

FINAL REPORT

**COUNTRY POVERTY
ASSESSMENT
ST. KITTS AND NEVIS 2007/08**
LIVING CONDITIONS IN A CARIBBEAN SMALL ISLAND
DEVELOPING STATE

***VOLUME 3
LIVING CONDITIONS
IN THE ISLAND OF NEVIS***

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VOLUME 3 LIVING CONDITIONS IN THE ISLAND OF NEVIS

Submitted to:
THE CARIBBEAN DEVELOPMENT BANK

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INTRODUCTION

This Volume focuses on living conditions in Nevis, drawing on information obtained in the combined Survey of Living Conditions and Household Budgetary Survey (SLC/HBS), the Participatory Poverty Assessment (PPA) and the Institutional Analysis (IA).

The Country Poverty Assessment (CPA) is comprised of an analysis of data and information that are quantitative and qualitative in nature. Quantitative and qualitative data are based on different understandings of the nature of social reality. Quantitative social research is based on the assumption that it is possible to study society in the same way that the physical world is studied; that it is possible to gather 'facts' about society that are devoid of human passion, beliefs and feelings. For researchers who use this approach the ultimate objective is to establish relationships among social phenomena. After the data are collected, statistical analysis can be applied to derive meaning from these data, and to test hypotheses.

Qualitative research on the other hand is based on the assumption that in order to understand society we need to consider more than objective facts. Researchers working in this mode argue that since we are dealing with human beings with emotions and feelings, it is necessary to capture aspects of human interaction with objective conditions to produce social outcomes. Whereas quantitative studies use formal structured questionnaires, qualitative studies use open ended, flexible research instruments.

The SLC/HBS is essentially a compendium of statistical data, which informs the examination of conditions that exist among the resident population in Nevis. The qualitative data, on the other hand, emerge from the community-based PPA, the household-based phenomenological studies conducted in selected poor communities and the Interviews conducted during the IA. Thus the PPA and IA strengthened the assessment process by broadening stakeholder involvement, generating a large amount of qualitative data to complement the quantitative data produced by the SLC/HBS, enriching the analysis, and deepening understanding of poverty from the perspective of the poor.

STRUCTURE OF THE REPORT

Section 1 presents the findings from the SLC/HBS including estimates of key poverty and vulnerability indicators and an analysis of the socio-demographic characteristics and geographic distribution of the poor in Nevis. A quantitative analysis of living conditions in Nevis is presented under key themes and issues of interest, including Health, Education and Physical Living Conditions.

Section 2 discusses the experience and perspectives of residents in selected poor communities throughout the island, who participated in the PPA- focus group discussions, Community Workshops and one-on-one interviews.

Section 3 reports on findings of the IA and presents information on a host of institutions in the mainstream economic and social life of the country, with specific reference to their operations in Nevis.

Section 4 concludes with a discussion of key issues of importance to the Island and presents recommendations for treating with these issues.

Additional detailed reporting of the PPA in Nevis, including quotations from participants at the community workshops and focus group interviews, are presented in the Appendix to this Volume (Appendix to Volume III). Supplementary tables in respect of the SLC/HBS in Nevis are also presented in the Appendix to this Volume.

Details of the methodology used in all aspects of the study are presented in Volume IV (Technical and Statistical Appendices).

SECTION I

FINDINGS OF THE SURVEY IN NEVIS

This section reports on the findings of the combined Survey of Living Conditions (SLC) and Household Budgetary Survey (HBS). Such a survey provides a rich source of data for evaluating living standards and quality of life indicators, and is an essential resource for monitoring development progress.

The SLC/HBS contains wide-ranging information covering food and non-food expenditure and all income sources. Consumption covers all monetary expenditures on goods and services consumed plus the monetary value of all consumption from income in kind, such as food produced for own consumption and the value of owner-occupied housing.

The Survey was conducted through the administering of questionnaires to a sample representing 6.2 percent of the population of St Kitts and Nevis.

CHAPTER 1

THE MAGNITUDE OF POVERTY IN NEVIS

The poverty line is a monetary measure of the minimum annual consumption expenditure, in dollar terms, that is needed to meet the basic food and non-food requirements of an average adult, at existing prices. The poverty line is calculated on the basis of minimum food and non-food consumption requirements of households at prevailing prices.

The Indigence line (or food poverty line) reports the estimated level of expenditure for an average adult to meet the minimum food requirements (2,400 KCal) for maintaining healthy existence. In Nevis, the indigence line was estimated at EC\$2,931. The annual poverty line (food and non-food) was estimated at EC\$9,788.

On this basis the headcount index (the percentage of the population that is deemed to be poor) in Nevis was 15.9% and the level of indigence, zero. Poverty was estimated to be 31.5 percent, and indigence 17.0 percent in 1999. Thus, the poverty rate was halved and indigence eliminated in the period since then.

The Poverty Gap Ratio, which estimates the depth of poverty or the “poverty deficit”, gives a measure of the extent or intensity of poverty as it reflects how far below the line the poor are located. The ratio gives the amount of resources (as a percentage of the poverty line) needed to bring poor individuals up to the poverty line, assuming perfect targeting. The FGTP2 index, or severity of poverty index, gives heavier weight to the poorest of the poor and thus reflects the degree of inequality among the poor. These indicators may also be examined at the district (Parish) level (Table 1.1).

TABLE 1.1 HEADCOUNT, POVERTY GAP AND POVERTY SEVERITY RATIOS – NEVIS

Nevis Parishes	Headcount	Poverty Gap	Poverty Severity
St Pauls	18.1818	2.3380	0.5409
St. John	21.6374	4.4807	1.1550
St George	12.5000	1.7214	0.8559
St Thomas	17.3554	3.5906	0.8409
St James	8.0000	0.7063	0.1203
Total	15.9377	2.7218	0.7731

1.1 SUMMARY VULNERABILITY INDICATORS

Table 1.2 provides some summary indicators of vulnerability commonly reported by the Caribbean Development Bank. The data show that Nevis has performed well on a range of indicators, and while poverty was still in double digits, indigence was non-existent. The high vulnerability might be substantiated by developments that have taken place in the last twelve to eighteen months when the world economy entered into a deep crisis. Nevis would not have escaped as tourism and financial services have been hit.

TABLE 1.2: SUMMARY INDICATORS OF VULNERABILITY FOR NEVIS

Indicator of Vulnerability	Nevis 2007	
	% households	% individuals
Poverty Headcount Index (Adult Equivalent)	10.1	15.9
Indigence Level (Adult Equivalent)	0.0	0.0
Low per capita household consumption (below 125% of poverty line)	34.1	44.8
Low adult equivalent household consumption (below 125% of poverty line)	19.9	28.8
Low educational attainment (defined as an adult not having passed any school examination)	n.a.	45.2
No schooling (school age children not attending school last week for at least one day)	n.a.	6.6
No employment (no adult employed in the household)	15.3	7.1
Insufficient employment (less than one in two adults employed in the household)	18.5	11.5
Unemployment Rate	n.a.	1.5
High dependency ratio (less than one person of working age for every two persons not of working age)	8.9	9.8
Poor access to safe water (no piped water)	3.0	1.5
Poor quality of housing (toilet is a pit latrine or worse)	11.7	9.5
Low asset base (whether household has 3 or less out of 9 possible common durables)	15.7	8.3

1.2 HOUSEHOLD ECONOMIC SITUATION

When asked to compare the situation of their household today to one year ago, most Nevisian household heads said their economic situation was either “the same” (41.8%) or “a little better now” (27.6%). However, a closer look at the data by quintile shows that households in the fifth quintile were more likely than any other quintile to report that their economic situation was “much worse now” (Table 1.3).

TABLE 1.3: ECONOMIC SITUATION OF HOUSEHOLD COMPARED TO 1 YEAR AGO

Economic Situation	Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Much worse now	6.2	5.6	8.1	2.5	19.8	8.4
A Little worse now	14.0	12.8	14.7	21.6	6.3	13.9
Same	51.9	31.3	35.7	47.0	43.0	41.8
A Little better now	27.8	36.5	31.9	22.6	18.9	27.6
Much better now	0.0	10.1	8.0	4.4	6.3	5.8
Don't know	0.0	3.6	1.7	1.8	5.7	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

1.3 DEMOGRAPHIC CHARACTERISTICS OF THE POOR IN NEVIS

1.3.1 Sex

Males represented approximately 49 percent of the population, and females approximately 51 percent.

TABLE 1.4 SOCIO ECONOMIC STATUS BY SEX

Nevis	Socio Economic Status		
	Poor	Non Poor	Total Population
	%		
Male	49.2	48.7	48.8
Female	50.8	51.3	51.2
Total (%)	100.0	100.0	100.0
Total (N)	1,960	10,335	12,295

A closer look at the distribution of consumption across quintiles and by sex shows that, among the poorest, males are over-represented (52.5 percent of those in quintile 1 are male), while females appear to be under-represented in quintile V (49.6%) [Table 1.5].

TABLE 1.5: POPULATION BY SEX AND QUINTILES

	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
Sex	%					
Male	52.5	45.2	52.4	43.3	50.4	48.8
Female	47.5	54.8	47.6	56.7	49.6	51.2
Total (%)	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	2,466	2,447	2,456	2,477	2,449	12,295

1.3.2 Age Cohorts

In general, children (aged 0 - 14) are over-represented among the poorest in Nevis. Children accounted for 39.4 percent of those in the poorest quintile, compared to their representation of 27.5 percent in the population. Children aged 5-9 years old and youths aged 15-19 appear to be particularly vulnerable (Table 1.6). In general, the elderly appear not to be badly-off in Nevis. They are more heavily represented in the fourth and fifth quintiles, than they are in the population.

TABLE 1.6: POPULATION BY AGE AND QUINTILES (PERCENT)

Five Year Age Groups	Per Capita Consumption Quintiles					
	I	II	III	IV	V	All groups
	%					
0-4	10.4	10.6	8.5	7.6	4.4	8.3
5-9	16.9	9.8	9.4	8.0	6.8	10.2
10-14	12.1	13.6	5.9	9.9	3.7	9.0
15-19	12.9	9.4	12.3	4.6	9.2	9.7
20-24	5.7	7.6	7.3	7.4	2.0	6.0
25-29	5.9	7.4	5.5	6.4	7.1	6.4
30-34	8.1	5.3	8.8	7.9	2.7	6.6
35-39	5.4	6.9	1.3	5.7	15.1	6.9
40-44	7.2	5.5	9.4	8.0	4.7	7.0
45-49	5.1	6.4	8.2	7.3	3.9	6.2
50-54	6.2	4.8	6.4	7.4	14.2	7.8
55-59	0.6	4.5	6.2	3.0	3.4	3.5
60-64	0.6	1.8	1.2	1.9	4.1	1.9
65+	2.9	6.3	9.4	14.9	18.8	10.4
Total (%)	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	2,466	2,447	2,456	2,477	2,449	12,295

1.3.3 Ethnicity

Most of the population of Nevis is of African origin (90.8%). Other groups including the Indigenous People, East Indians, Caucasians, and mixed groups together account for only 9.2 percent of the population. It is noteworthy that Blacks and East Indians are over-represented among the poorest in Nevis, while Caucasians only feature in the fifth quintile (Table 1.7).

TABLE 1.7: POPULATION BY ETHNICITY AND QUINTILES

Ethnicity	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
African Descent/Negro/Black	93.4	90.5	91.1	96.4	82.5	90.8
Indigenous People (Amerindian/Carib)	0.0	4.1	0.0	0.0	0.0	0.8
East Indian	6.6	4.1	3.1	0.6	2.5	3.4
White/Caucasian	0.0	0.0	0.0	0.0	10.5	2.1
Mixed	0.0	1.3	5.8	3.0	3.2	2.7
Other	0.0	0.0	0.0	0.0	1.2	0.2
Don't know/Not Stated	0.0	0.0	0.0	0.0	0.0	0.0
Total (%)	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	2,466	2,447	2,456	2,477	2,449	12,295

1.3.4 Religion

Nevisians are generally Christians, with Anglicans (19.5%) and Methodists (24.4%), comprising the largest single categories, with smaller representations of other Christian denominations (Table 1.8). There is no obvious association between religion and poverty.

TABLE 1.8: POPULATION BY RELIGION AND QUINTILES

Religion	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Anglican	20.6	25.5	15.3	18.7	17.5	19.5
Baptist	1.8	5.4	3.7	3.2	3.0	3.4
Brethren	6.0	5.1	0.0	0.6	2.5	2.8
Church of God	9.2	10.0	6.8	6.3	5.4	7.6
Evangelical	0.0	0.0	0.0	0.6	0.0	0.1
Hindu	3.4	3.4	2.5	0.0	3.1	2.5
Jehovah Witnesses	0.6	0.0	2.5	4.2	0.0	1.5
Methodist	22.1	17.9	27.0	28.2	27.0	24.4
Pentecostal	14.4	6.7	9.4	7.0	6.6	8.8
Rastafarian	0.0	0.0	0.0	0.6	1.3	0.4
Roman Catholic	0.0	1.3	1.2	6.3	8.2	3.4
Seventh Day Adventist	0.6	9.6	8.9	9.5	7.5	7.2
None	2.5	1.3	2.5	2.9	4.7	2.8
Not Stated	0.7	1.3	0.6	2.1	2.5	1.4
Wesleyan Holiness	8.6	5.3	17.6	6.0	8.6	9.2
Other	9.6	7.3	2.2	3.8	2.1	5.0
Total (%)	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	2,466	2,447	2,456	2,477	2,449	12,295

1.3.5 Union Status

In general, singles (not in a union) and common-law unions were over-represented among the poorest, while legally married persons were over-represented among the better off: 47.4 percent of adults in the fifth quintile are legally married, compared to the population average of 35.8 percent. Common-law unions, while uncommon in general (only 5.2% of all unions were common law), account for 10.9 percent of unions among those in the poorest quintile (Table 1.9): generally, the higher the socio-economic status, the less likelihood of a common-law union.

TABLE 1.9: UNION STATUS PERSONS 15+ BY QUINTILES

Present Union Status	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Legally married	29.9	26.6	35.7	35.8	47.4	35.8
Common Law union	10.9	2.0	7.8	4.4	2.0	5.2
Visiting partner	11.2	13.4	12.8	8.2	10.4	11.1
Married but not in union	0.0	1.0	1.9	1.1	0.0	0.8
Legally separated and not in a union	0.0	0.0	0.0	0.0	0.8	0.2
Widowed and not in union	1.4	2.8	3.3	4.4	5.2	3.6
Divorced and not in union	1.1	2.9	1.9	2.5	4.6	2.7
Not in a union	40.4	49.2	32.7	41.7	25.6	37.2
Don't know/Not stated	5.1	2.0	3.8	2.0	4.1	3.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	1,494	1,614	1,871	1,845	2,085	8,909

1.4 GEOGRAPHIC LOCATION

St. John was the poorest Parish in Nevis; 21.6 percent of all residents in this district were poor, accounting for 39.3 percent of all the poor on the island (Table 1.10). In all parishes, except for St. Paul, poverty fell over the period. There was no recorded poverty in St. Paul-Charlestown in 1999. However, this might have been due to the way enumeration districts were delineated in 1999: very few households might have been included in St. Paul-Charlestown, in the earlier survey. Another interesting finding is that St. George which had poverty level much above the island average in 1999, had experienced a fall in poverty that was below the average in 2007/08.

TABLE 1.10: DISTRIBUTION OF THE POOR POPULATION BY PARISH – NEVIS 2007/08

Parish	Percent Poor within Parish (Headcount)	Distribution of the Poor by Parish
St. Paul	18.18	16.20
St. John	21.6	39.3
St. George	12.5	19.7
St. Thomas	17.4	16.5
St. James	8.0	8.3
All Nevis	15.9	100.0

1.5 INEQUALITY

Table 1.11 shows the shares of total expenditure enjoyed by each decile; this is used in calculating the Gini coefficient of inequality: the closer the Gini is to unity, the higher the inequality. One approach to analysing the consumption patterns in a country is to compare the share of consumption of the top deciles compared with the bottom deciles. The top decile (top 10 percent of the population) accounts for 31.2 percent of total expenditure in Nevis and the top two deciles (the top twenty percent) together account for almost half of the island's expenditure, while the bottom 20 percent account for 7.0 percent of total expenditure.

TABLE 1.11: DISTRIBUTION OF CONSUMPTION BY DECILES: NEVIS – 2007/08

Deciles	Total Country				Gini
	%		% cumulative		
	Consumption	Population	Consumption	Population	
1	3.062	10.21	3.1	10	0.003
2	3.952	9.85	7.0	20	0.010
3	4.723	9.85	11.7	30	0.018
4	5.779	10.05	17.5	40	0.029
5	6.778	10.05	24.3	50	0.042
6	7.963	9.93	32.3	60	0.056
7	9.332	10.00	41.6	70	0.074
8	11.865	10.14	53.5	80	0.096
9	15.324	9.84	68.8	90	0.120
10	31.221	10.07	100.0	100	0.170
Total	100.00	100.00			
			Gini (with deciles)		0.380

CHAPTER 2

LABOUR FORCE AND EDUCATION

2.1 LABOUR MARKET AND EMPLOYMENT

Generally, 51 percent of the participants in the labour force were male and 49 percent female. However, there were some differences by socio-economic status. In the lowest quintile, 61 percent of participants were male compared to 39 percent female and the percentage female rose to over 50 percent in the second, third and fourth quintiles and then declined again to 43 percent in the fifth quintile. There may be at work here sociological factors on the role of the woman in the home at both ends of the income scale, as well differentiations of 'female' and 'male' jobs in the labour market.

TABLE 2.1: LABOUR FORCE PARTICIPATION RATE FOR PERSONS AGE 15 AND OVER BY SEX

	Per Capita Consumption Quintile					
	I	II	III	IV	V	All Groups
Sex	%					
Male	61.0	44.9	49.0	44.6	57.0	51.0
Female	39.0	55.1	51.0	55.4	43.0	49.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	1,161	1,320	1,489	1,378	1,388	6,737

Unemployment in Nevis was generally low: 1.5 percent of the labour force in Nevis was unemployed. A closer look by per capita consumption quintiles shows marked discrepancies between female unemployment and male unemployment among the poorest; 8.1 percent of females in the lowest quintile are unemployed while their counterpart males are generally employed (Table 2.2). This may be due to segmentation in the labour market: there was a lack of 'female' jobs relative to the number of women who were willing to work, and there were as many 'male' jobs as there were men available and willing to work. There might have been many more openings in construction, for example, than in areas defined socially as fit for females only.

TABLE 2.2: EMPLOYED PERSONS BY QUINTILES (PERCENT)

Sex	Employment Status	Per Capita Consumption Quintiles					
		I	II	III	IV	V	All Groups
		%					
Male	Employed	100.0	97.2	97.9	97.3	100.0	98.6
	Unemployed	0.0	2.8	2.1	2.7	0.0	1.4
	Total (N)	708	593	729	614	791	3,436
Female	Employed	91.9	100.0	100.0	100.0	97.4	98.4
	Unemployed	8.1	0.0	0.0	0.0	2.6	1.6
	Total (N)	453	727	760	763	597	3,301
Both Sexes	Employed	96.8	98.8	99.0	98.8	98.9	98.5
	Unemployed	3.2	1.2	1.0	1.2	1.1	1.5
	Total (N)	1,161	1,320	1,489	1,378	1,388	6,737

The services sector (excluding Hotels and Restaurants) accounts for the largest share of employment in Nevis (27.6% of all employment is in the services sector). Hotels and Restaurants and Construction account for 17.3 percent and 14.5 percent of the employed respectively, and these sectors appear to be over-represented among those in the poorest consumption group (Table 2.3).

TABLE 2.3: INDUSTRY OF EMPLOYED PERSONS BY QUINTILES (PERCENT)

Industry	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Agriculture & Fishing	3.2	2.8	3.2	10.2	2.4	4.4
Manufacturing	3.5	0.0	0.0	4.1	1.2	1.6
Construction	21.5	15.1	14.2	13.3	10.0	14.5
Wholesale & Retail	5.9	8.1	2.2	2.2	6.2	4.9
Hotel and Restaurant	20.0	18.4	12.4	24.1	12.5	17.3
Transportation	4.6	6.9	3.0	0.0	5.9	4.0
Services	21.0	23.8	34.3	25.9	31.2	27.6
Admin/Social Security	0.0	0.0	2.7	3.7	2.8	1.9
Education/Social Work	3.1	4.9	4.4	7.2	8.4	5.7
Other	17.2	20.0	23.6	9.3	19.4	18.0
Not Stated	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

2.2 EDUCATION

In general, household heads with higher levels of education were in higher consumption groups, irrespective of sex. Female household heads were slightly more likely to have received no education than male heads, while male household heads were more likely to have had a university education than female household heads (Table 2.4).

This seems to be a throw-back to an earlier period, when women were disadvantaged in respect of participation and attendance in the educational system. For most of the latter half of the 20th century, investment in universal education would have corrected such biases, and in more recent times, any remaining barriers constraining the participation of women in higher education have been removed: scholarships are awarded on the basis of merit, and study abroad has been fully accepted by young women as part of their career advancement.

2.3 ENROLLMENT

Nevis' primary and secondary school systems provide for more than 2000 students. There has been universal enrollment in primary and secondary for some decades now. Table 2.5 points to an interesting phenomenon: in the higher quintiles, there was more likely to be persons involved in some kind of formal education as adults.

**TABLE 2.4: HIGHEST LEVEL ATTAINED BY HEADS OF HOUSEHOLD
BY SEX AND QUINTILES (PERCENT)**

Highest Grade		Per Capita Consumption Quintiles					
		I	II	III	IV	V	Total
		%					
Male	None	0.0	0.0	3.0	0.0	2.2	1.3
	Nursery	0.0	0.0	0.0	0.0	0.0	0.0
	Primary	36.8	35.3	35.3	31.1	11.5	27.4
	Secondary 1-5	50.1	45.3	53.3	60.3	39.8	49.0
	Secondary - A Level	0.0	0.0	0.0	0.0	2.1	0.6
	CFBC	0.0	0.0	0.0	0.0	6.9	2.1
	University	4.0	6.0	3.0	8.7	32.5	13.7
	Other	9.1	4.2	5.5	0.0	2.2	3.8
	Not Stated	0.0	9.1	0.0	0.0	2.8	2.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0
	Total (N)	357	344	522	480	746	2,450
Female	None	13.8	0.0	0.0	6.7	0.0	3.3
	Nursery	0.0	0.0	0.0	0.0	0.0	0.0
	Primary	20.9	38.2	48.4	40.8	20.7	34.1
	Secondary 1-5	55.7	55.8	51.6	33.2	51.7	47.5
	Secondary - A Level	0.0	0.0	0.0	0.0	0.0	0.0
	CFBC	0.0	0.0	0.0	4.6	0.0	1.3
	University	0.0	6.0	0.0	3.5	22.4	8.1
	Other	0.0	0.0	0.0	8.1	5.2	3.7
	Not Stated	9.6	0.0	0.0	3.2	0.0	1.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
	Total (N)	150	344	206	457	401	1,557
Both Sexes	None	4.1	0.0	2.1	3.3	1.4	2.1
	Nursery	0.0	0.0	0.0	0.0	0.0	0.0
	Primary	32.1	36.8	39.0	35.8	14.7	30.0
	Secondary 1-5	51.7	50.5	52.8	47.1	44.0	48.4
	Secondary - A Level	0.0	0.0	0.0	0.0	1.3	0.4
	CFBC	0.0	0.0	0.0	2.2	4.5	1.8
	University	2.8	6.0	2.1	6.2	29.0	11.5
	Other	6.4	2.1	4.0	4.0	3.2	3.7
	Not Stated	2.8	4.6	0.0	1.5	1.8	2.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
	Total (N)	508	688	727	937	1,147	4,008

TABLE 2.5: SCHOOL ATTENDANCE STATUS AND AGE BY QUINTILES

Age Group Enrolled in School	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
0-4	7.0	10.3	8.6	8.8	8.4	8.6
5-9	41.8	27.5	31.6	30.6	30.5	33.0
10-14	29.9	34.6	19.6	41.1	16.5	28.8
15-19	18.3	18.7	24.6	8.1	27.2	19.3
20-24	0.0	0.0	0.0	5.2	0.0	0.8
25-29	1.4	1.9	4.9	0.0	0.0	1.8
All other groups	1.6	7.0	10.6	6.2	17.4	7.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total	997	872	733	596	544	3,741

Table 2.6 shows attendance by socio-economic status. Some 93 percent of students attended school for all five days of the school week, and no student had not attended for the week in the period of survey. However, in the lowest quintile, only 85 percent of pupils had attended for all five days of the week. There seemed to have been a problem of school attendance that afflicted pupils in the lowest quintile.

TABLE 2.6: CHILDREN 5-15 YEARS BY NUMBER OF DAYS ATTENDED SCHOOL PRIOR TO SURVEY WEEK BY QUINTILES

No. Days Actually Went To School/Classes	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
None	0.0	0.0	0.0	0.0	0.0	0.0
One	0.0	0.0	0.0	3.8	0.0	0.6
Two	1.8	0.0	0.0	0.0	0.0	0.6
Three	3.8	0.0	3.7	0.0	0.0	1.8
Four	5.7	0.0	3.6	0.0	5.9	3.2
Five	84.9	100.0	92.7	96.2	94.1	92.7
Not Stated	3.8	0.0	0.0	0.0	0.0	1.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	797	574	444	427	350	2,592

There was a school feeding programme in place and was accessed by some 16 percent of students in the school system. By and large, there seemed to have been targeting with the lowest quintiles being better represented in the programme than those in the higher quintiles. However, as much as 15.1 percent of students in the highest quintile seemed to have had access, which is close to the island average of 15.9 percent.

TABLE 2.7: SCHOOL FEEDING PROGRAMME REPORTED BY QUINTILES

School Feeding Programme	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Yes	19.4	18.0	19.9	2.6	15.1	15.9
No	77.6	66.5	66.7	86.0	67.5	72.7
Not Stated	3.1	15.4	13.4	11.4	17.4	11.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	997	872	733	596	544	3,741

TABLE 2.8: PERSONS RECEIVING MEALS OR SNACK FROM SERVICE BY QUINTILES (PERCENT)

Receives Meal or Snack from this Service	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Yes	80.7	70.6	52.8	100.0	100.0	74.3
No	19.3	29.4	47.2	0.0	0.0	25.7
Not Stated	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	193	157	146	15	82	594

TABLE 2.9: PERSONS PAYING FOR SCHOOL MEALS SERVICE BY QUINTILES

Pay for School Feeding Service	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Yes	70.0	60.3	42.9	100.0	62.9	60.6
No	30.0	39.7	45.9	0.0	37.1	36.7
Not Stated	0.0	0.0	11.2	0.0	0.0	2.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	193	157	146	15	82	594

Table 2.10 provides information on access to the required texts by socio-economic status. Generally, students in the lower quintiles were less likely to have all the required texts for their exclusive use, and those with none were more likely to be in the lowest quintiles. The highest quintile seemed to have sent some contradictory signals: this was also the group with the highest percentage of 'not stated'.

