship / poverty | Savings and financial security | Health | Quality of life – security /freedom of choice/ independence | Coping/livelihood strategies | Changes between Past and Present | Improvements in situation? |
|---|--|---|---|--|---|---|
| 2. Scraping through/ Things brown/ possibly not making it | Used up savings to survive, no savings or financial security | Cannot afford private doctor, dependent on casualty and clinics | These people are different from 1 because they can look after themselves given the means, but find themselves reduced to a situation of dependency and insecurity. Often living from day to day, hand to mouth. Very stretched and can't make ends meet. Caught in a trap and cannot see how they can improve their situation without government help e.g. re housing. No money for land or to improve their housing situation themselves. Low self-esteem, desperation and resignation, loss of pride, some see God as their only hope. Strongly multi-dimensional poverty, very vulnerable to shocks. | Reduced coping strategies and lack of opportunity for income supplementing activities Unable to find enough work Too old to work or to start again Find it difficult to make ends meet on a regular basis | For some this is a very new situation. Have gone from a largely subsistent and independent way of life, to one dependent solely on cash income Have bills including rent, transport previously didn't have to pay lost backyards/ ground/house, livestock/ fruit trees, family support networks which previously supplemented income earning activities Housing situation worse than before – some previously home and land owners, now renters/ government tenants | Very difficult for them to see how they could improve their situation themselves as no longer have the means to save and make investments, lost previous investments to the volcano Don't have land or the means to build themselves a house Need more/better paid work, skills training, land, housing |

| Level of hardship/ poverty | Family circs | Employment/ cash | Housing conditions/ Utilities | Furniture/ Equipment/ | Food | Clothing | Outside help |
|---|---|---|--|--|---|--|--|
| 3. Barely mek it/ I'm down on me luck/ Down but not out | Relocatee lower income households often with elderly dependants and or children might be on social welfare Some too young to qualify for social welfare Single person households Some single parent households Some non relocates on lower incomes/ casual work | More regular and permanent work than category 2 but find themselves stretched to meet all the bills especially rent which is a new cost and possibly transport May be lower paid public servants, domestic workers, labourers, taxi drivers, service workers Also casual/ temp. work Have multiple jobs Also cut back to save on cost of food. More bills than 2 may have a car Buy on trust to pay back Use yard sales for goods etc Face periodic high costs e.g. education – exam fees, books, uniforms Find it difficult at month end | Generally allocated govt. house but paying house rent and may still have a mortgage Would like to own their own homes and want government to make decisions on housing status Living with family Critical barrier to helping themselves is lack of land to build and finance for materials / labour If receive self build materials grant still need money for labour Inside facilities and utilities, TV, but elec./ water/phone etc may be cut off periodically More likely to have a phone than 2 | Relocatees starting again to buy household items But using other peoples furniture, taking loans and hire purchase Refurbish/ repair old things At the top end may have a car | Similar food as 2. - rice, macaroni, ground provision Compromising on food quality and variety - sardines, not fish, veg. Not animal protein Making food stretch and new ways of preparing food - beans and corned beef, pigeon peas with rice Don't buy fruit, rely on free during season if can get Now have to buy vegetables - before did not | Buy clothes in sales Wear work uniform Don't buy new | May go to community services for one off payments and food packages in times of crisis |

| Level of hardship/ poverty | Savings and financial security | Health | Quality of life – security/freedom of choice/independence | Coping/livelihood strategies | Changes between Past and Present | Improvements in situation? |
|--|---|---|--|--|---|---|
| 3. Barely mek it / Me down but me not give up/ Down but not out/ | Very little savings/ v difficult to save for e.g. health care/ to invest in housing | Casualty and clinics especially for children, adults may go for private consultations for privacy | More security than 2 because more regular and permanent forms of employment/ income, Are able to cope better than 2 because have a variety of coping strategies and income supplementing activities available to them. Have also been given government housing. Are able and willing to help themselves more but limited possibilities Where possible have begun back yard gardens again. Greater sense of choice and opportunity than 2 but find cost of living very high. Vulnerable to deterioration in situation if lose job or become ill and have health costs. | Reduced coping strategies as have lost security of own home, land, back yard, community sharing and support (social capital) and have more bills. Those that have not relocated have been affected by the slow down in economy and reduced employment. Non relocates are coping better because do not have to pay rent | Key differences are increased bills and costs, having to cut back on food to make ends meet, no longer own a house. In future prospect of more costs if buy land/ build house which will stretch them further. Reduced security through loss of informal support and coping mechanisms therefore more vulnerable to shocks. Uncertainty over housing situation / housing status | There are possibilities of improving their situation slowly not with handouts but hand ups that would work to strengthen coping strategies and rebuild communities Greater certainty over housing status so that they can plan for future more |

| Level of hardship/ poverty | Family circs | Employment/ cash | Housing conditions/ Utilities | Furniture/ Equipment/ | Food | Clothing | Outside help |
|---|--|--|---|--|---|--------------------------------|---------------------------------|
| 4. Not poor, poor, poor/ Coping/ Make out but stretched | Single working people Families/some single parents with children relocated and non relocated people | Likely a permanent, regular, better paid job - civil servants, skilled construction workers, bus drivers - relocated Buy on trust and pay back Use yard sales for goods etc Rent is a new cost for them, While not so vulnerable as 3 because able to invest in future, they are extended on loans, mortgages etc as they build and buy household items as they try to regain former life style could be vulnerable in an emergency | Similar to 3 given a house but paying house rent and still have a mortgage - but more control over their budget and possibly taking out a mortgage to build Taken opportunity of self build with materials grant | Able to buy household items Probably have a car | Can afford a better diet than category 3 but still find they may have to economise on food and other extras because of financial obligations. | Not generally seen as an issue | Do not qualify for outside help |

| Level of hardship/ poverty | Savings and financial security | Health | Quality of life – security/freedom of choice/independence | Coping/livelihood strategies | Changes between Past and Present | Improvements in situation? |
|---|--|--|--|--|--|---|
| 4. Not poor, poor, poor/ Coping/ Make out but stretched | Difficult to save because investing in house, Those renting may be able to save some money with a view to improving housing situation and for health care Stretched and therefore remain vulnerable to unexpected shocks e.g. ill health, unemployment | More likely to use private consultations | Have experienced a drop in living standard but are stretching themselves (sometimes to the limit) in order to regain former standard of living having to take out additional loans etc. They are able to plan for the future more than 3 because of secure and permanent employment and the hardship they are presently facing is more by choice/ a necessary sacrifice as they seek to help themselves. They are not so vulnerable/ insecure as 3 | Although reduced coping and survival strategies are better able to use family and social networks for help Trying to establish back yards Use marooning for house building | This is often the middle classes who have experienced a drop in living standards | Are able to help themselves given the opportunity |

| Level of hardship/ poverty | Family circs | Employment/ cash | Housing conditions/ Utilities | Furniture/ Equipment/ | Food | Clothing | Outside help |
|---------------------------------------|--|---|---|--------------------------|---|----------|---|
| 5. Making it/ Better off/ Doing Ok | Some Non relocates with families and continued employment, Single working people with good salary Some relocates working, paying low rents in government housing Expatriate community | More than one person working in a household Permanent and well paid employment | Own house High rents but can afford because of salary | One maybe two cars | Are able to have a balanced and healthy diet | | Do not need outside help Able to help themselv s |

| Level of hardship/ poverty | Savings and financial security | Health | Quality of life – security/freedom of choice/independence | Coping/liveli ood strategies | Changes between Past and Present | Improvements in situation? |
|---------------------------------------|---|------------------------------|--|---|--|---|
| 5. Making it/ Better off/ Doing OK | Able to save for future Financial security | Use of private consultations | These people are doing ok there is a sense of security and possibility. They are not dependent on others and are able to make ends meet Those that did not relocate have been able to maintain their standard of living Those that relocated will have experienced a drop in living standard (change in housing conditions) but are nevertheless coping well | Some reduced coping strategies, affected by break up of communities and families, loss of land and housing, but because of financial security are able to compensate for this | Previously home owners, now renters – bills and costs that previously did not have | For those with own home / non relocated choice, security, not dependent Those that have lost their homes may find themselves in a more vulnerable position when they build their own homes Present security may be due to non investment in future |

4.4 The size/ scale of the those facing poverty/ hardship

A comment from the feedback session, especially from GoM staff, was the need to know how many people were in the different categories. Obviously this was not a quantitative study but it clearly is important to have some indication of the size and scale of poverty and hardship. An initial assessment was therefore made to see if the PPA could provide at least an indication of scale. Where possible, checks with other sources of information were made. **IT HAS TO BE EMPHASISED VERY STRONGLY THAT THESE CANNOT BE SEEN AS DEFINITIVE NUMBERS BUT AS AN INITIAL GUIDANCE.** For those that need an indication the following debate about the size of the problem (those in categories 1, 2 and 3) is put forward.

Category 1 - Definitely not making it/ Scrunting

In 1999, an estimate was made that there were approximately 250 people with special housing needs because they are elderly, disabled or with long-term illness (mentally ill) (Fletcher Report 1998). There are at least 124 cases of the very vulnerable and needy based on the community care assessments that has just been undertaken by CSD. While some of these are social welfare cases, the PPA indicated that some people interviewed who were scrunting have not been included in the community care assessment yet. On this information it is estimated that this group could be around the 125 figure.

Category 2 - Possibly not making it

Whilst there is some overlap with category 1 and 3, essentially category 2, the possibly not making it category corresponds to those people who are currently being covered by the welfare safety net. Just on that basis, there are around 430 people in this category (Social Welfare Monitoring Review 2000). However, there are likely to be more. There are some that are falling through this net because they are under 60, are not disabled and do not have dependants and so do not qualify for social welfare support. For example, the category of low income or no income single headed households with a number of children is being reconsidered at the moment as a group for help following the social welfare review. Another category that is not yet reflected is single men under 60 who have no work, have lost their source of livelihood and support networks and yet who do not qualify for social welfare as they are seen as able bodied and SW is not intended to be an unemployment benefit. Those people who are not employed, who have very low and irregular incomes and whose coping strategies have been severely weakened are also likely to fall into this group. On this basis an initial estimate for this group would have to be around 400 - 550

Category 3 - Barely making it

This is the most difficult hardship category to provide an estimate for since they are not covered by any specific support programmes. The PPA cannot provide information statistically. But there are certainly between 30 - 50% of the case studies that were in this third category. On this basis, allowing for the focus on lower category households in the case studies and the fact that the case studies provided a 1 in 100 sample a modest estimate could be that up to 20% of the population might

be in this category. There was additional evidence of people in the barely making category that would seem to support this. The only other evidence available, but that would seem to back this suggestion, is the fact that 160 cases not covered by social welfare are receiving public assistance support and more than 200 households had applied for social welfare but were refused because they did not meet some of the criteria. While some of these may be in category 4 or 5, it might be that this category could be at least around the 400-500 number just from those currently approaching GoM even though they know that they do not qualify for support. The PPA indicated a significant number besides who are struggling on their own so a guesstimate might suggest figures of around 400/500 possibly up to 1000 people (if this is around 20% of the population, as the trend in the PPA suggests).

As stated at the beginning of this discussion, none of the above can be quoted as anything other than indications at this stage. There would need to be a more detailed assessment, especially of who is in category three. As part of the institutional review of CSD it is suggested that they could be involved in providing more specific profiles for each of these categories. A census is being undertaken in May 2001 which will provide further information on this category.

4.5 A more flexible and more dynamic definition of poverty and hardship

Very often, in the past, categorisation of poverty depends on a simple rule - a poverty line or a means test cut off point. It defines people in terms of either being or not being poor. There has been much debate and research undertaken about this over-simplification. Agencies have looked at more multiple ways of defining poverty, for example the Human Development Index developed by the UNDP.

Since poverty is multi-dimensional, people cannot fit easily into simply defined boxes, say based only on income. For example, an elderly pensioner living alone on say \$100 a week in a one-bedroom property is not facing the same problems as a family of five trying to live on the same \$100 in a similar property. What the "making it" categorisation (developed with the facilitators based on people's comments) does is to try and identify people against a range of action/ resources/support/ coping/ quality of life dimensions and group together all those who face similarity in terms of making ends meet or not. It does mean that if several of their living/ livelihood/ coping circumstances change then they would either move upwards or downwards into another category. It is more dynamic than the usual static labels.

4.6 Why are some doing OK (making it) and others not - the issue of social capital

As a final comment, the matrix illustrates the unique circumstances in Montserrat, when considering poverty and hardship. It points to the multi-dimensional nature of the losses as well as the loss of support networks.

The ability to "make it" or not, has depended on the extent to which households and individuals lost (after the volcanic crisis) not only in terms of their physical assets, financial assets and income earning opportunities, but also in terms of their family, friendship and community support networks (social capital), and the range of coping and livelihood strategies available to them.

People who lost their jobs, or found their working situation much more irregular and insecure have clearly found themselves in a much more vulnerable position. However, employment status was not the only critical aspect. Previously where they would have had a range of coping strategies and support networks to fall back on, they now find that they have very little room for manoeuvre.

Vulnerability was reinforced where people's social capital and coping and livelihood strategies were severely weakened. This made the difference. Those that have been able to help themselves and make ends meet have done so because they have been able to find and re-establish their support mechanisms and they have faced fewer interlinked difficulties.

5. How are people coping, making ends meet and responding to shocks?

Day to day living costs, coping strategies, external support and self help

- 5.1 How people help themselves**
- 5.2 Significance of day to day costs**
- 5.3 Examples of everyday costs people have to meet**
- 5.4 The gap between income and expenditure**
- 5.5 Coping Strategies**

5. How are people coping, making ends meet and responding to shocks?

Day to day living costs, coping strategies, external support and self-help

“We can’t waste anything at home – water, light and food, well we can only look at TV for a certain time. That is to cut down on the light bill...where I came from life was better. We had everything. But the volcano mash up all dat. We don’t have a big yard to plant crops and rear animals. We had plenty animals back in the East. We used to kill and sell the meat. That can’t happen now. Now only chicken we eating. We had a club at school and Saturdays we used to go to the club too. They don’t have a club for children in the village. People are not as nice as they used to be. Everybody just lock up in their house and watch TV. My mother don’t want me to go to people’s place. That’s true they say they don’t know them well. All sorts of people live together now. I only see my friends when I go to school or church. All my friends are new”
Even a school child is able to explain some of his family's coping strategies.

