



# Shock-Responsive Social Protection in the Caribbean **Belize Case Study**

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## Preface

This report is part of a series of case studies on Shock-Responsive Social Protection in the Caribbean commissioned by the World Food Programme (WFP, [www.wfp.org](http://www.wfp.org)) for Oxford Policy Management to conduct (OPM, [www.opml.co.uk](http://www.opml.co.uk)). The OPM Project Manager is Rodolfo Beazley [rodolfo.Beazley@opml.co.uk](mailto:rodolfo.Beazley@opml.co.uk) and WFP Project Managers are Regis Chapman [regis.chapman@wfp.org](mailto:regis.chapman@wfp.org), Francesca Ciardi [francesca.ciardi@wfp.org](mailto:francesca.ciardi@wfp.org) (Barbados Office for Emergency Preparedness and Response in the Caribbean), and Giulia Baldi [giulia.baldi@wfp.org](mailto:giulia.baldi@wfp.org) (Regional Bureau for Latin America and the Caribbean).

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# Executive summary

## Introduction

The need to identify and expand effective ways to respond to disasters is as pressing as ever. There is growing global recognition of the promising linkages between social protection and disaster risk management (DRM). Social protection programmes that provide assistance to households, and the systems that underpin these programmes, may have a role to play in preparing for, responding to and mitigating the impacts of major shocks such as hurricanes, floods and droughts. We refer to this as ‘shock-responsive social protection’.

This case study examines these opportunities in Belize, where these questions are highly relevant for several reasons. Belize regularly faces tropical storms, flooding and (occasionally) earthquakes. Social protection programmes and systems are in place that could potentially be used or modified to support a disaster response. The Ministry of Human Development, Social Transformation and Poverty Alleviation<sup>2</sup> is responsible for the provision of disaster relief supplies within the broader DRM system – the National Emergency Management Organisation (NEMO). The Ministry also organised a series of social protection conferences in 2018-19, with the May 2019 meeting focused on shock-responsive social protection. While the study was conducted prior to the COVID-19 pandemic, at the time of publishing this research, Belize was one of several countries in the Caribbean expanding social protection to support impacted individuals and households.

This report is part of the World Food Programme (WFP) and Oxford Policy Management (OPM) research project ‘Shock-Responsive Social Protection in the Caribbean’. The project seeks to inform emergency preparedness and response capacities and strategies of the Caribbean Disaster Emergency Management Agency (CDEMA) - the regional inter-governmental agency for disaster management in the Caribbean Community - and its Participating States<sup>3</sup>. CDEMA and Participating States have made a paradigm shift from a reactive to an anticipatory approach to disaster management, as underpinned by Comprehensive Disaster Management Strategy (2014-2024). In collaboration with WFP, a series of evidence building efforts, capacity building, advocacy events and trainings are being implemented to boost social protection and DRM linkages and ex-ante investments across Participating States.

## Shock-responsive social protection: theoretical framework

The case study is based on a literature review and 35 key informant interviews in Belize undertaken in February 2019. The fieldwork was conducted with the support of the Ministry of Human Development and NEMO. The theoretical framework of shock-responsive social protection used in the research is summarised below.

<sup>2</sup> Hereafter referred to as the Ministry of Human Development for brevity

<sup>3</sup> Anguilla, Antigua and Barbuda, Bahamas, Barbados, Belize, Commonwealth of Dominica, Grenada, Republic of Guyana, Haiti, Jamaica, Montserrat, St. Kitts & Nevis, Saint Lucia, St. Vincent & the Grenadines, Suriname, Republic of Trinidad & Tobago, Turks & Caicos Islands and the Virgin Islands.

**This research explores two dimensions to analyse how social protection systems relate to DRM and could be used in emergency response. The first is the extent to which social protection systems in place are prepared to respond to major shocks. This concerns:**

1. Institutional arrangements and capacity: the legislation, policies, and mandates of key DRM and social protection institutions.
2. Targeting system: the protocols, processes, and criteria for identifying people and families that should receive social protection or DRM support.
3. Information systems: the socioeconomic, disaster risk, and vulnerability information required to enable decision making before and after a shock. This includes social registries and beneficiary registries, DRM information systems, and issues related to accessibility, sharing protocols, data collection mechanisms, data relevance, and accuracy and security and privacy protocols.
4. Delivery mechanisms: mechanisms in place for delivering cash or in-kind assistance to social protection beneficiaries and/or people affected by shocks.
5. Coordination mechanisms: mechanisms and protocols for coordinating DRM activities before and after a shock, including the role of social protection.
6. Financing mechanisms: strategies and mechanisms for funding DRM such as budgetary instruments, contingency financing and insurance, including any financing of social protection responses.

