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MEMBERSHIP
Based in Barbados, the Caribbean Development Bank is owned by 26 member
countries including 18 regional borrowing members, 3 regional non-borrowing
members and 5 non-regional members.

- REGIONAL MEMBERS (BMCS)
  Anguilla, Antigua and Barbuda, The Bahamas, Barbados, Belize, British
  Virgin Islands, Cayman Islands, Commonwealth of Dominica, Grenada,
  Guyana, Haiti, Jamaica, Montserrat, St. Kitts and Nevis, St. Lucia, St. Vincent
  and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands

- REGIONAL MEMBERS (NON-BMCS)
  Colombia, Mexico, Venezuela

- NON-REGIONAL MEMBERS
  Canada, Germany, Italy, People’s Republic of China, United Kingdom

*BMCs – Borrowing Member Countries

CDB MISSION STATEMENT
CDB intends to be the leading catalyst for development resources in the
region, working in an efficient, responsive and collaborative manner with our
BMCS and other development partners, towards the systematic reduction of
poverty in their countries through social and economic development.
The Caribbean Development Bank is working together with you to reduce poverty through community-driven social and economic development.
PARTNERSHIPS FOR POVERTY REDUCTION

The CDB Way

Despite the Caribbean’s social and economic progress, too many people still face the challenges of poverty (76% of people in Haiti and an average of 26% in other Caribbean countries). CDB is meeting that challenge in partnership with communities throughout the region, offering much-needed loans, grants, equity investments, guarantees, policy advice, and technical assistance. These funds come from Ordinary Capital Resources and Special Fund Resources. The Special Development Fund Unified (SDFU) accounts for 90% of these Special Fund Resources and is one of CDB’s most vital sources of funding.
As the Caribbean’s premier regional financial institution, we’ve learned that the most effective pathway to development is actively listening to and partnering with the people in our member countries and with our development partners around the world. Through the Special Development Fund Unified, we work together for:

- **BROAD-BASED ECONOMIC GROWTH AND INCLUSIVE SOCIAL DEVELOPMENT**
- **ENVIRONMENTAL SUSTAINABILITY AND DISASTER RISK MANAGEMENT**
- **GENDER EQUALITY**
- **GOOD GOVERNANCE**
- **REGIONAL COOPERATION AND INTEGRATION**
- **ORGANISATIONAL EFFICIENCY AND EFFECTIVENESS**
MEETING NEEDS
Supporting Growth

THE SPECIAL DEVELOPMENT FUND UNIFIED (SDFU)
The CDB’s Special Development Fund Unified offers funding for **HIGH-PRIORITY DEVELOPMENT NEEDS**. With support from several contributors, the SDF was established in 1970. Then, in 1983, the Special Development Fund Unified was created to streamline the Fund’s operations. Funding for the SDFU is replenished every 4 years. The SDFU has its own governance structure and there is an Annual Meeting of Contributors to agree on the Fund’s areas of priority for the next four-year cycle. These negotiations take into account the economic and social situation in the Borrowing Member Countries, the international and regional environment, and CDB’s capacity.

The SDFU is currently in its 7th cycle, covering the period January 2009 to December 2012. Priorities for this cycle are:

- STRENGTHENING POVERTY REDUCTION AND HUMAN DEVELOPMENT
- SUPPORTING ENVIRONMENTAL SUSTAINABILITY AND ADVANCING THE CLIMATE CHANGE AGENDA
- SUPPORTING REGIONAL COOPERATION AND INTEGRATION
- ENHANCING DEVELOPMENT EFFECTIVENESS

Active engagement with the community is key to how the SDFU works. The programme is able to respond effectively through a participatory approach - engaging communities in assessing their own assets and determining their priority needs for funding. This process encourages critical thinking, decision-making and involvement in solutions that benefit the community.

*The Special Development Fund Unified (SDFU) supports several programmes that reduce poverty and support social and economic development:*

- THE BASIC NEEDS TRUST FUND (BNTF)
- THE CARIBBEAN TECHNOLOGICAL CONSULTANCY SERVICES (CTCS) NETWORK
- SOCIAL & ECONOMIC INFRASTRUCTURE
- LOW-INCOME MORTGAGES
- STUDENT LOANS
- LOANS TO SMALL & MEDIUM-SIZED ENTERPRISES (SMES)
BASIC NEEDS TRUST FUND (BNTF)
This is a DIRECT, TARGETED POVERTY REDUCTION programme, whose mission is to empower and equip communities with necessary resources, and improve their access to basic public services. BNTF grants improved access to health services, education, water and sanitation, and other community needs. Funding is channeled toward projects that reduce people’s economic and social vulnerability to risks that affect income and well-being.