TABLE 2.10: PERSONS HAVING ALL REQUIRED TEXTBOOKS BY QUINTILES

Has All Textbooks Required For School	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Yes – For Exclusive Use	59.8	62.6	68.8	78.9	63.7	65.8
Yes – Shared With Other Family	0.0	0.0	2.2	2.7	0.0	0.9
Has Only Some	26.7	11.6	9.1	3.5	6.7	13.1
Has None	6.8	5.6	4.2	0.0	2.8	4.3
Not Stated	6.6	20.2	15.6	14.9	26.8	15.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	997	872	733	596	544	3,741

Table 2.11 provides information on students who received books from the school at no charge. There is a programme in place in the school system to ensure that students have access to books. By and large, about 11 percent of students were beneficiaries of such assistance, and there seemed to have been some targeting of benefits. Thus, students in the lowest quintile were more likely to have been beneficiaries. This is corroborated in Table 2.12 which shows source, and demonstrates that students in the lower quintiles were more likely to have the book loan provision available to them. Interestingly, relatives were also a source of books for almost one quarter of students in the lowest quintile.

TABLE 2.11: PERSONS RECEIVING BOOKS FROM SCHOOL COST FREE BY QUINTILES

Books Provided By School At No cost	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Yes	15.0	10.0	9.0	10.5	6.0	10.6
No	75.1	66.8	74.7	74.6	73.4	72.8
Not Stated	9.9	23.1	16.3	14.9	20.6	16.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	929	824	702	596	529	3,579

TABLE 2.12: SOURCE OF BOOKS ACQUIRED BY QUINTILES

Source of Books	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Borrowed For Use During Year	13.8	7.0	6.6	5.4	7.0	8.4
Received From relatives/Friends	24.4	17.2	27.0	16.2	9.7	19.7
Purchased New	60.4	71.0	65.3	63.6	72.4	66.1
Purchased Second Hand	5.6	2.0	2.2	0.0	3.9	2.9
Bought/Loan/Free	8.3	0.0	0.0	2.7	0.0	2.6
Received From NGO	0.0	0.0	4.6	2.6	0.0	1.3
Not Stated	8.7	23.1	18.6	14.9	20.6	16.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total	929	824	702	596	529	3,579

Table 2.13 provides information on educational participation for the population. Some 8.8 percent of the population of Nevis had never or were not attending school. There was a declining likelihood that one would not have attended school, the higher the quintile. Only 3.3 percent of persons in the highest quintile had not attended compared to 12.8 percent in the lowest quintile. The island of Nevis has been very much part of the national trend of universal schooling for the population.

TABLE 2.13: PERSONS NOT ATTENDING SCHOOL – EVER ATTENDED SCHOOL BY QUINTILES

Ever Attended School	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Yes	86.1	84.5	88.8	91.0	94.4	89.3
No	12.8	11.8	10.3	7.3	3.3	8.8
Not Stated	1.1	3.7	0.9	1.7	2.4	1.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total	1,469	1,575	1,724	1,881	1,905	8,554

CHAPTER 3

HEALTH AND FERTILITY

Table 3.1 shows the percentage of respondents that was confined to bed by sex and quintile. Just 5.6 percent claimed to have needed to be confined to bed during the survey period. In respect of females, the higher the quintile, the more likely was it that respondent would have taken to bed as a result of illness. The situation was less clear-cut in respect of males and, indeed, none was confined to bed in the lowest quintile.

TABLE 3.1: PERSONS CONFINED TO BED BY SEX AND QUINTILES

Sex	Confined to Bed	Per Capita Consumption Quintiles					
		I	II	III	IV	V	Total
		%					
Male	Yes	0.0	10.2	3.6	4.3	5.0	4.5
	No	100.0	89.8	96.4	95.7	95.0	95.5
	Not Stated	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Female	Yes	4.5	4.5	6.9	7.6	9.4	6.6
	No	95.5	95.5	93.1	92.4	90.6	93.4
	Not Stated	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Both Sexes	Yes	2.1	7.1	5.2	6.2	7.2	5.6
	No	97.9	92.9	94.8	93.8	92.8	94.4
	Not Stated	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0

The pattern in respect to confinement to bed was repeated in respect of persons afflicted by illness or injury, with the lowest quintile least likely to have been afflicted. Females in the two lowest quintiles were more likely to have been afflicted by illness or injury, and generally females were slightly more likely to have had an ailment than males. In the lowest quintile 12.8 percent of males claimed to be afflicted compared to 18.5 percent of females.

TABLE 3.2 PERSONS SUFFERING FROM ILLNESS/INJURY BY SEX AND QUINTILES (COUNT)

Sex	Suffer Illness/Injury Due To Accident	Per Capita Consumption Quintiles					
		I	II	III	IV	V	Total
		N					
Male	Yes	165	198	297	224	341	1,225
	No	1,131	909	990	849	893	4,771
	Total	1,296	1,107	1,287	1,072	1,234	5,996
Female	Yes	217	328	245	350	296	1,435
	No	954	1,013	924	1,055	918	4,864
	Total	1,170	1,340	1,169	1,405	1,214	6,299
Total	Yes	382	525	542	574	637	2,660
	No	2,084	1,922	1,914	1,903	1,812	9,635
	Total	2,466	2,447	2,456	2,477	2,449	12,295

TABLE 3.3: PERSONS SUFFERING FROM ILLNESS/INJURY BY SEX AND QUINTILES (PERCENT)

Sex	Suffer Illness/Injury Due To Accident	Per Capita Consumption Quintiles					
		I	II	III	IV	V	Total
		%					
Male	Yes	12.8	17.9	23.1	20.9	27.6	20.4
	No	87.2	82.1	76.9	79.1	72.4	79.6
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Female	Yes	18.5	24.4	20.9	24.9	24.4	22.8
	No	81.5	75.6	79.1	75.1	75.6	77.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Total	Yes	15.5	21.5	22.1	23.2	26.0	21.6
	No	84.5	78.5	77.9	76.8	74.0	78.4
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Tables 3.4 and 3.5 provide information on chronic diseases. As much as 16.7 percent of the population admitted to suffering from a chronic disease, with 15 percent of men and 16.7 percent of women. However, persons in the highest quintile or richest 20 percent, reported a much higher incidence, both male and female: almost 25 percent reported chronic illness in the fifth quintile, 23.2 percent for men and 25.9 percent for women. The much lower rates reported in the lowest quintiles for both men and women may be due to lack of knowledge.

**TABLE 3.4: PERSONS SUFFERING FROM CHRONIC LIFESTYLE DISEASES
BY SEX AND QUINTILES (COUNT)**

Sex	Suffer from Diseases	Per Capita Consumption Quintiles					
		I	II	III	IV	V	Total
		N					
Male	Yes	98	157	193	167	287	902
	No	1,198	950	1,094	905	948	5,094
	Total	1,296	1,107	1,287	1,072	1,234	5,996
Female	Yes	84	247	248	263	315	1,157
	No	1,086	1,093	921	1,142	900	5,141
	Total	1,170	1,340	1,169	1,405	1,214	6,299
Total	Yes	183	404	441	430	601	2,059
	No	2,283	2,043	2,015	2,047	1,847	10,236
	Total	2,466	2,447	2,456	2,477	2,449	12,295

**TABLE 3.5: PERSONS SUFFERING FROM CHRONIC LIFESTYLE DISEASES
BY SEX AND QUINTILES (PERCENT)**

Sex	Suffer from Diseases	Per Capita Consumption Quintiles					
		I	II	III	IV	V	Total
		%					
Male	Yes	7.6	14.2	15.0	15.6	23.2	15.0
	No	92.4	85.8	85.0	84.4	76.8	85.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Female	Yes	7.2	18.5	21.2	18.7	25.9	18.4
	No	92.8	81.5	78.8	81.3	74.1	81.6
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Total	Yes	7.4	16.5	17.9	17.4	24.6	16.7
	No	92.6	83.5	82.1	82.6	75.4	83.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 3.6 shows that diabetes and high blood pressure were the most prevalent chronic diseases: there was a much higher prevalence of diabetes among males while women seem to display a much higher prevalence of high blood pressure. There were no reported cases of HIV/AIDS, although it is now established that there has been incidence of HIV/AIDS in the country and therefore there was a possibility of its incidence on the island of Nevis. Stigmatisation would prevent people from admitting to the condition.

TABLE 3.6: TYPE OF CHRONIC LIFESTYLE ILLNESS REPORTED BY SEX AND QUINTILES (PERCENT)

Sex	Type of Diseases	Per Capita Consumption Quintiles					
		I	II	III	IV	V	Total
		%					
Male	Diabetes	68.6	39.5	34.7	46.1	41.5	43.5
	High Blood Pressure	21.2	50.7	66.9	40.5	63.4	53.1
	Heart Condition	0.0	19.4	10.8	0.0	10.4	9.0
	Cancer	0.0	0.0	0.0	0.0	0.0	0.0
	HIV/AIDS	0.0	0.0	0.0	0.0	0.0	0.0
	Asthma	0.0	19.0	16.8	22.1	5.4	12.7
	Other	47.8	0.0	8.3	0.0	11.3	10.6
	Not Stated	0.0	0.0	0.0	0.0	0.0	0.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Female	Diabetes	37.3	31.9	25.0	31.0	33.4	31.0
	High Blood Pressure	43.7	61.7	80.4	82.8	72.1	72.0
	Heart Condition	0.0	0.0	0.0	12.0	11.8	5.9
	Cancer	0.0	0.0	0.0	0.0	6.6	1.8
	HIV/AIDS	0.0	0.0	0.0	0.0	0.0	0.0
	Asthma	38.1	0.0	6.6	5.9	9.8	8.2
	Other	38.1	13.0	13.1	5.9	5.2	11.1
	Not Stated	0.0	6.5	0.0	0.0	0.0	1.4
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Total	Diabetes	54.1	34.9	29.3	36.8	37.3	36.5
	High Blood Pressure	31.6	57.4	74.5	66.4	68.0	63.7
	Heart Condition	0.0	7.5	4.7	7.3	11.1	7.3
	Cancer	0.0	0.0	0.0	0.0	3.5	1.0
	HIV/AIDS	0.0	0.0	0.0	0.0	0.0	0.0
	Asthma	17.6	7.4	11.1	12.2	7.7	10.2
	Other	43.3	7.9	11.0	3.6	8.1	10.9
	Not Stated	0.0	4.0	0.0	0.0	0.0	0.8
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Loss of pay because of illness is seen in Table 3.7. Just over 20 percent of the adults lost pay because of illness. The percentages for men and women overall were identical, but there were some slight differences by socio-economic status.

TABLE 3.7: DAYS WITHOUT PAY ON ACCOUNT OF ILLNESS BY SEX AND QUINTILES (PERCENT)

Sex	Days Without Pay	Per Capita Consumption Quintiles					
		I	II	III	IV	V	Total
		%					
Male	None	93.5	56.2	80.2	77.5	88.0	79.4
	1-5	6.5	20.3	11.9	13.5	8.9	12.1
	6-15	0.0	14.4	4.1	4.5	3.2	5.2
	16-29	0.0	9.2	0.0	0.0	0.0	1.6
	30+	0.0	0.0	3.7	4.5	0.0	1.7
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Female	None	81.2	82.3	85.2	76.4	74.3	79.5
	1-5	12.3	11.4	14.8	15.0	16.7	14.3
	6-15	6.5	6.3	0.0	3.1	3.1	3.6
	16-29	0.0	0.0	0.0	0.0	0.0	0.0
	30+	0.0	0.0	0.0	5.5	5.9	2.7
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Total	None	87.4	72.1	82.8	76.8	81.1	79.4
	1-5	9.4	14.9	13.5	14.4	12.8	13.3
	6-15	3.2	9.4	1.9	3.6	3.1	4.3
	16-29	0.0	3.6	0.0	0.0	0.0	0.7
	30+	0.0	0.0	1.7	5.1	3.0	2.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0
	Total		495	833	830	881	1,030

In respect of their visiting health practitioners on account of illness, there was also no real difference overall, by sex, although there were some differences on the basis of socio-economic status. This is seen in Table 3.8.

TABLE 3.8: PERSONS VISITING HEALTH PRACTITIONER ON ACCOUNT OF ILLNESS BY SEX AND QUINTILES (PERCENT)

Sex	Visited Health Practitioner	Per Capita Consumption Quintiles					
		I	II	III	IV	V	Total
		%					
Male	Yes	14.6	66.2	38.6	33.6	32.6	37.6
	No	85.4	33.8	61.4	66.4	67.4	62.4
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Female	Yes	19.2	38.2	35.6	37.6	46.8	37.5
	No	80.8	61.8	64.4	62.4	53.2	62.5
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Total	Yes	16.9	49.2	37.0	36.0	39.8	37.5
	No	83.1	50.8	63.0	64.0	60.2	62.5
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Respondents were more likely to visit a private doctor in the event of illness than to any other facility, and this was followed by a public hospital. Again, there were some differences among men and women. This can be seen in Table 3.9. The type of health care professional is identified in Table 3.10 and lends support to the information already provided.

TABLE 3.9: FIRST PLACE VISITED FOR MEDICAL ATTENTION BY SEX AND QUINTILES (PERCENT)

Sex	Place First Visit Made	Per Capita Consumption Quintiles					
		I	II	III	IV	V	Total
		%					
Male	Public Hospital	42.6	30.6	10.7	17.2	21.2	22.3
	Private Hospital	0.0	0.0	0.0	0.0	0.0	0.0
	Health Centre	0.0	19.3	19.8	13.6	0.0	12.7
	Private Doctor/Dentist Abroad	0.0	0.0	0.0	13.3	9.3	4.6
	Private Doctor/Dentist	57.4	50.1	59.9	30.6	50.6	49.3
	Traditional Healer	0.0	0.0	0.0	0.0	0.0	0.0
	Hospital Abroad	0.0	0.0	0.0	0.0	0.0	0.0
	Pharmacy/Chemist	0.0	0.0	9.6	25.3	9.7	8.8
	Other	0.0	0.0	0.0	0.0	9.3	2.2
	Total		100.0	100.0	100.0	100.0	100.0
Female	Public Hospital	66.2	19.0	9.2	0.0	30.1	18.6
	Private Hospital	0.0	0.0	0.0	0.0	12.6	3.7
	Health Centre	0.0	19.0	9.2	8.3	17.0	13.0
	Private Doctor/Dentist Abroad	33.8	8.0	20.7	0.0	18.4	13.0
	Private Doctor/Dentist	0.0	54.1	61.0	91.7	21.8	51.7
	Traditional Healer	0.0	0.0	0.0	0.0	0.0	0.0
	Hospital Abroad	0.0	0.0	0.0	0.0	0.0	0.0
	Pharmacy/Chemist	0.0	0.0	0.0	0.0	0.0	0.0
	Other	0.0	0.0	0.0	0.0	0.0	0.0
	Total		100.0	100.0	100.0	100.0	100.0
Total	Public Hospital	56.0	25.1	9.9	6.6	26.5	20.3
	Private Hospital	0.0	0.0	0.0	0.0	7.5	2.0
	Health Centre	0.0	19.1	14.4	10.3	10.1	12.9
	Private Doctor/Dentist Abroad	19.2	3.8	10.5	5.1	14.7	9.2
	Private Doctor/Dentist	24.8	52.0	60.4	68.5	33.5	50.6
	Traditional Healer	0.0	0.0	0.0	0.0	0.0	0.0
	Hospital Abroad	0.0	0.0	0.0	0.0	0.0	0.0
	Pharmacy/Chemist	0.0	0.0	4.7	9.6	3.9	4.0
	Other	0.0	0.0	0.0	0.0	3.8	1.0
	Total		100.0	100.0	100.0	100.0	100.0

**TABLE 3.10: PERSON PROVIDING MEDICAL TREATMENT AT PLACE VISITED
BY SEX AND QUINTILES (PERCENT)**

Sex	Person Who Attended Individual At First Visit	Per Capita Consumption Quintiles					
		I	II	III	IV	V	Total
		%					
Total	Nurse, health care worker	56.0	20.3	14.4	6.6	23.0	18.9
	Pharmacist	0.0	0.0	9.7	9.6	3.9	5.0
	Healer	0.0	0.0	0.0	0.0	0.0	0.0
	Doctor	44.0	79.7	75.9	83.8	69.4	75.1
	Midwife	0.0	0.0	0.0	0.0	0.0	0.0
	Other	0.0	0.0	0.0	0.0	3.8	1.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
	Total (N)	84	410	307	317	410	1,528

TABLE 3.11: LENGTH OF TIME SPENT WAITING BEFORE RECEIVING MEDICAL TREATMENT

Time Spent Waiting(Minutes)	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	N					
None	15	21	0	0	16	52
1-10	0	126	127	128	103	484
11-30	68	176	97	175	218	733
31-60	0	46	67	14	42	169
61-120	0	42	16	0	16	74
121-240	0	0	0	0	0	0
Not Stated	0	0	0	0	15	15
Total	84	410	307	317	410	1,528

Medicines bought by ill persons increased by socio-economic status, in respect of women, but showed a slightly different pattern for men, in which regard it increased first and then seemed to fall in the fourth and fifth quintiles.

TABLE 3.12: ILL PERSONS BUYING MEDICATION BY SEX AND QUINTILES (PERCENT)

Sex	Medicine Bought	Per Capita Consumption Quintiles					
		I	II	III	IV	V	Total
		%					
Male	Yes	14.6	64.8	50.9	46.1	32.6	42.4
	No	59.9	26.3	45.2	45.9	42.5	43.2
	Not Stated	25.5	8.9	4.0	8.1	24.9	14.4
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Female	Yes	27.6	35.1	43.4	46.5	54.0	42.9
	No	65.9	55.1	39.2	44.8	46.0	48.6
	Not Stated	6.6	9.8	17.4	8.8	0.0	8.4
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Total	Yes	21.1	46.7	46.9	46.3	43.4	42.7
	No	62.9	43.9	42.0	45.2	44.3	46.2
	Not Stated	16.0	9.4	11.1	8.5	12.3	11.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 3.13 shows, not unexpectedly, that insurance coverage increases with socio-economic status. Women were more likely to be covered than men.

TABLE 3.13: INSURANCE COVERAGE STATUS BY SEX AND QUINTILES (PERCENT)

Sex	Covered By Health Insurance Etcetera	Per Capita Consumption Quintiles					
		I	II	III	IV	V	Total
		N					
Male	Yes	24.2	28.5	28.4	47.4	54.4	36.3
	No	75.8	71.5	71.6	52.6	45.6	63.7
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Female	Yes	24.2	33.8	38.2	56.8	54.9	42.0
	No	75.8	66.2	61.8	43.2	45.1	58.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Total	Yes	24.2	31.4	33.1	52.8	54.6	39.2
	No	75.8	68.6	66.9	47.2	45.4	60.8
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Among women 15-49, there was no incidence of pregnancy in the first and fifth quintiles at the time of the survey, as can be seen in Table 3.14.

TABLE 3.14: FEMALES 15-49 YEARS CURRENTLY PREGNANT BY QUINTILES (PERCENT)

Currently Pregnant	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Yes	0.0	2.0	2.4	2.1	0.0	1.4
No	100.0	98.0	97.6	93.3	91.3	96.1
Not Stated	0.0	0.0	0.0	4.6	8.7	2.5
Total	100.0	100.0	100.0	100.0	100.0	100.0

However, in respect of age of first birth of child, Table 3.15 shows that as much as 37.2 percent of women had their first child aged 15-19, and the percentage tended to fall with improvement in socio-economic status. Teenage pregnancy still accounts for a high percentage of pregnancies in Nevis, and in the two lowest socio-economic quintiles, over 45 percent had their first child as teenagers.

TABLE 3.15: AGE AT FIRST BIRTH BY QUINTILES (PERCENT)

Age at First Birth	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Under 15	0.0	0.0	0.0	0.0	0.0	0.0
15-19	47.8	46.2	37.8	22.0	31.2	37.2
20-24	45.3	24.0	28.4	45.4	25.0	34.1
25-29	7.0	19.7	26.2	25.7	33.9	21.9
30+	0.0	6.7	7.6	6.9	9.9	6.0
Not Stated	0.0	3.5	0.0	0.0	0.0	0.8
Total	100.0	100.0	100.0	100.0	100.0	100.0

CHAPTER 4

PHYSICAL LIVING CONDITIONS

The vast majority of the population lived in undivided private houses – 90.1 percent. New forms of accommodation – townhouse and duplexes - tended to be associated with higher socio-economic status. This can be seen in Table 4.1.

TABLE 4.1: FORMS OF ACCOMMODATION BY QUINTILES (PERCENT)

Type of Dwelling	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Undivided Private House	96.4	85.5	97.5	90.4	80.9	90.1
Part of a Private House	3.6	6.0	0.0	2.5	0.0	2.4
Flat, Apartment, Condominium	0.0	6.8	2.5	3.6	4.4	3.5
Townhouse	0.0	0.0	0.0	0.0	1.8	0.4
Double House/Duplex	0.0	1.7	0.0	1.8	4.3	1.6
Combined Business & Dwelling	0.0	0.0	0.0	1.7	8.5	2.1
Barracks	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	833	847	833	835	836	4,184

The main material of outer walls reflects the expected pattern, with wood still being used by as much as 27.0 percent of those in the lowest quintile. However, the rate falls with socio-economic status as concrete blocks and stone become more evident in the higher quintiles. This is seen in Table 4.2

TABLE 4.2: MAIN MATERIAL OF OUTER WALLS OF DWELLING BY QUINTILES (PERCENT)

Material of Outer Walls	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Wood/Timber	27.9	19.4	14.7	5.6	5.6	14.7
Concrete/Concrete Blocks	35.9	58.8	48.1	72.7	75.1	58.1
Wood & Concrete	32.5	13.5	27.6	17.4	13.0	20.8
Stone	0.0	1.7	1.9	0.0	2.5	1.2
Brick/Blocks	1.9	2.5	0.0	4.3	3.8	2.5
Plywood	1.9	4.2	7.7	0.0	0.0	2.7
Makeshift	0.0	0.0	0.0	0.0	0.0	0.0
Other/Don't Know	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	833	847	833	835	836	4,184

Sheet metal and galvanised sheets account for the majority of roof material, with asphalt shingles being the second largest type of roofing. Relevant information is provided in Table 4.3. It is noteworthy that concrete accounted for 7.5 percent of roofing and was the third most-used roofing in the first quintile with 10.1 percent using this type. Concrete roofs are likely to be most effective in the face of hurricanes.

TABLE 4.3: MAIN MATERIAL OF ROOF OF DWELLING BY QUINTILES (PERCENT)

Roof Material	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Sheet Metal (galvanise)	77.7	72.1	60.1	55.0	61.7	65.4
Shingle Asphalt	12.2	17.1	26.9	34.1	30.3	24.1
Shingle Wood	0.0	0.0	2.5	6.4	4.4	2.7
Shingle Other	0.0	1.7	0.0	0.0	0.0	0.3
Tile	0.0	0.0	0.0	0.0	0.0	0.0
Concrete	10.1	9.1	10.5	4.4	3.6	7.5
Makeshift/Thatched	0.0	0.0	0.0	0.0	0.0	0.0
Other	0.0	0.0	0.0	0.0	0.0	0.0
Don't Know	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	833	847	833	835	836	4,184

Table 4.4 provides information on the type of tenure. About half of the population owned their homes outright and just over a quarter owned their homes but with mortgages. Thus, just over 75 percent of the population had secured home ownership. Rentals accounted for about 12 percent of accommodation. Less than 0.8 percent admitted to squatting and these were concentrated in the two lowest quintiles.

TABLE 4.4: TENURE OF DWELLING BY QUINTILES (PERCENT)

Tenancy of Dwelling	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Owned With Mortgage	28.5	28.4	34.7	27.0	16.0	26.9
Owned Without Mortgage	44.8	46.2	45.7	56.9	59.2	50.5
Rented-Furnished	3.7	1.9	0.0	4.3	11.2	4.2
Rented-Unfurnished	4.4	14.2	10.3	4.4	6.3	7.9
Rented Gov't	0.0	0.0	0.0	0.0	0.0	0.0
Rented Private	5.4	5.5	1.7	0.0	7.3	4.0
Leased	0.0	0.0	0.0	0.0	0.0	0.0
Rent Free	11.3	1.9	7.6	5.4	0.0	5.2
Squatted	2.0	1.9	0.0	0.0	0.0	0.8
Other	0.0	0.0	0.0	2.0	0.0	0.4
Not Stated	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	833	847	833	835	836	4,184

Table 4.5 shows that the vast majority of the population used Gas/LPG for cooking – 97.3 percent. Only 0.5 percent used electricity, and these were concentrated in the highest quintile and wood or coal were used in the lowest quintiles only and together accounted for less than 2 percent of usage.

TABLE 4.5: TYPE OF COOKING FUEL USED MOST BY QUINTILES (PERCENT)

Cooking Fuel Used	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Coal	0.0	1.7	3.7	0.0	0.0	1.1
Wood	0.0	1.9	0.0	0.0	0.0	0.4
Gas/LPG/Cooking Gas	100.0	96.4	92.6	100.0	97.5	97.3
Kerosene	0.0	0.0	0.0	0.0	0.0	0.0
Electricity	0.0	0.0	0.0	0.0	2.5	0.5
No Cooking	0.0	0.0	1.9	0.0	0.0	0.4
Other	0.0	0.0	1.7	0.0	0.0	0.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	833	847	833	835	836	4,184

Water closets accounted for most of the toilet facilities in use by the population – 88.3 percent: this is seen in Table 4.6. Only 10.9 percent still used ordinary pit latrines. However, 24.1 percent of those in the lowest quintile were limited to pit latrines, and this type of facility fell with improved socio-economic status.