5.1. How people help themselves

Chapters 3 and 4 focused on what people saw as the range of poverty and hardship conditions that people faced i.e. what people in Montserrat lack. This Chapter shows the other side of the coin - what people are doing to help themselves, even if they are facing difficulties and hardships.

5.2. The significance of day to day living costs

Because of the changes in their circumstances, people have had to find ways to help themselves. With the relocation, people across the social groups were finding they had to meet costs which they previously did not have. To understand why they defined poverty and hardship as they have, requires an understanding of what costs they now face.

These could include rent, or the cost of buying land and rebuilding a house; servicing mortgages still owed on houses "on the other side"; having to buy new furniture and gradually replacing lost household items; fewer or no family members to share these additional costs including utilities – water, gas and electricity; additional transport costs because town is no longer within walking distance and there is no central location for shops, banks, services etc. Now each trip costs an additional bus fare for those who do not have their own transport; increased telephone bills to keep in touch with relatives now living abroad; new or additional costs for food especially fruit and vegetables.

Previously many households had backyard gardens, or family members and friends with ground in the mountains; there had also been an active market where local produce was readily available and at lower prices. People had also been able to rely on the abundance of free fruit from fruit trees. Close-knit communities had meant a degree of exchange and sharing of produce between different households and across income groups. Again some people would have had livestock and chickens and would not have had to buy meat. Now these support mechanisms have been

weakened or have disappeared because of the break-up of communities, the loss of land and the relocation to the more infertile North.

What is particular in the Montserrat context is that these new costs are not just confined to one particular area. The burden of extra costs affect so many different areas of people's lives. Nor are they confined to particular social groups.

"It is worse than before. I've got a new job and the money is a bit more, but the rent is higher and the house is smaller. I am unable to save because of the bills. I had to purchase new things because I was unable to retrieve things from the unsafe zone because of lack of space. I had to use my savings. I still have a mortgage but it is converted to rent. I had to repurchase a lot of things fridge and stove etc. During the crisis I had to be going back and forth to another Caribbean island with my young child (because the alternative to living with relatives was living in the temporary shelters or overcrowded housing) and that too has dwindled my savings. I never had to buy vegetables, but I have to now. I still do backyard gardening but the space doesn't make it profitable."

The majority of households have been affected one way or the other. This person is now living in rented government housing.

"I got out a few things - 2 beds, a TV, a stove and a table and a few pots and pans. I got help setting up the house. I had to sign to make changes to the house. I lost freedom of choice. I used to have a house and I had more freedom to choose instead of waiting to get permission to do anything to it. Things are more expensive. I spend money to buy everything. Back home I used to have animals, sheep and goats in X. Now I have to buy protein, food and fish. Sometimes you can't even get fish. You have to buy imported fish. Me and my wife work but it is spent mostly on bills – rent, food, light, water."

More households now find themselves much more dependent on the formal, cash economy. This is a considerable change particularly for households in the lower income brackets, and/ or those households who had previously led a relatively subsistent/ self-reliant life-style,

"In X we were all right. We could go and pick up mangoes, breadfruit and so on. Relatives used to help out. We had our mountain ground and it was cheaper because we didn't have rent to pay. Since then my mother is unemployed but has to pay rent and utilities, she finds it difficult."

5.3 Examples of everyday costs people have to meet

Although it is always difficult to provide any income data and this qualitative assessment was not concerned with quantitative details, an exploration was needed of how people were (or were not) making ends meet.

During interviews they did provide some indications of what their outgoings and costs might be. This has been used as the basis for building up a picture of who can afford what and what economies different people are making. In addition, other sources of information, such as utility companies, were checked to provide verification. The utility costs given are those before the price increases in January 2001.

Although these can only be seen as indicative, these are the estimates given:

Outgoings

All Monthly costs in EC\$.

Rent

(Source: Housing Unit)

These vary but are in the range of:

For single households \$230 - 250

In government rented accommodation:-

| | |
|---------------------|---------------|
| 2 bed family units | \$50 |
| Davy Hill 2 bed | \$150 |
| Lookout 2 bed block | \$350 - \$370 |
| Lookout 3 bed block | \$425 - \$600 |

In the private sector

spacious 3 bed house upto \$1500

Utilities

Water

(Source: MWA)

| | |
|--------------------------|----------------------|
| Fixed charge between | \$5 -23 |
| Minimum charge Davy Hill | \$8 |
| Family units | \$5 |
| Costs | \$12 per 1000 gallon |

An example of different likely costs for different types of households

| Locality | Household type | Cost | Amount in gallons |
|----------|-------------------|--------|-------------------|
| Lookout | Elderly | \$8-17 | Less than 1000 |
| | Mother 3 children | \$140 | 10,000 |
| | 5 person hh | \$108 | 8,000 |

| | Feb | Mar | Apr | May | Jun | Jul | Aug |
|----------------|-----------|-------|------|------|------|------|------|
| Low income | \$42 | \$50 | \$64 | \$42 | \$64 | \$50 | \$64 |
| 7 member hh | 3000 gals | 4000 | 5000 | 3000 | 5000 | 4000 | 5000 |
| 2 bed house | \$17 | \$108 | \$50 | \$42 | \$50 | \$42 | \$64 |
| Elderly couple | 1000 | 8000 | 4000 | 3000 | 4000 | 3000 | 5000 |
| | \$42 | \$50 | \$78 | \$78 | \$42 | \$42 | \$50 |

Electricity

(Source: Monlec)

Below are a range of monthly electricity bills from various households

| Davy Hill | Family Units | Lookout 3 bed |
|-----------|--------------|---------------|
| \$80 | \$87 | \$89 |
| \$40 | \$81 | \$133 |
| \$109 | \$40 | \$76 |
| \$114 | \$63 | \$63 |
| \$35 | \$60 | \$85 |

Variations are due to number and type of appliances in particular the refrigerators – defrost refrigerators are more expensive than ordinary fridges.

Cable

EC\$ 50 - 110

Telephone

EC\$ 50 - 400 (This can be significant because people now have relatives who left and live overseas)

Transportation

Bus

EC\$2 - 5

per trip depending if it is off the main road

Indications of costs
for those with a car

EC\$ 100 per month (maintenance etc spread over a month)

School costs

No fees for government primary school but EC\$1 per week per child for lunch
EC\$ 600 pa/ 200 per term per child in private primary

School Uniform (likely cost per uniform for younger children)

Pants EC\$65

Skirt EC\$45

Shirt EC\$30

Shoes EC\$75 -100

Other

Text books EC\$ 75 -150 per book (try to get second hand EC\$50 - 100 although
Community Services can give some support)
EC\$ 600 - 1,000 per annum per child (as a possible cost)

Exams EC\$ 300 - 800 in July/ August (depending on what is taken)

Health costs

(Source: Health Dept)

Casualty

Free for school children under 16 and over 60 years (but can only go at
certain times)

Over 16 years EC\$ 10

Prescriptions

EC\$5 but some treatments free (however comments that these may not be
available)

Private

EC\$ 40 - 80

Dental costs

EC\$ 75 for an extraction

EC\$ 150 for visit/cleaning

Glasses

EC\$ 70 for a consultation (can be EC\$ 100 for adults/ EC\$ 75 for children)

Funerals

Public funeral - Community Services can help with a coffin + EC\$ 1,000 and
Health pays grave digging

Private funeral - EC\$ 5000 is estimated as a modest priced funeral

Food

This seems to be the item that varies most significantly, depending on available cash but those in the category of barely making it indicated that they are likely to have around EC\$ 300 per month for food for a family after paying other expenses.

Box 13 Incomings

The qualitative assessment did not ask specific questions about income but did discuss how people are making ends meet and people did provide information about their earnings, mainly to illustrate how difficult it is to make ends meet.

I get small jobs at the port. Sometimes when a boat comes in you get \$25-44... I only make a little more when the cement boats comes in about \$60 a day....."

Based on this information, facilitators' knowledge, confirmation from other sources, such as CSD, Statistics and Housing, and general indications of income in Montserrat, the following very initial estimates were compiled:

| | |
|------------------------------------|---|
| Scrumting/definitely not making it | Likely EC\$ 20/ 30 per week from small tasks plus (if they have it) social welfare EC\$ 75 |
| Possibly Not making it | Possibly 3 days work per week = EC\$ 100 per week |
| Barely making it | Irregular/ low paid work EC 150/ 200 - 500 (Cleaner can earn EC\$40 per half day as an indicator) |
| Coping | EC\$ 200/300 - 500/700 per week |
| Making it | EC\$ 750 plus |

This means that a rough guide to levels of income/ cash people can "get their hands on" whether from work, pension, support or supplements from relatives etc. (depending on whether they are single households or families in these different categories) could be around:

| | |
|------------------|--|
| Per annum | |
| Scrumting | EC\$1,040 - 3,600 |
| Not making it | EC\$ 5,200 (around this) |
| Barely making it | EC\$ 7,800 - 14,000 (but could be up to 26,000*) |
| Coping | EC\$ 15,600 - 36,400 |
| Making it | EC\$ 39,000 plus |

*The apparent overlap is because a larger family with some members working can be in the same circumstances as an elderly single household on a much lower amount).

5.4 The gap between income and expenditure

While the PPA was not a quantitative assessment, it indicates some of the costs. It also indicates what money people have to have for certain expenses. It also provides an idea of what those in the lower categories are facing. Take the example of a low income household earning EC\$ 5,200 a year or EC\$ 400 a month and not eligible for social welfare, that is buying very basic food of say EC\$ 300 and with a low water bill around EC\$ 40 and an electricity bill say of EC\$ 40. If they also have rent to pay as well, it is clear that they can do little than just make it from month to month. As another example, if a large family household (5 children) has only a low income of EC\$7,800 p.a., EC\$ 650 a month and pays a low amount for water EC\$ 50, electricity EC\$80, has minimal cost cable TV (with little other facilities for children) of

EC\$70, pays a low rent of EC\$ 50 - 150, food (as indicated in the focus groups) of EC\$ 1,000 per month, has additional costs of transport to work (EC\$ 2 x 2 per day x 5 x 4) EC\$ 80, it is clear that they could not meet their needs without the Social Welfare support that is given to families.

Looking at some examples of the costs given by a number of families (in 2 bedroom accommodation) in one locality:

| Average Monthly Spending for 3 family units | | | |
|--|----------|----------|----------|
| | 1 | 2 | 3 |
| Water | 55 | 69-79 | 50 |
| Electricity | 125 | 95 | 70 |
| Rent | 50 | 50 | 50 |
| Cable TV | 105 | 95 | 85 |
| Phone | 100 | 42 | 50-60 |
| Transport | 160 | 240 | 240 |

Source - PPA focus group

These indicate that they spend around EC\$540 per month on utilities and rent. Even with the very basic estimate of the cost of food of EC\$ 300 a month, (that most indicated is inadequate given the current high prices of food), they would need to find EC\$ 840 a month, i.e. EC\$ 10,080 per annum and that only covers very basic costs. It explains why people are identified in the "Barely making it" category.

Those involved in the PPA themselves provided examples of how they cannot make ends meet.

Box 14

The Gap between Income and Expenditure

"I am working for \$150 per week and my commitment is \$200 per week. I buy food for \$50, rent for \$45, electricity \$40, water \$25 and cable \$40 so I have to beg for an extra \$50 or plant vegetables to sell to gather extra funds. So there's no money to save after paying utility bills buying food to eat and paying rent so I am struggling for the following month. Because of migration of my family I'm alone, left behind with the cost of the bills. I can not spread or share them amongst them. I have increased telephone bills because you want to keep that close bond you had before."

As an example, looking at a Teachers salary between \$1500 - 3800

Buys food for \$500. Childs school fees of \$200 a term. Cable \$70. Water \$40. Electricity \$120 with debts \$1500 to a relative for a loan and \$400 for another loan. Phone was cut off and had to be reconnected by a friend because this person did not have enough money (B7)

This family has to pay a mortgage for the house we relocated to and we are still paying the other mortgage. Before we were living comfortably. Then we lost the property we were relocated, had to rent, had to buy again and build. Got a mortgage to build again. If I had collateral from the other property I would have a better loan. We now have 3 loans and little savings

5.5 Coping strategies

Clearly there can be gaps between people's incomings and outgoings, especially those in the "scrutning" and "possibly not making it" categories. This message came over clearly in the PPA. The issue of debate is how this is/ should be handled. On

the one hand, people were vocal in terms of what they wanted and felt government should be doing about these circumstances, especially about the cost of living.

Reporting this can create an impression of increased dependency and an apparent unwillingness to help themselves. However, the PPA pointed to a high degree of resilience and resourcefulness on island - the "coping" strategies people have or have developed. It provided a positive record of what was happening on island three years after the height of the crisis in 1997. There was clearly an amount of willingness to help themselves despite the constraints people faced. It showed how people were actively trying to improve their situation and move forward. It also showed how important it is to build on this type of activity, as part of any social development action to support livelihoods or focus on self-help.

Box 15 lists the wide range of ways in which people cope, as identified in the PPA, loosely defined as their "coping strategies". They indicate some specific characteristics of coping in Montserrat:

i. The vast majority of people were involved in some form of coping strategy to "make ends meet"

What was interesting in Montserrat is that so many families, individuals and households were involved in some form of coping strategy to "make ends meet".

"In order to manage I supplement by creating a backyard garden for mostly greens. For protein I use mostly chicken and fish and occasionally beef. My relatives help by sending chicken from Antigua. I learnt new ways of preparing food like stew beans and carrots and making ginger beer"

They had developed a wide range of innovative ways to cope in terms of household economies, informal means of help and support and alternative/ informal employment. Some of these built on traditional coping and livelihood strategies others were a direct response to the new situation.