**The second dimension is the ways that social protection programmes systems can directly provide assistance or play a supportive role in an emergency response, which can be used in any combination:**

1. Vertical expansion: increasing the benefit value or duration of an existing social protection programme or system.
2. Horizontal expansion: temporarily extending social protection support to new households.
3. Piggybacking: utilising elements of an existing social protection programme or system for delivering a separate emergency response.
4. Alignment: aligning some aspects of an emergency response with current or possible future national social protection programmes.
5. Design tweaks: making small adjustments to the design of a core social protection programme.

Sources: OPM (2015) and Beazley et al. (2016)

## Disaster risk management in Belize

### Institutions and coordination

DRM in Belize is widely acknowledged to have developed substantially since NEMO's creation, with clear roles and responsibilities for disaster response from national to sub-national levels that draw on the resources and capacities of the public and private sectors. The system, however, has not faced a test on the

order of Hurricanes Irma and Maria striking other Caribbean nations in 2017 and Hurricane Hattie in Belize in 1961.

NEMO was established in 1999 and is chaired by the Prime Minister with the Cabinet Secretary as Secretary. It is comprised by the Cabinet, the NEMO Secretariat and 13 Operational Committees, which each are responsible for specific disaster functions and are chaired by Chief Executive Officers.<sup>4</sup> The focus of NEMO and DRM generally in Belize is evolving towards more comprehensive disaster risk management, but the structure of NEMO and the current legal framework is geared towards immediate response and preparedness. On-going efforts to revise the 2000/2003 Disaster Preparedness and Response Act should bring these elements more in alignment.

The NEMO committees form the backbone of disaster responses and are the main way that human resources are mobilized. Ministries have committee responsibilities in line with their expertise and mandate. The Ministry of Human Development is responsible for the NEMO Relief and Supplies Management Committee (RSMC), which manages the provision of relief goods to households. Because the Ministry of Human Development is also responsible for multiple social protection programmes and systems, social protection is firmly part of the DRM processes and coordination in Belize.

## Delivery

Government assistance to disaster-affected households through the RSMC is provided in-kind (e.g. food, household goods, mattresses). While the Ministry of Human Development has experience with social assistance cash transfers, the RSMC has not employed cash transfers as a tool in disaster response. There is some nascent experience with this approach in Belize. The Belize Red Cross, which also plays a vital role in disaster assistance, provided cash transfers to 335 households in the aftermath of Hurricane Earl in 2016. Cash transfers are becoming a more common tool globally and in the region, owing to their flexibility for beneficiaries and efficiencies. When cash transfers are already used as part of social protection, this opens the door to using social protection programmes and systems to provide emergency transfers – regional examples include Dominica and British Virgin Islands following Hurricanes Maria and Irma.

## Targeting

Targeting and registration of households for disaster assistance are done slightly differently by the RSMC and Belize Red Cross. Both survey households with basic questions on household characteristics and negative impacts of the disaster on homes, assets and livelihoods. In the past, the RSMC has used a paper-based household registration process, with RSMC worker making an on-the-spot determination of eligibility and which relief items to provide (actual items provided depend on NEMO stocks and supplies). In 2019, steps were put in place by the RSMC to use digital data collection in future responses. For cash transfers, Belize Red Cross volunteers entered household responses into mobile phones with software that determines eligibility based on pre-established targeting criteria tailored to the scenario.

<sup>4</sup> The Chief Executive Officer post is roughly equivalent to the post of Permanent Secretary

## Information management

There is no over-arching information management system for data on needs or households assisted. The NEMO Damage and Needs Assessment (DANA) Committee collects data and consolidates analysis in the DANA report, which informs the overall response and funding required. Sectoral data is also used by other NEMO committees to inform their response efforts. Some RSMC data on households assisted is entered into a spreadsheet, and Belize Red Cross beneficiary lists are shared with the NEMO Secretariat. The Belize Red Cross also has disaggregated data on households surveyed who did not meet assistance inclusion criteria. Bringing together data on households surveyed and assisted by the RSMC and Belize Red Cross (and any organisations involved in future responses) would open the door to linking those households to social assistance and future recovery efforts. It would also reduce risks of affected households being missed or duplicated in emergency response efforts.