CARIBBEAN TECHNOLOGICAL CONSULTANCY SERVICES (CTCS)
The CTCS provides SUBSIDISED CARIBBEAN TECHNICAL EXPERTISE to organisations and enterprises in CDB Borrowing Member Countries. CTCS services include project planning, evaluating new and expanding businesses, training, resolving production and maintenance problems, and quality control applications. It is a regional consultancy network that supports entrepreneurship and the growth of small and medium-sized enterprises.

HUMAN RESOURCE AND PRODUCTIVE SECTOR DEVELOPMENT
The CDB provides lines of credit to national development agencies and regional governments. This funding enables eligible students from low-income households to access loans for higher education, low-income mortgages for people in need of homes, and loans for small and medium-sized enterprises in agriculture and industry, for the expansion of the Caribbean’s productive sector.

SOCIAL AND ECONOMIC INFRASTRUCTURE
SDFU funding also improves infrastructure that makes daily life and productivity possible, including roads and schools. Special attention is paid to making infrastructure more resistant to the effects of disasters such as floods and hurricanes. Countries such as Grenada with several rural and coastal communities dependent on farming, fishing and tourism, are particularly vulnerable to these threats.
Surviving Storms

From pulling seine in Gouyave, to dancing the cocoa at Belmont Estate; the wide expanse of Grand Anse beach and the sharp scent of nutmeg, Grenada, also known as the Spice Isle, is rich in natural resources and iconic beauty. Along with Carriacou and Petite Martinique, it is a parliamentary democracy with French and British colonial history - a member of the Organisation of Eastern Caribbean States (OECS), CARICOM and the Commonwealth of Nations.

However, there is a lot more beneath the surface of life in Grenada, as evidenced by its turbulent history, including a revolution forcibly quelled in 1983. Most recently, the people of Grenada have faced a series of economic and environmental shocks, including the devastating impact of Hurricanes Ivan and Emily in 2004 and 2005. During the post-hurricane recovery efforts, there was a temporary boom in construction and manufacturing, supported by international loans and grants. Then the economy was hit by the international financial crisis and global recession of 2008. This caused a decline in several key sectors of the Grenadian economy, including tourism and agricultural exports: the country’s main sources of income.

Like other Small Island Developing States (SIDS) with limited economic diversification and high dependence on external trade, Grenada faces significant vulnerability to external shocks, including natural disasters, spiking energy prices, changes in international trade agreements and global economic shifts. According to the Caribbean Development Bank’s 2007/08 Country Poverty Assessment, 37.7% of the population battles poverty, with 2.4% indigence. About 24.9% of the population is unemployed.

Unemployment has severely hit Grenada’s youth, with 15-24 year olds accounting for 42% of all unemployed persons. Young men are more likely to be without jobs than any other group. This harsh reality contributes to the rise in violent crime through the spread of the drug trade and gangs among disaffected youth. It also intensifies the island’s “brain drain”, as educated young people leave the country in search of jobs. Of the 48 countries that are members of the Small States Forum, Grenada has the second highest emigration rate of tertiary-educated students - 85.1% - second only to Guyana.

Since 2008, given the downturn in the global economy, another 15% of the population may have fallen into poverty. Rural to urban migration in search of work has led to spontaneous settlement and overcrowding in towns, as well as growing marginalisation in rural areas. As the demand for social services increases, the Government’s ability to meet people’s needs is limited by high public debt. Grenada, according to CDB’s Assessment, “now finds itself faced with a fiscal crisis, needing to restructure its economy in the context of an international economy that is still…rebalancing after the worst downturn in decades.”

On the macro-economic level, CDB is advocating good governance, working toward the greater participation of civic society in development planning and action, as well as advocating healthy fiscal management on the part of regional governments, including Grenada.
CDB is working with the Government of Grenada to assess and further the goals of the National Strategic Plan drafted in the aftermath of the hurricanes and hindered by further crises. As part of the Economic Recovery Programme, CDB has helped Grenada rebuild damaged infrastructure such as schools and health centres. The focus was on upgrading and expanding these facilities, equipping them to offer a wider range of services. CDB’s support went beyond infrastructure, to offering training to management and staff, in order to improve the education and health care systems.