*"If I get wuk, I'll wuk at 69 years. I want something to do"
"I have to dive to survive, that's my only means of survival"*

ii. People considered that support networks and livelihood strategies were stronger prior to the crisis

Many of those who were able to give and share in the past, and had provided informal employment within their communities, found themselves in need after the crisis. They were themselves actively adopting multiple coping strategies.

Others who had previously been much more self-reliant were finding it much more difficult to make ends meet after the crisis because those same mechanisms – their livelihood strategies - were no longer available to them or were severely curtailed.

For others, the range and efficacy of the coping strategies had been reduced. Nevertheless, many households wanted to help themselves and continued to try and do so despite the new challenges they faced.

Only when they saw no alternative did they find themselves having to turn to government for support.

"My husband works in construction when there is work and there are lots of us he has to provide for. I am willing to work but I can't find work. I also have a young daughter and find it cheaper to keep her at home than send her to the nursery. If I had a job and earn \$150 not much would be left for child minding. I asked a government official for a job left vacant by another worker and 2 others retired and were not replaced and I was turned down. I am desperate and wouldn't mind doing the work in order to get some kind of money to help out my children and family. I feel frustrated with all the hardship. I asked social welfare for assistance and was turned down. They say my husband works for more than the social welfare is giving. Textbooks are expensive. I don't know what I am going to do in September I plan to ask Community Services to help me"

iii. Men, women and children across the different social groups used a range of coping strategies

The ability to help oneself was therefore inversely proportionate to the different levels of hardship and poverty. For instance, those now in the scrunting category found that they were often unable to help themselves and had to rely on e.g. begging and charity from others. Their sense of powerlessness could also be manifested through forced inactivity and comments that all they had left was to trust in God. The coping but very stretched category were in a stronger position to mobilise different and multiple forms of support and coping strategies. The "making it " group was less likely to have had their support networks and livelihood strategies disrupted in the first place.

iv. The distinction between survival, coping and livelihood strategies

Different social groups might use some of the same activities to cope but they had a different significance. For the more vulnerable groups their coping strategies were actually survival strategies - the only action available to them. Without them they were unable to make ends meet and were in very insecure and dependent situations. For those barely making it or coping but stretched, the coping strategies they developed were a form of cushioning and income supplementation. Some had managed to develop these alternative and informal methods of coping into a livelihood, not as an ad hoc or emergency response but developing them into the basis of their living.

v. Coping in the new Montserrat

A key focus for coping was finding ways to cut down on the new costs. A particularly important area of economising was on food. This included a range of strategies. For the scrunting and not making it group this involved cutting down on the number and quality of meals. In these categories people talked of going hungry. In the barely making it and the coping but stretched categories more emphasis would be placed on buying in Antigua, economising during food preparation and trying to re-establish a backyard. Households across the different social categories repeatedly talked of the importance of backyard gardens and the need to re-establish them in the North as key mechanisms for coping better even though they recognised the poor soil quality.

Many households felt they were coping in the short term at the expense of long-term security. A recurrent theme was the inability to save once they had paid bills and bought food. Savings are seen as an important safety net against illness. Lack of savings was seen as a sign of hardship and poverty.

“All of us poor. We lost everything and then you have a little savings and have to use it up to survive. What else could we say but we poor”

“Having to use your savings to buy food is difficult”

“I have a wife and three children. I’m not working and have to use up my savings. I feel sick about it. I feel bad. I don’t mind using my savings for sickness but when you have to use all your savings just for living its difficult....”

Many of the middle-income households – the coping but stretched, managed to make ends meet by having a second job or an alternative income-earning source.

vi. Montserrat is clearly in a transition phase.

People are trying to re-establish their community networks, their support mechanisms and their livelihood and coping strategies to supplement and support the more formal income earning opportunities. Since many of these were disrupted, people are having to start from scratch. If communities re-establish themselves with more active community groups and networks, with backyard gardens and a diversity of income supplementing activities (as suggested by participants in the PPA), households and communities will gradually be able to move from positions of insecurity to greater self-reliance and security. In the meantime there is likely to be a greater reliance on government by the very vulnerable groups.

PHOTO PAGE - PICKUP

Box 15 Coping/ Livelihood Strategies

Household Economies

Cooking

- Joint Cooking
- Cooking for at least two or three days at one time
- Learning new ways (more economical) to prepare food (e.g. corned beef and beans)
- Cooking/ sharing a meal with your neighbours
- More co-ordinated cooking of food - e.g. saltfish and other food cooked together to conserve gas

Food/Alternative sources of nutrition

- Backyard gardens (especially for vegetables)
- Eating less/fewer meals/ cutting back
- Using only fruits that are in season and therefore cheap and plentiful
- Helping fishermen to pull in boats for free fish
- Killing yard fowl (own chickens) instead of buying chicken at the shop
- Killing animals to eat
- Changing the diet for less costly meals
- Exchanging food with others
- Buy vitamin supplements
- Buy chicken back and neck instead of leg

Transport

- Pooling transportation (for shopping/ for work)
- Using the church bus instead of public transport
- Sometimes parking the car and walking to save gas/petrol
- Beg a ride to go to work
- Ride my donkey instead of taking a taxi

Economising

- Saving energy on electricity/ water by using less
- Specifically budgeting money
- Catching rain water to flush the toilet
- Go by the river/ stand pipes to wash
- Pay bills first and then buy food with whatever remains
- Using coal as a supplement for cooking gas
- Doing without cable
- Recycling food/ clothes/ shoes
- Showering together
- Cooking in tins and enamel pails rather than buying replacements for all utensils lost during the crisis

Household Help/ tasks

- Occasional summer jobs for children to bring in extra money
- Having a roommate to share the cost of bills and food

Clothes

- Doing without buying new clothes
- Wearing the same clothes over and over
- Buying less expensive shoes
- Making uniforms, instead of buying them

Shopping

- Going to Antigua to shop for food (cheaper)
- Buying wholesale
- Buy in bulk during cheap sales
- Asking other people to do shopping
- Buying food "on trust" (i.e. credit) and pay when have money (or not)
- Repair rather than buy

| Alternative means of help/ support | |
|--|---|
| <p>Informal Homeworking/ Self help</p> <ul style="list-style-type: none"> • Sewing • Making bread • Doing laundry • Backyard garden to supplement food • Women staying at home to look after the children instead of having a babysitter <p>Relatives/ friends and neighbours</p> <ul style="list-style-type: none"> • Sharing garden produce with others • Begging cash from friends and neighbours • Begging for food at people's houses • Using the neighbour's water • Getting food from neighbours • Assistance for food and clothing from relatives abroad • Depending on boyfriends for help <p>External help</p> <ul style="list-style-type: none"> • Pension • Welfare assistance • Assistance from community services (books, school uniform etc.) | <p>Support Agencies</p> <ul style="list-style-type: none"> • Depending on the school lunch programme • Welfare support (if eligible) • Assistance from the church (periodically) • Taking a picture to church to be sent away for sponsorship (clothes etc.) • Depending on the "grace of god" • Go to Community Services for assistance - not regularly • Assistance from community services for uniforms and books • Stealing for little things - money, animals <p>Self-help</p> <ul style="list-style-type: none"> • Running a box hand • Running errands for neighbours • Living with parents • Economising on transportation costs by running errands for neighbours and friends at the same time as doing your own |
| Alternative Employment | |
| <p>Alternative livelihoods</p> <ul style="list-style-type: none"> • Assisting with looking after livestock • Fishing • Backyard gardening to cut down on vegetable costs • Poultry raising • Small scale trucking • Domestic work • Doing laundry • Painting • Multiple partners for help • Opening own business • Baby-sitting for friends and neighbours • Hair braiding and cutting hair • Doing jobs for other people e.g. cleaning swimming pools, cutting lawns, polishing cars, car cleaning | <p>Multiple Jobs</p> <ul style="list-style-type: none"> • Chores for friends for small change • Caring for an old person by giving meals in exchange for accommodation, food and pocket change • Having more than one job to meet bills • Helping with house keeping to earn extra • Running a taxi over normal working hours • Working overtime for extra funds • Doing surveys with government • Repairing radios and TV in spare time <p>Selling</p> <ul style="list-style-type: none"> • Making pastries to sell • Try and sell a few things on the road • Selling sweets • Selling ice lollies, coconuts, ital food • Gardening to sell excess produce • Raising sheep to sell • Burn coals to sell • Making mats, mops, repairing furniture • Selling plants |

6. What do people see as the key living conditions issues that need to be addressed?

Key issues and livelihood concerns in terms of community services, employment, health, education, housing and land, public works, agriculture, recreation

- 6.1 What people see as the issues that others need to be aware of/ take action on**
- 6.2 Evidence provided for different sectors**
- 6.3 The key issue of attitude of government**

6. What do people see as the key living conditions issues that need to be addressed?

Key issues and livelihood concerns in terms of community services, employment, health, education, housing and land, public works, agriculture, recreation

"Sustainable livelihoods (SL) is a way of thinking about objectives, scope and priorities for development, in order to enhance progress in poverty elimination. SL approaches rest on core principles that stress people-centred, responsive and multi-level approaches to development" (Ashley, C. and Carney, D. 1999 p. 1).

6.1 What people see as the issues that others need to be aware of/ take action on

Chapter 5 focused on how people help themselves. This chapter is focused on the wide range of comments that participants in the PPA made about their living conditions that they saw as areas where others should be concerned. These were prioritised based on the number of times that they were discussed in some detail within the focus groups. In summary, highest priority was given to (i.e. around 75 - 85% of the focus groups discussed these):

- The concern about having enough and the right kind of food to eat and the current high prices.
- How people were trying to help themselves and what this involved.
- The sense of dislocation and insecurity people felt about their future.
- The lack of backyard gardens and the use of land to help themselves and market facilities where people could sell produce.
- The various ways in which people had had to cut back and how this had affected their lives.
- The need for options and choice with regard to housing.

The next categories of concerns (50 - 60%) were:

- The need for enterprise opportunities, in terms of skills and possible job opportunities.
- Current support, the Social Welfare programme, the loss of food vouchers and their concern about additional difficulties that they or people did/ might face without support.
- Access to information or services and concerns about attitudes towards them, the need for respect and listening to people even though they are being helped/ given handouts.
- The loss/ need for a sense of community and community identity.
- The particular problems faced by those coping with children in these changed circumstances and with fewer facilities etc.

Specific needs were discussed (in 30 - 50% of the focus groups), in terms of:

- The special needs of the elderly in the Montserrat context.
- The problems facing single parent families.
- The special needs and difficulties of the sick and the mentally challenged.
- The lack of recreational/ leisure provision and especially its affect on children and youths.
- More generally, the concern about young people, their need for places to meet and things to do as well as the need to provide for them so that they stay/ do not become disaffected.

6.2 Evidence provided for different sectors

Because the range of topics and different levels of response were so wide, the information provided by people about their livelihood concerns is fully set out below. These have been arranged into comments on different sectors, so that government departments could see the range of concerns in their area, as follows:

Community services

- There were comments about access to services, lack of information, procedures involved to receive help and the need for transparency.
- A range of comments (positive and not) about whether the Social Welfare was enough, not enough, fair or not, understood or not (as in the social welfare monitoring).
- A concern about support or at least a consideration of the circumstances of single female headed households with children who are not employed.
- People were also starting to look beyond the crisis, thinking more developmentally. A recurring theme was the need for greater community togetherness and getting together to form groups to tackle problems.
- They also spoke of ways in which they could help themselves - backyard gardening, access to micro credit to start income supplementing activities.
- Concerns that people could not depend on others/ their children for support, as they used to since they too have responsibilities.

Employment/ unemployment/ casual

- According to people, jobs are difficult to come by in this slow economic context.
- They quoted evidence of local businesses laying off staff which they are clearly anxious about. Fewer people are coming from outside and less domestic, garden, pools and service/ maintenance work is available etc.
- Generally there was the perception that those working in the public sector were more secure; they had a regular income.
- Finding work is seen as particularly difficult for those with low skills.
- It often means people are dependent on casual and domestic work that is insecure and low paid. Before they were more likely to find work for the week, now it is the odd job here or there.
- There were comments about some laziness. They mentioned in particular attitudes about work and the Montserradians not being willing to take what there is.

- Young people, for their part, talked about the frustration of not having work. They also had higher aspirations about the sort of work they wanted. Older people commented on this attitude as being too choosy.
- However, the vast majority of non-working people were able to give examples of what they had been doing to find work and why they did not want to take some work, generally because it paid so little.
- Those who in the past could have been more self sufficient, less dependent on the employment market with ground to farm, backyard gardens or fruit trees in their area and able to share and exchange produce have lost this capacity. This is something that recurs as an issue through most of the discussions.
- It is particularly difficult for elderly people who could before have provided for their basic needs with some gardening.
- For other vulnerable households, such as single mothers, before they might have been able to use local free produce - guavas or up in the mountains breadfruit etc. to make some money, such as guava cheese. In the areas they now live, there is not this option and because they do not have their own transport it is not possible to go easily to areas.
- In this context many felt the effect of the loss of the food voucher. This has also affected the market. They cannot rely on trust with shopkeepers to tide them over until their next wages.
- It also led to comments about non-Montserratians having employment and about the need to give work to Montserratians.
- From comments made, foreigners are aware of these attitudes. But these are not entrenched attitudes, people also recognise that Montserratians are in other people's countries and helped by them and families are dependent on this work.
- There were a range of comments about not being able to carry out small businesses from their home in government rented accommodation - this was seen as a particular constraint for women at home with small children.
- Some people had skills e.g. craft, mat and mop making, which they were not able to use to the maximum because of a lack of materials, a workshop from which to work or the fact that they could run a business from their home.
- Various comments were made about the need to improve skills, especially of the young and the low paid.