## Financing

Government funding for emergency response is allocated from other government sources; there is no disaster contingency fund. A request is made by NEMO to the Ministry of Finance informed by a damage and needs assessment. Disaster insurance has not yet been major source of funding. Belize is a founding member of the Caribbean Catastrophe Risk Insurance Facility (CCRIF), but despite being hit by multiple hurricanes, the only payout Belize has received was for 'excess rain' coverage in 2016. The Social Security Board has a Natural Disaster Fund that has provided \$3.3m BZ for disaster response, mainly to NEMO. For all of these funding sources, there are no systematic constraints to funding emergency responses linked to social protection systems if this were deemed a government priority.

International humanitarian funding – which primarily goes to UN agencies, the Red Cross and non-governmental organisations (NGOs) rather than governments – has not been substantial in Belize because the size of disasters has been within the capacity of the government and its partners to manage. In the event of a more severe disaster, international humanitarian funding (and the amount of assistance provided through the Red Cross and UN agencies) would likely rise, which was a trend in the Caribbean following Hurricanes Irma and Maria in 2017. As there are global examples of UN agencies, NGOs and the Red Cross supporting disaster relief and recovery through government social protection agencies and systems, this too could be a funding source for future such efforts in Belize, however of an unpredictable nature.

## Social protection in Belize

A 2016 comprehensive social protection review identified 48 social protection programmes and projects in Belize as of December 2015, spanning social assistance, social insurance, labour market measures, social care, universal social services and subsidies (Otter et al., 2017). This analysis pays particular attention to Building Opportunities for Our Social Transformation (BOOST) and Food Pantry because they are two of the largest programmes and transfer resources to poor households – features that could lend themselves to using these programmes or the systems underpinning them in a disaster response.

BOOST was created in 2010 to reduce poverty through cash transfers, starting at US \$22 (BZ \$44) per person/month, combined with soft conditions related to health and education. It is a relatively small programme, reaching 3,116 households (as of January 2019). The programme has been closed for new

applications since it reached capacity in 2012, and BOOST beneficiaries have not been reassessed to determine if they are still below the poverty line. However, a process was underway in early 2019 to identify new recipients (drawing from applications previously made) to replace people who had left owing to no longer meeting inclusion criteria (for example because children finish school). BOOST payments initially were done in cash at government offices, but a switch was made to depositing the money in beneficiaries' credit union accounts (77% of beneficiaries joined a credit union because of BOOST) (The Consultancy Group, 2016).

Food Pantry provides a weekly, subsidised food package (5 lbs each of rice and flour) through ten charitable organisations (e.g. Salvation Army) and stores. Beneficiaries pay US \$6.25 (\$12.50 BZ) for the food basket, which is worth approximately US \$12.50 (\$25 BZ). If they access their benefits at stores, they receive a US \$6.25 credit off their bill. The programme had 3,885 beneficiary households as of January 2019. As with BOOST, the vast majority in the programme joined when Food Pantry was launched in 2010, and the programme has been fully subscribed for several years.

Three main information management systems are used by the Ministry of Human Development for these and other programmes – the Single Information System for Beneficiaries (SISB), the BOOST beneficiary database (used for BOOST payments) and FAMcare (used for case management). The SISB includes 130,904 people, which is about 35% of the population. However, the data is dated – approximately 50% of households were entered into the SISB in 2014, 10% in 2015 and the rest prior (with minor exceptions). The SISB classifies households through a proxy means test and includes a function for reclassifying households in the event of a natural disaster. While this function could be used to expand BOOST following a disaster if there was reliable data on non-beneficiary households, resources have not been available to increase the number of recipients (whether related to a disaster or to increase routine coverage).

Social assistance programmes have not been adjusted based on disaster risks, but there is some precedence with the delivery of social insurance benefits. The SSB has moved forward the date of pension payments ahead of a predicted disaster in order to ensure that pensioners receive their benefits. There are also interesting initiatives on social security payments and information management strengthening. Starting in 2017, a transition was made from providing benefits via checks to bank accounts and ATM cards (the latter does not require the recipient to have an account). A major overhaul of SSB information management systems was underway in 2019 in order to integrate registration, contribution, compliance and benefits systems.