TABLE 4.6: TYPE OF TOILET FACILITIES BY QUINTILES (PERCENT)

Toilet Facilities	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
W.C. Linked to sewer	3.9	9.8	3.9	12.1	2.0	6.4
W.C. Linked to Septic tank/ Soakaway	70.1	73.1	84.5	87.9	94.3	81.9
Pit-latrine	24.1	17.1	11.6	0.0	1.9	10.9
Ventilated Pit-latrine	1.9	0.0	0.0	0.0	0.0	0.4
Other	0.0	0.0	0.0	0.0	0.0	0.0
None	0.0	0.0	0.0	0.0	1.8	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	833	847	833	835	836	4,184

Water piped directly into the home from a public source was the main source of supply, and accounted for 79 percent of the population: Table 4.7 refers. Water piped into a yard was the next important source and was relied on by 13 percent of the population. Not unexpectedly, it was in the lower quintiles that there was greater reliance on this source.

TABLE 4.7: MAIN SOURCE OF WATER BY QUINTILES (PERCENT)

Main Source of Water	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Public, piped into dwelling	70.4	66.4	78.9	91.4	88.3	79.0
Public, piped into yard	26.1	17.0	13.9	2.5	5.7	13.0
Public standpipe	1.7	7.1	3.8	0.0	0.0	2.5
Public well/tank or truck	0.0	2.5	0.0	0.0	0.0	0.5
Private, piped into dwelling	1.7	1.7	0.0	3.7	6.1	2.6
Private catchment not piped	0.0	0.0	0.0	0.0	0.0	0.0
Private catchment piped	0.0	1.7	0.0	2.5	0.0	0.8
Other	0.0	3.6	3.5	0.0	0.0	1.4
Total	100.0	100.0	100.0	100.0	100.0	100.0

Electricity from a public source was the main source of lighting – 88.9 percent. The next highest source of lighting was from private generation of electricity. Thus, the vast majority has access to electricity. Other sources accounted for less than 8 percent. This can be seen in Table 4.8.

TABLE 4.8: TYPE OF LIGHTING USED BY QUINTILES (PERCENT)

Type of Lighting	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Gas	1.7	6.1	0.0	0.0	1.7	1.9
Kerosene	1.9	5.9	3.8	0.0	0.0	2.3
Electricity – Public	88.7	71.3	90.6	97.5	96.4	88.9
Electricity – Private Generator	3.9	8.8	1.9	2.5	1.9	3.8
Other	3.8	6.1	0.0	0.0	0.0	2.0
None	0.0	1.9	3.7	0.0	0.0	1.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	833	847	833	835	836	4,184

Only 11.5 percent of dwellings had been built prior to 1970 and there was a distinct trend for age of building to decline with improvement in socio-economic status. However, it is noteworthy that in respect of homes constructed since 1990, persons in the lower socio-economic groups were on average, as likely to be in such homes as those in the higher socio-economic groups: this attests to programmes of assistance to secure housing. This can be seen in Table 4.9.

TABLE 4.9: YEAR DWELLING BUILT BY QUINTILES (PERCENT)

Year Dwelling Built	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Before 1970	14.1	10.8	15.2	11.9	5.7	11.5
1970 - 1979	9.6	6.0	11.9	11.4	12.7	10.3
1980 - 1989	9.1	17.5	16.2	15.8	22.7	16.3
1990 - 1995	20.1	27.4	13.2	21.0	21.6	20.7
1996 - 2000	14.1	9.3	12.4	10.6	13.7	12.0
2001	1.7	0.0	4.2	5.0	2.5	2.7
2002	0.0	0.0	6.9	0.0	4.3	2.2
2003	2.5	0.0	0.0	0.0	1.8	0.9
2004	0.0	0.0	1.7	6.9	0.0	1.7
2005	0.0	2.5	0.0	2.5	0.0	1.0
2007	0.0	0.0	1.7	1.9	0.0	0.7
Don't Know	28.7	26.7	16.5	13.0	14.9	20.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total (N)	833	847	833	835	836	4,184

CHAPTER 5

INFORMATION AND CONNECTIVITY

Nevis has taken to the new communications technology as it spread across the international system. In the matter of connectivity, Table 5.1 shows that 60.6 percent of the population had access to mobile phones and the percentage tended to increase with socio-economic status. Moreover, as seen in Table 5.2, the higher the quintile, the more spent on cellular services. Indeed, in the PPA, and the IA, there were comments to the effect that the cell phones are basic necessities and expenditure on cellular services are de rigueur.

TABLE 5.1: PERSONS WITH WORKING MOBILE PHONES BY QUINTILES (PERCENT)

	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
Have Working Cellular	%					
Yes	50.7	55.7	62.0	61.6	73.4	60.6
No	49.3	44.3	38.0	38.4	26.6	39.4
Not Stated	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

TABLE 5.2: MEAN EXPENDITURE ON CELLULAR PHONE PRIOR TO SURVEY MONTH BY QUINTILES

	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
Amount Spent on Cellular	Mean					
	49	52	65	83	148	84

Likewise, internet access at home increased generally with socio-economic status, as can be seen in Table 5.3. Schools were an important access point for those in the lowest socio-economic group with some 13 percent reliant on this access point. The Government has moved quickly to introduce computers in the school system. Cellular phones were an access point to internet services, but this tended to be used by those in the higher socio-economic groups.

TABLE 5.3: PLACE INTERNET ACCESS AVAILABLE BY QUINTILES

Place Internet Used	Per Capita Consumption Quintiles					
	I	II	III	IV	V	Total
	%					
Home	45.6	38.7	52.3	51.0	69.0	51.3
Work	4.6	12.2	18.2	20.0	21.5	15.3
School	12.7	7.3	7.5	3.6	9.6	8.2
Internet Café	0.0	0.0	0.0	0.0	2.1	0.4
Cell Phone	0.0	2.1	4.7	2.1	6.1	3.0
Family Friend	1.3	4.3	4.2	2.0	1.5	2.7
Other	0.0	1.2	0.6	1.5	0.7	0.8
None	42.9	52.5	39.4	39.3	21.6	39.1
Not Stated	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

SECTION II

POOR COMMUNITIES OF NEVIS SPEAK UP: FINDINGS OF THE PARTICIPATORY POVERTY ASSESSMENT

This Section is dedicated to the presentation of the findings of the results of the PPA conducted in Nevis. The information provided in this section of the report has emerged out of the actual lived experiences of people whose lives are characterised by poverty or lower level living conditions in Nevis. Their life stories give their perspective on poverty, and describe their reality of being poor and of growing up and living in poor families and in poor communities. The stories they tell provide us with insights into the underlying causes and factors that determine and perpetuate their impoverished circumstances, and they increase our understanding of their struggle to survive in spite of their feelings of powerlessness and hopelessness.

While all of the communities selected for study exhibited some degree of poverty and deprivation, and share a number of characteristics, they were not homogeneous, and therefore they did not experience or feel the effects of these phenomena in the same way. Poverty and deprivation are felt most keenly in households, and interviews were conducted with thirty-eight heads of households. In selecting the households to be interviewed, care was taken to include households of different types and that displayed different levels of poverty. The interviews produced information about household members and their living conditions, about household assets and resources, about the household economy and about household needs. Information obtained during the interviews provided insights into people's perceptions and experiences of poverty and deprivation, identified factors that contribute to the conditions within which they live, and indicated the support networks and strategies that members of the household used to survive and sustain their livelihoods. Information was also obtained on intra-household dynamics including social and gender roles and relationships, and the gender division of labour within the households. In-depth interviews were conducted with a small number of individuals in some of the communities. A set of criteria were developed and used as the basis of a purposive sampling technique to select individuals who were experiencing extreme poverty.

Poverty and deprivation do not mean the same thing to everyone and different groups experience poverty and are affected by it in different ways. It was therefore important to capture the differences in perceptions and experience of poverty, and to identify the specific concerns, needs and priorities of different groups, especially those that are most vulnerable. Focus group discussions were therefore conducted separately with men, with women, with unemployed persons, with elderly persons and people with disabilities, and with young people under the age of twenty-five. During the focus group discussions each group defined and articulated their experience of poverty and deprivation, shared information about the survival strategies they used to sustain their livelihoods, and identified their particular concerns, needs and priorities. As a result various perspectives of and attitudes to poverty were captured and a better understanding was gained about the experience of poverty and its impact on people of different ages, sex, and level of education.

CHAPTER 6

QUALITY OF LIFE: LIVING CONDITIONS IN THE COMMUNITIES

The five communities studied were Bath, Bricklin, Cotton Ground, Fountain, and Rawlins. Of these, Bath, Cotton Ground and Rawlins had been studied in the CPA of 1999. Cotton Ground and Bath are coastal villages, Fountain and Bricklin are also near to the sea but Rawlins is inland.

While the population of Fountain consists of residents of whom the majority have lived there all of their lives, migration and movement of immigrants from the Dominican Republic and Guyana have contributed to the growth and composition of the populations of Bricklin and Rawlins. At the same time the development of a housing scheme in Bath has contributed to internal migration, which has resulted in an influx of new residents and in relocation of original residents. In Rawlins the departure of several females to study abroad, has contributed to some out migration.

In terms of age, while there are people of all ages in all of the communities, it is noticeable that the population in Bath is young, and that most of the senior citizens are widows. On the other hand, in Bricklin most males appear to be between 30 and 60 years of age, and in Fountain while there seems to be equal numbers of older and younger persons, there are more females. In Rawlins, there are significant numbers of single-parent female-headed households.

PPA activities conducted in the communities produced a great deal of information about the conditions under which residents are living and about their standard of living and quality of life. While some of the information was obtained from documents and observation, most of it was provided by residents who participated in the community workshops, and by community leaders.

6.1 THE COMMUNITY WORKSHOPS

One hundred and fourteen persons, the majority female, participated in the five workshops which provided opportunities for them to:

- Discuss living conditions in their communities,
- Describe the quality of life and sense of well being that people enjoy,

- Identify positive and negative features and changes that have taken place in their communities over the last decade,
- Discuss availability and accessibility of facilities and services,
- Estimate the levels of poverty and wealth in their communities,
- Agree on their concerns and problems,
- Identify community needs
- Make recommendations for improving living conditions and reducing poverty in their communities.

6.2 THE PHYSICAL AND MATERIAL DIMENSION

The physical environment within which people live reflects their standard of living, their ability to meet their basic need for shelter, and their access to facilities and services. The existence and/or lack of existence of adequate infrastructure, facilities and services are also indications of the extent of public poverty; the information obtained suggests that in most of the communities public poverty is not high.

6.2.1 Infrastructure

As residents reflected on the changes that had taken place in their communities, they provided examples to show that over the years that the infrastructure in their communities had improved. In Rawlins there is a good network of roads and the roads in Bricklin and Bath are being rebuilt, but those in Cotton Ground are deteriorating because of lack of maintenance.

According to residents, roads in Fountain are terrible and in Rawlins there was a concern about poor drainage over the years. The supply of water is generally good, and the source of the island's main water supply is the mountains in Rawlins from which reservoirs supply water to several communities. There is also a reservoir in Bath.

However, residents in Fountain said that the water system was not good. In all of the communities residents have access to public utilities like electricity and telephones.

6.2.2 Housing

On the whole, in all of the communities, housing is much better now than it was five or ten years ago. In Rawlins there has been an increase in the number of concrete houses

constructed on large plots of private land, and in Bath a new housing scheme has been developed. In Bricklin most houses are of concrete but in Fountain there is also some evidence of poor housing.

6.2.3 Facilities and Services

The availability of facilities and services not only contributes to acceptable living conditions, but they also provide residents with opportunities for personal development. Of the five communities, Rawlins appears to be best served with facilities including schools, a health centre, a police station, some recreational facilities and a branch of the Public Library.

In Cotton Ground there is a health centre and a basketball court, in Bath there is a pre-school and a community centre but no health centre, and residents in Bricklin share schools and a health centre with neighbouring communities. However, residents in Fountain identified an absence of recreational facilities and activities for the youth.

TABLE 6.1: FACILITIES AND SERVICES

Facilities	Bath	Bricklin	Cotton Ground	Fountain	Rawlins
Pre-school	x				x
Primary school				x	x
Secondary school					x
Health centre			x		x
Police Station			x		x
Public library	x				x
Recreational facilities	x	x	x	x	x
Post Office					x
Community centre	x		x	x	x

6.2.4 Natural Resources and the Environment

The land, mountains and forest are natural resources in Rawlins, and a small number of residents engage in small cash-crop agriculture and in using wood from the surrounding forest in the mountains to burn charcoal.

Bath is a fishing community but there are also areas of swamp and mangrove as well as hot springs and a stream. While the latter is said to have healing power, because some people also bathe and do laundry there, there is a concern about the buildup of soap scum and pollution of these natural resources.

In all of the communities residents were also concerned about littering and about poor disposal and dumping of garbage. In Rawlins, there was a particular concern about disposal of disposable diapers in garbage bins and about the health hazard that this posed, and in Bath there was concern about the habit of disposal of faeces in plastic bags.

In Bath there was also concern about pollution of the sea because of dumping of garbage, including car parts. However it was generally believed that the latter is the result of the actions of persons who did not live in Bath.

In all of the communities residents were concerned about the prevalence of mosquitoes, and it was pointed out that in Fountain after heavy rains, pools of stagnant water provide breeding grounds for them. In every community stray animals, old abandoned vehicles and empty lots were affecting the environment in negative ways.

TABLE 6.2: ENVIRONMENTAL PROBLEMS

Problem	Bath	Bricklin	Cotton Ground	Fountain	Rawlins
Littering	X	X	X	X	X
Dumping	X	X	X	X	-
Burning	X	X	-	X	X
Poor Drainage	X	X	X	X	-
Flooding	X	-	-	-	-
Stagnant Water	X	X	-	X	-
Mosquitoes	X	X	X	X	X
Rats	X	-	X	-	-
Empty Overgrown Lots	X	X	X	X	X
Abandoned Vehicles	X	X	X	X	-
Stray Animals	X	X	X	X	X
Soil Erosion	-	-	-	X	-

6.3 THE ECONOMIC DIMENSION

The economic activities in which residents are engaged will to a large extent determine the type, level and severity of poverty that they will experience. At the same time opportunities to obtain jobs will determine the level of employment and unemployment. In all of the communities it appears that the majority of residents are involved in some type of economic, income-earning activities. As a result, while there is some level of unemployment in all of the communities, this appears to be relatively low.

6.3.1 Job Opportunities and Employment

Job opportunities seem to abound in Nevis at the time of the PPA. Several residents work in the civil service and in the private sector. The existence of the Four Seasons Hotel in Cotton Ground provides employment for a significant number of residents, especially women. While there is some level of unemployment in Rawlins, most of the residents are employed, some in public and private sector establishments, a few women in nearby hotels and some men in construction.

There is also self-employment with persons working as shopkeepers, vendors and tour guides, and females who do hair braiding. An important observation in Bricklin is the gender bias in employment, as more females are in the civil service and more males in construction and other technical trades.

Residents in Rawlins were of the view that they did not have equal opportunities to obtain employment even though they were aggressive in seeking jobs. They felt that they were discriminated against by some employers because of the stigma associated with living in Rawlins, and as a result even when they were qualified they could not obtain employment. A few people in Bath were also of this view, but although residents in Fountain believed that job opportunities and employment were high, they felt that wages were very low. Some residents in the other communities also felt that wages needed to be increased because of the high cost of living and because in many cases the incomes being earned were insufficient to maintain households.

Credit is widely available, but in order to pay bills and meet their financial commitments, some people were working at more than one job, to service debt from acquiring household durables at such stores as Courts and Horsford, according to some informants. In all of the communities there were individuals who operated in the informal economy either as entrepreneurs with small businesses, like grocery and

mechanic shops, or as vendors or semi-skilled or unskilled workers. At the same time, some families receive and depend on remittances from abroad; while remittances were said to be low in Rawlins, residents in Bricklin admitted that they did receive remittances from relatives who had gone abroad to work.

6.3.2 Agriculture

Agriculture was once an important industry in Nevis. However it had declined drastically in the last half of the 20th century. Rawlins which was the breadbasket of Nevis showed little evidence of this past. Nevis has become an importer of a range of produce that it generated for itself in times past. The reasons advanced by participants for the decline in farming included:

- The passing of the generation that was committed to farming;
- The lack of interest and preparedness on the part of young people to enter this field.

Access to land for agriculture and the sheer ownership of land provide opportunities. There are differences among communities in the use of land. In Bricklin most residents have access to land and in Fountain and Rawlins the majority of residents own the land on which they live, but in the latter the land was passed down through generations of family. In contrast, in Cotton Ground land is not always accessible and is mostly used for housing.

In Rawlins, there was still some small-scale cash-crop agriculture providing vegetables that are sold at the market in the capital. In Bricklin the unavailability of land created a situation where no agriculture was possible.

6.4 THE SOCIAL DIMENSION

The social dimension of community life determines the sense of well being of residents. There were concerns expressed about the deterioration that had occurred in recent times. Residents referred specifically to education, health, social relationships and their sense of security.

6.4.1 Education

It was noted that the lack of and/or low levels of education contributed to poverty. Everyone agreed that education was therefore important to enable them to move out of

poverty. In that regard, absence from school, sometimes to look after younger siblings, marred the development of children and risked keeping them in poverty. Likewise, teenage pregnancy was another constraint on the development of girls.

There were differences among the communities in terms of educational attainment. Many people in Fountain had achieved secondary school status. The situation was different in Rawlins and Bath. The Ministry of Education had intervened with after-school classes and remedial programmes, and the institutionalisation of homework centres meant that children could be supervised in an environment conducive to learning. The existence of computer labs also provided opportunities for residents to acquire skills and to become computer literate. However, several people felt that access to higher education should be made easier and that there was a need for more skills training programmes.

At the same time, adult education programmes were conspicuously absent. Adults were either uninterested, unwilling or unable to participate in education activities. Reasons for non-participation included no knowledge of programmes, no programmes available, no time, and lack of day care/babysitting facilities.

6.4.2 Health

The incidence of lifestyle diseases was high, especially among older residents – diabetes and hypertension were common. Younger people were presenting with respiratory diseases, and obesity was already a problem even among young people and children. In some communities there was also some evidence of mental illness.

There had been an increase in sexually transmitted infections and teenage pregnancy in Bricklin, although it was discussed, there was no suggestion of prevalence of HIV-AIDS.

6.4.3 Relationships

Family Life

While among some residents there was the view that family life reflected traditional values, there was unanimity of view that erosion was taking place in many aspects of society, which had roots in problems in family life. Sex before marriage and indecent dressing were seen as characteristics of youth. There was evidence, according to residents, of poor parenting which had triggered juvenile delinquency, especially among

boys. It had become difficult to manage teenagers and there were situations where children controlled and manipulated their parents.

Child abuse and neglect were reported in Cotton Ground and Fountain, and domestic abuse in Bricklin. It was felt there was some level of crisis in the family.

Relationships between Neighbours

Cotton Ground and Rawlins seemed to be well integrated communities, with residents given to sharing with one another.

It was recognised, however, that intra-community relations had suffered from the invasion of technology and a new style of life in terms of employment and the rise of materialism. People had less time for one another and for community matters and spent more time viewing television.

Intergenerational relationships had also suffered. In some communities it was felt that adults do not make time to talk with young people. In Rawlins, it was said, some older persons do interact with and give advice to young people. The elderly used their visits to the clinic to interact with their peers.

6.4.4 Social Problems

Residents admitted with reluctance in some cases, that drug abuse had become a serious problem. Marijuana, Hammond – the local illegal rum – and even cocaine were in use in Nevis, with young males being the main abusers.

The data suggest that Bath has the greatest number of social problems, that alcoholism and gambling were problems in all of the communities and that crime was a problem in only three communities. However, residents in all communities were concerned about the increase in crime and several said that the safety of their communities was threatened.

Truancy and teenage pregnancy were two other social problems; several children were not taking advantage of or benefiting from formal education.

TABLE 6.3: MAJOR SOCIAL PROBLEMS

Social Problems	Bath	Bricklin	Cotton Ground	Fountain	Rawlins
Alcoholism	X	X	X	X	X
Drugs	X	-	X	X	X
Gang Warfare	X	-	-	-	-
Violence	X	-	-	-	X
Crime	X	-	X	-	X
Gambling	X	X	X	X	X
Teenage Pregnancy	X	X	X	X	-
Breakdown in Family Life	X	X	X	X	-
Child Neglect & Abuse	-	-	X	X	-
Poor Parent/Child Relationships	X	X	X	X	-
Delinquency & Indiscipline	X	X	X	X	X
Truancy	X	X	X	X	X

6.5 THE POLITICAL DIMENSION

While several residents said that they did not actively participate in party politics, people in all of the communities support either the party in government or the opposition party. Inevitably, discussions of issues affecting the community are usually coloured by political affiliation.

6.5.1 Poverty and Wealth

Most were agreed that Nevis is not a poor country. Information provided by the participants in the community workshops on the Wealth Ranking Indicators Matrices support this view.

Indeed, while participants did agree that there was a minimal amount of poverty in Nevis, they were of the view that no-one was destitute. There was the view that to the extent that poverty existed, it was due to the influx of people under the CSME. Secondary factors identified were poor housing, unemployment and lack of jobs, lack of education, and large families.

6.5.2 Coping and Survival Strategies

Residents pointed to a range of survival strategies including, depending on help from family, friends and organisations, living within their means and spending wisely, crediting from shops, begging, and even turning to illegal activities including stealing and involvement in the drug trade.

6.5.3 Sense of Well Being and Quality of Life

The Wheels of Well Being were used to examine how residents assessed their quality of life. The majority felt that they were enjoying a good quality of life.

At the same time, several admitted that their sense of well being was being affected by some of the negative features and social problems in their communities. Violence and crime had reduced their sense of security. They were also concerned about the decline in moral values and attitudes, in the breakdown in family life, and in relationships generally. Because of this they were experiencing low levels of psychological and emotional well being. Residents in Fountain believed that people were so concerned about themselves that they were not paying attention to others.

6.6 POVERTY ALLEVIATION

According to residents, government initiatives to alleviate poverty included housing projects, social and welfare programmes, home help for the elderly, employment opportunities and job creation programmes. In Bath, the Ministries of Education, Youth and Sports and the Department of Agriculture had implemented a number of programmes that provided young people with opportunities to acquire skills and assist farmers with their crops. On the other hand, residents in Rawlins were concerned about how little the government was doing for elderly persons in the community.

The exercise on institutional mapping revealed that there were many NGOs, and CBOs operating in the communities. Chief among these were church groups some of which had programmes like Meals on Wheels, sports clubs in which several youth participated, and in Bricklin, Hands Outreaching People in Emergencies (HOPE) that provided financial assistance to cover health expenses, and the Medical University that gave scholarships and organised a Health Care Day.

Some private sector companies, TDC, banks and insurance companies also provided scholarships and the Four Seasons Hotel provided employment for several people, but did not offer scholarships.

Residents in all of the communities also undertook projects that were intended to improve life in the community and to provide assistance, including food, money and clothes to neighbours who were in need. They helped with house repairs, organised clean up days and cooperated in times of crisis.

6.6.1 Changes Since the Last CPA

Residents in the communities studied in the last CPA felt that there had been significant changes since then, with improvements in infrastructure, housing, schools, health centres, community centres, public baths, shops and supermarkets.

In Fountain, on the other hand, while residents were of the view that while they were proud of the improvements in housing, they felt that there had not been much improvement in the infrastructure.

There were some other negatives identified in all the communities that were in the last CPA. Among these were selfishness, deterioration in family life and all types of relationships, and lack of moral values and integrity.

Other changes identified included the decrease in the number of persons getting married and the increase in the number of single-parent families, an increase in the number of college graduates and trained persons and the availability of computer training.

The table below shows the changes that have taken place in three of the communities that were studied in the last CPA.

TABLE 6.4: CHANGES SINCE LAST CPA

Changes	Bath Village	Cotton Ground	Rawlins
General living conditions	Cleaner surroundings	Improved infrastructure, electricity, telephone, water, basketball court	Improved
Housing	Affordable housing	Inside bathrooms	More and better housing
Population	Slight increase	Decreasing, more people using birth control	Same
Gender relations	Not much change, sporadic domestic problems	Good	Good
Relationships among neighbours	Cordial	Deteriorated, people have lost respect for each other, and don't share anymore	Good
Parent/child relationships	Good	Deteriorated, parents can't discipline children like before	Deteriorating, but is being worked on
Employment/unemployment	80% - 85% employed in tourist season	Jobs easier to get, especially in construction. Young people don't want to work	There is more work and more people are working
Income levels	Higher paying jobs, some people have two jobs	Wages higher now.	Higher
Literacy	90%	Has improved	High
Participation in educational activities	After school homework assistance, computer classes, monthly programmes for seniors and diabetics	Adult classes not as popular as before	More educational activities
Access to resources	Land available and credit available to purchase	Better than ten years ago, more provision for people to own land	More resources and better access
Community facilities	Several	No community centre but playing field in better condition	More facilities now
Health	Diabetics among the elderly, a few mentally unstable persons	Generally better. Free medical attention	Generally good
Standard of living & quality of life	Bordering middle class	Improved. More money in circulation	Better
Problems and needs	Public transport	A lot of people need help. Parents are still working for children who should be working for themselves	More food, more love. Need to help one another more

6.7 COMMUNITY NEEDS

In identifying and discussing the needs of their communities, workshop participants identified the following.

TABLE 6.5: COMMUNITY NEEDS

Needs	Bath	Bricklin	Cotton Ground	Fountain	Rawlins
Psychological/ Emotional	Better values and attitudes, more integrity	People with mental problems need help	Better values, improved morals	Better values and morals	Children need more attention
Economic/Financial	More employment	Job opportunities, employment	Money, better paying jobs	Better paying jobs	More jobs
Educational	Adult education classes	Evening seminars and community workshops on self-esteem and other topics	Adult education classes More support to enable children to benefit from education	Evening classes on parenting and the nature of life	Adult education classes
Social	Reduction in gun violence, crime juvenile delinquency, poor parenting	Reduction in teenage pregnancies, prostitution, abuse of drugs. Reduction in abuse of women and children and illegal activities	Better supervision of children Reduction in crime and illegal activities improvement in relationships	Reduction in alcoholism, illegal activities and fighting	Improved relationships More support from fathers for children.
Physical/ Infrastructural	Better drains improvement in the slum areas	Road improvement in progress	Community centre affordable daycare, low-income housing	Babysitting facilities	Better housing
Health	Reduction in lifestyle diseases. Recognition & treatment of mental illness	Reduction in life style diseases, teenage pregnancies	Reduction in lifestyle diseases	Reduction in lifestyle diseases	Reduction in lifestyle diseases
Environmental	No dumping of garbage in the sea	To stop burning of rubbish, de-bush and get rid of empty abandoned lots	Removal of derelict vehicles	Removal of abandoned vehicles	Removal of derelict vehicles, improvement in the environment

CHAPTER 7

THE PPA INTERVIEWS

7.1 THE HOUSEHOLDS

Interviews were conducted with twenty heads of households, twelve female and eight males. Of the twenty households, five were multigenerational, one was a single person household, five were single-person elderly households, four were nuclear households, three were extended family households, and two were single-female-headed households. Seven of the households were better off, five were poor, four were working poor, three were very poor and one was well off.