Health and Nutrition

- Food and having enough and sufficiently nutritious food is an area of particular concern.
- Comments were made about the very poor cutting down on food, missing meals and being hungry.
- Many people felt that the high cost of living means that people are not able to maintain a proper diet.
- The vulnerable are seen as facing particular health hazards that can prevent them from working or affect their health.
- Comments were made about difficulties when people are ill - the time it can take to be seen, their contact with doctors, limited supplies and the cost of private treatment.

Education

Education costs

- Education Costs are a particular issue, especially for low income families with a number of children.
- The beginning of the school year was seen as a crunch point for families and parents with children in secondary school both in the barely making it and the making out categories. September required a considerable financial outlay. (See Chapter 5 for estimates of the additional school costs).
- Although the very vulnerable can receive support from community services, there was a perception that others would not qualify or could not get help with school uniform or books.
- There was particular concern about:
 - High cost of books
 - Non availability of books in Montserrat, having to go to Antigua to buy them
 - Having to buy new sets of books each year
 - Different sets of books for different children in different grades
 - Exam costs as an additional burden

Schools

- The opening of the Salem campus and having some form of 6th form was seen as important for keeping people on island. Many families have been forced to split as one parent left the island to accompany children abroad so that they could continue their education.
- Mothers from Salem wanted to see the primary school reopened in Salem. They argued that the bigger children could then pick up the younger ones after school and the children would be able to walk to and from school. This would make it easier for working mothers in the area (especially those without transport) - by saving time and transport costs.

Teenagers/ Youth clubs and activities

- School drop outs and teenage pregnancy were raised a number of times, with a concern for more support and education so that the future generation does not suffer more.
- Some sort of centre or facility for youths was discussed either to learn a skill, be occupied or so that they have a meeting place.
- Youth clubs and activities for children after school, clubs where children and teenagers could get help with homework and basic reading and writing skills were also discussed.
- Library facilities were seen as limited and suggestions made for a meeting and study centre.
- Especially in some localities, places where young people could meet safely and have their own place to chat, suggest a need for more privacy.

Jobs and Skills training

- A key concern was the need for jobs and skills training for school leavers.
- Many of the lower income/ unemployed women recognised that their lack of qualifications/ education was a barrier to them getting better paid employment.

Housing, Land and the Environment

- Many people wanted to discuss how they were treated during the allocation of housing. It was clearly quite a difficult and disturbing time.
- A significant number of those who had stayed felt that they had lost out. No matter whether this is true it is a perception. Others who left and returned felt similar frustrations. Several who stayed wondered now if this was the right decision. Again there were a whole range of difficulties that people wanted to talk about. As an example:

One woman who went away in the crisis, found work elsewhere and responded when the Chief Minister went on the radio and asked people to come home and help rebuild Montserrat.

"I pack up me job, I went to the Labour Office. I needed a job. I was told I come home de wrong time. How de hell I could come home de wrong time and the Chief Minister say fu come home? A one Montserratian me be. They say apply for house den dey say priority to those who stay."

- Paying rent is clearly a concern, raised by many as an additional cost that they did not meet before. These problems can be compounded where they have also to make mortgage repayments.
- Participants in Look Out and Davy Hill had a range of comments and these are reflected in the Case Study Annex. Some of these issues are highlighted below:
 - Space was a particular concern. Sizes of houses were not large and several of the larger families had to rent two houses, pay two lots of rent and face the difficulty of having children in one house unsupervised.
 - In particular localities there were issues about the condition of housing. Often there was frustration about not having the money to take action themselves.
 - With the family units, people complained particularly about the gaps between the roof and sides with problems of mosquitoes.
 - If they feel insecure in the ownership of their houses (on lease land) they are only willing to invest so much, especially in board houses. Especially when wooden structures are subject to rotting.
 - People also felt insecure about arrangements to purchase.
 - In the new localities, many raised the issue of being unable to carry out business activities at their home, a particular problem for single mothers.
 - Fencing is a need in residential areas where animals are loose but is a significant expense. One estimate is that it costs EC\$ 3.5 per foot, so a modest plot (e.g. 50ft x 70ft) would cost around EC\$ 2125 to fence. It is especially important to have this barrier if they are growing food where they have some backyard space.
 - Keeping the environment clean and the lack of appropriate garbage disposal were discussed.

Public works

- They indicated that the poor condition of roads is having an impact on car maintenance and spare parts are very expensive.
- The lack of recreational/ play areas in Lookout and Davy Hill means children are playing in the roads. People wanted to see speed bumps to reduce car speeds in these areas.
- People and school children waiting for buses etc felt the need for protection from rain.
- Lack of street lights in certain areas was identified as a problem.
- Children are seen as being in danger - for example possibly falling down the uncovered drains in Davy Hill, especially in strong rains.
- Saving trees and top soil when building, looking after the environment that exists and a general concern for improving surroundings were discussed.
- People also felt that they had some contributions to make when any scheme was being designed, for instance the need to talk to people when building houses to know where ghauts appear in rain storms.

Agriculture

- Access to land, either as a backyard or elsewhere to grow food was seen as a particular need, especially for vulnerable and low income groups. Put simply by one resident:

"Now I cannot get access to any land so I cannot pay my bills because I cannot farm"

- However there were many comments about the poor quality of soil in the north.
- The cost of top soil is a barrier for low income groups.
- There is a problem of loose livestock and backyard gardening.
- Many comments were made about the cost of food and the need to try and increase home production and not rely on imports.

"Carrots are imported from Antigua. Whoever heard of such a thing. We need to go back to the land"

- The loss of livestock in the crisis was seen as a long term as well as a short term loss:

"I had invested all my money in properties to earn an income and to raise livestock to sell at a later age in life to maintain or look after myself"

An initial assessment has been made of the information provided by people about their livelihood concerns. (This is summarised in Chapter 7, section 7.2)

6.3 The key issue of attitude of government

A whole range of comments were made about attitudes, service provision and the problems of dealing with bureaucracy at a time when people had been feeling distressed. It is presented here to illustrate the qualitative, as well as tangible and quantitative ways in which people described their circumstances. The problem in setting out these comments is that people can become defensive at such comments or people can misuse such criticisms for their own ends. Inevitably this just leads to resentment on both sides. It is not included here to start off this reaction but to be supportive material. It could assist GoM in its current focus on increased sustainability by helping to identify how support (and training) could provide a more effective service to people in Montserrat.

Clearly through the crisis there has been a collective loss, which has been traumatic; a sense that life is on the decline.

"And the teachers don't seem to care any more. Now it's just a business. Can't see education as a business. And the parents are busy with 2 jobs. The children are frustrated you can see it on their faces. The kids are bright but they are kept back. They get into bad company. Crime is on the increase. It's tough on the kids they are overlooked."

It is not only those who stayed in Montserrat, that feel this depression and sense of loss.

"All we get is promises and more promises. We were overseas because of the crisis and GoM say come back. We tried to move into a shelter but were told we couldn't stay. We were in fact homeless and had to find our own living arrangements. We could not be bothered to go to anybody because of the hostility. We tried to apply for housing but they say priority to those who stayed."

People have admitted to feeling depressed, stressed and **disempowered**.

"Don't say what they think the people of Montserrat want. Make way for the people to state their wants."

Not only was it their own government that made them feel disempowered.

"Let England run the country they done have us in the palm of their hands already."

Many have experienced a **reduced sense of control** over their lives, that is also reflected in the perceptions people hold of the way government and DFID have dealt with them.

*"Government needs to help people who are willing to help themselves more."
"Government just pass me by. This is not the Montserrat I am accustomed to."*

A whole range of comments were made about the wish for **more inclusion in decisionmaking**. People expressed a concern that decisions were being made for them rather than with them.

*"Government should try to make land available to people so that they can build if they don't provide any more houses."
"Include people in all their decision making for the country's development."*

Meeting officials where they live was one suggestion.

"Government members should visit the shelters more."

"Government should look after the interests of the people. We don't see anybody (government/politicians) around here."

Many people expressed a wish to have a greater say in the decisions that affected their lives. **More local, community level involvement** was suggested.

"Come and address us as a community so that we can have discussion so that we can use our mental ability."

"A committee should be formed in each community to hear what their needs are and to find ways to solve their problems."

People expressed concerns that they wanted to see **their needs and their voice listened to more**.

"Find out the needs of people (first) and then help them."

"Government should carry out the wishes of the people. That should be their first priority. Listen to our needs."

"We need local specialists to avoid communication barriers and who can understand poor people's needs."

There is a sense that **access** to information and "the people who are making the decisions" is frustrating. Possibly **more information** is needed.

"Meeting with the people in the community to find out what their needs are."

"Call a meeting with the representatives and tell them what we feel."

It was often felt that staff who dealt with the public could be more sensitive and sympathetic. Some felt their problems were not understood and that personnel were not interested in listening to them.

"I really thought the department was there to help me in this pressing time. All government's concern is to get their rent no matter how you get it as long as you pay, whether you eat, drink or are sick."

"I went to government for help and one person said to me don't even come because you will not qualify without even listening to what I had to say."

People felt overwhelmed and **powerless in the face of bureaucratic procedures** and what they perceived as a lack of action. Some mentioned how they felt humiliated by the treatment and preferred not to return rather than face rejection again. A recurrent theme was a sense of frustration and disempowerment by the public when dealing with government departments

"Health officials need to be more courteous on the job."

"Sometimes I go to casualty because of my health problems and the nurses go on as if I am coming too fast. I am a bother to them."

"We were turned down by social welfare. They say we can find work to do yet they don't help us plus nobody wants to give us any work ... I find not even Government can help me."

"Since 1995 I can't begin to tell you how many forms I fill out and how many times people come round asking questions."

"I'm not on the housing list. I haven't applied because of all the confusion and I'm not used to depending on no one."

7. How can the PPA help GoM to promote sustainable development?

Using the matrix of poverty and hardship, information about people's livelihood strategies and people's own suggestions for action

- 7.1 How the PPA can help**
- 7.2 The matrix of poverty and hardship translated into a sustainable livelihoods framework**
- 7.3 People's own suggestions**
- 7.4 Using a participatory approach**

7. How can the PPA help GoM to promote sustainable development?

Using the matrix of poverty and hardship, information about people's livelihood strategies and people's own suggestions for action

"By helping to give the poor a voice, bringing new actors into the policy dialogue and encouraging those who decide priorities to engage actively with these discrepant perspectives, a good PPA alters the terms on which policy is decided" (Booth, D. et al in Jones, S. and Nelson, N. 1999 p. 50).

"The Challenge of Development - We shall refocus our international development efforts on the elimination of poverty and encouragement of economic growth which benefits the poor. We will do this through support for international sustainable development targets and policies which create sustainable development targets and policies which create sustainable livelihoods for poor people, promote human development and conserve the environment"
Eliminating World Poverty: a challenge for the 21st Century - White Paper on International Development (Nov 1997).

7.1 How the PPA can help

Primarily, on the basis of the findings, the PPA provides a more disaggregated assessment of who is facing what levels of poverty and hardship. Thus GoM action could be further targeted at the most needy and on the needs of people facing hardship, helping to ensure greater sustainability.

However the findings and process of undertaking the PPA can assist GoM in its current policy, programme and project review in several other ways. These are discussed here in Chapter 7. In summary:

i. Assessing Impact

An analysis has been made of the matrix of different categories of poverty/hardship (see 7.2) in terms of the sustainable livelihoods framework that DFID has adopted. This could set the basis for an assessment of how future (and more inter-disciplinary) action has/ can or should improve the livelihoods within the different categories of poverty and hardship identified.

ii. Responding to people's suggestions

The PPA provided an open and informal forum for a range of people, who perhaps are not as vocal or able to effectively voice their views in a general forum. Participants made a wide range of suggestions as to what they thought should happen to resolve some of the problems that they identified (see 7.3). It adds another dimension to any GoM consultation process. The PPA has therefore provided another channel for the voices of those in most need to be heard.

iii. Institutionalising a participatory approach

The PPA process is not only a more informal channel for feeding people's views up to government, but a possible mechanism for a more continuous two way link. GoM now has 15 facilitators from government and the community with a range of skills that have developed as a team and is now in a position to use a participatory approach not just for analysis but also in the process of planning and action (see 7.4).