Modern health centres help Grenada take active steps toward addressing challenges such as rising chronic illness, high teenage pregnancy and the HIV/AIDS epidemic facing the entire region, through early testing, treatment and preventive health education. Meeting people’s basic needs such as healthcare, education, clean water and sanitation, is key to reducing poverty and is the foundation of economic growth and social development.

CDB funding in education is also geared toward fighting youth unemployment, through expanding quality technical/vocational training in secondary schools, enabling students to graduate as independent skilled workers. In addition to these projects, CDB is also supporting job creation through adult skills training and small business development. Due to limited capacity for job creation in Grenada’s public and private sectors, entrepreneurship may hold the key to addressing unemployment. There are opportunities to foster entrepreneurship in emerging areas linked to the major industries of tourism and agriculture. These areas include entertainment and creative industries, offshore education, non-traditional crops such as floriculture, and the expansion of agro-processing.

With still untapped possibilities, there is hope for the future. Although these have been challenging times for the people of Grenada, they remain the country’s most powerful resource. The Caribbean Development Bank is pleased to partner with them on the road to recovery and growth.
## GRENADA

### Quick Facts & Development Indicators

<table>
<thead>
<tr>
<th>CAPITOL</th>
<th>St. George’s</th>
</tr>
</thead>
<tbody>
<tr>
<td>SIZE/LAND AREA</td>
<td>344 sq km (133 sq mi)</td>
</tr>
<tr>
<td>MAJOR LANGUAGES</td>
<td>English (official), Grenadian Creole</td>
</tr>
<tr>
<td>MONETARY UNIT</td>
<td>East Caribbean Dollar (EC) [EC dollars per US dollar: $2.70 (2012 est.)]</td>
</tr>
<tr>
<td>POPULATION</td>
<td>109,590 (July 2013 est.)</td>
</tr>
<tr>
<td>POPULATION GROWTH RATE</td>
<td>0.52% (2013 est.)</td>
</tr>
<tr>
<td>LABOUR FORCE BY OCCUPATION</td>
<td>Agriculture 11%, Industry 20%, Services 69% (2008 est.)</td>
</tr>
<tr>
<td>UNEMPLOYMENT</td>
<td>24.9% (Youth ages 15-24 – 42% of the unemployed) (2008 est.)</td>
</tr>
</tbody>
</table>
| EDUCATION       | Net Enrolment Rate Primary: Male 96%, Female 99%  
                  Net Enrolment Rate Secondary: Male 95%, Female 86% (2008-2011 est.) |
| LIVING WITH POVERTY | 37.7% of population (2008 est.) |
| LIVING WITH EXTREME POVERTY | 2.4% of population (2008 est.) |
| IMPORTS         | $296.3 million (2011 est.) |
| IMPORT COMMODITIES | Food, Manufactured Goods, Machinery, Chemicals, Fuel |
| IMPORT PARTNERS | Trinidad and Tobago 45.9%, US 15.4%, China 4.3% (2012) |

* Caribbean Development Bank (CDB); CIA World Factbook; UNICEF

### EXPORTS

- **$36.36 million (2012 est.)**

**EXPORT COMMODITIES**

- Nutmeg, Bananas, Cocoa, Fruit and Vegetables, Clothing, Mace

**EXPORT PARTNERS**

- Nigeria 37%, St. Lucia 10.9%, Antigua and Barbuda 7.4%, St. Kitts and Nevis 6.6%, Dominica 6.6%, US 6.1% (2012)
Grenada joined the CDB in 1970 and by the end of 2012 approvals for funding had totaled $US236.8M, comprising $US212.3M in loans, of which $US118.3M (56%) was funded by the SPECIAL DEVELOPMENT FUND UNIFIED (SDFU), and $US24.5M in grants of which $US15M (61%) was funded by the SDFU. Of the $US24.5M in grants, $US14.3M was directed toward technical assistance grants and $US10.2M went toward the BASIC NEEDS TRUST FUND (BNTF). CDB funding in Grenada is used for financing social and economic infrastructure such as schools, road and water projects, building more disaster-resistant structures, and community skills training and empowerment. CDB-funded projects are administered through the Basic Needs Trust Fund Office in Grenada as well as various Government Ministries. Projects are also done in collaboration with locally-led village councils, non-profit organisations and other community and civic groups.
EARLY CHILDHOOD EDUCATION

“The Springs Child Development Centre is a rehabilitation project,” says Elizabeth Phillip Simon, Head Teacher, standing in one of the Centre’s bright new classrooms. Her four-year old students use the different learning centres around the room, under the guidance of their teachers, developing communication, quantitative and motor skills through play.