TABLE 7.1: HOUSEHOLD TYPE BY LEVEL OF POVERTY

Type of Household	Very Poor	Poor	Working Poor	Better Off	W
Nuclear	-	1	1	1	1
Multi-generational	-	1	1	3	-
Extended	-	-	1	2	-
Single person	1	-	-	-	-
Single-female-headed	-	1	-	1	-
Single person elderly	2	2	1	-	-
Total	3	5	4	7	1

The majority of households claimed to be better off, reinforcing the belief of community residents that there was little poverty in Nevis. However, forty percent were very poor or poor and the poorest households were those in which elderly persons were living alone. There were also some households in which there were the working poor, persons who were working but whose wages were insufficient to provide basic needs and meet expenses.

7.1.1 The Better Off Households

It is noticeable that the multi-generational and extended family households were better off than any of the other types of households. Persons living in these households lived in fairly large houses with most if not all of the amenities, were usually employed or were self-employed entrepreneurs who owned businesses, and they had incomes that allowed them to meet their needs and to enjoy a good standard of living. Some also owned property and had investments. While some of these household heads had only had a primary education, in all of the households there were persons with some level of

secondary education, a few with tertiary level education, and one with a university degree.

7.2 HOUSEHOLD CHARACTERISTICS

7.2.1 Housing Conditions

Housing was generally good. Half of the households lived in concrete houses, five in houses made of a combination of concrete and wood and five in wooden houses. Eight of the houses had weak structures and four had roofs that were leaking. Houses were usually large, half of the houses had between six and nine rooms and twelve had between three to five bedrooms and only four had three rooms or less.

The majority had water piped into the house, baths and toilets, electricity and telephones and electric appliances and used gas for cooking, and a few had a computer, washing machine and microwave. Only two had bathrooms outside and used pit latrines.

7.2.2 Composition of Households

The twenty households had a total of eighty-three persons; forty-three adults, twenty-one males and twenty-two females, and forty children, nineteen males and twenty-one females and ages ranged from a few months to eighty years.

Six of the household heads were married, eight were single, four were in visiting relationships, three were in common-law relationships and one was separated. Those who were married or in common-law relationships were in long-term relationships ranging from six to twenty-five years in duration. Visiting relationships were of shorter duration – between one and five years. Eight of the interviewees had had their first child in their twenties and six had had their first child in their teens.

Eleven of the households were headed by females, eight were headed by males and in one there was joint headship. Interviewees used the following criteria in determining household headship.

- Ownership of the house
- Absence of an adult male
- The person who takes responsibility for the household
- What the Bible says

The education of the head of household is an important indicator of the potential of the household to move out of poverty. Ten of the household heads had only a primary education, seven had some level of secondary education, one had technical qualifications, and two tertiary-level education.

The division of labour within the households is mainly along gender lines with the female adults and children responsible for and doing the bulk of the household chores.

In several of the households both male and female children are required to do housework, but in a small number male children are reluctant to do so.

7.2.3 Household Assets and Resources

The number and type of assets and the resources to which household members have access can often determine the quality of life that the latter will enjoy.

About 65% of the interviewees owned the house in which they were living, 45% owned the land. Five were living on family land, and 30% were renting. Only one person was squatting.

The majority, thirteen, owned furniture, six owned vehicles and jewellery, thirteen had bank accounts, three had shares in companies, one had treasury bonds, five had insurance policies, and one person said that they had nothing. The following table shows the assets of males and females.

TABLE 7.2: HOUSEHOLD ASSETS BY GENDER

Assets	Male	Female
Furniture	5	8
Vehicles	4	2
Jewellery	-	6
Bank account	6	7
Investments	3	2
Insurance	2	3
Equipment and tools	2	-
Fishing boat	1	-

The way in which assets and resources are allocated was determined by some notion of precedence. While it may be assumed that all members of households will benefit from whatever assets and resources are available, many of the interviewees said that they gave priority to providing for their children, and in a few households children may have a say in deciding what they get.

However in most households where the head is male, the latter is in control of the money and his needs may be given priority. On the other hand, in multi- generational and extended family households, each adult may have their own resources and may use them as they see fit.

In some of the nuclear households, the partners have joint bank accounts to which each partner has access.

7.2.4 Household Economies

Household economies depend on the number of persons employed or unemployed, the type of jobs they do, their incomes, the amount of money available to the household to meet members' needs and to cover all other expenses.

In the twenty households, sixteen males and fifteen females were employed. Of these eleven males and eleven females were working full-time, two males and two females were working part-time and three males and two females were engaged in seasonal work. In four households, there were four unemployed males and five unemployed females.

In better-off households incomes ranged from \$3000.00 to \$7000.00 per month, earned from wages, and were usually sufficient to meet household needs. However, many of the heads of these households also had mortgages or bank loans to service. In the poorer households, members depended on odd jobs and seasonal employment for wages that ranged from \$40.00 per fortnight to about \$300.00 per month. Some of the elderly received \$300.00 per month from the social security department, four households received money from children's fathers, and five received money from relatives abroad. In all of the households most of the available money was spent on food and then on utility bills.

Those who live in the poorer households faced several challenges as they tried to sustain their livelihoods. The working poor are challenged by the high cost of living and to find ways to use their wages wisely in order to provide for all household members, and

several parents are challenged by the demands made by their children which they are unable to meet.

A few of the male interviewees worked in jobs that were hazardous and posed risks to their health. One who worked in the road building programme complained of having to stand for long hours, to work without protective gear in high temperatures, exposed to fumes from diesel and asphalt. Another who was a fisherman spoke of the risks he takes by going out to sea.

The small number of Guyanese immigrants who were interviewed as heads of households felt that as foreigners they had no rights, sometimes found it difficult to get a job or a work permit, and were often discriminated against. At the same time when they did get a job, they could be the first to be laid off when conditions became difficult.

Some of the elderly also face challenges. They live alone, often do not have the means to sustain themselves and are often hungry and in poor health. In addition a few face ridicule and abuse.

7.2.5 Factors that Contribute to Household Poverty

The heads of poor households identified factors that had contributed to their being poor. Among these were:

- Coming from a poor family with a large number of children
- Not having a steady job and no income
- Having nothing and being unable to provide for their children
- Poor living conditions
- Having to depend on others for your livelihood

7.2.6 Perception, Experience and Impact of Poverty

All of the interviewees agreed that to be poor was to be deprived of the means to meet basic needs and not having the money to buy the things they needed and wanted.

Several interviewees recognised that poverty was relative and that there were people who were poorer than they were. Some of them said that being poor made them feel low, depressed, anxious and helpless but others said that they did not worry about it. However, many who were poor felt helpless to do anything about their condition and had accepted it.

At the same time some wished that things could be better. They dreamed of having a home, a car, being able to take the children out for ice cream, being able to travel or to go on a vacation.

Interviewees were aware that being poor had a negative effect on their relationships with their partners and their children and sometimes with their neighbours. A few said that their neighbours looked down on them because they were poor.

7.3 EFFECT AND IMPACT OF POVERTY

Respondents were generally aware that poverty can affect individuals and groups as well as relationships between people in negative ways. In their view poor children and women who were single parents were the ones who felt its impact most keenly, because the former depended on adults for their survival, and the latter because they were often the sole provider for their children.

According to them children who lived in poverty were deprived of food, were often malnourished and hungry, and unable to learn or perform in school as expected. In addition, many were deprived of love, care and attention, were neglected and sometimes subjected to physical and/or sexual abuse. Some admitted to feeling frustrated, and sometimes felt that they could become violent.

Many poor single mothers who have had multiple pregnancies and large numbers of children are particularly affected.

7.3.1 Coping and Survival Strategies

People in the poorer households used several different strategies in order to survive and maintain their livelihoods, including being abstemious and thrifty.

7.3.2 Poverty Alleviation Initiatives

When asked whether their households had benefited from any poverty alleviation programmes the majority of the interviewees said that they were unaware of any such programmes. Of the seven who did answer the question, one said that they had not benefited because the housing programme only favoured persons with children.

The other five interviewees identified initiatives that had benefited their communities including the change to lower electricity bulbs, reading classes on Saturdays, lights on the playing field, and more young people being employed.

7.4 THE GROUPS

On the whole, participation in the focus group discussions were disappointing, as in all cases very small numbers actually participated. As a result, the information provided can only be taken as providing general trends and not be considered as concrete evidence of the realities of specific groups in the country.

7.4.1 Men

Focus group discussions were held with men in all of the communities and fifty-two men participated. Most of them were between the ages of twenty and forty-five years of age and thirty-two of them were single. Forty-three had secondary education, twenty-one were in construction, nineteen were civil servants, one was unemployed and the others were fishermen, farmers and entrepreneurs.

Perception, Experience, Effect and Impact of Poverty

The men defined poverty as the inability to meet basic needs and pay bills. While some of the men agreed that they were poor, others were of the view that once they were able to get a meal they did not consider themselves to be poor. At the same time, some who said that they were poor seem to have accepted their situation and were satisfied with it. Others were of the view that it was important to make sacrifices.

Some men identified some of the reasons why they were poor, including coming from a poor family, not being able to cope with rising cost of living, or to have access to a decent home.

They felt that they were being discriminated against in their attempts to buy land, discriminated against on the job, discriminated against because of religious beliefs and appearance, and because of party affiliation.

Some men in one of the communities were of the view that there was also gender discrimination and that the community group focussed on women and ignored men. According to them this was the reason that men were reluctant to contribute to the development of the community.

Although some of the men did not consider themselves to be poor, many felt vulnerable and were aware of the relationship between poverty and vulnerability and the possibility of being exploited. Some felt that poverty affected their health and their self-

esteem, and also affected their relationships with women and with their children, as well as their ability to provide for their families.

It was also felt that poverty prevented them from attaining their goals and realising their dreams.

Coping and Survival Strategies

A few of the men suggested that people in Nevis did not have to take risks to survive because they could always get something from family; there was a network of family and friends that might help. However, the majority said that they were generally prepared to take whatever risks were necessary to survive. Some men did backyard gardening, others had fixed cars, raised pigs, gambled, turned to alcohol, and travelled to St. Kitts to sell fruit.

Activities in which Men are Involved

A few of the men who participated in the discussions said that there was little to do in Nevis, except *"look (for) woman."*

However, several were involved in a variety of income-earning and leisure activities. Among the former are primary and additional jobs in construction, odd jobs and security work. The latter included watching or playing indoor games like dominoes, outdoor sports like cricket, football and basketball, and liming or hanging out with other males.

Challenges, Concerns and Needs

Among the major challenges faced by the men are lack of enough money, high taxes, discrimination and being treated differently.

The most urgent needs were for financial resources, money and jobs/another job, and a raise in pay, and several also said that they needed to learn a trade that would enable them to create employment.

However, a few of the men said that they needed women to look after them. A few men said that they needed the grace of God and to become good Christians.

Suggestions for Alleviating Poverty

The men gave several suggestions for alleviating poverty. They felt that education was important, that agriculture should be expanded, that there should be more jobs for young people, that salaries should be better, and that poor people should be able to get discounts.

7.4.2 WOMEN

Focus group discussions were carried out with about thirty women in four communities, the majority of whom ranged from twenty to sixty-five years of age. Sixteen were married and ten were single, twenty-two had secondary education and five had a university degree.

Perception, Experience, Effect and Impact of Poverty

The women generally agreed that poverty meant the inability to meet basic needs and to pay bills.

While most of the women did not consider themselves to be poor, others admitted that because of poor management of money, they experienced poverty occasionally.

Some of the women felt that they were deprived of resources, of freedom, of the love of their children and of opportunities to realise their dreams, like owning a vehicle and a home.

The women did say that they felt vulnerable and neglected. Some said that they were vulnerable when compared to men because the latter did not always provide for the family, and did not help in the house or with child care. Those who had to walk home from work late at night or in the early morning, said that they were concerned about personal security.

Some of the women felt that they were open to being victimised because of politics and the high degree of political activity in the community. Others said that they felt unsafe if they had a lot of money and had to walk in areas where there were a lot of men; women in one of the communities believed that they were being treated unfairly when compared with residents of St. Kitts.

They identified several ways in which poverty affected them. They felt that it caused them to become dependent on their partners and sometimes to become victims of abuse and violence as well as having to live with the possibility of contracting sexually transmitted infections.

The women expressed the view that poverty erodes their self-esteem and curtails their movements. It leads to frustration, anxiety, depression and anger and can cause them to engage in risky sexual behaviours. It also affects their families and relationships in negative ways.

Because of lack of financial resources some of them are unable to eat nutritious meals or to obtain medical attention when needed and so their health suffers. The health of women who are working in two jobs can often be under threat. This is evidenced by the number of women in all the communities who are suffering from lifestyle diseases as well as from stress, depression, and anxiety.

Access to Resources

Many women found it difficult to obtain the financial resources needed to meet their needs and to provide for their families, and while those who were employed worked hard and got financial resources from their jobs, several said that they were underpaid and found it difficult to cope.

Coping and Survival Strategies

The women used a number of different strategies to survive. Some worked at more than one job, but recognised that this could put their health at risk. Others prioritised and focused on their needs rather than on their wants, budgeted carefully and made sacrifices. A few had backyard gardens, some borrowed from neighbours or begged, and others shared. Some women felt a need to engage in illegal activities in order to survive, including resort to prostitution.

Activities in Which Women are Involved

Women, whether employed or unemployed, spend most of their time in doing domestic chores and in childcare because, according to them, their families are the most important thing. However, women who were employed said that their work took priority. Several of them were also involved in church activities.

Challenges, Concerns and Needs

The major challenge that women faced was not having enough money to provide for their families and especially to meet their children's needs. In addition some of them were worried about their ability to be effective parents. Many of them troubled about the differences in the socialisation of boys and girls.

A major concern for many women was the increase in teenage pregnancies and the number of young mothers living alone without support from their children's fathers or anyone else. One such case of a young woman with six daughters was identified in Fountain. The concern was the possibility of the daughters also becoming pregnant at an early age, and that this could worsen their condition, and perpetuate the cycle of poverty.

Women in all of the communities were concerned about the behaviour and activities in which the youth were involved. They mentioned the increase in the use and sale of illegal drugs, in gangs, in crime, and in violence.

Some women were concerned about their health and feared becoming ill suddenly, especially since several persons had been recently diagnosed with cancer.

In some of the communities there was a concern about security and in Cotton Ground it was felt that the police were not as effective as before and that they should work more closely with the community. Residents were of the view that this could be overcome by reinstating the practice of introducing new officers to community residents.

There was also some concern about the apparent "coldness" of residents towards each other, and about the loss of community togetherness, cooperation and willingness to share.

Among the things that women said they needed were money, and adult education classes on a variety of topics.

Suggestions for Alleviating Poverty

Among those suggested were:

- More jobs
- Lower food prices
- More assistance and support from government and NGOs
- More involvement of government with young people on the street

- Adult education programmes
- Skills training programmes
- Parent education
- More community workshops and evening seminars on various topics
- Say no to children and teach them to be satisfied with what they have
- Training for police

7.4.3 YOUTH

Ninety-six young people, forty-seven males and forty-nine females participated in focus group discussions in the five communities. The majority were teenaged students in secondary school but there were also a few children under twelve years of age. Seven of the participants were public servants and one was a teacher.

Perception, Experience, Effect and Impact of Poverty

The youth agreed that poverty meant not being able to afford the basics to look after themselves and to satisfy needs. They also mentioned inadequate shelter and living conditions. The majority of the them neither considered themselves nor their communities to be poor.

Many said that they were not poor because their mothers loved them and made sure that they had what they needed. Some therefore felt that they did not need to work since they were being provided for.

Some did however, recognise that when parents had to work in more than one job or late at night, their relationship with their children suffered as sometimes the children had to be left unsupervised and were neglected.

At the same time, all of them, including those who said they were not poor described the ways in which poverty could affect them and deprive them of education. They were also aware that stigmatisation, teachers' negative attitude to, and unfair treatment of poor children also prevented them from benefiting from education.

The youth gave examples of being deprived of other things that made them take risks and become involved in dangerous activities. However they were also aware that involvement in such activities made them vulnerable and open to exploitation.

They also shared their views about the negative feelings that poverty engendered. Such feelings along with peer pressure have a serious effect on their self-esteem, and some participants were so concerned about its negative effects that they thought that something should be done about it. According to some, comments by their peers as well as by adults can create negative perceptions about and attitudes toward all youth.

Activities in Which Youth are Involved

While many young people help with the household chores, the majority are engaged in sports. Those still at school did homework, some went to computer classes, some played computer games and spent time with their friends and watched television. For the few who were employed, their work took up most of their time.

Coping and Survival Strategies

Young people did a number of things to survive, and from the information they provided, while it appears that several were engaged in illegal activities, many others were not. A significant number depended on their parents for their survival, a few depended on their girlfriends and boyfriends, some had weekend jobs, some did odd jobs, and a few begged. A few also said that they got money and clothes from relatives abroad. Some of the females in Cotton Ground said that to ensure their safety they avoided outsiders and stuck together.

Challenges, Concerns and Needs

Young people face many challenges including gender relations, sexual harassment, how to deal with their sexuality, and sexual relations with the opposite sex. Involvement in risky sexual activities, male and female prostitution, sexual relations between young girls and older men, and the implications for their health were issues raised by young people in all of the communities. Some of the youth were especially concerned about the involvement of males and females in prostitution and the risks of contacting STDs and HIV/AIDS and the possible damage to their health.

While young men in Bath felt that too many girls were on the street late at night, young women raised the issue of sexual harassment. Among the other challenges identified is how to avoid and overcome peer pressure, how to get enough money to further their education and be able to go to university.

The young people felt that they needed money and a good education so that they would be able to get a good job that would allow them to earn money they needed. A few said that they needed food and clothes.

Suggestions for Alleviating Poverty

The youth made the following suggestions:

- More job opportunities for young people.
- Stop hiring foreigners.
- Control prices and lower the cost of living.
- Youth need to be taught money management and time management.
- Government has to play a role in reducing poverty.
- Organise skill-training programmes.
- Educate the community to accept people coming out of prison.
- Educate police officers better.
- Businesses should give some help to the needy.

7.4.4 THE UNEMPLOYED

Because of difficulty in mobilising unemployed persons only one focus group discussion was held in Bath. Of the eight males who participated, two were teenagers and the others were young men between twenty and thirty-five years of age; all of them had been to a secondary school. They were all also members of the community football team.

Perception, Experience, Effect and Impact of Poverty

All of the participants were of the view that they were not poor and that the community of Bath was not poor. In fact several felt that there was no need to discuss this topic. Several felt that if there was any poverty in Bath it was the Guyanese who were poor.

They did agree that poverty is when people are not able to eat and drink and look after themselves properly, but since they did not consider themselves to be poor they did feel vulnerable or at risk.

However they did agree that being unemployed had an effect on them and on their self-esteem because of how people regarded them. When asked whether they participated in any illegal or hazardous activities in order to survive, they did not give a definitive answer but they were all of the view that people in their community did not use drugs and that marijuana should be legalised because of its usefulness and a healing drug.

Coping and Survival Strategies

All of the participants said that in order to survive, they needed money but because of how people saw them they had not been able to get any jobs or loans. While a few did say that they did odd jobs occasionally, most of them said that their families or friends supplied their needs so they lacked nothing.

Challenges, Concerns and Needs

While the young men said that they did not face any challenges, a few were concerned about the inequalities in the society and the fact that some people are given preference over others and that people's perception of you can prevent you from moving on in life. There was also some concern about what they saw as wickedness in high places and the implications of this.

Suggestions for Alleviating Poverty

The participants gave the following suggestions.

- Promote equality so that everybody will get work
- Go back to farming and stop importing all this food because imports cost too much money.
- "Send back all the Guyanese and foreigners who come here and put down shacks all over the place and who they giving all the work to."

7.4.5 THE ELDERLY

Fourteen males and thirty females participated in discussions held in four communities. All of the participants were over fifty-five years of age. In order to accommodate elderly persons in two communities the discussions were held at the health centre. In another community participants were members of the women's group of their church.

Perception, Experience, Effect and Impact of Poverty

While some of the elderly said that they were not poor they all agreed that poverty was the inability to eat properly, to pay bills or to save so that you are not able to support yourself, to have the necessities of life or to buy medication.

However there was a general belief that there was very little if any poverty in Nevis and that anyone one who was poor had chosen to be poor. There was also a belief that what had contributed to poverty in the country was the number of young women who had large numbers of children but whose children's fathers were not supporting them.

In relating their experience of poverty, participants believed that things are much better now than before. Several shared stories of when they were younger and poorer and compared their lives then to those of the young people today.

Some participants gave reasons for why they did not consider themselves to be poor – access to food, housing and land was seen as critical. Those who said that they were poor also identified reasons, including inability to care for themselves, lack of a job, and their age.

Many of the elderly shared experiences of their inability to maintain good health. They admitted that the high cost of medication and their lack of money often meant that they had to decide between buying it or other necessities, do without it, or to turn to bush medicine. However they recognised that the latter could also cause health problems.

Participants were of the view that they were vulnerable to elements in the society simply because of their age. Disability from ageing was reflected in their inability to obtain any kind of work, in the attitude of younger people towards them and the lack of respect shown by the former, and in a growing sense of insecurity.

While some of the elderly commented on the psychological effect of poverty and how it made them feel, others appeared to have accepted their condition and to rely on having good relations with their neighbours and on their faith in God to ensure their survival.

Concerns and Needs

Several of the elderly were concerned about their health and the high cost of medication and others were also concerned about the high cost of food and utility bills.

Although some of them went for walks and were engaged in gardening they were concerned about the absence of companionship and a place where they could socialise and interact with their peers and be involved in organised activities. Some were also concerned about the availability of transportation and about the plight of young women with large numbers of children. According to them money, good health and companionship were their most important needs.

Suggestions for Alleviating Poverty

Their suggestions for reducing poverty were:

- Provide more work for people
- Increase pensions

- Give concessions on certain things
- Proper budgeting
- Love one another
- Evening classes on parenting
- Promote community spirit

7.4.6 PEOPLE WITH DISABILITIES

Because of the small number of people with disabilities, discussions were conducted with a woman in her nineties in Cotton Ground and with another in her thirties in Rawlins. The older woman is incapacitated because of her age; the younger one has a physical disability, and even with crutches, finds it difficult to move about.

Perception, Experience, Effect and Impact of Poverty

Both individuals saw poverty as not having the wherewithal to satisfy needs. The older woman considered herself to be poor and said that she would have been poorer if her daughter did not provide for her. She also said that being poor made her feel down and out. She felt, however, that she was not as poor as some other people.

On the other hand, even though the younger one didn't have money, electricity or things for her two-year-old son she did not consider herself to be poor. At the same time, because of her disability and because of people's reactions to her and their belief that she is poor, she is at a disadvantage.

There is a significant difference in how having a disability and being poor affects their relationships. The older woman has a good relationship with her daughter and with her family as well as with neighbours and friends.

The younger woman's experience is very different. She does not depend on her family because it seems like a burden to them. She lives with her son's father even though he does not support his son, and is so violent and abusive that she often thinks of 'doing him harm'.

Coping and Survival Strategies

The older woman depends on support from her family and friends for her survival. The younger woman does a little gardening but has to get help to prepare the land and has to sit to plant. She sometimes gets money from her brother and friends but does not depend on family.

Challenges, Concerns and Needs

The older woman said that she had no worries but that her major challenge was to avoid depression. The younger woman had several challenges. Her crutches are battered and either need to be repaired or replaced. She was also concerned about the way in her family and other people treat and take advantage of her. She is also concerned about her son's education and would like to send him to a preschool but needs financial assistance.

Suggestions for Alleviating Poverty

The younger woman wants to be self-reliant and has a plan to deal with her situation. Previously she worked for someone embroidering clothes, but now she would like to get a job which would allow her to use her sewing skills and earn an income instead of having to rely on others. She has appealed to her representative for help in finding a job, and has also asked the Social Development Department to help her get maintenance from her son's father.

CHAPTER 8

QUALITATIVE DATA ANALYSIS AND INTERPRETATION

The PPA activities generated a great deal of qualitative data that highlight various aspects of poverty based on the experience of those who are living through it. Analysis of the data has revealed a number of factors that contribute to and perpetuate, as well as are a consequence of poverty. In addition several trends and important issues have emerged that must be addressed if poverty alleviation initiatives are to achieve the goals of poverty alleviation and reduction.

8.1 TRENDS

The data suggests that there is a general belief that Nevis is not poor and that whatever poverty does exist has resulted from the existence of migrants from other Caribbean countries, especially from Guyana. In spite of this belief however the data also show that some poverty does exist among the local population.

8.1.1 Economic

One indicator of the level of household poverty is the income available to meet the needs of household members. According to the data, a significant number of households are better off with one or more persons employed and with sufficient income to meet their basic needs and to enjoy an acceptable standard of living and a good quality of life. On the other hand there are households in which there are the working poor and in which wages are insufficient to meet basic needs. In addition, in the poorer households while no one may be permanently employed, some of the members may from time to time engage in income-generating activities in the informal sector. While the amount of money available in these households is usually insufficient to meet the basic needs of members of the household, a few of the poorer households did occasionally receive remittances from relatives abroad.

The public and private sectors, the civil service and the hotel industry provide employment for a significant number of people, and there are several self-employed entrepreneurs and small business owners. Consequently while unemployment is relatively low and job opportunities are available, in some cases individuals have been overlooked for jobs because of stigmatisation and negative perceptions of the communities in which they live.

In spite of this there was a general concern about low wages and the high cost of living, especially the high cost of food and utility bills on which most of the available money is spent; many people suggested that wages should be raised. At the same time, several people also pointed to a trend in the decline of agriculture mainly because of the absence of land for agriculture and the reluctance of young people to become engaged in agriculture. This has not only contributed to the need for food imports and to the high cost of food, but to also unemployment.

8.1.2 Social Environment

The social environment in which people live determines to a large extent their sense of well being and the quality of their lives. Social relationships, the existence of social problems and the sense of security that people experience all contribute to the fabric of the social environment. People in all of the communities were concerned about what they saw as disturbing trends in these areas.