7.2 The matrix of poverty and hardship - translated this into a way of supporting people's livelihood strategies

The matrix of poverty and hardship (see Chapter 4) was translated into a schedule identifying people's current livelihood strategies in the Sustainable Livelihoods format adopted by DFID. As discussed, it could provide a starting point for measuring the impact that policy, programmes and projects are having on people's lives.

| Poverty/hardship levels | Coping strategies | Response to shocks and change | Social capital | Physical capital | Financial capital | Human capital | Natural capital |
|--|--|---|--|--|--|--|--|
| 1. Scrumting/ definitely not making it | Begging Dependent on others | Unable to respond to/cope with change/crisis Very dependent Very vulnerable Often in need of care | No family and support networks Marginalised from mainstream society, possibly stigmatised and ostracised | Virtually no possessions, shack like housing, lost everything, Possibly living on street/homeless | No savings No /minimal income Probably on social welfare No financial security | Learning difficulties, sick disabled, mentally ill, poss elderly, can't help selves Poss low skilled, loss of livelihood, low self esteem, unemployed, unemployable | No/very limited access to land and backyard gardens since crisis, Lost land and fruit trees/ ground Lost natural resource based livelihoods |
| 2. Possibly not making it/ scraping through | Begging, Fewer meals, poss poor quality food get into debt, rent arrears, utilities cut off Do odd jobs when find Live from hand to mouth | Very vulnerable to shocks. Locked into cycle of poverty. Feel powerless and unable to help themselves Crisis has made them vulnerable, previously better able to help themselves Some not coping because of age/illness/disability and in need of care | Marginalised from mainstream society through poverty/ unemployment/und eremployment/ poor housing/ low education/ sickness, disability/ old age Possibly stigmatised and ostracised Support networks and work networks disappeared | A few basic possessions, Probably lost everything through crisis, Poor/very basic cramped housing including shelters public assistance housing, outside amenities, possibly no electricity or water | No savings No / irregular/ insecure and inadequate income, often can't cover bills Poss social welfare, lost livelihood security for old age through crisis. Lost income earning capacity Financially insecure | Low education, low skills, confidence & self esteem down, resigned, frustrated, depressed, sense of powerlessness, Could also be too old to start again Unable to work through sickness, age, disability, or loss of livelihood | No or limited access to land and backyard gardening No access to community sharing of fruit and veg Limited access to land, livestock and sea and former livelihoods Lost access through crisis |
| 3. Barely making it | Try multiple coping strategies - cut down on food to pay bills, get multiple jobs, buy on trust, try to help themselves, try to re-establish backyards Severely stretched face new costs – e.g. rent, transport, poss less work | Vulnerable to shocks which can push them into the possibly not making it category Only just managing to make ends meet, insecure Many having to start from scratch Very little room for improving their situation Poss have dependents to look after | Reduced support networks, often in new communities with new neighbours, lost family & friends, Have to rebuild social capital, makes them vulnerable and dependent | Govt housing/ poss own house, inside amenities, managed to save/ buy some possessions TV, phone, maybe car | More regular income but low paid/ casual work/ not enough work/ poss single earner with family, insecurity especially at month end/ hit by costs for e.g. education, can't save, very stretched, diff to plan for future | Poss low skilled, but a willingness and determination to try and help themselves, often strong sense of pride don't want to be dependent Previously were less vulnerable and dependent | Some limited access to backyards/ but infertile soil/ loss of community sharing of fruit, veg, free goods, no land/ lost land through crisis Previously these were important coping/livelihood strategies |

| Poverty/hardship levels | Coping strategies | Response to shocks and change | Social capital | Physical capital | Financial capital | Human capital | Natural capital |
|---|---|---|---|--|--|--|---|
| 4. Coping/ make out but stretched | Reliance on salary, loans and mortgages may buy on trust, borrow towards month end, can rely on social networks, family and friends Ability to make choices and plan for future, greater sense of opportunity/security but as a result stretched in the medium term May not have relocated so not faced such personal disruption but may be finding it difficult because of reduced employment, income earning capacity | Are better able to deal with shocks, will knock them back in the short/medium term More security than 3 May become more vulnerable once retired or lose job | Are able to activate social networks more effectively | For those relocated Govt housing/ building own house with material grant & loans, able to buy, borrow a range of furniture/ mod cons, TV, phone, probably car Although lost a lot are able to take steps to regain former standard of living May not have been relocated | Regular and permanent income, better paid, some ability to save or to take the risk of loans/ mortgage Greater financial security, possibly several income earners in household although because of financial commitments v stretched | Likely to be better educated and qualified, determined and motivated | May have secured land for housing, may be re-establishing backyard gardening, but also lost land, ground and community natural resources Were not and are not as dependent on natural resource livelihoods/ subsistence farming as 3 because of permanent employment |
| 5. Making it/ better off/ doing ok | Ability to rely on salary/ pension May not have been relocated. Have maintained their social, financial, human, natural and physical capital and therefore degree of independence and security despite crisis | Self reliant, able to deal with shocks and changes, greater choice and opportunity than 4 may face new costs, changes in lifestyle loss of housing but can maintain high standard of living and can take action to regain former lifestyle | Are able to activate social networks more effectively | House owner or Govt provided house or poss renting taking steps to buy land/ build house Well equipped with furniture and mod cons Have car, maybe several cars in household | Regular high income/ pension, poss several income earners in hh, able to cover rent/ bills/ mortgage For non relocates low rent or no rent or affordable mortgage Financially secure, can save and plan for future | Likely to be better educated and qualified | Probably have access to land and backyards or are financially secure and not dependent on backyards |

7.3 People's own suggestions

As well as a discussion about the issues that they thought are most important, people were asked about their suggestions. These can only be seen as initial comments, but the assessment gave people the opportunity to say, themselves, how they view the situation.

In summary, based on the amount and number of times these were discussed, participants gave highest priority to:

- Skills training
- Recreation facilities
- Provision of Meeting/ focal point centres
- More organised transport
- Specific work/ employment creation
- Space/ access to land so people can help themselves
- Practical physical improvements
- Food/price control
- Mechanisms for people to help themselves
- Community level support

Their focus was on very practical issues that directly affect their lives. The overall message was for action so that they could help themselves - get together and do things - effectively to help them make ends meet better themselves.

The specific and practical suggestions, that were made by different focus groups, are as follows:

Box 16

Practical Suggestions

Skills training

- A home centre for vulnerable groups where they can get treatment and develop skills and make things to sell them - fishing, farming, basketry, mop making etc.
- Community centre where single parents without jobs can meet and develop a skill and make things to sell
- Training for the unemployed (who) are not fully educated to develop a skill
- They need to set up something for the youth i.e. technical work something to forward their mind, a college or something
- Teach more skills to young people who are doing nothing
- Offer skills training so that women can start small businesses
- Grants to those with skills but who do not have the resources to carry out that skill
- Develop training skills
- Reintroduce the college and offer scholarships
- The poor need to be taught to help themselves and offered skills to do this
- A centre should be constructed so people who do craft items can display them and sell them
- Provide training for people in the community e.g. computers to open their own businesses
- Help young people and their parents to start small businesses
- More training is required in different areas
- Reintroduce skills training

Recreation Facilities

- Netball and basket ball court in Davy Hill with a standpipe
- Recreation facility and school needed in the area (St Peters)
- More play areas and community centres to bring villages together (social capital)
- Basketball court and cricket field in the village
- Lack of playing areas for children all over the island. There are no outlets for them to get rid of excess energy
- Government needs to look at providing sport facilities and community centres quickly
- More recreation
- We need a place to play netball
- A community centre
- Lack of recreational facilities all over the island

Provision of Meeting point/focal centres

- Get back the produce market
- We need more clubs for young people
- Programmes that would make people come together more often (social capital)
- Residents should come together to beautify the area (Davy Hill has now formed a group)
- A youth centre so children can occupy themselves
- More community groups need to be started so people can share skills and ideas
- Lack of community activities and self-help programmes
- A centre where meals could be given to the elderly

More organised transport

- Establish a taxi fare to the different points
- We need a more organised bus system
- We need a taxi stand
- The government needs to regulate the bus fare e.g. short stops \$1
- The bus men should form a union and organise fees and routes
- More organised public transport system

Specific Work / Employment Creation

- Provide jobs for our school-leavers
- Provide work so that people could get money to help themselves
- Government should make land available for cultivation
- Help people to set up small businesses like a baby nursery
- Generate jobs in light industries
- Bring to the island assembly type industry to create employment
- Look at revenue generating projects and a job creation programme
- Try and bring the rice mill out of Lovers Lane even to Cork Hill
- Open the Day Time Entry Zone so taxis can take in the tourists and encourage the cruise ships to come
- Bring across the ferry with tourists from Antigua in the day
- Government needs to arrange cruises to go around the island we have a big tourist attraction here
- Government should do something so foreigners don't take work from locals
- Make land available for the elderly who would like to continue to work the land and sell to get funds
- The government needs to look at a long term view targeting the agriculture sector... so that we could become more self-sufficient
- A medical school to create jobs

Space/ Access to land so people can help themselves

- Help people who are trying to help themselves by giving land for farming and rearing of animals and wire to fence the land

- Make land available so that people can build what they want
- Government should try to make land available to people so that they can build if they don't provide any more houses
- I want a piece of land to build what I want not what they tell me to build
- Government should assist persons with buying land
- Make land available for the elderly who would like to continue to work the land and sell to get funds
- More houses, access to land, financial assistance, more transportation, easy access to loans, assistance given to those who stayed back on the island
- Give priority to agriculture so that we could grow our own food instead of importing
- Invest more in irrigation methods

Practical physical/ service improvements

- Street lights up the dirt road in Davy Hill
- Storage bins for garbage
- We need sanitary inspectors to visit the homes
- We need trees to plant in the area to provide shade
- Put up a rain shelter at the entrance to Davy Hill especially for children
- In Lookout no bus stop, rain shelter, or shopping area, streetlights are needed. Put in a post office and day care centre
- We need a rubbish bin at the top and bottom of every road
- Government needs to find a place for the mentally ill to live
- We need a shopping centre in Sweeneys
- Install water pipes to help the poor
- Provide proper sanitation of clinics
- Open the clinics for extended hours
- Plant grass at school to keep down the dust
- Maintenance man every 2 months to look at the government owned houses
- Refurbish the former defence force and prison buildings in Gerald's and rent them

Food/ Prices controls

- Cut down on import duties
- Provide a price control on all goods coming into Montserrat
- Control house rent
- Look at food prices and the condition of food and the standard of hygiene and give more authority to environmental officers
- Parents should be given a school grant to help with the children for school books and uniforms

Mechanisms for people to help themselves

- Pooling together financial resources to build houses
- People need to do more to help themselves instead of depending on government to do everything
- Organising within the Churches to give free labour for constructing houses
- Allocate land and pool together to work it and share profits
- Forming a group to seek assistance for those who are in need and address problems that affect the community
- We have to do things for ourselves. Montserrat needs independence not dragging behind England. People want change, but they are not willing to suffer for it (Youth)
- People in the shelters need to come together and help each other to help make life better
- A real range of help according to need

Community Level Support

- Set up a local board to work with people
 - Need to help people build up self esteem
 - Keep the environment as clean as possible
-
- Be more caring for each other
 - Share some more and visit
 - Use resources wisely
 - Need to be more spiritual and less materialistic and more contented
 - Church needs to reach out by deeds not just words
 - Encourage people to look past American influence and be aware of limitations
 - Build a strong family life
 - Encourage recreation
 - Change of attitudes
 - More community activities
 - Educate about money management
 - Getting people to know the difference between needs and wants
 - Encourage farmers to plant and that will reduce imports

There were also a range of wish list comments that could not be so easily responded to. A selection of these are included to illustrate what kinds of ideas people had:

- Tax free salary for five years so we can pay off our loans
- Lower the house rent on houses that cannot be guaranteed safe during the hurricane season
- Grants to all those who lost everything through the volcanic crisis
- Provide a service within the health system so that the under-privileged, lower paid civil servants and the public can get a free medical service
- Encourage investors to put down hotels etc for development

7.4. Using a participatory approach

Through the PPA, GoM now has 15 facilitators with additional skills in participatory techniques. The PPA may however be just the start of the process. It can be used not just for analysis but also in the process of decisionmaking - in planning and action.

In the Montserrat context, the PPA can be seen as signalling the reintroduction and institutionalisation of participatory approaches into government planning after the crisis. Before there was greater community action and self-reliance. In this way, the PPA is part of GoM's move away from emergency action to more strategic and sustainable development.

Through the group of 15 facilitators, the PPA has begun the process of developing participatory skills and techniques both within and outside government. Effectively there is now a group of people in Montserrat that can be called on to use and share those skills in different situations. This capacity could be built on and strengthened, possibly supported by CSD.

Already some of the facilitators have had to reuse their facilitation skills for focus group discussions for the housing department. The education department is using the same facilitators and participatory techniques to contribute to the development of a five-year education strategy. There are also plans to hold focus group discussions with welfare recipients to re-examine the welfare levels and construction workers and contractors to look at capacity building within the construction industry.

The participatory techniques therefore are already being used not only for information gathering and analysis, but also for encouraging joint problem solving, joint decision-making and joint action. The CSD for instance, wants to strengthen participatory planning techniques in communities as part of its commitment to community based action. These techniques can provide GoM with an important mechanism for bringing communities together, which in turn will help to rebuild communities and their networks (i.e. thus strengthening social capital).

PHOTO PAGE - 2 GROUPS

Section 3

8. How GoM has begun to respond

- 8.1 The PPA and influences/ impact**
- 8.2 Draft Social Policy Guidelines - Development Unit**
- 8.3 Proxy indicators**
- 8.5 The PPA process and where we can go from here**

8. How GoM has begun to respond

"The impact of the (SDP) strategy will be that the government policies, energies and resources will be targeted at those issues identified and prioritised through the SDP process by members of the public, voluntary organisations and the business community thereby bringing government closer to the people and generating greater accountability and responsiveness" (Sustainable Development Plan - Montserrat Social and Economic Recovery Programme - a Path the Sustainable Development 1998 – 2002).

"The UK Government believes that creating a sound balance between good social policy and good economic policy will provide the surest way to prosperity for developing countries" (Making Globalisation work for the World's Poor - An Introduction to the UK Government's White Paper on International Development Dec 2000).

8.1. PPA and influences/ impact by February 2001

It was always a concern that this PPA should be as practical and owned by GoM departments as possible. After the production of the initial PPA findings report at the end of July 2000, therefore the concern was to assist departments to use this information quickly to refine their proposals for projects and programmes for the CPP for the coming year. So this PPA report is able to identify how the PPA has been practically used over the last six months. Not all the following are directly based on the PPA but may have come out of discussions either instigated by the Departments or by the SPPA.