“The old Springs Day Care and Pre-School were both housed in a single building. It was cramped to say the least… Then Ivan blew the roof off the building. Almost everything we had was destroyed.”
After the hurricane, thanks to CDB funding, the Centre was not only rebuilt, but improved. The new structure consists of two single-storey buildings that house a Day Care, with one area for babies and the other for toddlers. This building comfortably accommodates thirty-four children and has a staff of ten permanent workers, one temporary worker and a trainee.

The other building is an Early Childhood Centre with four classrooms and a total of sixty children. The larger, more child-friendly space also includes an indoor play area, a sick bay, and bathrooms built specially for small children. There is a kitchen and lunchroom where the students eat warm, nutritious meals made at school. The principal and teachers also have more space, including offices and their own separate washrooms. In addition to the principal, there are four teachers, a cook, and a cleaner on staff at the Centre.

The entire property is now fenced for the safety of the children, with sufficient parking space for parents. Daisy Hazzard, who works for the Ministry of Education, has a young son at the new Springs Child Development Centre. “The facility is very good,” she says, greeting her son’s teacher. “When my child first came here, he didn’t want to move schools because he was at a small private school where he was very happy. But when we arrived at the new building and a teacher took us around and showed us the place and all the activities that he could do, he did not stop smiling, so I decided to bring him here.”

Ms. Hazzard looks forward to the construction of an outdoor play area with rubber matting for the children: a safe place for them to play outside. In the meantime she is grateful for the changes that have taken place so far. “My son learns a lot at school and has a great time. He loves it here.”

CDB helped fund the recovery efforts, supporting several projects in education across the country. The focus was on “rebuilding better” – the reconstruction, refurbishment and equipping of damaged schools at an upgraded level. These changes were undertaken at the Early Childhood, Primary, Secondary, Adult Learning and Skills Training levels. This initiative also provided training for teachers and education administrators, along with expanding the curriculum to better meet the needs of the recovering population.

The need for technically-skilled labour was highlighted in the wake of the hurricanes. As a result, the Ministry of Education decided to increase Technical/Vocational (Tech/Voc.) offerings in secondary schools. The rebuilding programme also focused on expanding and upgrading the facilities for teaching the sciences. This will enable graduates to undertake skilled work in these areas, particularly since STEM (Science, Technology, Engineering and Mathematics) fields are in regional and global demand.

CDB has contributed to Grenada’s Economic Reconstruction Programme, in the area of Education, through:

- The reconstruction and renovation of buildings damaged by the hurricanes.
- Additional classrooms, and the expansion of laboratory and workshop facilities and Technical/Vocational offerings.
- Institutional strengthening – training for principals, senior staff and Tech/Voc. teachers.
- A programme of school maintenance.
- Infrastructure designed to mitigate to the future impact of floods, earthquakes and hurricanes.
PRIMARY SCHOOL RECOVERY

“Before the hurricane, we had an old building. It was dilapidated. When rain fell, we got a lot of water inside the classrooms. Windows were falling off, doors…” Linda Sam, Vice-Principal, describes the state of the Belair Government School even before the devastation caused by Hurricane Ivan.

Belair Government consists of a kindergarten and primary school, with children from 5 to 12 years old. According to Rachel Mason, Managing Teacher, “Before, we didn’t have screens to separate the classes, so it was a competition among the teachers for who could speak louder so that the children could hear them.”

Despite its former state of disrepair, this school, based in a rural area where many of the families struggle with poverty, has always been important to the community. It is the only opportunity for an education for many of these children. “For years we heard that the school would be demolished and we would get a new building,” shares Vice-Principal Sam, “but that never came. Until Ivan….”

“Hurricane Ivan was terrifying,” Ms. Mason recalls. “People say you cannot see wind, but I think I have seen wind during that time. I heard roofs being torn from houses. Our house flooded. The night was the most frightening, because you could not see what was going on. It was pitch black, but you could hear the thunder and the water rushing through the streets.”