## **Towards a more shock-responsive social protection system**

In Belize, social protection is already directly intertwined with disaster response through the responsibility of the Ministry of Human Development for managing relief supplies. Staff whose day jobs are social workers, managers and planners become deliverers of disaster relief through the RSMC. This arrangement draws on the complementary skills of staff, but it amounts to a changing of roles rather than drawing on social protection programmes and the information management or delivery systems that underpin them. There are multiple ways that the role of social protection in DRM could be strengthened in the short-term and more aspirational opportunities in the longer-term if measures are taken to expand social assistance, strengthen social protection and advance disaster risk financing.



An important opportunity is **strengthening the capacity and systems of the Ministry of Human Development to fulfil its RSMC role and more strongly linking its DRM role with core functions**. This could be achieved by (1) having more systematised information management of emergency assistance recipients (through or with links to existing Ministry information management systems), which would enable monitoring of affected households and linking them to any further assistance efforts (e.g. social assistance, recovery programmes), reduce the risk of gaps or undesired duplication, and improve the overall data picture on vulnerable and disaster-affected households; (2) building capacity for digital registration of households to better track those assessed/assisted by the RSMC; (3) putting in place data-sharing protocol with other key responders; and (4) drawing from existing Ministry skills and systems to establish measures for the provision of cash transfers in future disasters.

A second opportunity is **minimising the risk that a disaster or the emergency response disrupts the routine provision of social assistance** through 'design tweaks' to programmes. For BOOST, this could take the form of working with credit unions to encourage beneficiaries to acquire and begin using ATM cards, which would increase options for accessing benefits if they relocate temporarily away from their credit union branch. Protocols could also be established for issuing payments early in the event of an impending disaster. For Food Pantry, contingencies could be put in place with partners for managing supply chain risks and to enable recipients to access benefits at alternative partners and stores if they temporarily relocate. Also important are firming up measures to ensure that the diversion of staff to RSMC roles does not interrupt normal operations in an extended response.

A third area of focus is ways that social protection programmes and systems could play new and greater roles in the provision of assistance to disaster-affected households. At present, there are some circumstances where temporarily expanding BOOST and/or Food Pantry (i.e. horizontal expansion) may be appropriate – in a relatively small disaster with non-urgent needs, or if a limited number of households in a recovery phase still require some support in areas served by BOOST or Food Pantry. Measures could also be put in place to increase the BOOST transfer value and waiving the Food Pantry beneficiary contribution in geographic areas affected by a disaster. However, more thought is needed on whether this would be a good use of resources given the programmes' coverage and the age of data. As noted above, a logical approach is planning and building capacity for a tailored cash-based response and recovery programme. In tandem, coordination and pre-disaster planning should be strengthened with the Belize Red Cross and others that assist households, to ensure synergies. Data collected on disaster-affected households by the RSMC and others could be leveraged to link them to social assistance programmes and/or future recovery assistance – and potentially used to populate current or future social registries.




The final area of opportunity is **longer-term measures to strengthen and expand social protection and advance disaster risk financing**. Current options to draw on social assistance programmes and information management systems for disaster response are limited by relatively low coverage of social assistance and other factors. If we take a longer-term view that includes more ambitious system strengthening of social protection and DRM, more opportunities emerge. These steps would require time and resources. They are important in their own right and also would increase options for shock-responsive social protection:



- **Expand the coverage of social assistance**. When social transfers are of sufficient value, the more vulnerable who have access to social assistance have greater risk-management capacity against shocks,

improved consumption and can potentially escape poverty. Expanding coverage also increases the potential number of people who could be reached in a vertical expansion in response to a shock.

- **Regularly (re-)assess people for inclusion in social protection schemes.** Ensuring that beneficiaries still meet poverty-related criteria and that new people periodically can enter social protection programmes is important to ensure that programmes target and reach the most vulnerable. It also would make vertical expansion more viable as there would be greater certainty that beneficiaries' circumstances justified increased support in a time of disaster.
- **Develop an integrated beneficiary or social registry** that combines data on actual and potential beneficiaries across multiple social protection programmes and includes processes to regularly update data. Accurate data on beneficiaries and poor households are important for improving the targeting of social protection and for judging any increases in need owing to shocks. The greater the accuracy of and coverage of data on non-beneficiaries, the higher the potential to use the registries to identify households for disaster assistance (Barca and Beazley, 2019). At the same time, having such a registry is not a pre-requisite for using social protection programmes to reach disaster affected people, as new people can be registered for assistance (as was the case in Dominica).
- **Improve and increase disaster risk financing options.** A World Bank report analysing disaster risk financing in Belize recommended formalising and implementing a strategy that includes a budgetary process for financing disaster, reinforcing the role of budgetary planning the ministry level and (in the longer-term) establishing a contingency fund or reserves. Maintaining appropriate CCRIF coverage and engaging with development partners on various disaster risk funding options are important short-term steps.