Housing

- Housing Strategy - focus groups were undertaken to establish housing needs of different categories of people, using the PPA approach and some of the same facilitators
- The Housing strategy used the poverty and hardship matrix to identify different housing options for different groups of people
- The Housing Department has begun to discuss the need to work with CSD to identify the most vulnerable categories, that are likely to be the only ones to attract funding support for government direct build housing
- The Housing Department is sharing data for the draft Comprehensive Housing Needs Assessment that indicates the numbers of lower income households that they are aware of.
- The Housing Department is now looking at how to make the link between housing, people's livelihoods and the quality of life, based on information from the PPA e.g space for backyard gardens, the need for privacy and security
- Housing programmes are now looking to integrate skills training into the construction processes and ways of supporting people's livelihoods

Police

- The Police have utilised participatory techniques for their training
- The Police used information from the PPA as materials for their training on attitudes towards non - Montserratians
- The Police want to link into community based action as part of their community policing
- The Police recognise the importance of initiatives which improve the quality of life such as backyards, recreation, good nutrition, rebuilding community networks, tackling poverty and hardship as these contribute to reducing and preventing crime

Agriculture

- One of the PPA facilitators who was from the Agriculture department, is supporting participatory approaches in that sector and has facilitated other focus group discussions for the housing and education sectors
- Agriculture Department wants to expand consultation on strategic objectives and outputs, using the focus group approach and draw on the local PPA facilitators
- Agriculture Department has started to focus on backyard gardeners as well as small farmers and wants to focus on low income backyard gardeners (They have already included backyard gardeners in their most recent training)
- Agriculture Department wants to look at how to use PPA to identify vulnerable households and groups for targeting agricultural support
- Initial discussion with SPPA of the possibility of agricultural extension linked into community based action

Education

- The Education Department is using participatory approaches at the design stage to develop a five year Education Strategy
- The Education Department is working with the Labour Department, DU and PWD to ensure skills training for the construction industry meets regional standards and an agreed set of competencies

Health

- It has been suggested that the community health nurses should link with CDO's to do community profiles/ community action (one nurse was involved in PPA)
- For the Health Promoter, the PPA confirmed the need to look at diet and the need for a Nutrition policy
- Health Department is using participatory approaches to undertake a Quality of Care Survey with a view to improving the delivery of its service based on feedback from their clients and staff

PWD

- For PWD, the PPA reconfirmed that communities were concerned about road safety measures
- One engineer expressed the wish to look at a more integrated transport system, based on concerns raised in the PPA for those without transport
- PWD are now looking at incorporating skills training into large scale infrastructure and housing projects to enhance job opportunities for unskilled and semi-skilled workers and to enhance the ability of local petty contractors to win contracts

Physical Planning

- Physical Planning used PPA information from Lookout focus groups to feed into the Look Out II design

The Development Unit

- DU has recognised the need for micro-level action to support livelihoods within low income groups to complement the macro level strategies
- Statistics section is now considering how to respond to qualitative as well as quantitative research methods
- The Basic Needs Trust Fund (which has a poverty focused brief) wants to use the PPA as a more strategic way of targeting their activities, particularly skills training, on vulnerable groups
- The private sector development consultancy has recognised the different levels of support needed in the private sector complementing small and medium enterprise development with a poverty alleviation and income generation component for low income households
- The DU is seeking to institutionalise participatory processes for programme and project development
- The DU wants to complement quantitative monitoring with qualitative and participatory monitoring

The Ministry of Finance

- The MoF has established a Budget Monitoring Committee including a Social Development Subcommittee and has begun to explore how it might monitor the social impact of GoM intervention

Community Services Department

- CSD is proposing (in the institutional review) to institutionalise the three vulnerable categories identified in the PPA as the basis for its work
- Staff trained in participatory techniques are considering using this for community based action
- PPA findings reinforced the Social Welfare monitoring findings (providing verification for each)
- The CSD team is considering support for single headed households as part of its CPP action
- CSD is giving consideration as to how to assist identified vulnerable groups falling outside the current net and possible action – community development to complement social welfare and care

Labour

- Labour Department has recognised the need for skills training to be targeted (before untargeted) responding to the needs of different groups
- NDF and the Trade Officer in DU with Labour are looking at stimulating the institution of a local market as a social focal point, place for exchange, a place to buy/ sell skills training goods, stimulate producers
- Labour department in collaboration with PWD and DU undertook a series of focus group discussions to assess training needs and demand amongst petty contractors and construction workers on island

National Development Foundation

- The PPA has provided a justification for targeting income generation activities and unlocking funding for low income groups

Joint Collaboration/ community action in Davy Hill

- A community group has been set up in Davy Hill, as a result of the PPA, to take forward the issues raised in the PPA (broadly representative group). NDF want to use Davy Hill as a pilot, have taken on board the issue of livelihoods and want to support income generation in Davy Hill (and Labour Department is involved). So a multi-disciplinary group including local people, local groups, Labour, PPA facilitators for the area, NDF, SPPA and CSD will all be involved.
- DFID engineers, re housing problem in Davy Hill, have suggested that the unemployed and vulnerable from Davy Hill could be a pool of labour for construction in the area
- Now the possible disruption to backyard gardens etc is being considered as part of the deliberations of what to do with Davy Hill

8.2. Draft Social Policy Guidelines, Development Unit - Influencing Policy and Translating the Principles into Action

As part of the Development Unit's work on Social Policy, the information from the PPA was used as a basis and spring board to identify and develop a set of core social principles that can be used in the Montserrat context:

- Tackling poverty and hardship
- Reducing marginalisation and social exclusion
- Promoting social justice and equity
- Supporting the empowerment of people
- Increasing the social capital
- Ensuring sustainability

The Development Unit is now at the stage of considering these principles with other GoM departments to see how they might be used. Formal and informal discussions are being held with other GoM departments to see whether these principles are relevant to their work, and how they might be translated into action that is practical and useful. The social principles have also been shared with the NGO sector to see

how they might want to use them in their work. A possible set of guiding questions to assist departments integrate the social policy principles into their programmes and planning has been developed (see box 17).

In parallel, the Development Unit has integrated social analysis, the PPA findings and the core social principles into three week training courses to build capacity in project formulation and logframe development for GoM personnel.

Several Policy Framework Workshops have also been held with Senior Management, again incorporating these social concerns.

At the strategic level, the DU is working towards integrating the social policy principles into its strategic planning documents - most notably in the second SDP that is currently being redrafted.

Box 17

Guiding questions to help integrate social principles into government planning

Participatory Development

- What can your department do to use more participatory methods in its work?
- How does the programme/project plan to involve beneficiaries in the programme/project design, implementation, monitoring and evaluation?
- Can we integrate a participatory process from the start at the design stage?
- Is the need for participation and consultation explicitly written into consultant TORs?
- What mechanisms are there to ensure participatory approaches are used to assess needs and priorities and demand for a programme/project?
- What mechanisms are there to ensure that the results of participatory processes are fed into a project/ programme design and are implemented and are not just used as a formality?
- What are we doing to ensure that people are listened to and their concerns and opinions are part of the policy and decision making processes?
- How does the programme/project ensure that there is genuine/ active participation that seeks to give people a voice rather than participation that is passive and a token gesture?
- Has a stakeholder analysis been undertaken to identify the different types of primary stakeholders and their different needs?

Tackling poverty and hardship

- How will the programme/project tackle poverty and hardship?
- Has the programme/project identified the different vulnerable groups that might be affected (see PPA categories 1,2 & 3)?
- How can we make sure that poorer and vulnerable men, women and children are reached?
- How are poor and vulnerable groups affected by decisions, resource allocations, projects?
- Are poor and vulnerable groups going to be better off or worse off as a result of budgetary decisions, programmes and projects?
- Has the programme/project taken into account the different needs of vulnerable groups?
- Can the programme/project help to improve the quality of life of these different vulnerable groups in terms of access to facilities, services, resources, job, skills? In terms of improving a sense of security and well-being? In terms of supporting their coping and livelihoods strategies?
- How can we ensure the programme/project strengthen the coping and livelihood strategies of poor and vulnerable groups?

Reducing marginalisation and social exclusion

- How will the programme/project reduce marginalisation/ inequalities based on e.g age, gender, income, resources rationally?
- Does the programme/project ensure the same rights to services/ decision making/resources for marginalised groups?
- How does the programme/project ensure that men, women and children are not marginalised

because they do not have a voice, their needs are not seen as important, they are socially ostracized?

- How does our work help to reduce insecurity and vulnerability?
- Does the way in which the department deals with the public make people feel marginalized and excluded?

Promoting social justice and equity

- Does/can the programme/project protect people's human rights e.g. Rights of the child?
- Does/can the project help to eliminate discrimination, abuse, violence?
- Does/can the programme/project protect/strengthen people's civil and legal rights?
- How can the programme/project reduce rather than reinforce inequalities?
- How does the programme/project ensure equity and equal entitlement to resources, services and facilities?
- Does the programme/project address specific inequalities within communities?
- What does the programme/project do to address gender inequalities?
- Has a gender analysis been undertaken?
- Have the priorities and needs of different types of men, women and children been taken into account?
- How does the programme/project strengthen civil society?
- How does the programme promote the rights, principles of participation, inclusion and obligation?

Supporting the empowerment of people

- How does the programme/project support self-reliance and help people to help themselves?
- What mechanisms are there in the programme/project to create opportunities for people to manage and own the programme/project themselves?
- Have people participated (not just consulted) in the design stage and their ideas incorporated?
- How does the programme/project strengthen poor people's livelihood and coping strategies?
- Can the programme/project strengthen local groups and use local people to do the work?
- How does the programme/project give poor people greater control over their lives and give them a greater say in what happens?
- Does the programme/project create job, self-employment opportunities and support local business?
- Can training opportunities be created through programmes and projects?
- How does the attitude and behaviour of staff empower or disempower poor people?
- Are people treated with respect and their concerns/ local knowledge and expertise listened to and valued?
- Does the way in which the department functions (e.g. decision making processes, career paths, sharing of information, communication) empower or disempower its staff?

Increasing social capital

- What activities are planned which can help to strengthen friendship/ neighbour and family support networks and rebuild communities?
- What can the programme/project do to foster greater community togetherness or develop it in new communities?
- How can the programme/project use traditional support networks for organising activities?
- How can the programme/project promote ways of interlinking, networking and joining together socially?

Ensuring sustainability

- How can we ensure that the programme/project has long term lasting affects and not just short term benefits?
- Does the programme/project promote capacity building and skills transfer?
- Has the programme/project identified the current situation and assessed the action needed for long-term changes?
- What mechanisms are in place to monitor the longer term affects of the programme/project?
- Has the programme/project identified mechanisms for maintenance?
- Has the programme/project set up mechanisms for creating local ownership of the process?
- Is the programme/project part of a comprehensive strategy rather than a one-off activity?
- Has the programme/project taken into account not just financial sustainability but also environmental, social and institutional sustainability?

8.3. Proxy Indicators

Although the matrix provides a profile of the different hardship/ poverty categories, some proxy indicators have been developed. These can be used as an initial guide to help CSD and other departments identify and target the most vulnerable in the programmes. It is a proposal, as part of the institutional review of the CSD, that the CSD will develop profiles for the three poorest/ hardship categories 1, 2 and 3 and develop the criteria further to provide advice to other GoM departments.

Box 18

Proxy Indicators for Different categories of Vulnerable People

- The PPA considers in detail what we mean by these different categories of vulnerable people
- However some proxy indicators have been identified to provide a simple reference tool to initially indicate different vulnerable groups and categories
- Proxy indicators can be used in conjunction with other participatory methods/ information sources from e.g. community services such as community profiling information, community mapping and household/vulnerability ranking, housing list, social welfare list in order to make sure the vulnerable are identified
- Inevitably these are not clear cut categories because they include different types of people and people's circumstances do not fit into neat boxes
- Unless one uses a very crude indicator which arbitrarily places people above or below a line, inevitably there will be areas of overlap and variations within categories
- For the following categories you should look for combinations of the following characteristics

1. Scrutning/definitely not making it

These people are really at the bottom of the social ladder, are very poor with virtually no possessions, often unable to look after themselves and are in need of care.

- Mentally Challenged without family to look after them
- Elderly unable to help themselves, without family/help in need of care
- Sick and Disabled unable to help themselves
- Unemployed/unemployable
- Probably on social welfare
- Possibly no income and no social welfare
- Very poor sleeping arrangements – possibly sleeping rough, shack, public assistance housing, lack of basic/inside amenities, may have no electricity or water,
- Virtually no possessions, very few clothes
- No proper cooking facilities – wood fire/ coal pot/ pail
- Reduced to begging
- Dependent on others for food
- Turn up at mealtimes
- Living from hand to mouth
- No security
- No savings

2. Things brown/Possibly Not making it

This category has more secure living arrangements and accommodation compared to the scrutning category and some work but very temporary and irregular. They are however caught in a cycle of poverty, constantly struggling to make ends meet and failing to do so. It is very difficult for them to take steps alone to improve their standard of living.