One negative trend that was seen as important was the breakdown in relationships within the family as well as between neighbours. The breakdown in the family was characterised by a decrease in moral values, by the existence of significant numbers of single-parent female-headed households in which mothers received little if any financial support from their children's fathers, by inharmonious relationships between partners, and between parents and children, by abuse of women and children, by gender socialisation and child rearing practices, and by lack of supervision and neglect of children. The challenges being faced by parents in the light of new influences in the lives of their teenage children, including peer pressure and technology, are also emerging trends that are having an impact on parenting and child rearing practices.

While in some communities, community spirit is still visible, in others technology was seen as a trend that is having negative impact on relationships between neighbours and that is resulting in a decrease in communication and togetherness between neighbours and in the loss of community spirit. According to some, people are so taken up with the TV, the internet and e-mail, that face-to-face interaction is almost nonexistent.

Other negative trends include the increase in gangs and violence and the involvement of many young people in drugs, of some women in prostitution and of some men in alcoholism. While it was recognised that these trends have resulted from and are seen as strategies to deal with poverty and to sustain livelihoods, it was also recognised that those who are involved in these activities are open to several risks, and that these types

of activities threaten the security and safety of their families as well as of other residents in their communities.

Trends in education and health are also important indicators of the quality of life and sense of well being of individuals, households and communities. The data show that there are several educational opportunities for children, that primary and secondary education are free and that while several persons have had secondary, tertiary, university, and technical and vocational education, there are some others who are functionally illiterate. The data also show that some poor children are not benefiting from available educational opportunities because of the absence of mechanisms and support systems needed to ensure that they will be able to attend school regularly, be well nourished and have adequate school supplies. Given that respondents agreed on the importance of education for obtaining employment and as a strategy for moving out of poverty, a positive trend is the existence of homework classes for children in some of the communities. At the same time a worrying trend is the paucity of adult education programmes and the non-participation of adults in adult and continuing education.

Several trends in the health of adults were cause for concern. The existence of lifestyle diseases – diabetes and hypertension, and the high cost of medication were trends that threatened the health of adults, especially those who were elderly and those who were poor and who depended on public health services. Several of the latter were unable to afford medication, and, although aware of some of the risks, admitted to using bush medicine.

At the same time the tendency of young males and females to engage in risky sexual behaviours, prostitution and homosexuality, also poses threats to their health. In terms of children, apart from the regular household ailments, and some cases of asthma and other respiratory diseases, most children appeared to be in good health.

Other emerging trends include inadequate facilities such as dialysis machines to deal with life-threatening diseases, the concern for mental health and the absence of adequate facilities to provide for persons with depression, anxiety and other mental health problems. While there is a school to cater for children with disabilities there is an absence of facilities to cater for persons, especially poor persons, with physical disabilities.

8.1.3 Physical Environment

Like the social environment, the physical environment within which people live also determines the sense of well being and quality of life that they can enjoy.

Some of the environmental trends identified by respondents result from poor infrastructure and others are manmade, and while damaging the environment they are also threatening the health of residents. In terms of the latter, poor drainage and flooding have created breeding grounds for mosquitoes; the existence of vacant overgrown lots and abandoned houses has created breeding grounds for rats; dumping of garbage and vehicles in the sea and the buildup of chemicals and scum in the stream and sea at Bath are also trends that can result in degradation and destruction of the natural environment.

8.2 ISSUES

Data generated in the various PPA activities highlight and draw attention to a number of issues that need to be addressed in order to alleviate poverty. Among these are the complexity, multi-dimensionality and relative nature of poverty and deprivation, vulnerability, discrimination and inequality, gender, and poverty alleviation.

8.2.1 Poverty and Deprivation

While information obtained from participants in the various activities suggests that the majority of people in Nevis are not living in poverty, it also provides evidence that there is relative poverty, some intergenerational poverty, and different levels and severity of poverty in the country. Moreover the information obtained enhances our understanding of poverty from the perspective of those who are living in poverty and their words provide insights into their reality.

Consequently although a significant number of households studied are better off, there are households in which there are 'working poor' who while they may be employed, receive wages that are insufficient to meet their basic needs and other expenses. At the same time while there was little evidence of people who are destitute, there was evidence of some households that are either very poor or poor. Members of the latter were deprived of opportunities to work and earn an income either because of age, because they lacked marketable skills, or because they were being discriminated against. Because in poor households no single income can maintain the household, many of the persons in poor households rely on multiple sources of income, some had to depend on

others for their survival, and a few of the younger members sometimes turned to illegal activities to earn an income.

While the data do indicate that female single parents and children living in poverty are vulnerable and more likely to feel its adverse effects, they also show that according to several young people they do not feel its adverse effects because their parents/mothers are constantly making efforts and taking actions to ensure that their needs are met.

While economic deprivation and lack of income were identified as important indicators of poverty, the data show that those who are poor are also deprived of other things. Among those identified by respondents were deprivation of assets and resources like land that could be translated into consumption goods, of the benefits of education, of an acceptable quality of life, and of a sense of security and well being.

Analysis of data on communities show that there is little evidence of the physical and material aspects of poverty, the data that focus on individuals provide insights into inherited poverty, the psychological and emotional dimensions of poverty, and on the impact that people's perceptions, attitudes and treatment of the poor have on the latter. Male as well as female respondents referred to the psychological aspect and identified ways in which poverty negatively affected their self-esteem and their personhood. This results from the tendency not to separate the condition of poverty and being poor from the individual who may be living in poverty as well as from stigmatisation and discrimination of those living in communities that are regarded as being poor.

Several of the men were also adamant that there was another dimension of poverty. According to them societal structures, systems, institutions, and arrangements were responsible for and perpetuated poverty because they organised society in such a way that while some people were more likely to benefit from available opportunities and be able to access societal resources, others 'kept some people down' and limited their chances of social mobility. In addition they were concerned that societal resources were not always allocated equally and that this caused some people to be poorer than others, locked them in poverty and prevented them from moving out of poverty. Their understanding that poverty is structural and systemic has serious implications for poverty alleviation programmes, the majority of which seem to ignore this dimension, the structural and systemic aspects of poverty.

Information provided by respondents also shows that the effects of poverty can have serious repercussions not only for individuals but for families and for different groups of people. According to respondents, children, women who are single parents and the elderly are the ones most affected by poverty. Respondents were also very aware that poverty had a negative effect on all types of relationships, that poor relationships between family members contributed to a breakdown in the family and between neighbours, and can erode community togetherness and community spirit.

At the same time, it is very important to recognise the poverty does not affect everyone in the same way and to examine and analyse data that show the different ways in which poverty affects different groups of people, so that poverty alleviation initiatives can be targeted to meet the specific needs and to address the concerns of particular groups of people.

8.2.2 Vulnerability, Inequality and Discrimination

Several of the poorer respondents were of the view that they were vulnerable, because in order to survive they had to take risks, were discriminated against, and easily exploited. Examples of attempts to acquire a job, a house or some land when others better placed were granted these resources were seen to be evidence of discrimination. At the same time age, illness and disability were also responsible for the vulnerability of children, elderly persons and those with a disability.

Vulnerability of individuals, households, groups and communities is a phenomenon that results from poverty. Data generated during PPA activities show that individuals who are poor are vulnerable because they were often faced with hunger, do not have the resources to deal with sudden illness, may have to take risks in order to survive, or may have to depend on others for their livelihoods. Many poor households are susceptible to but are often unable to cope with crises or emergencies, or to recover from internal or external shocks. On the other hand, some groups including children, single mothers, youth, and the elderly are more vulnerable than others because of age, disability, gender and social status. However, analysis of the data also shows that all of the communities are vulnerable because of the likelihood of being struck by natural disasters, and of experiencing environmental degradation.

Respondents also said that they were vulnerable to being exploited and were concerned about the negative effects of being shunned and excluded from participating in societal processes. A few male respondents were of the view that the amount of attention being

given to women is an indication of gender inequality against men and prevented them from participating in some aspects of community life. In addition to exclusion, the respondents identified the existence of other forms of discrimination including discrimination because of political affiliation.

8.3 GENDER

Poverty is gendered because males and females experience poverty differently and because the effect and impact of poverty is not the same for males and females. Consequently while disaggregation of data by sex provide quantitative data on poverty this alone is insufficient to examine the different realities of poor males and females or to identify the gender issues that must be addressed in poverty alleviation programmes. Qualitative data are therefore important to provide insights into the realities of the lives of poor men and poor women.

Within the PPA, separate focus group discussions with males and females provided opportunities for them to articulate and reflect on their experience of poverty and to talk about its impact on their lives. The information provided during these discussions show that there is a relationship between gender and poverty. It also provides evidence that although some of the experiences were similar there are still significant differences in how males and females experience poverty, in how it affects them and in the strategies they used to sustain their livelihoods.

Through gender socialisation and child rearing practices, boys and girls learn their gender identity, gender roles and expected behaviours, as well as about gender relationships. Some respondents were aware of gender inequalities and gender discrimination, and some women were concerned about the difference between how boys and girls were being raised, with boys being given more freedom and more choices to do as they like than girls.

The data show that poverty determines the extent to which males and females can perform their expected gender roles. While male respondents provided evidence to show that many poor men are unable to perform their role as breadwinner and provider for their families, several female respondents shared experiences that drew attention to the ways in which poverty increased the responsibilities for and hardship involved in supporting their families and added to the burden of performing their role as caregiver and manager of the home. This was especially so in households in which there were no

male adults and in single-female-headed households in which women received no financial or emotional support from their children's fathers.

In most of the households studied, the gender division of labour is along traditional lines with females having responsibility for household chores and childcare; in only a few did males, including male children, undertake such activities on a regular basis. In fact some females would like their male partners to be trained to do more of these activities.

Poverty also affects gender relations. Some young men without financial and other assets experience difficulties in attracting and building relationships with their female peers, but some older men experience difficulties when they are in relationships with more than one female and are unable to provide all of them with the things they want. At the same time there was some evidence that some male/female relationships were characterised by arguments, and in some women were victims of abuse and violence.

Respondents also raised a number of issues about heterogeneous and same-sex relationships. Male and female prostitution were identified as coping strategies and activities from which money could be made and while respondents were more accustomed to the latter, they were concerned about the apparent increase in the former. There was also concern about the possibility of spreading sexually transmitted diseases and HIV/AIDS.

Unless policymakers and planners understand the gendered nature of poverty and the links between gender and poverty, pro-poor policies and poverty alleviation initiatives will fall short of their goal of reducing poverty and improving living conditions and the quality of life for poor men and for poor women.

8.3.1 Poverty Alleviation

The data show that some initiatives have been taken to improve living conditions in the communities studied. However most of these have focussed on improving the housing stock and the infrastructure, and on providing some facilities and services in most communities. However, while some respondents were aware of, recognised, and were appreciative of such initiatives, others said that they were either unaware or had not benefited from them. Among some of the reasons given for the latter was discrimination because of party affiliation or because of being poor.

Respondents identified more money, employment opportunities and jobs with better wages and education as important strategies for reducing poverty, but the information that they gave did not provide evidence that they know of any policies, plans or programmes that were intended to increase employment opportunities or wages. On the other hand, while they did identify the existence of education programmes to assist children with their homework, they emphasised the need for adult education programmes on topics like parenting, life skills and money management. According to them, such programmes would address the social, psychological and emotional aspects of poverty and would provide opportunities for poor individuals to build their self-esteem, to acquire skills, to become motivated and to gain the confidence to use their skills and to take action to improve their living conditions and move out of poverty.

To be effective in alleviating poverty, future initiatives must therefore pay close attention to and examine the qualitative data produced by the PPA data, and must seriously consider suggestions made by those who participated in the various activities carried out.

SECTION III

INSTITUTIONAL STRUCTURES OF NEVIS

This Section documents key institutions in Nevis. In sum, representatives of 24 institutions were interviewed. These comprised of governmental institutions, private sector organisations as well as non-governmental organisations.

The information gathered from the interviews has been used in assessing the effectiveness of those organisations in reducing poverty or in adding to the quality of life of the resident population. The institutional analysis complements the information generated from the Survey of Living Conditions and Household Budgetary Survey (SLC/HBS) and other data that generate more quantitative information on poverty. Moreover, there are the information and perspectives that derive from the PPA, which provides insights on the feelings and views of people in communities as they confront their reality. The reconciliation of information, drawn from the different sources and based on the use of different instruments, creates its own challenge.

CHAPTER 9

INSTITUTIONAL FRAMEWORK

There is a range of institutions involved in the delivery of economic and social services that have been created or have evolved in the society and the polity of the Federation. The Moyne Commission Report set the stage for formalised public support by way of the social services in the Post World War II years. Formal social service delivery, however, dates back to the immediate post-Emancipation period, in which regard, the vestry was the critical axis of support outside informal arrangements that developed in communities.

The devolution of governance in Nevis since the establishment of the Federation has led to the development of institutions that are specific to the island. Some focus on the economic development of the island as an location for productive activity in the Federation. Others direct their attention to social development and integration of the society.

There are organisations that act in a subsidiary capacity in Nevis as part of a central structure established in St. Kitts. However, there is usually a recognition of the distinctiveness of Nevis, and thus the acceptance of the possibility of a difference between the modus operandi of agencies under the same nomenclature. This subsection documents the main economic and social institutions in Nevis.

9.1 MACRO-ECONOMIC MANAGEMENT AND REGULATION

9.1.1 Ministry of Finance

The island of Nevis has witnessed considerable change in recent years. One of the more significant features of its growth has been the increase in the population, which has been driven by immigration, mainly of Jamaicans and Guyanese. There are now Guyanese who have earned the right to vote and have ownership of tracts of land on the island. It has been alleged that in the Maternity Ward of the Hospital, 90 percent of mothers to be are Guyanese, and only 10 percent locals.

The Tourism sector remains the dominant sector of the economy, and the Four Seasons Hotel is the major player in the sector. There are few larger establishments on the drawing board for Nevis. The growth of the sector imposes certain requirements on the Nevis Island Administration (NIA).

The sector requires a certain level of reliability in particular services. The work-force needs to be trained in respect of efficiency and effectiveness of operations. This is particularly relevant to services ancillary to the industry.

It is the perception among officialdom in Nevis, that Jamaica and Trinidad and Tobago do a much better job at organising their tourism sector. There is surely a need to get the population to think tourism and to identify and take advantage of those links as, for example, with organic agriculture.

In some circles there has been talk about Information Technology as a possible growth sector, but there is a lack of clarity as to what is intended. The focus of development on the island remains Tourism and the Off-Shore Financial Services Sector.

There is some concern over the effects of the policy that was pursued by the last Government in control of the Nevis Island Administration. Some 600 acres of land were given out by the Government on an island that is mere 36 square miles. Land is clearly a big issue on the island and the policy to date has not been restrictive. There is still some amount of land available on the windward side of the island. The hotel interests investing on the island are usually interested in villas. There are arrangements in place that allow a foreigner to own a villa but not the land.

The situation in Nevis is different to that of St. Kitts, where the Government still owns some 60 percent of the land. The country would do well to borrow the model of Anguilla, whose people are perhaps more enterprising, and where the underlying philosophy, has created a mind-set that encourages the local population to be more committed to protecting their birth right and to exploiting their land resources for themselves.

The NIA is examining, as part of its economic policy, the idea of diversifying the sources of revenue. The country has been reliant on indirect taxes. With World Trade Organisation (WTO) accession, there has been need to revisit this dependence. Value Added Tax (VAT) is being looked as an alternative to the present Consumption Tax. While formal income tax is still an anathema in the country, there has been introduced a social services levy, which operates like an Income Tax, to all intents and purposes.

There is also the Property Tax, which is being reviewed. Up to the present time, this tax has been based on the annual rental value. There is thought being given to introducing market value as the basis for the tax. It is expected that the tax will increase revenues for

Nevis. There are houses and villas springing up across the island. The villas attached to Four Seasons should yield reasonable revenues.

There is need to look for taxes with a wider base. The Social Services Levy is generating a gradual increase in revenue. However, there has been a fair amount of leakage from the system. There is need to set up a Revenue Authority to reduce the influence that politicians sometimes seek to exercise, through allowing tax exemptions.

A Revenue Authority or Board of Inland Revenue would be established and likewise there will be a similar institution with responsibility for Customs. On the other side of the coin, there is the management of public expenditure.

There is need for foreign investment to expand the economy. The Administration has been seeking to attract hotels, and investments in villas and condominiums. There is a review taking place in respect of the Financial Services Sectors. The models of Cayman Islands, Turks and Caicos, Bermuda and British Virgin Islands are being reviewed to see in what way Nevis can create its own niche market. Nevis is already a service economy and it has constantly to assess how well the various elements of the sector are performing.

There is official interest in the promotion of Agriculture. However, there is the recognition that domestic supplies have to compete with the lines coming from the Dominican Republic and the container loads of produce from the United States. There is the classic economies-of-scale constraint that Nevis faces: production is too small in most activities to fill orders from substantial buyers. On the other hand, expansion to fill such orders would result in most productive activity being tied up in one or a few areas, with consequential risks if there is a change in the market. Yet niche marketing of supplies from Domestic Agriculture is still possible.

On another front, the Government has been keen to promote entrepreneurship among the population. This is to reverse tradition which has not been conducive to the participation of Nevisians in business and commerce.

There is low income housing that has long been promoted as another plank in the key intervention programmes of the Government. In spite of the resource constraints of the NIA, there is concern to retain a focus on the main requirements for economic and social development of Nevis and the Federation.

The Ministry of Finance is a key player in the transformation of the island and has to take account of the broad parameters. It mediates flows of resources deriving from the Federal Government and external agencies to NIA and residents in Nevis, and manages fiscal flows generated in Nevis, all of which are used in the provision of services to Nevis.

Its close proximity to conditions in Nevis allows for the alignment of resources with policy directions of NIA. The fact that policy-makers in Nevis have been able to identify a growth path that has led to transformation and improved equity between Nevis and St. Kitts underlines the contribution of the Ministry to the development of Nevis and thus the development of the Federation.

9.1.2 Nevis Tourism Authority

The Authority has been in existence for some six years. Its goal is to promote Nevis as a destination specifically. The Nevis Island Administration (NIA) has a special vote in place to support this objective. The source of funds of NIA includes the Accommodation Tax.

The major challenge that the sector faces in Nevis comes from the lack of air lift and the terrorism threat. The Authority has a staff of nine persons two of whom hold professional degrees.

The Authority markets the island as an upscale destination. It avoids attracting mass market types. There is a concern to ensure that the number of rooms in both hotels and guest houses does not expand so quickly such that the industry in Nevis takes on the features of a mass market.

The existing establishments consist of the Four Seasons on the one hand with 196 rooms and a number of smaller operations including the Plantation Inn, and the Mount Pelier which are very exclusive and upscale properties.

The Authority is responsible for the marketing of the Island, while the Ministry of Nevis has the responsibility for product development. However, there is some concern within the Authority about the area of product development. It is felt that in terms of the division of responsibilities, this function should have been retained within the Authority with the Ministry remaining with the task of policy formulation.

There are a few boutique establishments. Nevis is an expensive location and the industry is labour intensive. Given the standards set by Four Seasons - expectations about wages etc - it is not easy for the smaller establishments to survive.

The main market for Nevis is the eastern sea board of the United States, and Canada. While there is interest in encouraging a flow from Europe and the United Kingdom, airlift poses a major constraint. This can be used as a selling point for the island, namely:

'The island is harder to get to, and more difficult to leave.'

There is need for a carrying capacity survey. None has been done for Nevis and the Authority is well aware that successful tourism kills tourism.

There is a need to examine the resource requirements for taking Nevis to the next stage in hotel development. This involves the financial resources, the skills and the other capabilities involved in running hotels. Most of the hotels in Nevis are owned by expatriates.

However staffing is mainly Nevisian. On average, there are about 1.6 to 1.8 employees per room. There is need to upgrade staff by more and better training. There is need to prepare Nevisians to operate guest houses and smaller properties, as well as the range of other services that are complementary to the growth of the sector, including taxi services, art and craft and a range of other services.

9.1.3 Productive Sector

Agriculture and Fisheries

The earlier economic history of Nevis is associated with primary production. Cotton and sugar cane were once the main agricultural enterprises, accompanied by subsistence agriculture producing food for the domestic population. Plantation agriculture went into early decline in Nevis and was replaced by peasant type agriculture. This was the situation for the first half of the 20th century, until new activities and especially tourism and then offshore financial services emerged as important activities on the island. There is some amount of Agriculture practised on the island, and as well, there is some semblance of a fishing industry.

The Department of Agriculture Fisheries is an important agency supporting agriculture in Nevis. Much of its current work involves initiatives designed to resuscitate and revitalise agriculture in Nevis in both the areas of crop and livestock. This is against the background of substantial alienation of land from agriculture in favour of housing and real estate development that has occurred in recent years. There is little green space left in the housing development. Cynics would argue that houses are better able to generate votes at elections.

There are some serious pest problems to manage. Firstly, there are the monkeys. There could be as many as 5,000 monkeys on the island they roam in troops of 15-20 and it is not unknown to find a troop of close to 100. There are also donkeys roaming wild, but many have been taken to the Veterinary School.

Most critically, there are mindset problems among the people engaged in Agriculture. It is necessary to get those involved in farming to think in terms of commercial production. There is a lack of record keeping. Indeed people 'inherit' their prices, with the result that prices have no reference to cost of production.

In spite of this, with the appropriate planning and commitment to agriculture, there are possibilities with fruits, especially mangoes and tangerine. Food production will need to be in intensive systems - for example, green houses and hydroponics. Such systems can be protected from monkeys and pest control can be more easily organised.

The Department has spearheaded the adoption of a variety of tomato that has been developed in Israel. No attempt has been made as yet to develop large scale production of the variety in Nevis, although, by all indications, it is likely to be very successful under conditions in the island.

In the area of livestock, the Department has promoted goat and sheep, and in respect of cattle, two breeds seem to adapt well to conditions in Nevis - the Seepaul and Brahmin.

The Fisheries Section of the Department has a staff of five persons, only one of whom has had specific training in fisheries management. Fishing has been treated as a kind of safety valve activity. Most fishers lack training, and there are mind-set problems among the people engaged in fishing. Those residents who hail from the Dominican Republic are likely to be better fishermen than locals. They are also more likely to invest in equipment, GPS technology and the like. They are also more likely to earn good incomes from fishing.

The Nevisian fishermen on the other hand tend to be 'two hour fishermen' or 'backyard fishermen'. Nevisians must be able to see land on the horizon, while they are fishing. Another problem is the lack of appreciation for sustainability issues. There are still notions among fishermen that 'fish cannot done'. Indeed, Kittitians make better fishers than Nevisians.

The fisheries in the coastal waters are moderate in terms of yields. There is a wide range of fish available- Bonito, yellow-tail Snapper, Dar, Carite. The fish harvested by local fishermen are largely coastal pelagics. There are about 150 fishermen at a maximum, engaged in the sector and they are based mainly around New Castle. Programmes have been mounted in the past to educate them, but the practices in use suggest that these have not been successful.

There is a major problem of over-fishing and illegal fishing. There is need for regulation and with the absence of controls on the approach to fishing, the island is likely to suffer the 'Tragedy of the Commons'.

The shallow water fish are under pressure. These are in depths of 300-400 feet, and are harvested with pots. Fish in depths of 10,000 feet are harvested with bottom lines and hooks.

Fishermen use 11/2 inch mesh for their fish pots. However, the minimum size of mesh is supposed to be larger, to avoid catch of small and immature fish. Likewise, undersized lobsters are being caught, with mesh wire of illegal specifications. There is spear fishing being conducted out of season. Fisher folk also indulge in catching undersized conch in addition to lobster. Indeed, they observe no closed season. There is no marine park.

There have been few cases of arrest for poaching or for other infractions of the law. Indeed it is felt that the Government is not blameless in not introducing appropriate policing which would require seizing illegal catch and fining those who break the law.

There is need for research on the spawning habits of some of the species. There have been outbreaks of ciguatera poisoning from the north of Martinique and it is speculated that the hurricanes may have caused the disturbance of coral leading to poisoning. The blooms in the coral endanger the shellfish leading to a cycle of poisoning.

There are few fishers involved in night fishing. Swordfish are more easily caught at night. The country cannot really protect its boundaries, and sophisticated fishermen like Japanese come at nights and engage in serious over-fishing. The population at large does not get much fish or, if at all, contaminated fish.

On another front there is a problem of 'development' that is competing with fishing and related industry. A Marina is to be built at Lovers Beach, and a hotel is designated for the area, and will bring an end to its being a quiet and secluded haunt. With permission granted for the hotel and marina, the turtles will be driven away.

There is need for concerted policies and for their implementation. The Ministry is central to all of this, but there is need for a shift in thinking of the major stakeholders, as farmers and as fishermen, if there is to be growth in the areas of agriculture and fisheries, and if these sectors are to contribute to sustainable employment and income for Nevisians.

The fundamentals of a successful agriculture and successful fisheries sector depend not only on what the Ministry of Agriculture and Fisheries can deliver as an administrative arm of the state but most importantly, on evidence of success stories in both fields such that young Nevisians can see these areas as offering the possibility of sustainable income and a high quality of life to those who choose these as their life endeavours. It would take substantial resources, and years of facilitating support for dedicated participants in these sectors to change the perception of agriculture and fisheries as important sectors in Nevis. The incipient food crisis in the world may create such an opportunity.

9.1.4 Business and Enterprise

There are a number of important formal businesses in Nevis that contribute to economic activity on the island.

Contractors Association of Nevis

The Association was formed in 1996 and is comprised mainly of Nevisians. There are about 30 members but unless there is a crisis, seldom would there be more than a handful of people attending its meetings. Most of their activity as a group is about the sharing of information on the operations of the sector.

The Government has introduced a payroll tax that has forced unincorporated businesses to comply. Moreover, everyone has to pay the consumption tax. In the view of the Association, locals are not taking full advantage of the opportunities in the country.

There is a lot of work to be done. The Construction Industry is booming, and much of the work-force is from abroad. Even if foreigners are not yet 50 percent of the work-force, the island might not be far from this threshold. There are Guyanese, Dominicans, Indians, and even Nigerians. Most small contractors have as many as 30 people working for them, at one time.

More recently, there has not been much by way of new construction by the Government in Nevis. There is ongoing a road project, an affordable homes project, and there are some Chinese building a school. Most of the construction has been driven by the private sector. There is hotel construction and a number of Nevisians are building high-end homes. But there is also expansion of housing by the Guyanese and other workers who are settling on the island.