“The day after Hurricane Ivan, my family and I traveled as far as we could to see the damages. When I saw my school, I was sad. I was really, really sad, because my happiest memories up to that point, were in that school.” She pauses to wipe tears from her eyes. “Much…Most of our things were damaged. We cleaned up what we could. We were not prepared for that level of devastation.”
Another school let them share a building for several months, but space and materials were inadequate, taking a toll on both students and teachers. “At that time I was teaching an Examination class. Time is going, you’re not getting a lot covered and you’re trying to make magic out of the little time that you have.”

CDB responded by providing funding for an entirely rebuilt school. In keeping with the Special Development Fund Unified’s commitment to community participation in development efforts, teachers were able to have several meetings with the engineer to discuss their needs and wants for the school. “So that day, when we came up to the new Belair Government School,” Linda Sam describes, “We were happy, excited.”

Staff and students are now at home in a two-storey building with separate areas for the kindergarten and primary school. “We had very small classrooms before. In our new school we now have spacious classrooms, a special education classroom, well-furnished library, computer lab, staff room, and principal’s office. We also have a kitchen, sick bay, and separate bathrooms for students and staff.”

Rachel Mason, who teaches Mathematics, sees the changes these improvements have made to the quality of education Belair offers. “We use the new computer lab to expose the students to subjects, issues and ideas that extend beyond their immediate environment. We now have a library that helps us to provide a lot of reading materials for our children. The library also has teaching aides to help us bring the subjects to life for our students.”

Adena Paul, 12 years old, spends most of her spare time in the library. “I’m reading a book from the “Goosebump” series. When I’m reading it’s like I am right there where the book is taking place – right in the scene. Some parts you just can’t wait to know what happens next. I really love reading.”

Ms. Mason takes some of her Math students there for additional coaching. “I love teaching in this new school. I like to see how the children absorb the Mathematics. They take it in and they respond. And I think that it is because of the amount of work that can be done in this environment. We have space now for interaction between students and teachers; for co-operative learning.”
A NEW WAY TO LEARN

“This school has transformed the community,” asserts Irva Alexander, Principal of the St. Mark’s Secondary School, “because prior to this you did not have as many people pursuing secondary education. This school was a Junior Secondary, which was expanded and upgraded in 1984 to a Secondary School, in order to accommodate more students at that level.”

Ms. Alexander has been an educator for close to 30 years, so she understands the key role that St. Mark’s plays in a changing education system. “Before universal secondary education came on stream a few years ago in Grenada, you had 3000 plus children sitting the Common Entrance Exam, to get access to only 1800 spaces in secondary schools across the country. Only affluent families could afford to send their children to the few private schools on the island.”

The students at this school come from three major parishes: St. Mark, St. Patrick and St. John. Most families in the area make their living from agriculture and fishing. “Now with St. Mark’s Secondary accommodating almost 600 students, children who would not have been able to access secondary education, now have that opportunity.”
Principal Alexander keeps a list of outstanding alumni on display in her office, including those who excelled in the Caribbean Examinations Council’s general and advanced examinations. “Some of the graduates from this school have become teachers. Some of them are teachers here. Others have gone into medicine, engineering. We have pilots, agronomists, pharmacists, police officers, to name a few….”

St. Mark’s not only has an impressive list of graduates in these fields, but it is also one of the first three schools on the island to offer an extensive curriculum of technical and vocational subjects. Yet in the old school, a former colonial Great House and pre-fabricated building, they did not have the facilities needed to deliver quality programmes.

“This new building came as a rescue mission,” Ms. Alexander says. “After Ivan, the 18th century building where we delivered most of the technical programmes was completely devastated. We had to move all of the Tech/Voc. courses into one small classroom. Often students had to take their equipment out into the road, using extension cords to get electricity, because there was no space in the classroom. Now that is a thing of the past.”

After Hurricane Ivan, CDB funded a rehabilitation project in two phases that included the construction of new school buildings and fully outfitting the school with modern equipment. The Principal is proud to say that, “Our technical facilities are some of the best in the country.” CDB funds rebuilt the main part of the school with new spaces for students and teachers. These include a new staff room, administrative offices, and a computer lab.

For the first time, students also have access to modern labs for Biology, Agriculture, Physics, Chemistry and other science subjects. There are upgraded Woodwork, Technical Drawing and Electronics work rooms, as well as dedicated spaces for Home Economics and Clothing & Textiles, equipped with the necessary tools for hands-on learning. With practical experience, students have become more successful in these and other areas of study.