**Table 1: Recommendations to enable Shock-Responsive Social Protection in Belize**

Preparedness category	Short/medium-term recommendations	Long-term recommendations
<p><b>Information management</b></p> 	<ul style="list-style-type: none"> <li>• Draw on existing Ministry of Human Development systems to further develop information management procedures for households assessed/assisted in an emergency response by the government and others, in order to enable tracking, follow-up and linkages to future recovery efforts and/or social protection</li> <li>• Develop an integrated beneficiary or social registry that combines data on actual and potential beneficiaries across multiple social protection programmes and includes processes to regularly update data</li> </ul>	<ul style="list-style-type: none"> <li>• Establish a national identification system</li> </ul>
<p><b>Targeting</b></p> 	<ul style="list-style-type: none"> <li>• Develop common criteria between the RSMC and other aid organisations for assisting disaster-affected households</li> <li>• Further analyse existing social protection and DRM data to develop profiles of households particularly vulnerable to the potential impacts of shocks to inform targeting and planning</li> <li>• Review social assistance targeting criteria informed by the CPA and include criteria linked to disaster and climate vulnerability</li> </ul>	<ul style="list-style-type: none"> <li>• Expand the coverage of social assistance (overarching recommendation)</li> <li>• Regularly re-assess people within social protection schemes to verify continued eligibility and develop a rolling registration process based on programme inclusion criteria</li> </ul>
<p><b>Delivery mechanisms</b></p> 	<ul style="list-style-type: none"> <li>• Develop capacities and procedures to enable the provision of cash transfers for relief and recovery by the Ministry of Human Development/RSMC, including identifying the extent to which existing Ministry systems and processes could be utilised</li> <li>• Establish protocol and processes increasing BOOST transfer values to existing beneficiaries for disaster-affected areas</li> </ul>	<ul style="list-style-type: none"> <li>• Put in place measures that would enable social assistance programmes to expand the number of beneficiaries in impacted areas</li> <li>• Establish protocol and processes for waiving Food Pantry contribution to existing beneficiaries for disaster-affected areas</li> </ul>

<p><b>Coordination</b></p> 	<ul style="list-style-type: none"> <li>• Strengthen coordination and pre-disaster planning between the Ministry of Human Development and other organisations that assist households (e.g. Belize Red Cross)</li> <li>• Upscale information and communication to communities on the partnerships of government and non-government agencies in disaster risk management</li> <li>• Engage with key development partners and the UN system to identify supportive roles that they could play in any future responses linked to social protection systems, such as funding new transfers/temporary increases, providing technical assistance, secondments and supporting the hiring of additional or temporary staff to support relevant ministries and departments</li> <li>• Develop standard operating procedures, operations manual or similar resources that clearly articulate the roles and responsibilities of NEMO, the Ministry of Human Development and other actors in using social protection programmes to respond to emergencies and to support recovery</li> </ul>	
<p><b>Financing</b></p> 	<ul style="list-style-type: none"> <li>• Maintain appropriate CCRIF policy coverage given parameters and risk profiles</li> <li>• Explore options for financing the increased use of social protection programmes in emergencies</li> <li>• Include within budgeting processes the DRM roles of the Ministry of Human Development</li> </ul>	<ul style="list-style-type: none"> <li>• Establish a budgeted disaster contingency fund, which includes options for financing shock-responsive social protection measures</li> </ul>

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## List of acronyms

ATM	Automated teller machine
BDF	Belize Defence Force
BOOST	Building Opportunities for Our Social Transformation
BZ	Belize Dollar
CDEMA	Caribbean Disaster Emergency Management Agency
CEMO	City Emergency Management Organization
CPA	Country poverty assessment
CCRIF	Caribbean Catastrophe Risk Insurance Facility
DANA	Damage and Needs Assessment
DRM	Disaster Risk Management
FAC	Foreign Assistance Committee
IDB	Inter-American Development Bank
ILO	International Labour Organization
LAC	Latin American and the Caribbean
LICU	La Immaculada Credit Union
MHDSTPA	Ministry of Human Development, Social Transformation and Poverty Alleviation
NEMO	National Emergency Management Organization
PMT	Proxy means test
RSMC	Relief and Supplies Management Committee
SFXCU	St. Francis Credit Union
SISB	Single Information System for Beneficiaries
SMCU	St. Martin' Credit Union
SSB	Social Security Board