Contractors need trained people but do not have the time to train. They would appreciate any initiative on the part of the Government in respect of the development of a trade school in Nevis, such that young people can go to trade school following completion of their formal education. There is need for certification of people in the industry. There are too many persons masquerading as skilled workers. Labourers earn as much as \$15.00 per hour.

There is need to remove the barriers to women entering construction. They need to be operating trucks and back hoes, and other heavy equipment. There are few women engaged in painting now. It is strange to see women shoveling sand in Nevis.

The Chinese have been impressive in their work in the construction industry. They stick to detail and their work teams work around the clock. It is easy for them to win contracts hands-down against the domestic competition. Locals are reduced to having the right to bid, but face a challenge in competing.

The Association is a relatively loosely structured organisation. It is a moot point whether it has been able to marshal the forces to ensure that its member firms are seen as the base of a growing construction sector, in which the local experience would provide the training for Nevisian firms to compete for contracts, not only in Nevis itself but in the wider region.

Four Seasons Hotel

This organisation has been in existence in Nevis for 17 years. Its primary purpose is service to the world as a provider of premier facilities in the Nevis hotel industry. There are some 850 employees with the establishment, of whom there are about 100 on call.

The complement of staff increases to over 1000 at Christmas time. Four Seasons Hotel is seen as a premier location for employment by the population resident on Nevis: most people would prefer to be employed by the hotel. Turn-over is just about 8 percent. The hotel has in place a good training programme which allows it to train its people up to the required level of competence in a range of technical areas. There would need for persons entering to have some minimum level of education prior to hiring.

The Management comprises about 15 percent of the staff. There has been a challenge in recruiting locals to fill management positions. There is reluctance on the part of Nevisians to take on this challenge which invariably involves their having to go abroad for training and to build up the appropriate experience in other establishments in the Four Seasons chain. Promotion usually requires going abroad.

The local competition cannot really compete with the Four Seasons in terms of the benefits that it offers, in terms of both tangibles and intangibles. However, a few do move on when offered higher positions than those they occupy in the Four Seasons. Forty percent of the staff has been with the organisation for the seventeen years that it has been in operation and another ten percent would have had ten or more years of service.

The hotel has 196 rooms, and there are villas which are owned by private individuals but which are added to the mix of accommodation available through the hotel. However, it is not the norm for the Four Seasons to own any of the real estate in the properties that it manages.

The hotel contributes to community type projects. It sponsors Calypso Competitions, and responds to requests from schools for cakes and food for important occasions that schools may have. It has also contributed computers to schools but has not become involved in providing scholarships.

A major area of concern for the hotel is the management of waste, and in that regard, it requires the fullest cooperation of the Nevis Island Administration (NIA). First, the regularity of collection is a problem. Then there is the issue of the separation of waste materials. This requires a certain type of infrastructure. The regulatory regime is non-existent relative to the demands of the period.

There has been some effort in the promotion of ancillary services. The NIA has adopted a long-term view on this matter and has been supportive of efforts to develop complementary capacity. Size remains a problem. For example, in securing supplies of fresh produce, the hotel normally seeks a quantum that could not be sourced from domestic farmers: it is no unusual for it to require 4000 pineapples at a time.

One approach has been to get supplies from members of staff. This has led to a 'business in the business', with staff producing for the hotel. The hotel has been able to secure lettuce and fruit on this basis.

Four Seasons Hotel has come to occupy a dominant position in the economy and society of Nevis and seeks to be responsible and effective corporate citizen on the island. It has contributed to the training of large numbers of Nevisians at the lower rung of the hotel industry. However, the matter of mobility of Nevisians to higher level positions does not seem to have been addressed either by the Hotel itself, or the NIA. It is debatable that there has been no Nevisian with the necessary educational background, prepared to seek a career path leading to the high level management in the industry, even this means posting abroad.

Nevis Development Bank

The Bank, a government supported organisation, has been in operation for some 25 years now. It lends money for business activity, for educational investment and for mortgages. In the latter regard, it has attracted criticism from the commercial banks. There is no direct control exercised by the ECCB over the operations of the Bank As a developmental institution, its policy framework is set by the Government.

Loans for education and for mortgages account for most of the sums lent. Indeed mortgages are bigger in value. There has been no set ceiling in respect of the income group that can borrow from the Bank. However, the institution has lent mainly to lower and middle income clients. Loans of \$500,000 or more require the approval of the Ministry with oversight of its operations.

The Bank is a lender of last resort for Nevis, in that it caters for clients that are not accommodated by the commercial banks. They avoid clients involved in fishing, agriculture and trucking. Firms and enterprises in these areas have nowhere else to turn than to the Development Bank. The economy is small and absorptive capacity is limited. The commercial tend to focus only on the better projects: there is little by way of a developmental thrust in their lending.

The Development Bank sources its funds from the Government, and also has access to resources from the Caribbean Development Bank and the European Investment Bank. There is a 15 percent delinquency rate. There might have been some laxity in requirements to encourage businesses to take advantage of the availability of funds.

Strategies have since been put in place to reduce delinquency. The staff of six includes the Manager with a University Degree, one person with an Associate Degree, another with A Levels, and a Technical Officer in Building Construction as well as some part-time staff. The staff is too small to provide extension services, although these are needed.

The Bank provides reasonable service and can point to clients in the Ancillary services in tourism, like operators of taxis, and of guest houses as well operators and restaurants that have got loans from the bank. Clients are encouraged to attend workshops. The Bank is not in a position to offer such courses because of the shortage of personnel.

The CTCS programme of the Caribbean Development Bank (CDB) has been used to introduce new persons hoping to enter business.

SEDU is one of the agencies with which it collaborates. There are some negatives with which it has to deal. The building in which it is housed is in a state of disrepair. Its salary structure is uncompetitive and there is no pension plan. The sources from which it secures funding to sustain its mortgage portfolio impose rates that are too high, thus limiting the role that the Bank can discharge in this important area. The bank remains a critical player in creating access to some who would not otherwise have had credit.

Bank of Nevis

The Bank has been in operation since 1985. Its shareholders are from within the Federation as well as from abroad. It is listed on the Eastern Caribbean Stock Exchange. One must differentiate the Bank of Nevis and the Nevis Development Bank. The thrust of this bank is to ensure that Nevisians are not marginalised in the access to services of banking and finance.

The bank is client orientated and seeks to address the needs of Nevisians. It has helped in such areas as mortgages, land purchases, and consumer lending. As a small bank, it cannot compete with other institutions especially in respect of projects that are longer term in nature. It has not been involved in syndicating loans. There are people in St. Kitts who are clients of the Bank, and also nationals living aboard. The bank is a member the Caribbean Association of Indigenous Banks.

It deems itself to be making a substantial contribution to the people of Nevis, by being the Bank *of* Nevis and *for* Nevis. It is interesting that it has been able to survive serving a relatively small market. It is likely that to serve Nevis, it will need to be able to operate in a wider sphere.

Nevis Co-operative Credit Union

Nevis Credit Union was established in 1972. It evolved from the Civil Service Union of Nevis, in so doing widening the bond from civil servants to include all the people of Nevis,. The members number over 5,000. With the growth in membership, the shares or equity accumulated in the credit union have expanded. It provides credit and offers ATM services and seeks to provide for all of the financial needs of its membership.

The Credit Union has always been sensitive to the changes taking place in its environment. One important development in the international financial services sector has been the merging of banks and other financial services institutions.

Nevis Credit Union has remained open to maintaining the widening of links. Its members can be found in St. Kitts, Montserrat, and Antigua and elsewhere. On migration, people retain their links with the credit union. Many continue to repatriate their funds to Nevis, and accumulate savings for building homes and for paying mortgages.

The Board and Management of the credit union have always monitored developments taking place in their midst and have sought to ensure that the credit union can contribute in the most positive way possible to its membership by adjusting its focus, as the environment changes for its members. Currently, there are a number of developments taking place in Nevis that would lead to an improvement in the possibilities open to people, in addition to an enhancement in their quality of life.

There are new hotel developments in the offing, and with that would come the ancillary activities in transportation and tour guiding. The credit union has a US Account and has some investments abroad, including in St. Marten.

Not only has it provided consumer credit, but it has assisted in the housing programme of the Government, as well as in helping individual members to secure a home, quite apart from the formal initiatives of the Government. Indeed, the Nevis Credit Union has worked closely with the government on the housing projects in a formal arrangement, but in which there is no room for political patronage.

Nevis Credit Union has collaborated also with the Small Business Fund, and receives a small fee for its intermediation. The credit union actually wanted to be more proactive in the promotion of SMEs in Nevis. However, it has been challenging working with the relevant agencies which are based in St. Kitts and tend to handle matters relating to Nevis in St. Kitts. The Development Bank and FND have a centralised decision-making process. Likewise, the National Bank is controlled in Basseterre. The Bank of Nevis is privately owned and clearly, being based in Nevis, tends to be equally sensitive to the needs of the people of Nevis.

Most of the mortgages provided by the credit union have ranged between \$100,000 and \$500,000. There are only a few of over \$500,000. Taxi-drivers have used the facilities of the credit union in acquiring taxis; there are also members who have put up apartments with loans provided by the credit union.

An attempt is made to enhance the skills of the membership in the management of their affairs, through the counseling services provided on the granting of loans. The FND has a formal programme of training, of which Nevisians can avail in learning about business.

By and large, the Credit Union sees itself as having contributed to poverty reduction and to the reduction of inequality in the society. It has enhanced savings through inculcating the saving habit among the population of Nevis and has been a major player in the economic development and transformation of the island, by ensuring that the Nevisian population can participate in some of the areas of economic expansion. It has not limited itself to consumer type loans and is well placed to assist Nevisians to become involved in transform their space with their own resources, irrespective of the inflow of foreign capital.

9.1.5 Department of Cooperatives, Nevis

The Department was established 1996. Prior to that, it was a Division. Its current Director has been in that office only since 2006. There is a staff of 5 people including the Director. They have oversight of cooperatives operating on the island, including Junior Cooperatives. There is need for an Auditor, and an Inspector.

The Department has promoted the cooperative spirit in a number of areas in the country. It has made a thrust, in particular, towards youth, and has developed a number of programmes to create skills in areas that could lead to income generation, including basketry, and pottery. For students in secondary schools, there have been training sessions in candle-making, soap-making, budding and grafting, pottery and handicraft, and in tractor maintenance.

The department supports agro-processing and also cooperative endeavours in the growing of orchids in the mountains, which offer a major opportunity for exploiting sustainably the flora located there. The updating of legislation to protect the flora and fauna has also helped. The Orchid Society is involved in floriculture, and receives support from the department.

The Department has been involved effectively in shifting the production possibility curve of the island outward, through small community based initiatives. following identifies some of the cooperatives that have been helped to develop capacity and now contribute to production in Nevis, in activities that are income generating and thus add to incomes of Nevisians. They have not been all successful but the fact that they have worked well for some period of time suggests that viable opportunities exist.

Nevis Agro-processing Cooperative

The Nevis Agro-processing Cooperative has been a success story. It started after its personnel had training at CARIRI in Trinidad, also in Grenada, St. Vincent, and St. Lucia, with the Department providing moral support for the endeavour.

The Nevis Agro-processing Cooperative has gone ahead to use kitchens as start-ups in agro-processing, although there might not have been full support from the Ministry of Agriculture except for a rudimentary laboratory that is being developed. The production levels of members of the cooperative are quite small, but they have been able to ship some of the output abroad. This has proved the market possibilities.

Members have developed souvenir baskets, and product lines have been used in the promotion of Nevis; fruit preserves, hot pepper sauce, tamarind balls. Its most recent 'open day' saw on display pawpaw balls, plantain and banana chips as well as cassava products, including muffins. They have encountered problems along the way, but the overall effort has been rewarding.

Handicraft Cooperative

In the area of handicraft, there is much work to be done. There has been no AGM of the Handicraft Cooperative for about 10 years. This is reflected in its lack of performance. The Board of Directors does not really function as a board. While there are books with documentation on expenditure, etc., there has not been a proper complete audit for some time. They need to elect a board. There is space available from which they can operate.

Fishermen's Cooperative

The organisation has no operational funds. An AGM was called, a new Board established. Debts of over \$66,000 have been accumulated. There is little hope of money being found to liquidate this debt, according to one official in the Department of Cooperatives.

The registered membership is 260 and they benefit from concessions provided. There are about 50 or so bona fide members engaged in fishing and are paid up. There are others tagging along opportunistically. The Cooperative has had to close on occasion.

Beekeepers Cooperative

They have a project in place. They have secured a grant of \$60k from the Global Environmental Fund with the assistance of UNDP. The full amount is to be released presently. Their challenge has been in the fact that the areas which are most propitious to beekeeping have experienced wind erosion, which has resulted in the blowing down of nests (hives). The Government has been doing everything to assist this Cooperative.

Honey is available in small quantities. Demand outstrips supply by far. While St. Kitts is also blessed with supplies of honey, there used to be a definite molasses flavor in its honey, which was attributable to the presence of the sugar industry. The honey of Nevis is pure, and is somewhat like that of Barbuda. Money has been allocated to assist the beekeepers in updating their methods in respect of hygiene, and food safety.

Nevis Agricultural Development Cooperative

This cooperative was formed in 2006, but its members have not been meeting. One of its members is in Arizona in the United States and is perhaps the only one committed to the effort. It can be deemed to be moribund, therefore.

Nevis Growers' Cooperative

There are 15 active members in this cooperative. The Marketing Division of the Ministry of Agriculture has worked very hard for these producers to retain market share in the supply of produce to the hotels. Whereas they previously supplied only about six products to the hotels, they have been able to increase the number to over 60 products.

9.1.6 Nevis Financial Services Development and Marketing Department

The basic operations of the Financial Services Sector are governed by the Act of 1984. The industry started with businesses involved in IBCs, and then subsequently there was a movement to trusts. However, the country was put on the black list in 2000. After the updating of its legislation, it was removed from the black list in 2002.

Oversight of the sector is performed by the Financial Services Advisory Committee, which is comprised of representatives of the Department, the Ministry of Finance and the Legal Department of the Nevis Island Administration. There is one specialist officer in a Department of the NIA, who attends the OECD forum meetings.

Business did pick back up over the period 2002-2006. The country is not as competitive a location as the British Virgin Islands or the Cayman Islands. It is more in the league of the Turks and Caicos Islands. Most of the revenue comes from IBCs. There are more clients setting up companies, than are there trusts, which are narrower in their focus. The service providers are locally incorporated in Nevis and are managed in Nevis. A proper due diligence exercise is conducted for the Regulator.

There is now a mix of locals and foreigners involved. The locals were slow to respond, but there is growing participation of locals in the sector. A number of them operate as sole practitioners in the capacity of lawyers. It might be that as a small scale society, there has not been much interest in the formation of partnerships and other forms of association among local persons operating in the sector.

There are about 250 locals involved in the sector. Most of the managers are locals. There are not enough young people doing the exams to qualify for entry into the various levels of the sector. Of course, there are foreign service-providers operating in the sector in the country.

In more recent times, there has been some expansion in the products. IBCs and trusts remain the backbone of the sector. However, there is evidence of insurance and mutual funds becoming part of the sector, and this is attributed to a growing presence of Asian capital. The Ministry of Finance has been the driver in the process. There is a link between Financial Services and the Tourism Sectors.

The Off-shore Banking regulations are very rigid and strict, and have been designed to protect the good name and image of the country. Nevis does not have an image problem. The ECCB has the responsibility of vetting all applications, and then makes a recommendation to the Minister of Finance. The Caribbean Financial Action Task Force has been available to assist the countries of the region in updating their legislation.

The country is committed to conforming to international standards, in respect of the prevention of money laundering and the financing of terrorism. The country has witnessed a significant growth in terms of revenue in recent years. There is a certain level of cooperation among the players in the sector, surely in terms of cooperation with the Government, and the industry has come to rely on the Government to market internationally on its behalf.

There is now the view that the changes that have been made in the legislative and regulatory framework would allow Nevis to remain an active player in the Off-shore Financial Services Sector. It is not clear the extent to which the sub-prime crisis and then the international economic crisis would have triggered a differential impact on off-shore financial centres. It is likely that they would all have been seriously impacted.

The Department was able to help the island to weather the earlier challenge when the country found itself being black-listed over the operations of its off-shore financial services sector. This newer challenge will test the capacity of its staff in maintaining a viable role for Nevis in the face of the radical changes that are likely to come about as a result of a new regulatory order in the wake sub-prime crisis.

9.1.7 Physical Infrastructure

Department of Public Works

The Department is involved in building and maintenance of public facilities on the island of Nevis. It has a technical and administrative staff of 12 persons and 75-80 weekly rated workers. The technical and administrative personnel has remained a stable work-force. The skilled and unskilled work-force has shown more variability.

There is shortage of carpenters and other skilled cadres. While the majority of the weekly paid workers are nationals, there are at least 12 workers from abroad but have been resident in the country for some time. They are from Guyana and St. Vincent. There is no trade union representation.

In recent times, some of the large projects on the island have been undertaken through the use of contractors. The first phase of the ring road has been done by a contractor, with the Department providing oversight on behalf of the Government.

There are some larger projects that have been handled by the Department. These include restoration projects, including the Administration Building. The Government is committed to the improvement of the road system of the island. Among the challenges faced by the island is the impact of sea rise and coastal erosion which would require action on the part of the Department, the Federal Government and the population at large.

9.1.8 Social Services

Division of Social Services

The Division of Social Development, Youth, Sport, Community Development, Culture, Trade, Industry and Information Technology in Nevis, has a wide remit as its designation suggests. In respect of the social services, it is responsible for Senior Citizens, Youth, Gender and Family Services. In the more recent past, the Department has focused on developing programmes in communities based on needs assessment exercises, rather than imposing programmes on communities. This approach has allowed for the development of recommendations from the communities themselves, which lead to implementation of projects at the community level.

The Department is convinced that the acquisition of skills is critical for a large section of the youth of the country. There is also a drop-out problem in the school system, and not enough attention is being paid to other side of education beyond the academic areas. Technical and vocational education needs to be addressed.

There is also need to encourage large numbers of them to think of becoming entrepreneurs. The Department is collaborating with the agency responsible for small business in that regard, to ensure that there is a special focus on the youth of the islands. Funds are to be made available to start small businesses, in arrangements patterned after the model of Barbados.

There is concern to encourage their involvement in craft level work as well, as an area for self-employment. Likewise, agro-processing offers an opportunity that should not be ignored. The Department has promoted sports as a mechanism for the development of the youth. Cricket, Tennis, Netball, Football, and Basketball are the sports that are being promoted across the island and the facilities are being established with that in mind.

Within the school system, Physical Education is developing, partly with the objective of promoting wellness among student population. With the facilities being put in place, there are programmes that are available to a wide cross-section of the population. There has been no marketing of exercise as yet, among the population, but this is in the offing.

Culture is being promoted in the school system - dance, drama, and steelband are some of the areas of focus. The Department has a programme in place for research and documentation, and seeks to get the general public interested in the general and local

histories which have some relevance in the development of the tourism product of the country.

There has been a problem in getting community centre managers to ensure that programmes at the community level can be mounted and sustained. In spite of this, the Department has been able to mount a few home-work assistance programmes – at least three days per week at St. Paul’s.

Computer classes are now available to low income residents and their children. These have started in St. John’s but there was none in St. Thomas at the time of the interview. It is expected that broadband facilities will be available presently.

In respect of Senior Citizens, the Flamboyant Home is the public facility in place. However, there is also a home help programme which, while it does not operate on a large scale, is still important to a number of elderly on the island.

There is a problem of domestic violence which is on the increase. Unfortunately, there is no safe house in place at the moment.

There is a special focus in the outreach programme of the Department to ensure inclusion of the communities of Hispanics, Guyanese, and Trinidadians. Most are involved in the labour markets as labourers. While the immigrants can be found in all communities, there has tended to be concentration in St. John’s and St. Paul’s.

There is a night-life problem developing with the emergence of prostitution on the island. There is also evidence of a drug problem. Marijuana is being grown but there is evidence of imports as well.

While there may not be evidence of drug lords of the types found on St. Kitts, there is evidence of gangs involved in drugs and guns, and there has been gun violence on the island. There is a dysfunctional youth challenge. There are gangs in schools and the Department has to collaborate with the Department of Education in arresting the problem. There is also marijuana in the schools.

The remit of the Division is very wide. This is to be expected in a very small island with a small population. The challenge is in enlisting staff that has the breadth and depth and can take the measure of societal problems and can arrive at workable solutions. The fact that the Management of the Division has the breath of view augurs well for the future.

There is the recognition of the need for coordination with a number of other agencies in addressing the social problems arising in Nevis.

9.1.9 Ministry of Health, Nevis

The Government needs to encourage the population to develop a responsibility at the level of the individual, for one's own health. The Health Promotion Unit has to be involved in promotion of wellness. The Government has attempted in the past, to provide assistance to persons who need to secure tertiary care treatment abroad. There are a few citizens that have had to go to Anguilla for dialysis. There is need to invest in the preventive side and in wellness. Tertiary treatment has accounted for about 10 percent of the Budget for Health in Government Expenditure. Given that the quantum required is growing, the finances of the country are being impacted. There is a limit to which this can be sustained in the future.

People do not pay for the services that they receive at the health centres and medications are dispensed free of cost to certain categories of persons. Meanwhile the costs of drugs have gone up. There has been need to increase the provision for diabetics and hypertensives. Most diabetics are over 62 years of age.

There have been discussions across communities, with respect to the introduction of a National Health Insurance Scheme. The Government does indeed have insurance for workers in Government. But it is insufficient. It does not cover eye care.

There is a shortage of nurses on the island. Retirement is still at age 55. There is also a difficulty in securing pharmacists. The island has had to depend on personnel from abroad and from a range of countries. For example, three Nigerian nurses are being recruited recently, but about 10 are needed.

Nevisian students are being encouraged to pursue the relevant subjects and to look to the Health Care Sector for possible careers. The revision of the retirement age and its being raised to 60 is under consideration to deal with the problem of shortages in the health sector.

The Ministry has been effective in ensuring that primary health care facilities and services exist across the island. The next task at hand is more demanding and requires that it engage the population to encourage individual responsibility for one's health and

for wellness. The Ministry has not been provided with the resources for the marketing of wellness.

In respect of Environmental Health, there is a lack of personnel to monitor the field. There is a problem arising from the use of septic tanks on the island. There is a sewage plant at the hospital. Four Seasons has had a major problem in disposal of its garbage. The land fill ceased being a land fill and had become a dump. This had created a major fly nuisance.

With the assistance of a loan from the CDB, new equipment was secured. There is now some discussion of recycling and there may be some investment in this area. There is also discussion of a possible tax on plastic bottles and there will be need for the relevant legislation.

Community Health Nurses, Nevis

The Community Health Programme is delivered through the Charlestown Centre and five other health centres across the island. The Charlestown Centre provides ante-natal and post-natal services, Family Planning, Infant and Child Health, as well as a Diabetic Clinic, and a Hypertensive Clinic. Immunisation services are available freely. All basic primary health care services are available.

There is also some home visiting, and there are occasional visits from an eye specialist from the USA. The Mental Health Clinic is served by a Psychiatrist who comes from St. Kitts on routine visits. There is also provision for voluntary testing for HIV/AIDS.

There is also School Health Programme which has been developed to treat with the problem of obesity which is showing up among children in schools in Nevis. Children buy lunches that are inappropriate, engage in little activity and spend much of their time in front of television. They do not walk to school.

At Gingerland, it was discovered that children were presenting with cavities. It was suspected that a vendor at the school was at fault. Everything sweet was being sold at the school.

There is some level of screening being done at the work-place in respect of cholesterol and high blood pressure. It is noteworthy that with screening of workers at the Quarry, it was discovered that there was only one Nevisian among the persons working there in

a workforce of 18 persons, which reflects the high dependence of the island on imported labour, but also underpins the need for vigilance given that immigration can lead to new health challenges for the island.

As part of work-permit requirements, however, applicants have to undergo a medical examination and this ensures that problems are identified early and guarantees that persons entering the country are relatively healthy.

There are substantial differences emerging among the various groups in the society. Firstly, there are sex workers, mainly among the women from Santo Domingo. There may be some social disintegration taking place in that section of the society.

Guyanese women display a high parturition rate compared to Nevisian women. The Guyanese women tend to have low levels of education and some of them suffer nutritional deficiencies.

Then there are gender differences. Women will come for their annual check-up. Men do not. Young men in their thirties have succumbed to strokes.

The Community Health Division has promoted wellness. There is a Health Education programme in place. It has encouraged back-yard gardening. It is known that there is a school feeding programme in place and the Gender and Social Affairs Department ensures that help is available to the very poor.

There are few Nevisians going into nursing. There are a few foreign nurses, and they come from various places. The package available is enticing enough for them to come to Nevis.

There are problems in the offing in Nevis. Large sections of the population do not prioritise how they spend their money. Women have to have a hair-do for \$70.00 and need money for their cell phones but may not secure the medication that they need. They have to buy pampers and baby wipes, and would not resort to diapers. There is a high percentage of breastfeeding but only for two months. In the final analysis, the challenge is in getting the society to shift to a wellness orientation.

Flamboyant Nursing Home for Elderly

The primary purpose of this home for the Elderly is to provide a home for homeless people and the elderly. It maintains an open-door policy, so that some people return to the community if circumstances improve. Most of the residents are in the 55+ age group.

The impact of the Home is evident in the fact that there are no homeless persons in Nevis. The infirmary in St. Kitts would do well to learn from the experience of the Flamboyant Home. The elderly are cared for as well as those in need of medical attention and the homeless irrespective of age. There is a husband wife in the home. The wife has Alzheimer's, and the husband is blind and her only family member.

There are paying residents, and they are provided with accommodation relative to financial circumstances. Five of them pay \$2000 for rooms with air conditioning. The Home charges \$1800 for a single room, and \$1500 each for a room with two persons.

On the general wards, people are assessed and will pay different rates right down to zero. There are 29 residents at present time, and about 30% do not pay. 'Paupers' or indigent poor cost a lot. There is accommodation for 38 people.

There are a number of elderly who can no longer be taken care of by their children. The Home is seen as a good option. At the St. George and St. Johns Senior Home, which is private, \$1550 is charged.

The Flamboyant Home is funded through government and private fee contribution with the government paying most of the cost. There is no fundraising at present. The staff is part of the hospital, including physical therapists.

The Staff complement consists of the manager, 15 staff nurses with 3 trained nurses and the rest are students. There are also cooks, maids and domestic staff. The costs are shared with the hospital. These are the labourers, nurses and nursery assistants, 5 registered nurses.