As an English teacher for 10 years at St. Mark’s Secondary, Kerry Sabazan has witnessed the changes firsthand. She is seated in the new staff room, large enough to accommodate all of the teachers, with computers, photocopiers and other tools they need to plan and teach their courses effectively. “For the teachers, this new staff room has fostered a greater level of camaraderie. It’s our home. Now we have this new building, with new labs and classrooms. My children affectionately call it “Mount Calvary”. This building represents our progress as an institution.”
Zavon Blackman, a Form 4 student agrees. “I like Physics and Chemistry, Biology and Electronics. The new facilities have helped us tremendously in doing our experiments. Before we didn’t have the actual equipment to do the work. With the lab equipment, it makes classes more interesting. So whereas before, you had to take notes and just imagine how to do the experiments, you’re actually doing them now.”

Ms. Sabazan has seen the impact of the new learning environment on her students’ interest and performance. “The children are more enthusiastic. Now they’re actually getting an education that is exciting to them. It’s not just theoretical - the practical element is there. Their knowledge can actually be demonstrated in a project, like being able to work with a test tube for the first time, if you’ve never even held one before…. For me, that is development.”
“Before the water system was in place, you’d see everybody with buckets on their heads going to the spring to get water to prepare for school or work… The way to the spring was very muddy. We used to fall down. Sometimes when you were almost out to the main road, you’d fall, spill the water and have to go back and fill your buckets all over again. We had drums to collect the rainwater, but when we had the dry season, it was back to the spring. It was chaos - so much people in the river.”

“Even when I put in a tank to store the water. I had to carry water all day from the tank - to the kitchen, to the bathroom, to boil to drink. I was wondering if, as I was getting older, I was going to have that same problem: carrying the bucket of water all the time.”

For the benefit of people like Ann, and all those in the Clozier area, CDB funded a new water system. It consists of one intake tank with a 2,000 gallon capacity, a pump house and pump, and a 20,000 gallon distribution tank. Water lines connect both tanks, with distribution lines that run to the homes of recipients throughout the community. The system is built around a natural spring as its source, which is able to produce enough water to supply the entire target area.
The National Water and Sewerage Authority (NAWASA) of Grenada implemented and maintains the system. **Kevon Samuel**, NAWASA Plant Operator, chlorinates the water in the distribution tank and regularly checks the system. He is a favourite in St. Mary’s, where clients like Ann and Magdalene keep him updated about the water supply and quality.

The second phase of the project includes paving and fencing around both tanks, and paving the access road to the tanks as well. An auxiliary pump will also be installed, along with additional distribution lines. According to Kevon, the pump will be remote operated. “When the tank at the top of the hill gets low, it will trigger the pump at the lower tank to turn on automatically, ensuring an uninterrupted supply of water to the people of Clozier.”

It is the first time that Magdalene has running water at home and in her shop. “The first time the water came, that night, I bathe, I bathe, I bathe as though I would never have to bathe again, because you know, I was so happy! I wonder if I could find that one word to describe how we feel. It’s hard to find a word. “Happy” cannot even describe it. I felt really good and I guess, you know, everybody else in the village felt the same way.”

Ann Marshall gets up to check on her husband, now confined to his bed. She simply has this to say, “I thank God for the water.”
HEALTHCARE FOR LIFE

Veron Alexander John, Head Nurse at the CDB-funded Tivoli Health Centre, has been a nurse for over 24 years. “Today is one of my favourite clinics – the postnatal clinic for new mothers and their babies. I like dealing with children. But the old health centre did not have the space we needed. It was in a two-bedroom house, with one bathroom for both patients and staff, and one examination room.”

Risha Richards is a young mother, here with her baby boy Rayshon. “The old facility was much smaller – the entire building was the size of this new waiting area. The seating and washroom facilities were small and inadequate. Most times in the waiting area we had to stand, or wait outside.”

CDB funded a new health centre in Tivoli, with a large waiting area that can comfortably accommodate these clinics. With two nurse’s stations, a doctor’s office and pharmacy, villagers can have their medical needs attended to more quickly and comprehensively. There are separate examination rooms, and a room for surgical and non-surgical dressings, so that people can be examined and treated in a timely and professional manner.