- Elderly, relocated, on social welfare
- No/ very limited traditional support mechanisms/ coping strategies e.g. no backyard, ground, livestock
- No/limited family and community support mechanisms
- Cramped and overcrowded living conditions but have accommodation
- Possibly no inside facilities or electricity
- Utilities periodically cut off
- Rent arrears, buy on trust – can't make ends meet, regularly in debt
- Irregular and low paid casual work
- Unemployed/ unable to work/ lost source of livelihood

- Single headed households with lot of children on low income/ no income
- Possibly couple with lots of children on low income/no income
- Living from hand to mouth
- Poor diet – mainly carbohydrates, lack of fruit and vegetables, cut down on food to pay bills and rent
- Can't see a way out of their situation – caught in a cycle of poverty
- No savings
- Have no land, can't afford to build a house
- Probably have lost possessions, land, housing through crisis
- Key concern is getting enough to eat, may not be able to have three meals a day

3. Barely making it

More security of basic living conditions but most of income goes on bills and rent and therefore they are unable to save. Improved quality of life but they have no money and are very stretched

- Relocated lower income households often with children and dependants
- Regular and/or more permanent work but low paid
- Possibly lower paid public servants
- Lost housing and starting again
- Often have government accommodation with inside amenities and utilities
- Are able to help themselves but are very stretched
- May have multiple jobs
- Have multiple coping strategies including reestablishment of backyard garden
- Cut back on food to pay bills but make out
- Eat three meals a day
- May go to Community Services for one off payments/ help with uniforms and books

4. Not poor, poor, poor/ Coping /Make out but stretched

These people are in a more secure position than category 3 because of their more permanent and better-paid work. However, they find themselves very stretched in the short term as they try to regain their former standard of living. Although they are stretched they are able to plan and take action for the future and are better able to cope with shocks and change than category 3

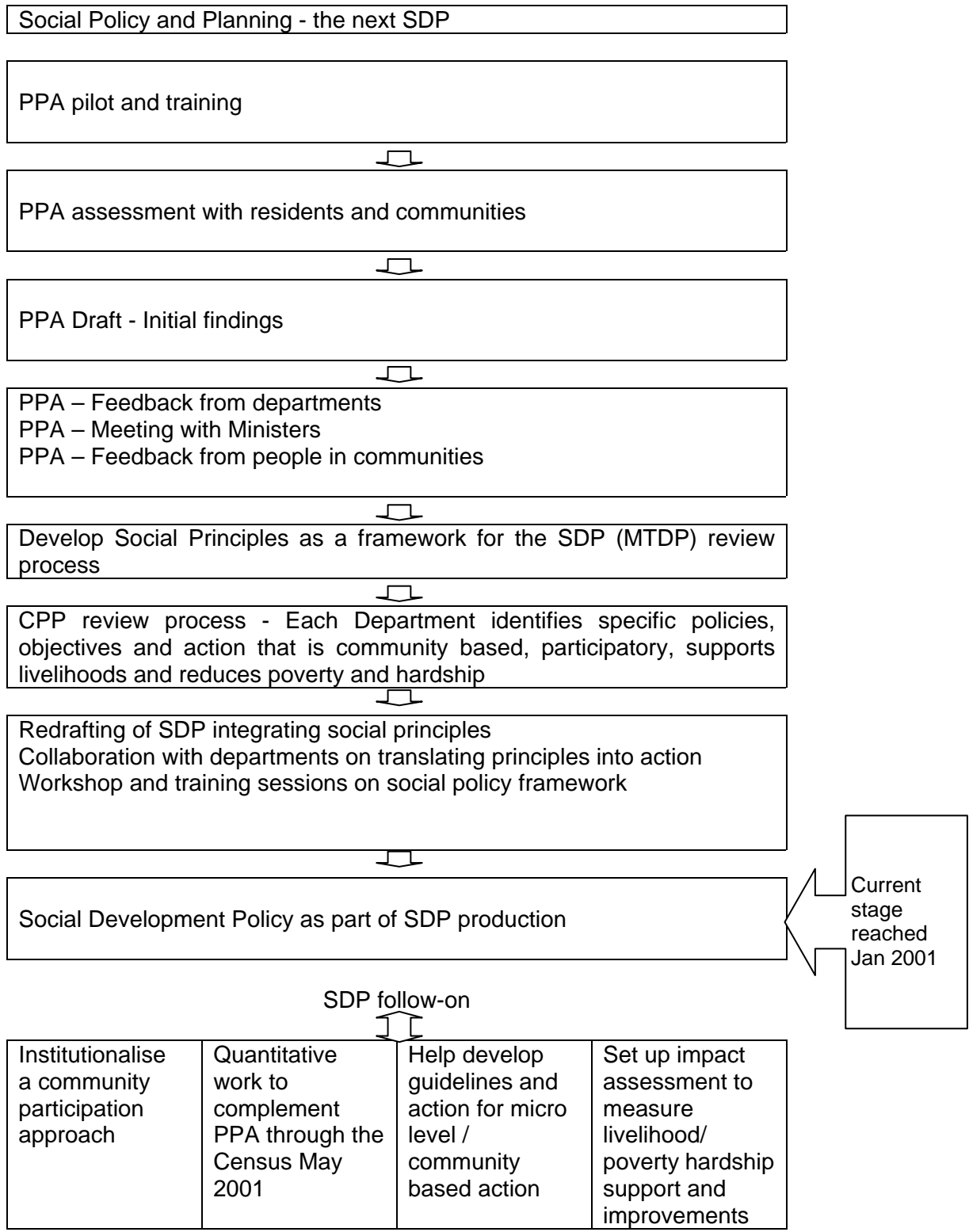
- Permanent, regular and better paid job
- Employment security
- Skilled workers
- Taking steps to regain former standard of living
- Those that have relocated are building homes with self build grant
- Taken out loans and mortgages so are stretched
- Possibly paying double mortgage
- Have new costs to pay but are able to meet them and have more control over their budget
- Able to plan and take action for the future
- Have a network of friends and family to help
- Probably have a car
- Are able to help themselves

5. Making it/ Better off/ Doing OK

- These people find themselves in a secure position and are able to help themselves.
- Are able to save and have financial security
- Own a car
- Possibly several income earners within a household
- Secure and permanent job
- Home owners
- Those that relocated can afford to pay high rents
- Relocatees are able to plan and take steps to build a new house
- Are able to afford a balanced and healthy diet
- Have all the mod cons in their homes
- Are able to buy new clothes
- Do not consider themselves financially stretched
- Are able to help themselves and not dependent on others

8.4 The PPA process and where we go from here?

As a final comment, the following diagram sets out the PPA process (since April 2000) and the proposed further action that is anticipated now:



Annexes

Annex 1 -The Team & Contributors

Annex 2 - Methodology

Annex 3 - Field Pack

Annex 4 - Process of Analysis

Annex 5 - People-Friendly Summary

Annex 1

The Team and Contributors

The PPA team

The PPA team, working with Katja Jobes and Sue Jones, that were involved in training on PRA techniques, undertaking the qualitative assessment in the field and participatory analysis of findings were:

- Team 1: Rose Willock, Mary Tuitt, Stephanie Tuitt
- Team 2: Jerome Meade, Sheron Burns, Natasha Browne
- Team 3: Icilma Fenton, Elizabeth Piper, Herman 'Cupid' Francis
- Team 4: Easton Farrell, Beverly West, Shirlian Queeley
- Team 5: King Kirwan, Anetta Blake, Violet Browne

Staff in the Development Unit

Support to the process, analysis and production of the PPA

Angela Greenaway
Terry Bodkin
Dawn Daley

Residents involved in the PPP May/ June 2000

Residents and communities from Davy Hill, Sweeneys, Carrs Bay, Little Bay, Lookout, Judy Piece, Dick Hill, Salem area, Drummonds, Gerald's Park, Brades, Cudjoe Head, Manjack, Salt Spring, St Peters, Mars Hill, Virgin Island worked with the teams, providing their perceptions and assessment of poverty and hardship.

PPA Workshop Participants for the pilot/ initial training 10th April 2000

Vereen Woolcock
Icilma Fenton
Dawn Daley
Herman 'Cupid' Francis
Elizabeth Piper/ Wade
Cynthia Williams
Mary J Tuitt
Laura Taylor
Mary Fergus
Natasha Browne
Lyndon Kirwan
Jerome Meade
Beverly West
Shirlian Queeley

Woolcocks' Photo & Craft Gallery
BNTF
Statistics Department
Salem Community
Partners of the Americas
Beekeeper
SDA Womens Group
Community Services Department
Community Services Department
National Youth Council
Roteract Club
National Youth Council
Montserrat Red Cross
ZJB radio

Violet Brown
Eunice Morgan
Joan Delsol Meade
Elizabeth Lee
Joseph Greenway
Valerie Romeo
Joseph Kirwan
Rose Willock
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Angela Greenaway
Paul Morris
Easton Farrel
Florence Daley
Rachel Collis
Cecil Lake
Alma Meade
Anetta Blake
Terry Bodkin
Sylvia Gabriel
Sarita Francis
Mike Usami

Community nursing
Health Department
Montserrat Christian Council
Self
Lions
Romeo's Wayside Store
Community Services Department
ZJB radio
Brades Primary School
Development Unit
Police
Agriculture
Methodist Church
Department of Culture
LDA
Social Welfare
Social Welfare
Statistics Department
Self
Housing
LDA

GoM staff, DFID staff, NGO's, the Private Sector and people from communities at the PPA Feedback on 20th July 2000

Wayne Maughan
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Agriculture
Community Services
(Social Welfare Review team)
DFID
Community Services Dept
NDF
Fisheries (Dept. of Ag)
Dept of Agriculture
Health Department
Montserrat Christian Council
DFID
NDF
PWD
PWD
ZJB
Development Unit
Housing Unit
National Youth Council
LDA
Housing Unit
DFID
LDA
DFID
Labour Dept
Development Unit
Development Unit
Ministry of Health
Medical Student
Medical Student

Violet Brown
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Teressina Bodkin
Paul Morris
Nila Charles

Angela Greenaway
Cecil Lake

Community Nursing
Legislature
Community Services
Montserrat Red Cross
Statistics Department
Police
PriceWaterhouse Coopers
C/o Community Services
Social Welfare Review team
Development Unit
LDA

Annex 2

Methodology

- A pilot workshop was held with a range of GoM staff and people from the community/ local groups in April 2000, considering possible PRA methods and techniques appropriate in the Montserrat context and initially identifying poverty and hardship issues.
- From this a PPA format was designed and checklist developed in April 2000.
- Following on from the workshop a team of 15 facilitators (a mixture of GoM staff and community people) were identified and involved in further PRA, understanding and use of key techniques - mapping, ranking, wealth ranking, seasonal calendars, flow diagrams and qualitative fieldwork training in May 2000. (Annex 3 is the detailed Field Pack that was developed and further refined in participatory sessions with facilitators.)
- The qualitative assessment was undertaken in June 2000.
- This involved:
 - 60 one to one in-depth case studies
 - 60 focus group discussions with 4 -10 people in each group
- Overall this provided a 1 in 10 sample (more than 500 people in total) covering a cross-section of the population - old and young, men, women and children, poorer and wealthier.
- These included:-
 - Random focus groups which include men women and children of different ages and social groups
 - Structured sample groups/ special interest groups e.g.
 - Women entrepreneurs, young women with children on low incomes, unemployed
 - Elderly
 - Shelter occupants
 - Unemployed (m and f), young single men, Rastafarians
 - Teenagers/ youths
 - School age children
 - Lower and middle income level civil servants
 - Specific occupation groups - construction workers, fishermen, farmers, teachers, self-employed, maids/ gardeners
 - Non-Montserratians
 - Church groups and specific interest groups e.g. Red Cross, Rotaract, NYC
 - Rum shop groups/ liming groups
 - In specific locations - e.g. Davy Hill, Family Units, Lookout
- Each of the 5 groups of facilitators had to undertake in-depth case studies that included 9 from identified poorer households and 3 from 'better-off' households whose livelihoods have been affected by the crisis (60 in total).
- Each team structured into their samples some of the most vulnerable groups e.g. the unemployed, single parents on low income, elderly with little support.

- The concern was to ensure that women (and children) as well as men were equally represented in the groups and case studies
- Initial analysis was undertaken in a three day participatory workshop with all the facilitators with initial further interrogation of their notes to confirm findings
- An initial findings report was produced in July 2000 and presented and discussed with a range of government, non-government staff and people from the communities
- A presentation was made to the Chief Minister and Ministers of the findings, feedback and action that was beginning to be taken was made in July 2000
- From July 2000 to January 2001 (and still continuing) there has been liaison between the Development Unit and other GoM Departments about their CPP's and possible refinement of project and programme proposals in response to the findings of the PPA
- The PPA focus groups in Lookout were further involved in a detailed consultation on the type of development for Lookout 2 in late July 2000. Further participatory sessions, using the facilitators trained for the PPA, were undertaken as part of the Housing Strategy development in August 2000 and the education strategy development in March/April 2001.
- Further analysis of the data resulted in the compilation of a more detailed matrix of the different categories of "Making it", the refinement of this into a Sustainable Livelihoods schedule and the development of Social Policy Guidelines, based on the PPA findings to advise the development of Social Policy as part of the SDP process in October 2000.
- Confirmation of the findings from other departments' statistics, studies and work were obtained from October 2000 to January 2001
- A final interrogation of data, write up of case studies and final draft report was produced in January 2001
- In a participatory session with the facilitators, a "people-friendly" summary was developed and designed to provide feedback to the communities and people in Montserrat who took part in the PPA

Annex 2 Table 1

The Sample

Tables Annex 2.1 and 2.2 show the range of participants involved in the focus group and case studies

PPA Sample

60 Focus Groups and 60 Case Studies - In total 561 participants

| Locations | Focus Groups | Case Studies |
|---|--------------|--------------|
| Davy Hill, Carr's Bay, Little Bay, Sweeneys | 12 | 13 |
| Lookout, Judy Piece, Dick Hill | 12 | 11 |
| Salem, Drummonds, Gerald's Park | 12 | 12 |
| Brades, Cudjoe Head, Manjack, Salt Spring | 12 | 12 |
| St Peter's, Virgin Island, Mars Hill | 12 | 12 |

Focus groups (number of focus groups in which the different categories were represented)

| | Non working | Unemployed m/f | Unemployed m | Unemployed f | Social Welfare | Low paid casual | Mixed self employed/unempl | employed | Self employed |
|--------------------|-------------|----------------|--------------|--------------|----------------|-----------------|----------------------------|----------|---------------|
| Elderly m/f | 1 | 1 | 2 | | | | 5 | | |
| Mixed adults | | | 2 | | 1 | 5 | 10 | 5 | 1 |
| Adult male | | | | | | 1 | 1 | | |
| Adult Female | | | | 3 | | 1 | 4 | | |
| Youth | 2 | | | | | | 2 | | 2 |
| Families | | | | | | | 1 | | |
| Mixed non specific | | | | | | 1 | 1 | | |
| Children | 5 | | | | | | | | |
| Single Parents | 3 | | | | 3 | | | | |

Annex 2 Table 2
Case Study Sample

| | Not working retired | Unemployed | Subsistence, casual, self employed | Social welfare/no means of income | Disabled | Employed, low paid | Mentally challenged | Nop Specific | Employed | Retired and employed |
|---------------------|---------------------|------------|------------------------------------|-----------------------------------|----------|--------------------|---------------------|--------------|----------|----------------------|
| Elderly male | 4 | | | 4 | 1 | 1 | | | | |
| Elderly female | 2 | | | 5 | 1 | | | | | |
| Elderly with family | 1 | | | | | | | | | 1 |
| Family f adult | | 2 | 1 | 1 | | 1 | | | 3 | |
| Family m adult | | | | | | 1 | | | | |
| Single parent | | 3 | 5 | | 1 | 6 | | | 1 | |
| Single f | | | | | | 2 | | | | |
| Single m | | | 2 | 1 | 1 | 1 | 1 | 2 | | |
| Young teenager | | | 1 | | | | | | | |
| Family couple | | 1 | 5 | | | 6 | | | 3 | 1 |

Montserrat

**Participatory Poverty
Assessment**

May - June 2000

Fieldwork Pack

Doing the Field Work

- **We have 5 teams for doing the field work. Each team is made up of 3 facilitators.**
- **Our overall goal is a 1 in 10 sample in total, to undertake:-**
 - **60 one to one in-depth case studies**
 - **60 focus group discussions** with 4-8 people in each group (no more than 10)
- **These will include:-**
 - **Random focus groups** which include men women and children of different ages and social groups
 - **Structured sample groups/ special interest groups** e.g.
 - Women entrepreneurs, young women with children on low incomes, unemployed
 - Elderly
 - Shelter occupants
 - Unemployed (m and f), young single men, Rastafarians
 - School age children
 - Lower and middle income level civil servants
 - Specific occupation groups - construction workers, fishermen, farmers, teachers, self-employed, maids/ gardeners
 - Non Montserratians
 - Church groups and specific interest groups e.g. Red Cross, Rotaract
 - Rum shop groups/ liming groups
 - Specific locations
- **Each team has agreed to undertake:-**
 - 12 focus groups discussions**
 - 6 random
 - 6 structured
 - 12 in-depth case studies**
 - 9 from identified poorer households
 - 3 from 'better-off' households whose livelihoods have been affected by the crisis
- **Each team should include in their structured samples** some of the most vulnerable groups e.g. the unemployed, single parents on low income, elderly with little means of support

Ground Rules to Ensure Good Quality Work

As Facilitators you agreed the following set of ground rules. Use these to guide your work. You may wish to add to these as we go along.