The clientele served is mainly the elderly and the helpless. There is no place for drug related victims. The assessment must be made of the potential client, to able to control beds in this environment. Manic depressive are not allowed nor those who would run around.

The Community Development Department identifies those who should be admitted to this institution. There have been no specific reports in the last three years. The financial and annual reports are included in the Hospital's Annual Report. The organisation could be improved through having more staff to assist. A doctor is needed for geriatric care, and as well, a physical therapist.

The Management gives the Home high rating for its accomplishments and for the level of service that it provides.

9.1.10 Ministry of Education and Library Services, Nevis

There are two Government Secondary Schools and seven Primary Schools in Nevis. There are three private schools – two at the primary level and one at the secondary level. There are three pre-Primary or Pre-Schools, that are run by the Government. One of the private primary schools gets assistance from the Government. The Principal is paid by the Government. Given the overcrowding problem, the private school is being subsidised. The school fees are \$800 per term.

The overcrowding of the schools in Charlestown has been due to the influx of Guyanese into the island (estimated population in 2002 census was 11,242). It is estimated that 60 percent of new students are Guyanese.

It is usually quite rough for Guyanese immigrants since most of them are working as labourers. There is need for zoning and for redirecting children from Charlestown schools to reduce the overcrowding.

Performance in the school system leaves much room for improvement. There is a need to look at quality issues. Some students leave school and go to the Four Seasons Hotel to work. But there is a limit on the number that can be absorbed there. A few now go on to the Sixth Form. There is a Sixth Form now available in Nevis.

The socialisation process for males is creating the marginalisation of males. There are also no males teaching at the primary level, and only a minority of teachers at secondary level is male.

Science teaching is problematic. It has been necessary to recruit teachers from Guyana and Jamaica and there is an absolute shortage of teachers in the technical and vocational subject areas.

The Nevisian population is not managing well at the present time, in educational terms. There is evidence of misplaced priorities. People are not buying books for their children. But they are spending on fast foods including on Kentucky Fried Chicken. Obesity is a problem emerging in the society. The authorities are considering the introduction of a lunch programme in the schools.

Also, it is proposed to ensure that all children at the secondary school have access to books. There is a school bus service and that may be made free as well.

There is evidence of gangs emerging in the schools system. The Education Authorities have been working with the Police in that regard. A magistrate ordered whipping in a recent case. There is a sense in which corporal punishment works.

The Ministry faces a rapidly changing environment as Nevis is in the throes of social and economic change. It has been staffed for a period which was more stable and amenable to measured approaches. It has to face overcrowding of schools and an influx of immigrant children, along with negative social pressures of mounting crime and violence that has reached the school system. The administration of education in Nevis is as much about the pursuit of educational objectives as it is about change management.

Nevis Teachers Union

The Union represents teachers working on the island of Nevis, and is concerned with the way the system is evolving. The school system has had to deal with a fair amount of overcrowding in recent times. Indeed, the schools in Charlestown are crowded compared to the other schools. An attempt is made not to exceed a ratio of 30 students per teacher.

There is also the issue of diversity to be dealt with in the school system. There is a greater presence of students from the Dominican Republic, Montserrat, Guyana and other places in the schools in the town, and there has been little in place to deal with diversity.

It has become critical for the system to mount programmes for remedial reading and recovery reading. There is also need to close the cultural divide. Some children seem to be slow because of language barriers. On the other hand, it is evident that immigrant parents push their children to perform. The gender divide in educational performance is

also evident in Nevis. Girls tend to outperform boys. Also, most of the teachers are female.

There are isolated cases of incest. There is also evidence of children being molested although not by family members.

There is evidence in the school system of children who have nutritional problems. There are also children who come to school without books, mainly because parents have the wrong priorities. This includes single parents who may spend money on themselves rather than on their children. Another area of irresponsibility is the lack of involvement of parents in the school system. The parents who do not attend parent-teacher meetings are exactly those who need to attend.

In the view of the Union, teachers are not well paid. This, in addition to the lack of respect showed to teachers and the general attitudes to teachers, makes the field unattractive. Teachers have to be 'strong in mind and mouth'! Some 80 percent of the teachers are members of the Union. It has not had much to do by way of conflict resolution. However, the Union needs to be better funded by its membership, and is in need of a building to conduct its affairs.

As a Union, it has the responsibility to seek to secure the best terms and conditions of service for its membership. On the other hand, as a body of teachers constantly monitoring the environment for teaching and learning, it is duty bound to treat with professional issues. It has not been possible to establish the weight that the Union gives to these two divergent functions.

The Dyslexia Association

The Association is now being established officially. It had been meeting for two years before. Its primary purpose is to assist persons with the problem of dyslexia. There has been no formal research on the island, but it is possible that about 4 - 10 percent of the children are dyslexic, and tend to present among those with learning difficulties. There is need to differentiate between those with dyslexia and those in need of Special Education.

Most teachers have not received the kind of training that allows them to conduct an assessment for dyslexia. It is the intention of the Association to improve awareness with a programme aimed at teachers. It is not a medical problem, and a person can become dyslexic as a result of an accident.

It is the goal of the Association to get one teacher in each school trained in the area. People do not grow out of the problem of dyslexia normally. The fact is that they may feel abandoned by their significant other, and their self-esteem declines when faced with problems of dyslexia.

The Association aims to empower families, teachers and even employers and the community at large with the coping skills in managing challenges relating to dyslexia. A series of awareness meetings are to be mounted in Nevis in the interest of public education.

The organisation is funded by subscriptions and donations, and has access to a location and premises previously used by another NGO. It is hoped that the Association can establish a formal relationship with the Ministry of Education. It is also hoping to launch a Scholarship Programme in the near future. As a result of this, it is expected that there will be at least one teacher trained in dyslexia on the island.

In spite of its limited resources, the Association has helped to give prominence to a problem that afflicts a percentage of any population. Even though it may lack resources to do much else, public awareness is the first step in securing an appropriate response in Nevis to the problem.

9.1.11 Social Security

Social Security in Nevis was established at the same time as it was in St. Kitts. The only difference between the operations in Nevis and that in St. Kitts, is that far less differentiation among functions in the Branch Office in Nevis: all members of staff know the operations within the office in real time. There is a staff of 17 at the Branch.

In addition to the social security function, there are some other benefits that people in Nevis derive from the Branch. Civil servants can secure loans that are available at the National Bank with funds from Social Security. The rates are lower than what obtain at the commercial banks. This facility has been especially important to those seeking medical attention.

There are also scholarships offered every four years to prospective students seeking to go to University. Selection is on the basis of interviews: candidates have to secure the appropriate academic standing, and preference is given to persons who are poorer, and where their field of study is consistent with the priority needs of the country.

There is a substantial number of workers who are migrants in Nevis, and who contribute to the Social Security Scheme. They earn entitlements in that regard, which can be honored on their return to their country of origin where there are reciprocal agreements between the Federation and the country of origin. This applies across the member states of CARICOM, as well as with Canada.

In respect of the Dominicans, there is no such arrangement in place. This means that on the attainment of age 62, the ex-worker would need to return to Nevis to fill out the application in person to secure the benefit.

The Self-employed pose a challenge. They resist registering. There are just under three hundred registered self-employed in Nevis. It is estimated that the compliance rate for this group is about 37 percent. One can be prosecuted for non-compliance. One needs to contribute for ten years to be entitled to a pension from the Social Security.

People who might not have contributed are assessed by the Social Services for receipt of an assisted pension, which is lower and is subject to a means test compared to the pension from Social Security which is an entitlement subject to one's earlier contribution. People do not normally think of succumbing to strokes or to other illness, when as self-employed, they fail to register and maintain payments to Social Security.

There is a Government Levy imposed of 3 percent on the employee and 3 percent on the employer. This is a tax that has been introduced across the board and has been dictated by fiscal problems of the Government.

The Social Security Scheme has grown over the years; in recent times the increase has been due to the expansion in the Construction Sector. Another significant sector has been the Restaurants, Hotels, and Guest Houses. The sector shows seasonal effects as contributions tend to be concentrated in the months of the tourism season. Women are the dominant group in the sector, while in Construction, men are the dominant contributors.

Social Security in Nevis is more a decentralised rather than a devolved function. The office in Nevis ensures that there is a seamless approach to social security issues for residents in Nevis as with people in St. Kitts.

Asociacion de Dominicanos en Nevis

The Association started in the 1990s, and then became dormant. It has been revived, and works to keep the community of Dominicanos together and to provide and share information among themselves. There are about 100 members registered in the association of whom about half are active. The Chairman is an Extension Officer in the Ministry of Agriculture in Nevis and has been able to secure a line of direct communication with the Premier of Nevis.

The association is financed from subscription of members - \$20 per month per member. Most of the men work mainly in the Construction Sector, while the women operate in supermarkets, hair-dressing, and other personal services. However, it is a fact that some of the women have resorted to prostitution. It is known that a woman can earn hundreds of dollars in one night, and there are the few who succumb to this income temptation.

Nevis attracts a certain type of Dominicanos. Those with professional preparation migrate to North America or Europe. They would not ordinarily come to St. Kitts and Nevis. Venezuela is the other country that might be targeted. Most coming to Nevis and to St. Kitts would want to make some money and to return to the Dominican Republic. Work permits are usually not difficult to obtain.

The Association encourages settlement and prepares members to become useful members of society. They must see themselves as contributing to the development of their new home.

The group has not had any real problem in respect of securing access to schools for their children at school. Once children come before the age of ten, they settle down reasonably well into conditions in Nevis. The older children do have a difficulty. There tend to be far fewer in the age group 14-18 coming to Nevis. Those that settle are usually well integrated and are bilingual.

There has been some stereotyping of immigrants. Clearly, there are cultural differences but there is intermarriage between Dominicanos and Nevisians, and people are overcoming the cultural barriers. The immigrants speak Spanish at home but quickly learn to use English in public. This augurs well for integration.

The fact that the Dominicanos have established a formal organisation is also positive in that it permits the group to identify challenges as they emerge and provides a vehicle through which these can be aired among themselves and then with representatives of other organisations, including those in Government and in NGOs and other CBOs.

The Change Centre

Since the last assessment of poverty in the country, there have been some changes in Nevis. The nature of poverty might have changed too. There are more people living in their own homes, but they may not have running water and toilets that flush.

Citizens may have jewellery and may even go to St. Maarten to shop. There is considerable store set on appearance. Ordinary workers go to there to shop since things are cheaper there and there is a ferry service to that island.

In the perspective of its management, there are misplaced priorities among the population. There are gender impacts as well. There are women who give their money to men, and neglect their children, in order to have a man in their lives. There is a tendency for women to seek to purchase new clothing for every occasion, including going to sporting events.

The organisation relies on volunteer support. It has had, in the past, the services of a Peace Corps Volunteer. The organisation is very strict on the use of alcohol and tobacco on its premises.

A significant problem in the society is created by single parents, mainly women. The Change Centre seeks to be gender sensitive in its dealing with its clientele as well. But there are different problems with men in the society.

The Centre attempts to provide counseling services in addition to offering protection to individuals at serious risk of abuse. Even though it is limited in resources, it has become well established in the minds of the population as an agency with a capacity to respond

to crises that individuals may experience and is seen as a source for keen advocacy on social issues in Nevis.

Nevis Christian Council

Member churches of the Nevis Christian Council include the Methodist, Anglican, Roman Catholic and Evangelical Associations. The mission of the organisation is to counsel together, to embody a benevolent society and to protect the Christian way of life.

The organisation receives funding from foreign sources, loans, gifts as seen fit, advocacy, relief and self-financing through fund raisers. Additional sources of income include ecumenical services and membership dues. Notably, the organisation does not receive any funding from the Government.

The organisation carries out its work through volunteers. The chairmanship of the organisation however is rotated among three main religions namely, Anglican, Methodist and Catholic. There is no specific group targeted to benefit from the organisation's services as there is no 'routine gift package'. The organisation responds to crises, both natural and man-made in nature. Crisis and dire need are the only selection criteria implemented in the selection of clients to be served.

Major concerns of the organisation include:

- Crime and violence issues - the Government has consulted with Council on this matter;
- Cost of Living;
- HIV pandemic: workshops to address this have been conducted;
- Sexuality and youth: the matter of teenage mothers returning to school has engaged the attention of the Council but there is no unanimity of approach;
- Some anxieties over the influx of foreigners, but adjustment has gone reasonably well to date;
- Advent of Hispanics has been associated with the rise of prostitution
- Concern that a well-known gay entertainer can be advertised for a recent event in Tobago: this can prompt thoughts about a similar programme in Nevis;
- Lent is being infringed;
- Poverty is masked: while people are affected, Nevisian pride forces people to suffer quietly;
- Role of institutions in alleviating poverty.

The Council remains an important sounding board on moral issues in the society.

Red Cross of Nevis

The Red Cross has been operating in Nevis since the 1940s. Its primary function is to provide disaster relief. It coordinates relief with support from domestic and international sources, as was seen in the case of Hurricane Hugo.

Its funding comes from local sources, one of which is the fundraising that it does through the 'Carnival Breakfast' on J'ouvert Morning. There is no subvention from the Government. It also rebuilt the building that houses its offices and secures some rental income from therefrom. It runs a boutique where used clothing is available, and this is patronised by some of the immigrants in Nevis, thereby providing a service and earning income.

The persons involved with the organisation are volunteers and are mainly elderly people. There are few persons in the age group 20 to 40 years of age involved. Then, there are some of the very young who are members through its programme to encourage young people to become involved in First Aid. The Red Cross has used sport as an activity in cultivating a Youth Arm.

Other programmes run by the Red Cross in Nevis include a feeding programme that delivered food once per week to shut-ins, but this had to be discontinued when grant support terminated. There were once some 19 people in and around Charlestown who received this kind of help. There might be no more than 9 persons currently in need.

There is also assistance that such people may secure from the Lions, in addition to the Red Cross. There are also some drug addicts who are given some assistance by way of food. There is the possibility of the Red Cross resuming the provision of a food basket, and also assisting with medication, where the Government is not able to fill prescription needed by some of the clients of the Red Cross.

It is the view of the management of the Red Cross in Nevis that not too many persons are poor or poverty stricken in Nevis. There are not too many destitute people in Nevis.

It is one of the observations of the Red Cross that people in Nevis may have the wrong priorities, but things are not too bad actually. The Red Cross is not against working with other agencies, as long as it retains its independence and its identity. Thus, it has worked with the Lions and has assisted other organisations in Nevis.

The organisation remains an important agency in treating with disaster, and has been able to couple its readiness in that regard with making interventions in areas of need in Nevis, in treating with some of the vulnerable, who may not be reached by other organisations operating in the society.

9.1.16 Rotary Club of Nevis

The organisation has been in operation since 2003. Its primary focus at the present time is on the Health, Education and Children. In respect of Health, it has directed its attention at the first two years of life, starting with birthing at hospital. In that regard, it has been able to secure five wheel chairs that are available at the hospital. There is also a diabetic foot-care project, which it has put in place to deal with a major problem in the society: there are about 500 diabetics on the island.

In respect of Education, the focus has been on literacy. It has organised a Spelling Bee for primary and secondary students. It also responds to requests that are made from time to time. In effect, its primary clientele have been vulnerable children and adults.

It is funded by the subscriptions of its members and through fundraising activities that it conducts. One of the problems of fund raising in Nevis is that people are not in the habit of going out. Thus, for one of its events, as many as 120 tickets were sold, but only 50 people turned up.

There is no staff, and all of the members – 14 of them – chip in with volunteer efforts: at least 8 of these can be depended on for their full commitment. It would be necessary to increase membership to improve the level of service that the organisation provides to the society in Nevis. While most of the members are family oriented, they may not be equally community-oriented.

The Rotarians would rate their services as excellent. The Lions are a smaller group of people on the island. The Optimists used to operate on the island, but are no longer. Civil society organisations and service clubs are difficult to establish and sustain in Nevis because of the problem of maintaining organisation in Nevis.

The following summarises in tabular form, the nature of the contribution and the effectiveness of the various institutions in Nevis.

TABLE 9.1: ASSESSMENT OF INSTITUTIONAL EFFICACY

No.	Name of Organisation	Primary Focus	Key Actions for Improving Quality of Lives for Persons Living in Nevis	Score
1.	Ministry of Finance	Developmental	Has played a role in the promotion of up-market tourism and also of financial services, which together have transformed the economy of Nevis; remains sensitive to need for paradigm shifts to keep economy of Nevis growing and expanding	4
2	Nevis Tourism Authority	Developmental, Regulatory	Has helped shape the development of tourism in Nevis. Concerned to avoid mass tourism; has created a different tourism product from St. Kitts, permitting differentiation at the national level.	4
2.	Department of Agriculture and Fisheries	Developmental	Has sought to revitalise agriculture and to promote fisheries against the backdrop of competing higher-paying activities; needs complementary facilitation and promotion to take these sectors out of semi-commercial operations	3
3.	Contractor Association	Developmental	Lacks solidarity and support of membership which prevents its being a powerful advocate for membership; not yet able to strengthen members to face onslaught of foreign contractors	2
4.	Nevis Development Bank	Developmental	Critical source of funds for firms that would not receive credit otherwise	3
5.	Four Seasons Hotel	Developmental	Largest private employer in Nevis with major role in the economy of Nevis; is preferred employer for much of the population; training provided by hotel has improved capacity for the entire sector; has provided a source of stable income to many.	4
6.	Nevis Credit Union	Developmental	Has promoted savings habit among Nevisians; is prepared to support small business loans, thereby contributing to employment and income growth.	5
7.	Department of Cooperatives	Developmental	Has helped a number of new producer cooperatives to get started and to grow, thus liberating potential that was non-existent before	4
8.	Division of Social Services	Supportive, Remedial, Developmental, Preventative	Very wide remit and small staff taxes resources of the Department in face of mounting social problems in Nevis – crime, violence in schools and abuse; effectiveness depends on ability to work and collaborate with other agencies.	3
9.	Ministry of Health	Developmental, Preventative	Primary health care services are well distributed functioning adequately, but is not equipped to market wellness in the fight against chronic diseases in which regard high prevalence exists.	4

No.	Name of Organisation	Primary Focus	Key Actions for Improving Quality of Lives for Persons Living in Nevis	Score
10.	Community Health Nurses	Supportive, Preventative	Highly effective in implementing task of reaching vulnerable groups, and in implementing primary health care services; in addition to health centres, schools and places of work are targeted.	4
11.	Bank of Nevis	Developmental	Seeks to promote Nevisian private enterprise, in spite of small size has made contribution to entrepreneurship in Nevis and thus to income and employment growth.	4
12.	Nevis Financial Services Department	Developmental (Regulation)	Has promoted growth of offshore financial services on the island, thus contributing to revenue base and thus developmental resources of NIA.	4
13.	Department of Public Works	Developmental (Preventative)	Plays a pivotal role in the infrastructure of Nevis, building or supervising the building of major facilities; has to prepare for the challenge of coastal erosion by building sea defences, but enormity of task is not well appreciated by key decision makers.	3
14.	Flamboyant Nursing Home for the Elderly	Supportive	Provides care for the Elderly of Nevis, with well-trained personnel on staff; is very well run and has a mix of clients from poor to well-off; the latter pay, while the former are exempt from all or part of the fee; link to public hospital allows for cost containment by sharing services.	4
15.	Ministry of Education	Developmental	Primary and secondary education has been universal; sixth form now available in Nevis; quality problems emerging with overcrowding in Charles Town; challenge from diversity of students.	3
16.	Nevis Teachers Union	Supportive/Developmental	Caught between becoming a trade union concerned with terms and conditions of teachers, and an agency involved in professional development	3
17.	Dyslexia Association	Remedial/Developmental/ Supportive	Has improved public awareness of problem of dyslexia; in spite of resource constraints has been effective advocate prompting official response.	4

No.	Name of Organisation	Primary Focus	Key Actions for Improving Quality of Lives for Persons Living in Nevis	Score
18.	Social Security	Supportive/Developmental	Is a branch of the Social Security Agency based in St. Kitts; is well-run and functions within its remit	4
19.	Asociacion de Dominicanos	Supportive	Provides a source of support and mutual help among Dominicanos in a society with a culture quite alien to their own; Assists in fostering understanding with wider society.	3
20.	The Change Centre	Supportive	Provides social protection to victims of abuse; in spite of resource limitations; is well known for the assistance it provides to persons in a moment of greatest need in facing grave risks.	4
21.	Nevis Christian Council	Supportive	Engages in advocacy in respect of moral and spiritual matters.	3
22.	Red Cross	Supportive	Provides disaster relief; ensures a level of readiness across the island, against the backdrop of severe weather episodes; assists indigent and others in dire need.	4
23.	Rotary Club of Nevis	Developmental/Supportive	Through sensitive intervention, contributes to the disadvantaged in terms of education and provides protection in birthing of babies.	4

SECTION IV

SUMMARY DISCUSSION AND RECOMMENDATIONS - NEVIS

CHAPTER 10

TOWARDS POVERTY REDUCTION - NEVIS

Nevis has its own island administration, and the level of devolution of power has been substantial enough to allow for its pursuing programmes of development elaborated by the NIA, and for the implementation of decisions taken at the federal level. Alternatively, NIA may make adjustments where these can better serve the interests of the residents in Nevis.

The first CPA established that in spite of the relatively high income of the country, high levels of measured poverty existed in Nevis. Since the CPA of 1999, there was growth in economy of Nevis, possibly at rates superior to the national average: the shortage of labour in Nevis has been acute, with the result that there have been inflows from abroad as well as from St. Kitts itself. The growth in the economy was stimulated by tourism and financial services. The recession in the world economy in 2008 would surely have hit the island. However, the period before the subprime crisis witnessed economic change on the island, and some of this can be attributed to the work of the various institutions in Nevis.

The poverty rate fell substantially. Unlike St. Kitts, the island did not have the challenge of managing directly, the fall-out of the closure of the sugar industry. Nor did it have much by way of light manufacturing as St. Kitts, and thus did not suffer directly from the decline in competitiveness of export processing and export oriented light manufacturing when NAFTA and the advent of WTO reduced or eliminated the advantages provided under the CBI.

The diversification strategy of Nevis from primary production involved the development of high end tourism, and subsequently, Financial Services. Given its small population base, the island was faced with a shortage of labour and more so of technical and skilled cadres as construction and related activities responded to demand for high end accommodation. To this must be added infrastructure investment of the state in roads and in housing. There has also been an expansion in the public services. The island became attractive to personnel from abroad, and there is now a substantial expatriate labour force at various levels of the labour market, including on the lowest rung engaged in activities that nationals show unwillingness to work.

This is the context in which a number of even poorer people in Nevis could argue that things might have improved in recent times, although poverty has not been eradicated. The information on the SLC confirms a major reduction in poverty. Some of the measures taken by the Federal Government and the NIA would have contributed to the fall in poverty. Although their statements in the PPA did not attribute the perceived reduction in poverty to the implementation of measures deriving from the first CPA, generally the population is aware that Government Agencies have contributed to their quality of life through the better reach of health services in health centres, the introduction of computers in the educational system, home-work centres to improve educational performance.

There have been initiatives by long established and by newer organisations that have contributed to the quality of life on the island. Some of these are institutions grounded in communities and among ordinary people. Some others reflect the tradition of service associated with international as well as domestic agents. On the one hand, there are the Rotarians, and on the other, an agency like the Dyslexic Association. There are also initiatives made or supported by the NIA that result in organisation and approach that is distinct from what obtains at the level of the Federal Government. Thus, it is in the private sector, rather than in the public sector, that can be found in St. Kitts anything resembling the quality of the Flamboyant Home.

There remain problems. The management of waste disposal on Nevis is a major problem and threatens to depreciate the quality of its amenity resource of an idyllic environment that has allowed it to attract high tourism. Nevis has not been spared the spread of drugs and gang violence that has reached into its schools. The prevalence of teenage pregnancy suggests evidence of abuse of girls that needs to be addressed. The very rapid rate of growth in the subregional economy prior to the subprime and global recession did lead to an influx that the domestic population has not been well prepared for in terms of facilities to foster social integration. The schools and health services have to manage children of immigrants and might not have been equipped for the task.

Public policy will continue to have a role in maintaining the downward trend that has been achieved in poverty level. However, in the light of the current economic crisis, public policy has to measure up to far more demanding conditions as the international recession reverberates on small countries like SKN, and on an island like Nevis, where the degrees of freedom are excruciatingly limited.

The programmes itemised below constitute a further thrust in poverty reduction with special reference to the island of Nevis. The measures recommended derive from the analysis as well as from the views expressed by some of citizens and some of the poor themselves in Nevis, and by stakeholders and other actors interviewed in the course of the IA with specific reference to Nevis.

10.1 COMMUNITY PARTICIPATION IN DECISION-MAKING PROCESS

The fact that Nevis has the NIA with a high level of devolution and with capacity to make decisions directly affecting the lives of citizens resident on Nevis has contributed to a deeper sense of involvement of the people of Nevis in their own affairs. There have been changes in political administration in Nevis which demonstrates that the population has been very adept in exercising its will in determining when policy-makers are not responding to their needs as they define them.

There is the obverse of this highly positive impact. This is evident in a comment that was voiced frequently in the PPA: many participants alluded to the fact that access to resources available through the Government was seldom free of political partisanship. While this may be more perception than the reality, it poses a real challenge in sociological and political terms. If large numbers of people are of this view, then that is real in its consequences.

Given the small size of the island's population base and given the need for a high level of social integration, it behoves the NIA to institute measures that would allow for greater involvement of communities in the discussion and examination of policy before decisions are taken on implementation. In the course of the PPA, there was evidence of communities that are vibrant and committed to their own development. This is to be encouraged, especially since this is the best approach to enlisting all the energy and resources that reside among the people in communities.