Conditions are also much improved for the staff. The centre is run by a Head Nurse, Assistant and Registered Nurses, a Doctor and Pharmacist, Secretary and Caretaker. The medical records room offers them easier access to patient records and history. They also have staff washrooms, a storeroom, lunch area and kitchenette for their use. The Head Nurse has living quarters at the health centre, so that she can respond to after-hours emergencies. And there is a laundry room and incinerator for the safe disposal of waste. The upgraded infrastructure also includes a concrete driveway and yard, with driving access around the building, and a fenced lot with parking for clients.
The new health centre has attracted even more people from the community. They come from the surrounding areas for access to free, quality healthcare, including public health clinics on STI prevention, cancer screening, maternal and child health and other forms of preventive care. Risha is one of those clients. “It’s a better service we’re receiving now, because the nurses are able to spend more time with you, explain things more. The waiting room has a television that they use to show us antenatal and postnatal programmes and information about cancer screening. Sometimes the nurses will give talks here on child health, breastfeeding etc. They also tell us about the services provided by the Ministry of Health. In the old space, they would not have been able to do all this, because it was too small.”

The Head Nurse underlines the value of this health centre to the community. “Tivoli is a rural area. We serve several villages in the district. It’s important to have the clinic here since, for financial reasons, many villagers cannot travel to another area for health care. Every Monday we have at least 40-45 persons to see the doctor, another 20 persons for dressings, and other people visiting the clinic as well. Sometimes per day we serve around 85-90 persons. We are looking forward to having a dentist here in the near future. The major health needs in the community are diabetes testing and treatment, home visits for the elderly or disabled, child healthcare and a counselor for mental health issues.”

In areas such as Tivoli there is a high rate of teenage pregnancy. In addition to the rise in chronic diseases such as diabetes and hypertension, Grenada also needs to urgently address the spread of HIV and other sexually transmitted illnesses, throughout the country. This only highlights the crucial need for community health centres such as the Tivoli Medical Station, which not only offer testing and treatment, but also preventive care and health education, which save lives in the long term.

Risha is a living example: “I have three children - 7 and 3 years old and 9 months - two boys and one girl. I come here to get my children weighed, for them to get their vaccines, and to discuss other health issues with the nurse. If this clinic were not here, we would have to take public transport to Hermitage Medical Station or find $EC50 per child, per visit, to go to a private doctor. People would bring their children for checkups much less if they had to do that. They might only come for emergencies.”

Nurse Alexander John is dedicated to making sure that people have access to the healthcare they need, before it is too late. “From childhood, I always wanted to be a nurse. That’s my passion. I like helping people. What we do is patient care. That’s our priority. I like seeing people’s medical needs being met.”
“Grenville is a hub because it’s where the market is located,” says Neville Bain, Basic Needs Trust Fund (BNTF) Officer, standing at a bustling intersection in the second largest town in the island. “It’s where all the produce is brought from the agricultural estates and farms in St. Andrews and the surrounding parishes.”

However, the old market was cramped and difficult to keep clean. The roof leaked when rain fell and the market flooded easily. Given the large area served by the market and the people who depend on it for their livelihood, CDB is financing the construction of a new market square in Grenville. In the interim, vendors have been moved to a smaller, temporary location.

Margaret Fortune is one of the vendors in that interim space. She says, “This is what I make my living from, to mind myself and my family. Two of my girls going to high school and I support them through vending. The old market didn’t have enough room for all of us. People wanted their own booths, so that they could lock up their goods safely at the end of the day and go home, instead of just a stall where they have to take stuff home and bring it back every day. But here, where we are while the new market is being built - it’s difficult to get customers inside here. People say in the back here is too far, so some of the vendors are out selling in the street. When we go to our big market, I believe it will be better.”
CDB is funding a new multi-storey market with over 100 vendors’ booths for the sale of produce, craft, clothing and other goods. There will also be administrative offices, four cafés and other public facilities. The market will include cold storage facilities and a new abbatoir, with sanitary conditions for the butchering and sale of meat.

The CDB-funded project goes beyond redesigning and rebuilding the infrastructure of the market. It involves establishing a new management structure that will enhance administrative efficiency, instead of the current system where five Ministries have jurisdiction over various market functions. Vendors and butchers will receive training in health, sanitation and food management. There will also be public awareness programmes to promote the use of the facilities and the safe and healthy sale of food.