- Each team to undertake:
 - 12 focus groups - 6 random, 6 structured (including some specific vulnerable groups)
 - 12 case studies - 9 from identified poorer households, 3 from 'better-off' households whose livelihoods have been affected by the crisis
- To spread the work load approx. 3 focus groups and 3 case studies a week
- Teams to make sure they are reaching out and getting the opinions of those people who do not usually get involved in community and church groups/ have a voice/ or give feedback on their situations
- People work as a team not on their own - the work is evenly shared
- Notes are written up as we go and are not neglected
- Brief weekly get togethers to see how things are going
- Respect for people's confidentiality

Facilitation skills

As a group you produced the following list of skills needed for effective facilitation.
Use this list to guide you in your work

- Listening skills - don't dominate or interrupt too much
- Be patient and encouraging
- Be empathetic
- Use observation skills
- Be aware of one's own behaviour so that it is empowering and not domineering
- Encourage everyone to participate
- Be aware of own prejudices/biases/perceptions
- Guide discussions without controlling
- Understand and reflect what people say, not what you think they want to say
- Record what people say in their own words
- Avoid yes/no questions
- Use open ended questions to encourage a free flowing conversation
- Don't put words into people's mouth
- Being prepared, focused and knowledgeable (use a checklist)
- Make sure one person doesn't dominate and everyone can contribute
- Be aware of the situation you are going into/ do not be shocked
- Use appropriate/ simple language
- Make people feel comfortable
- Respect confidentiality
- Respect people and their right to their opinions even if you do not agree
- Take notes and write up afterwards

Checklist for Montserrat

Definitions and Descriptions of Poverty and Hardship

Group to describe their experiences of hardship and/ or poverty

- What is their situation now – e.g. housing/ household set up/ livelihood strategies/ employment situation/ material possessions/ resources/
- How has their situation changed from before the crisis? What are the reasons for the changes? What is better now? What is worse? Reasons?
- How would they categorise themselves ? e.g. poor/not poor etc?

Identification of Vulnerable Groups

Group to consider people who are worse off and better off than themselves

- Who do they identify as vulnerable and dependent? What makes them worse/better off – what is the critical factor in crisis/ in the short and long term
- What are their special needs/specific problems

Descriptions of Coping Strategies

- How people get on/ manage – household economies, income supplementing, alternative income/ family support/ community support/ sharing and subsistence gardening/farming
- How do people get on to specific crises and shocks?
- Changes between now and then?

Group to consider Particular Problems as they see them

- Problems and priorities for their area/ what needs improving/ key concerns /key needs in their community
- Vision and priorities for Montserrat as a whole (not specific to their area)

Living Conditions - Tangible

Group to describe living conditions

- Physical conditions/Tangible e.g. housing, access to infrastructure, water, electricity, sanitation, recreation, sport facilities, land, back yard gardening
- Services/Service satisfaction? e.g. health, education, transport, social welfare, entertainment, shopping, community support, community services, other government departments

Quality of life - Intangible

- Personal and life stresses – sense of security, safety, dependency, dignity, freedom, rights, ability to make choices, being able to make a difference, degree of inclusion, frustration, boredom, powerlessness, ability to help oneself, hope
- Community life and involvement – Church, community groups, sense of togetherness, helping each other out, sharing, knowing neighbours
- Family and community relations – disputes, keeping to yourself, togetherness

Other Support

- External support/ non government support

Suggestions and Solutions

- What can they do themselves, with government help, can't do but government can do

Examples of prompting questions for some topics

As a group you came up with the following prompts. They may help you in the field.

Group to define poverty

You think there are poor people in ...?
What do you mean by poor people?
How would you consider yourself?
What you think? People with big car/ house/ work ... could be poor too?

Group to define vulnerable groups/ very poor

Who you think are the poorest/ are struggling most?
What makes them vulnerable and poor?
What needs to be done to help them out of poverty?
Who you think is better off? Why you think so?

Group to describe their coping strategies

How you mekin out? How you manage? -
What do you do to mek out?
What kind of help you getting?
How you helping yourself?

Suggestions/ solutions

What kind of help you think you need?
How do you think you could help yourself?
How do you think the community could do to help themselves

Ice breaking/ building up a relationship

Making small talk/ joking about something positive
New dome growth/ benefits of staying/ worth staying/ Cost of staying (it was noted that some people might want to forget the volcano)
Comparison between past and present
Ideal Montserrat/ ideal community?

NB Setting a positive tone/ focusing on what people are doing/ what people could do for themselves and within their community and not focusing automatically on problems, or what government should provide, may lead to a more fruitful discussion of what the underlying causes are of hardship

Writing Up and Preparation for Analysis

We discussed the importance of proper note taking and the writing up process. These notes are our data. Together you made the following suggestions. Use these suggestions to help you in your work

- The facilitators take it in turns in their teams to alternate the roles of scribe/facilitator so that everyone is able to develop their facilitating skills and their use of participatory techniques, as well as their note taking skills.
- Facilitators ensure that it is a talking rather than a writing session
- Several suggestions were made for note taking. Scribes write down everything that is said without organising it. Others suggested just writing down key words and then writing up full notes immediately after.
- We repeated how important it is to write up immediately after every focus group whilst the discussions are fresh in one's mind rather than at the end of the week after several focus groups when the writing up task may seem more daunting and tedious
- It is important to check notes and write up with team to make sure nothing has been left out and to add details where necessary
- Scribes should make every effort to use the words of local people to capture what people are saying rather than what they think they are saying
- Teams will have both a note pad for scribing in the field and a notebook for writing up the notes in detail. It is important the two are kept separately as this will help with the analysis later.

Writing Up: Suggested Format

1. Background information for each focus group

- Area
- Date
- Meeting point e.g. under the mango tree/ on the street corner
- Type of sample (e.g. Random FG/Structured FG /Case Study)
- Group size and composition (e.g. male female/ adult teenagers children/ old middle aged young/
- Type of Group (e.g. rumshop limers/ community group/ unemployed/ young women with children/ single young men etc.)

2. We have agreed to write up our notes for Focus Groups under the different categories according to the checklist.

This will make the analysis process easier later on

1. Definitions of Poverty
2. Vulnerable Groups
3. Coping Strategies
4. Problems in the area as defined by people
5. Living Conditions
6. Quality of Life
7. Other support
8. Suggestions/solutions

Annex 4

Process of Analysis

Montserrat - the Process of Analysis of PPA Findings

The following is a brief summary of the analysis process. It identifies the key steps for making the analysis of qualitative data from the PPA. More detailed information is provided in various PPA supporting documents. This summary is to provide an easily accessible assessment of the process.

Before the fieldwork

Step 1 - Identifying possible checklists of issues/ concerns

Suggested checklists (based on previous PPA information and initial knowledge about Montserrat) for the focus groups and the case studies were presented and discussed as part of the pilot PPA workshop. The objectives were to test with GoM/ facilitators that they were appropriate in the Montserrat case, to provide appropriate information about poverty/ hardship, to ensure that all (GoM, facilitators and people involved) would easily and simply understand what is being asked/ discussed and ensure that all facilitators are working consistently.

Step 2 - Finalising the Checklist

The suggested lists were reviewed and added to with the facilitators as part of the field training.

Step 3 - Setting up matrices/ formats

First drafts of formats for analysis were developed to help facilitators organise their findings into a more coherent shape, once they came back from the field. These were discussed/ finalised with facilitators at the training session.

After the fieldwork

Step 4 - Participatory analysis

Facilitators came with their findings to a participatory analysis session. Overall headings were provided around which various categories of findings could be considered in group sessions and in plenary. All the facilitators discussed their findings as follows:

1. Key issues raised by all/ most focus groups/ case studies (all together on flipchart)
2. Compiling quotes on poverty/ hardship (in team groups and then report back by rapporteur)
3. Brainstorming the different local expressions to describe different levels of poverty/ hardship (all together on flipcharts)
4. Using post its, cluster definitions and then ranking this into categories of poverty/ hardship from poorest to wealthy
5. Building this up into an initial matrix (all together on flipcharts)
6. Identifying different characteristics for each level of the matrix and then expanding on that making comparisons (all together on flipcharts)
7. Analysing this to provide a disaggregated assessment of poverty/ hardship into broad categories (all together on flipcharts) (could be 3/4/5/6/7 etc - in this case it seems that they fall into 5 categories)
8. Identifying the various vulnerable groups (in team groups, presented by rapporteurs compiling one joint list in plenary)
9. Discussing the key vulnerable groups (all together)
10. Compiling coping strategies (in two groups, presented by rapporteurs and compiling one joint list in plenary)
11. Discussing the range of external support identified by people and compiling this, all together on a chart
12. Building up an initial profile of outgoings and incomings (all together on flip chart)
13. Compiling information about living conditions - problems, comments and needs, organised in terms of different sectors/ departments (in two groups, with each group

- looking at half of the sectors then presented by rapporteurs and any additions made by the other group)
14. Suggestions made by people (lists made when they were compiling information about living conditions, presented by rapporteurs and any additions made)

Step 5 - Compilation of initial findings

All the information from the participatory workshop session was initially compiled into written findings.

Step 6 - Checking the findings against the original information

A series of checks and further analysis was made of this information.

For each Case Study, key comments were collected providing a profile of the interviewee, specific quotes on hardship/ poverty/ quality of life/ coping strategies/ sectors and services, comments on food issues/ financial-cost info/ key issues defined by interviewee/ identified problems, any suggestions and any additional comments. Each was allocated to one of the "making/ not making it" categories

For each Focus Group a profile of each group was compiled, checks made to see if they had discussed any of a range of key issues, specific quotes compiled and a list made of all their suggestions.

Step 7 - Draft Findings report

Based on step 6, a draft for circulation (to GoM, staff in departments, DFID and the facilitators) and comment was compiled.

Step 8 - Dissemination/ Feedback workshop

A workshop was held with 50 participants from a wide range of government departments including Finance, Agriculture, Housing, Fisheries, Health, Community Services, Labour, Social Welfare, PWD, Police, Statistics, LDA and Development Unit plus representative from NGO's and DFID and with support from a number of the facilitators. This presented initial findings and provided a forum for discussion of particular departments' concerns and needs for information.

Their response indicated:

- A general approval for the poverty and hardship matrix,
- Identified additional information that was required (including quantitative information), possible uses that they will now make of the information,
- The need for a Steering group
- The development of a poverty reduction/ anti-poverty and hardship/ supporting livelihoods strategy.

Immediate comments/ additions were added to the draft.

Step 9 - Discussion with Ministers

An additional section was added to the report, indicating what the PPA had achieved so far, in terms of action by departments and some suggestions for the stages of the preparation of the next SDP and a social response, based on PPA findings.

A meeting was held with the Ministers of Government.

Their response indicated:

- An interest in the methodology, the use of local facilitators and the representativeness of the sample
- Support for the Coping Strategies analysis and the need to recognise the self help action being taken by people on island

- Interested to bring departments together to look at problems and solutions
- Agreement to the concept of a Steering Group and a request for ToR from DU for this group
- A discussion of helping those in immediate need now - especially single female headed households with children and no work
- A request that the detailed report findings would be available soon
- Support for the exploration of the idea of immediate, small scale action alongside a more strategic input to the SDP review

Step 10 - Further interrogation of information

A further interrogation was made of the qualitative information - a detailed schedule of key concerns that could be translated into percentage figures from the Focus Groups and Case Studies, detailed summary schedules of each case study information, further case study examples compiled and further quotes identified to supplement analysis details.

Additional information was collected on existing studies and data, current services and current costs/ expenditure

Step 11 - Framework for the final report

The initial framework for the draft final was reviewed, sections added to reflect the various discussions and concerns identified during the consultation

Step 12 - Drafting of the final report

For each section, using the information schedules, key points were identified and then more detailed commentary provided.

Step 13 - "People friendly" summary

The key facts were extracted and set out as an easily accessible 2-page leaflet, intended as a feedback document for the community and people that had been involved in the PPA. This was reviewed with the facilitators and a design/ layout that would be most appropriate was discussed. This was distributed back to communities

People friendly Summary

People friendly Summary

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