TABLE 10.1: IMPROVING COMMUNITY PARTICIPATION

Goal	Time Frame	Strategy	Purpose	Implementing Agency	Output	Methods of Verification & Monitoring
Involvement of Communities in matters related to their development	I	Encourage growth of Community Councils	Ensure greater participation of residents in their own affairs	Department responsible for Community Development in Nevis	Views of communities formally sought	Reports of the Department responsible for Community Development in Nevis

Key: I - Immediate Priority

S - Short-term Priority

M - Medium-term Priority

10.2 STIMULATION OF ECONOMIC ACTIVITY

The sub-prime crisis and the deep recession that has engulfed the world economy have created one of the most testing circumstances for the Government and people of the Federation. In the specific circumstances of Nevis, the tourism industry and the financial services sectors are likely to be seriously affected, at least in the short term. The situation is exacerbated further by the closure for repairs of the Four Seasons Hotel, which accounts for the majority of rooms on the island. The subprime crisis is likely to prompt the introduction of more stringent monitoring procedures by Governments in a few OECD countries over off-shore financial centres like Nevis. It is unlikely that these Governments will allow the institutions that they are being required to bail out, to continue to be a conduit for funds seeking shelter in what they deem to be offshore tax havens. With such heavy reliance on tourism and offshore financial services, Nevis will be affected, given the fall in employment in these two sectors and the loss of revenue arising therefrom. NIA will need to lay the foundations for the diversification of the economy of Nevis. Some of the required measures will include the following:

10.2.1 *Promotion of Entrepreneurship*

There is need to promote domestic entrepreneurship. Economic development to date has been based on foreign capital creating the spark, with investments in which Nevisians found employment. In the radically changed conditions following the international recession, Nevisians will need to be empowered to create possibilities for themselves on their island. This will need to take place in tourism, financial services, agriculture and fisheries and agro-processing and other activities with potential for domestic, regional and international markets with Nevisians playing a more central role. While the world has become more diverse and there is large scale movement of people and capital across the global village, there is need to create the environment in which the promotion of capital investment is not completely at the expense of domestic capital, or in a form imposing its absolute marginalisation. Nevisians have to be prepared to create income from their space, and through their purposive involvement with the rest of the world, comfortable being players in Charlestown and Bricklin and in Montreal, London and Tokyo when this is necessary to advance their game from their base in Nevis.

Tourism

The boutique establishments run by locals, but with an up-market orientation offer possibilities that might not have been seriously promoted in the existing policy framework. There are also the ancillary and related services that create an integrated

tourism sector. Nevisians have tended to be limited to the latter activities, but now need to be involved at the highest level of the industry. Specific training in hotel management with focus on owner/operators will have to be an element of policy. Nevisians need to operate at the highest echelons of the industry, even if that may mean that some of them will need to serve abroad in other hotels owned or operated by the larger chains. They should not be excluded from operating in the international industry.

TABLE 10.2: IMPROVING DOMESTIC PARTICIPATION IN TOURISM

Goal	Time Frame	Strategy	Purpose	Implementing Agency	Output	Methods of Verification and Monitoring
Maximise involvement of nationals in tourism sector as entrepreneurs and operators of facilities	1	Mount short intensive programmes in entrepreneurship for Nevisians interested in business of tourism and ancillary activities	Ensure involvement of nationals as investors and entrepreneur in tourism and related activities and as high level managers in hotel operations	Department of Industry and Development Bank, with collaboration of Department of Tourism	Nationals with a range of capabilities in the management and operation of hotel industry	Department of Industry, Development Bank and Department of Tourism
Maximise involvement of nationals in tourism sector as managers and senior staff in larger scale operations	S	Provide scholarships at the tertiary level for Nevisians to train for highest echelons of Tourism Sector	Ensure that there is a cadre of nationals, including Nevisians well placed to hold management positions in the highest levels of hotel operations in the country	Ministry of Tourism in Nevis and Nevis Tourism Authority	Nevisians holding high level position in large private sector operations in tourism	Ministry of Tourism in Nevis and Nevis Tourism Authority

Key: I - Immediate Priority

S - Short-term Priority

M - Medium-term Priority

Agriculture and Fisheries

Nevis had a vibrant peasant agriculture that provided food for the domestic market. Both its agriculture and its fisheries sectors have to be revived but farmers and fishers prepared to adopt modern approaches in their endeavours, and to be weaned away respectively from peasant-like and artisanal type of agriculture and fisheries. Farmers and fishers will need to be trained for this role, and support provided, by way of credit to revive their respective operations. It must be remembered that there is room for some displacement of imports, as the island treats with food security for the nation in the face of the global food crisis, which might have abated in recent months, but still exists. There are also the forward links to tourism and food processing, which will be possible allowing for employment and income growth.

TABLE 10.3: AGRICULTURE AND FISHERIES

Goal	Time Frame	Strategy	Purpose	Implementing Agency	Output	Methods of Verification & Monitoring
Create viable activities in Agriculture and Fisheries	S	Provide infrastructure support for agri-business and encourage development of fisheries sector	Ensure domestic production geared to satisfy part of domestic demand	Departments of Agriculture and Fisheries	Nationals earning attractive income in Agriculture and Fisheries.	Reports of Departments of Agriculture and Fisheries

Key: I - Immediate Priority

S - Short-term Priority

M - Medium-term Priority

Other Business Enterprise and Cooperatives

There is need to prepare nationals to grow the economy of the island which will create ever increasing rounds of opportunities as the country evolves. The deepening of regional integration and the coming into being of the EPA means that nationals face a more competitive environment in future. Not only is there need to create a new cadre of entrepreneurs, but their perspective has to be informed by the sense of their being global or at least regional players starting from their base in Nevis.

This has not been the perspective promoted in the policy framework for SMEs. In the new dispensation, young Nevisians will need to be helped to see themselves as actors on a world stage, with Nevis being their initial base providing the wherewithal for them to take on the world.

Another player in the thrust to enterprise development is the cooperative sector. Nevis boasts one of the more successful cooperatives in the entire federation in the Nevis Cooperative Credit Union. Its Cooperative Department has had some limited success in promoting cooperatives in agro-processing and in floriculture. It may well be that enterprise in Nevis may derive from more of the cooperative ethos rather than the private market and atomistic firms in pursuit of private profit.

TABLE 10.4: PREPARING NATIONALS FOR INDIVIDUAL AND COOPERATIVE ENTERPRISE

Goal	Time Frame	Strategy	Purpose	Implementing Agency	Output	Methods of Verification & Monitoring
Increase number of nationals for enterprise	S	Development of sectoral profiles outlining opportunities and requirements	Ensure large numbers of nationals are inducted into business culture	Department of Industry in association with other relevant agencies, like SEDU	Cadre of national entrepreneurs in all sectors and able to penetrate regional and foreign markets	Reports of Department responsible for Industry
Promote cooperative initiatives	S	Encouragement of cooperative endeavours where interest exists	Ensure that cooperative spirit can be harnessed for collective effort in creating new businesses and activities	Department responsible for cooperatives	New Cooperatives engaged in viable activities and strengthening of existing cooperatives	Reports of Department responsible for Cooperatives

Key: I - Immediate Priority S - Short-term Priority M - Medium-term Priority

10.3 UPDATING OF MINIMUM WAGES AND TERMS AND CONDITIONS

There is Minimum Wage legislation in place and minima are updated from time to time. There is need for not only for statutory minima to protect the more defenceless workers, but also the institutionalisation of regular updating of minima to ensure that wages keep up with inflation and maintain protection and minimum terms and conditions for the most defenceless of workers, including immigrant workers.

TABLE 10.5: UPDATING OF MINIMUM WAGES AND TERMS AND CONDITIONS

Goal	Time Frame	Strategy	Purpose	Implementing Agency	Output	Methods of Verification & Monitoring
Maintain social protection through Minimum Wage	I	Updating of Minimum Wage, at least every two years	Protect workers from unscrupulous employers	Labour Commissioner and Department responsible for labour matters in Nevis	Protection to workers at lowest end	Reports of Labour Commissioner

Key: I - Immediate Priority

S - Short-term Priority

M - Medium-term Priority

The physical infrastructure of Nevis has been upgraded in recent years – runway, port, roads being the most readily identified. However, the island has experienced some of the most devastating consequences of the heightened weather activity, which demonstrate that there is need to raise standards considerably in dealing with the impact of climate change. The Four Seasons Hotel has had to be closed for renovation on at least two occasions in the last ten years as a result of hurricane activity. Climate change and global warming require investment in sea defences to contain coastal erosion, as well as an upgrading of building codes for housing and other built infrastructure.

10.3.1 Upgrading Infrastructure for Climate Change

TABLE 10.6: UPGRADING INFRASTRUCTURE FOR CLIMATE CHANGE

Goal	Time Frame	Strategy	Purpose	Implementing Agency	Output	Methods of Verification & Monitoring
Update and enforce building code	M	Raise standards for buildings and other physical infrastructure	Protect population through superior infrastructure in face of natural hazards	Department responsible for Physical Planning in Nevis	Appropriate built infrastructure for new reality	Annual Reports of Department of Physical Planning
Abate the impact of Sea-Rise and global warming	M	Manage impact of climate change and sea-rise by undertaking appropriate investments in coastal protection	Protect land space and physical integrity of Nevis	Departments responsible for Works and Physical Planning in Nevis	Appropriate built infrastructure for new reality	Annual reports of Departments responsible for Works and Physical Planning in Nevis

Key: I - Immediate Priority S - Short-term Priority M - Medium-term Priority

Promotion of Investment in Housing

There has been investment in housing in Nevis by both the public and private sectors. However, in the light of the predicted impact of changing weather patterns, policy-makers can no longer be indifferent to the building code for housing. There is need for the island to undertake major retrofitting in housing especially of roofs in the light of the increased frequency and predicted frequency of severe weather events: the roofing system being adopted in Anguilla may need to be investigated for its relevance to the Federation.

There is need to mobilise more resources for housing. Nevisians already display a higher saving rate than Kittitians. The promotion of a housing bond such that first time home owners can receive a premium for funds saved towards their first home might be a useful approach in mobilising funds for housing and in ensuring that young people in Nevis prioritise housing over such material goods as automobiles. There is also a need to anticipate the housing of immigrants as the island remains attractive that will flow from the rest of the Caribbean and even the rest of the world when the global economy returns to growth in the next two years.

TABLE 10.7: INITIATIVES IN HOUSING

Goal	Time Frame	Strategy	Purpose	Implementing Agency	Output	Methods of Verification & Monitoring
Retrofit housing to meet challenge of high frequency of severe hurricanes	M	Promotion of use of better materials and better roofing systems	Provide greater protection in face of climate change	National Housing Corporation and Department of Physical Planning	Housing better able to stand up to severe weather episodes	Reports of National Housing Corporation & Department of Physical Planning
Mobilise resources of low and middle income prospective home owners	I	Development of Housing Bond to attract savings of low and middle income prospective owners as investment in their own homes	Stimulate saving for housing on part of prospective beneficiaries	Ministry of Finance with support of ECCB	Fund for housing	Report of the Permanent Secretary of Finance of Federal Government
Raise standards of rental accommodation	S	Development of a rental sector of set standards	Prevent creation of slum level housing for immigrant workers	Ministries responsible for Social Development, and Health	Better rental accommodation for poorer workers including immigrants	Reports of Ministries responsible for Social Development and Health

Key: I - Immediate Priority S - Short-term Priority M - Medium-term Priority

10.4 ENVIRONMENTAL MANAGEMENT

The two islands of the Federation have a highly fragile environment. Nevis is blessed with beaches, and with forests on a mountain teeming with flora and fauna that make it highly attractive as a tourism destination. Moreover, its colonial history and its early architecture have made it one of the more up-market destinations in international tourism.

NIA has to ensure that all projects on the island subscribe to the highest standards of environmental sustainability. EIAs have to be obligatory and that no effort is to be spared in avoiding any depreciation of the natural capital of the island.

There is also need to inculcate in the resident population a sense of responsibility for protection of the environment, such that the public interest is always upheld by a commitment to the highest level of stewardship over the environment.

Another challenge to the island is in the management of waste disposal. Its current landfill site is totally inadequate to the needs of the island. There is need to establish new protocols in waste disposal, that recognise that a very small tourism oriented island has to adopt radical approaches to managing waste.

TABLE 10.8: ENVIRONMENTAL MANAGEMENT

Goal	Time Frame	Strategy	Purpose	Implementing Agency	Output	Methods of Verification & Monitoring
Update all legislation and bring regulatory framework in line with requirements of the present realities	I	Develop the necessary legislation for approval	Ensure that relevant agencies are authorised to protect the public interest in the exploitation of the environment	Department of Physical Planning	Coherent legal framework for management of the environment	Reports of the Department of Physical Planning,
Develop new approach to manage waste disposal	M	Engage population in waste management, including recycling as far as possible	Protect island from saturation of garbage and waste disposal	Department responsible for Public Works in Nevis	Effective waste management	Reports of the Department responsible for Public Works

Key: I - Immediate Priority S - Short-term Priority M - Medium-term Priority

10.4.1 Care for dependent sub-population groups

Universalise Access to Early Childhood Education and Care

The country has a long tradition in Early Childhood Care. However, there may still be children who do not have access, especially children of immigrants. The decision to universalise access needs to be implemented as quickly as possible: this will contribute

to social equity and create a base for the human resource development strategy which needs to be at the cornerstone of development of the Federation, and therefore of Nevis.

TABLE 10.9: UNIVERSALISE ACCESS TO EARLY CHILDHOOD CARE AND PRE-SCHOOLS

Goal	Time Frame	Strategy	Purpose	Implementing Agency	Output	Methods of Verification & Monitoring
Universalise pre-school attendance	I	Establish Early Childhood Care facilities and pre-schools in all communities	Ensure universal access irrespective of socio-economic status	Ministry of Education	All children of pre-school age having access	Reports of Ministry of Education.

Key: I - Immediate Priority S - Short-term Priority M - Medium-term Priority

Protection of the Elderly

Nevis, like the rest of the Caribbean, has witnessed the decline of the extended family, and is rapidly ageing as a society. With this has come the neglect of the elderly. While there are private and public homes for the elderly, as the society ages and life expectancy increases there is a growing percentage of the cohort who are not being served by the existing services. Those at risk are the ones who might not have worked during the years of working life, or who might not have contributed to Social Security when it was introduced, and are reliant on public assistance for their upkeep. Those in extended families which are poor or live alone, may be at gravest risk. NIA will need to provide more resources, given that there will be an increasing number whose resources not allow them to pay for the services provided by the Flamboyant Home.

TABLE 10.10: PROTECTION OF ELDERLY

Goal	Time Frame	Strategy	Purpose	Implementing Agency	Output	Methods of Verification & Monitoring
Protection of elderly in need of long stay accommodation	S	Guarantee minimum condition of care for elderly	Ensure decent accommodation for elderly	Ministry responsible for Social Development	Better quality of care for elderly in need of long stay accommodation	Reports of Ministry responsible for Social Development
Protection of vulnerable	S	Guarantee minimum conditions of care and protection for vulnerable, irrespective of source of vulnerability	Ensure that vulnerable are protected in the diverse circumstances of vulnerability	Ministry Social responsible for Development	Quality care for vulnerable in moment of need	Reports of Ministry Social responsible for Development

Key: I - Immediate Priority S - Short-term Priority M - Medium-term Priority

Protection of Other Groups at Risk

There are a number of other groups at risk, who may need temporary or even longer term support. They can be found among teenaged girls who become pregnant as victims of child abuse. While there are agencies like the Change Centre that can provide counsel, there is need for other forms of protection for such vulnerability even on a short-term basis. There are also the under aged offenders, persons with disabilities who lack family support in managing their disabilities, mothers with children of fathers who abandon their responsibilities, and are unable to take care of themselves and their offspring, drug abusers, and youth at risk of succumbing to gangs and to pursuit of criminal activity.

In any population some ten percent is likely to be afflicted by some disability. Some may be faced with severe disability and lack relatives with the resources and commitment to take care of them. Even though the population of Nevis is small, and the island may not have the base to realise the economies of scale in certain services, this does not absolve the NIA from providing the service. It will need to collaborate with relevant NGOs to derive workable arrangements.

TABLE 10.11: PROTECTION OF GROUPS AT RISK

Goal	Time Frame	Strategy	Purpose	Implementing Agency	Output	Methods of Verification & Monitoring
Protection of abandoned children	S	Expand support for children in need of care and protection, through foster care system	Ensure safety and protection of children in need	Ministry responsible for Social Development	Children at risk having a good chance of maturing into normal adult life	Reports of Ministry responsible for Social Development
Support for Persons with Disabilities	S	Ensure that support systems are in place to meet the needs of all persons with disabilities, irrespective of type	Guarantee the right of a full life to all citizens, in keeping with their abilities	Ministry of Social Development, Labour Commissioner and relevant NGOs	All persons with disabilities empowered to live life to the fullest	Report of Ministry responsible for Social Development
Empowerment of marginalised youth, especially males	I	Expand Project Strong to Nevis or develop comparable programme for marginalised youth in need of skills training and educational upgrading	Provide alternative to marginalised youth such that most pursue track of socially acceptable channels of employment and livelihoods	Project Strong, and Ministries responsible for Social Development and Education	Youth in Nevis enrolled in programmes geared to socially productive endeavours	Reports of Project Strong and Ministries responsible for Social Development and Education
Protection of Abused or Abandoned Girls and Women with Children	I	Provision of support over six month period to allow for training and labour market re-entry	Prepare abused girls and women to be self-reliant	Ministries for Social Development and Youth, and relevant NGOs	Girls and women capable of being self-reliant following abusive relations	Reports Ministry responsible for Social Development, and Youth
Rehabilitative Support	S	Assist ex-prisoners opportunity for self-upgrading and labour market re-entry	Reduce risk of recidivism	Probation Department, Labour Commissioner and relevant NGOs	Ex-prisoners rehabilitated	Reports of Probation Department and Labour Commissioner

Key: I - Immediate Priority S - Short-term Priority M - Medium-term Priority

10.4.2 Educational upgrading and training

Expand Opportunities for Continuing Education and Training

Small countries that are heavily dependent for survival on their competitiveness in the international economy have no other recourse but to adopt policies that keep their populations constantly upgraded with new information and knowledge, generated in the international community and by themselves. The rise of Distance Education with the availability of modern technology makes it possible for very small populations to be well served in many programmes relevant to their human resource development needs. Nevisians have availed themselves of the programmes offered by the Community College.

While the latter has to be expanded to accommodate clients coming from Nevis, there is need for it to develop an electronic reach of its programmes such that residents of Nevis do not all have to come to St. Kitts to pursue programmes of the institution. While the Federation has the notable achievement of universal primary and secondary education, there are substantial numbers in the economically active population that lack good educational qualifications, and are limited in their education and training to low level functions.

The notable efforts at the expansion of adult education programmes have not made a major dent on the problem, since these programmes have remained largely under-subscribed, and/or the potential beneficiaries are unaware of their existence or are unable to participate because of their jobs, and work commitments. There is need for programmes designed to attract adults back into the educational system and to provide the infrastructure to support their participation.

AVEC and the Community College will need to identify ways in which they can better engage the population of Nevis, or cooperate with relevant agencies in Nevis to ensure that in replication of programmes in Nevis, a seamless approach is adopted to maintain consistency of standards across the Federation. Indeed, in seeking to provide effective arrangements in a two island state, organisations like AVEC and the Community College in association with NIA, may well develop the kinds of programmes through Distance Education that may allow them to serve a wider clientele than the citizenry of the Federation. They may succeed in the business of education and training through distance programmes developed to suit the Federation.

TABLE 10.12: EXPAND OPPORTUNITIES FOR CONTINUING EDUCATION AND UPGRADING IN NEVIS

Goal	Time Frame	Strategy	Purpose	Implementing Agency	Output	Methods of Verification & Monitoring
Stimulate commitment to training, lifelong learning by Nevisians	M	Promotion of Continuing Education Provision of support for distance education programmes Usage of popular media in	Prepare Nevisians for knowledge driven economy	NIA, and Ministry of Education in association with Community College, and AVEC	Highly educated and well trained workforce	Reports of the NIA, Ministries of Education
	S	promoting individual commitment to maximise learning and growing Provision of evening care for women needing safe care of their children while they seek education and training on evenings	Remove barriers of women in attending evening programmes in education and training	Ministry responsible for Social Development	Women with young children continuing their educational advancement	Ministry responsible for Social Development

Key: I - Immediate Priority S - Short-term Priority M - Medium-term Priority

10.4.3 Individual Responsibility for Health Care

Promote Wellness

The country has developed a primary health care system that has reach across the two islands. Nevis has health centres providing basic services, and there is no community that is distant from primary health care. There are few problems that can be attributed to

weakness in the primary health care system. There is also some upgrade taking place with respect to secondary care services, and on a case by case basis, the Government provides assistance to persons in need of tertiary care abroad.

TABLE 10.13: PROMOTION OF WELLNESS

Goal	Time Frame	Strategy	Purpose	Implementing Agency	Output	Methods of Verification & Monitoring
Inculcate high commitment to healthy life styles on the part of all	I	Popularise wellness through mass media	Achieve better health among the population	Ministries responsible for Health and the Department responsible for Sports	Healthy Population	Reports of Ministry responsible for Health and Department responsible for Sports

Key: I - Immediate Priority S - Short-term Priority M - Medium-term Priority

10.4.4 Security against Societal Ills

Combat drug trafficking and formation of gangs

Nevis, like the sister island of the Federation, has witnessed the emergence of gangs and violence with the spread of drugs on to the island. Thus, besides the challenge of controlling the growing and use of marijuana, the authorities in Nevis have a problem of managing the inflow of cocaine on to the island. There are fears that Nevis will go the way of St. Kitts with gun violence and gang warfare becoming endemic on the island.

This is not conducive to economic growth, let alone creating the sense of public safety for the population at large and for visitors to the island. The high visible rewards derived in the trade in narcotics eclipse in the minds of marginalised youth, the rewards and societal approbation of education and training that might prepare them for stable and productive employment in the island and in the rest of the world. Investment in sophisticated surveillance monitoring systems for drug interdiction inevitably has become an important social investment. There is no option but to combat the narcotics industry in Nevis and in the Federation generally.

TABLE 10.14: COMBAT DRUG TRAFFICKING AND FORMATION OF GANGS

Goal	Time Frame	Strategy	Purpose	Implementing Agency	Output	Methods of Verification & Monitoring
Arrest growth of narcotics industry in Nevis and the Federation	I	Improve policing of territorial waters. Improve intervention capabilities of the Police Improve resources for National Drug Council Anti-drug education programmes in schools	Prevent Nevis from being used by international drug syndicates Rehabilitation of drug users and protect those at risk.	Police Service, Ministry of Social Development, and relevant NGOs	Drug-free Nevis	Report of the Police Service, and Ministry of Social Development
Reduce and eliminate use of illegal firearms	I	Improve detection by occasional police searches in public places for firearms	Prevent carrying and use of illegal arms	Police Service	Safe Nevis	Report of the Police Service
Institutionalise wide use of cameras on all public roads	S	Increase surveillance in all public places, including on roads and on the coast line	Improve detection of illegal activities	Police Service	Reduced Crime	Report of the Police Service

Key: I - Immediate Priority S - Short-term Priority M - Medium-term Priority

10.4.5 Cultivate Community Integration

Reorient Community Development

While the problem is not as acute, there is evidence of the break-down in community in Nevis as there has been in some areas of St. Kitts. The disenchantment among a significant number of youth and their turning to gangs, the weakness in the family

structure and in the socialisation process, and in the lack of social integration in some communities, including a failure of the society to treat with the integration of immigrants, are all evident.

TABLE 10.15: REORIENT COMMUNITY DEVELOPMENT

Goal	Time Frame	Strategy	Purpose	Implementing Agency	Output	Methods of Verification & Monitoring
Reorient Community Development Department	I	Create umbrella among organisations involved in Community Development	Ensure interventions in support of building effective community structures and overcoming chronic	Ministry responsible for Community Development, other Government Agencies and relevant NGOs and CBOs	Effective Community Development	Reports of Ministry responsible for Social Development
Continue to Improve Community Social and Physical Infrastructure	S	Build community centres where none exists Establish arrangements with schools for the use of schools grounds by the community	Ensure that there are community facilities available for such activities as indoor sports, reading, home-work centres and internet Develop active sports programmes in communities	Ministry of Social Development Ministries responsible for Social Development and Education	Upgraded community facilities Sports made integral to community life	Reports of Ministry of Social Development Ministries for Social Development and Education

Key: I - Immediate Priority S - Short-term Priority M - Medium-term Priority

10.4.6 Protection of Purchasing Power of Transfers to the Most Vulnerable

The last eighteen months have witnessed an unprecedented increase in prices in much of the Caribbean. The Federation has been no exception even though the Government has made major efforts to contain increases in the area of essential foods, and in other basics used by poorer people. Nevis would have seen an even greater increase because some of its supplies are transhipped from St. Kitts, and additional charges are placed on such goods.

The upward movement in prices inevitably hurt those on low income and especially those on transfers by way of assisted pensions and public assistance. There is a need to relate such transfers to the cost of living and to selection of a basket of goods as an indicator of the levels to be set for such transfers, which may need to be adjusted, at least annually with the fiscal changes being made.

TABLE 10.16: MAINTAIN PURCHASING POWER OF TRANSFERS TO MOST VULNERABLE

Goal	Time Frame	Strategy	Purpose	Implementing Agency	Output	Methods of Verification & Monitoring
Protect purchasing power of the poor in receipt of public transfers	I	Link transfers to changes in the cost of living, with special reference to the price of food with a basket that reflects expenditure of poorer people	Ensure that escalation of prices of food do not erode buying power of poor	Ministry of Finance and Ministry responsible for Social Development	Transfer payment protected from price escalation	Reports of the Ministries of Finance and Social Development

Key: I - Immediate Priority S - Short-term Priority M - Medium-term Priority

10.4.7 Develop Real Estate Investment Trust

Nevis is the smaller of the two islands of the Federation and has been the base of the entrée of the country into the higher end of the international tourism market. This has been accompanied with the growth of a vibrant real estate market. While the country and the island need to continue to attract foreign capital, the Government cannot remain

oblivious to the fact that the rapid alienation of land on a small island to rich in the rest of the world has inherent risks.

Caribbean Governments in countries which have witnessed real estate values skyrocket out of the reach of the mass of the population, can no longer ignore their role in managing competing tensions of encouraging the inflow of foreign capital and of ensuring that the population does not become witnesses to the accretion of wealth through the real estate of their island countries in which they have little share or face declining equity.

There is need to examine the use of REITs on behalf of the population in which nationals of the country can retain an interest even as these land resources are used for resorts and other high end activities related to tourism. The ECCB and the CDB may assist in lending technical support in this area.

TABLE 10.17: DEVELOP REAL ESTATE INVESTMENT TRUST

Goal	Time Frame	Strategy	Purpose	Implementing Agency	Output	Methods of Verification & Monitoring
Establish REIT targeted at nationals	I	Secure participation of nationals in collective investment in real estate in the real estate that was previously in sugar production	Ensure that some of gains in real estate in Nevis accrues to nationals	Ministry of Finance and Ministry of Sustainable Development	Nationals participating in benefits of developments in their midst	Reports of the Ministries of Finance and Sustainable Development

Key: I - Immediate Priority S - Short-term Priority M - Medium-term Priority