Wendy Bartholomew has made her living from vending since she finished school at age 18. “Now I’m 35. I pay for my two year old to attend day care so that I can sell here. My son is in primary school and my oldest daughter is just finished secondary school. She says she wants to become a teacher. So she has to continue her education. I have to help them in any way I can.” She
started out working for people who sold in the market, then branched out for herself. “I’m from Tivoli, but I came to the Grenville market because it’s the biggest and busiest. This is the place everyone comes to.”

Built with hurricane and flood resistant design, this will be the largest market square in Grenada. Its use as a community space for cultural shows and other activities will be revived after its completion. The project will not only support economic activity in Grenville, but also help to sustain rural livelihoods in the parishes of St. Andrews, St. Patrick and St. David.
In the meantime, Wendy is selling from a wooden table at the entrance to the temporary vending space, several streets away from where the new market is being built. Her stall is covered with hand-ground spices, nutcakes, pink sugar cakes, fudge, burgundy tamarind squares dusted with white sugar, and balls of home-made chocolate. Ginger, sea moss and nutmeg mace dry in the sun, alongside bottles of pepper and other multicoloured sauces. The warm scent of dried cinnamon sticks fills the air. She cannot wait to make the move, to be able to do better for herself and her family.

“I look forward to a booth in the new market. I will call it “Wendy Sweet Spice”. I’d like to put my ad up on the Internet, so that people coming to Grenada can see it and come to my booth in the new Grenville Market.”
A NEW HUB

There was a bus terminal in the heart of the old Grenville market. It contributed to the congestion and unsanitary conditions that affected vendors and shoppers alike. Now, while the new market is under construction, the bus service operates on the streets of the town.

Despite Grenada’s economic challenges, Grenville is still an important commercial centre. According to Neville Bain, the Basic Needs Trust Fund (BNTF) Officer managing the Grenville Market Square and Bus Terminal Projects, “It’s where a lot of shopping is done because, unlike the St. George’s market, Grenville opens on Saturday afternoons. So people from different parts of the island come here to do their shopping on weekends.”

Grenville is also a transport hub that connects the northern and eastern parishes to the other parts of the island.
island. With shoppers, vendors and now buses lining up for passengers on the narrow streets of the old town, congestion is a serious problem. Mr. Bain elaborates: “People just fill the buses from the middle of the line, the back of the line. What we have is a helter-skelter system.”

To address these challenges, CDB is funding a new bus terminal in Grenville. It will contain parking areas and loading stations for the buses, as well as administrative offices, shops and public facilities. With a numbered system for loading passengers, the terminal will reduce congestion and build a more efficient transport system in this busy market town.

Phase 2 of the project involves widening the exit and entrance to the facility and installing additional parking. According to Desmond Ram Ramjohn, Public Relations Officer for the Grenville Bus Drivers’ Association, the drivers would like the design to include covered waiting and loading areas, so that passengers will be protected from the rain and sun while embarking and disembarking at the terminal.

“Of course we see that there is an important need for the bus terminal. If you look at right now where our first bus is loading up,” Mr. Ramjohn points out, “here on the street, there are no facilities really for our passengers and for our fellow bus men. So we would like a bus terminal that is efficient. One that is good enough for our bus operators and our passengers here in Grenville.”
At the heart of the Americas, the Caribbean’s contribution to world culture and history far exceeds its size. However, as small states and economies, CDB’s Borrowing Member Countries (BMCs) are highly vulnerable to external shocks like global economic shifts and natural hazards. Their economies, once based heavily on sugar, bananas, bauxite and other raw materials, have been rocked by the erosion of preferential trade agreements that were carried over from colonialism into independence in the 1960s. Ill-equipped for the global shift toward trade liberalisation, and facing rising debt and unemployment, BMCs have been compelled to develop strategies for medium-term economic transformation and sustainable growth, poverty reduction, and strengthening their resilience to economic shocks and natural hazards. Their ability to implement these strategies has been constrained by large fiscal deficits and high levels of public debt. CDB and its development partners in the region and abroad mobilise significant financial resources to achieve these goals. In addition to offering technical and financial expertise, this funding is offered as grants and affordable loans to governments, communities, businesses and institutions invested in positive social and economic change throughout the region. The Special Development Fund Unified (SDFU) is the cornerstone of the funding offered by CDB, making it possible for countries to identify and achieve their vision for development.