TTCU	Toledo Teachers Credit Union
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund
USD	US Dollar
WFP	World Food Programme

# 1 Introduction

Disasters affected more than 68 million people globally in 2018 (CRED, 2019). With climate change expected to increase the frequency and severity of weather-related events, the need to identify and expand effective ways to respond is as pressing as ever. An important opportunity is linking social protection with disaster risk management. Social protection programmes that provide assistance to vulnerable households, and the systems that underpin these programmes, may have a role to play in preparing for, responding to and mitigating the impacts of major shocks such as floods, hurricanes, droughts, earthquakes and even conflict. We refer to this as ‘shock-responsive social protection’.

The opportunity for social protection systems to play a greater role in disaster risk management and specifically emergency response is increasingly recognized by governments, multilateral donors and aid agencies. At the 2016 World Humanitarian Summit, the Social Protection Inter-Agency Cooperation Board committed to ‘support the further expansion and strengthening of social protection systems to continue to address chronic vulnerabilities and to scale up the utilisation of social protection as a means of responding to shocks and protracted crises’. The 2016 Grand Bargain, signed by 31 humanitarian donors and aid agencies, commits to increasing social protection programmes and strengthen national and local systems, as well as delivering humanitarian cash transfers through or linked with social protection systems. The 2030 Agenda for Sustainable Development, approved by the UN in September 2015, clearly points toward the creation of social protection systems that allow all people to enjoy a basic standard of living.

Most importantly, governments and aid organisations are increasingly utilising social protection systems as a component of emergency responses globally and in the Caribbean, including in response to hurricanes Maria and Irma in 2017 in Dominica and British Virgin Islands. The role of social protection systems in those responses, while important, was not necessarily planned. The potential added value of social protection systems depends on a number of factors, and analysing options ahead of a disaster is critical to prepare for and inform the use of social protection systems and programmes in future responses.

WFP and OPM have joined forces for the research project [Shock-Responsive Social Protection in Latin American and the Caribbean \(LAC\)](#) to generate evidence and inform practice, with the ultimate goal of improving disaster preparedness and response actions in the region. From 2016 to 2019, the project conducted a literature review on experiences in LAC (Beazley *et al.*, 2016), seven country case studies (Ecuador, El Salvador, Guatemala, Haiti, Peru, Dominican Republic, and Dominica) and a synthesis report with key findings and policy recommendations (Beazley *et al.*, 2019). Evidence generated by the project has been disseminated in conferences and webinars.<sup>5</sup>

Given the unique characteristics of Caribbean countries and their vulnerability to major shocks, the research in 2019 focuses on the Caribbean, including a literature review, five country case studies and a synthesis report. The case studies are intended to inform emergency preparedness and response capacities and strategies of the Caribbean Disaster Emergency Management Agency (CDEMA) and Participating States.

<sup>5</sup> The reports and other relevant material are available at <https://www1.wfp.org/publications/shock-responsive-social-protection-latin-america-and-caribbean>

The case study countries were selected by CDEMA in collaboration with WFP Barbados Office for Emergency Preparedness and Response in the Caribbean. While DRM includes preparedness and response, the case studies focus strongly on the actual and potential role of social protection programmes and systems in emergency responses.

This case study examines these issues in Belize, where these questions are very relevant for several reasons:

- Belize faces regularly faces hurricanes, tropical storms, flooding and (occasionally) earthquakes. An event on par with Hurricane Hattie in 1961 would have extreme consequences to lives, infrastructure and the economy.
- The Ministry of Human Development, Social Transformation and Poverty Alleviation (referred to hereafter as the Ministry of Human Development for brevity) oversees major social assistance programmes and the National Emergency Response Organisation (NEMO) committee that delivers of assistance in the immediate aftermath of a disaster. It therefore spans social protection and DRM roles.
- Social protection programmes and systems are in place that could potentially be used or modified to play a role in a disaster response.
- With the support of UNICEF, the World Bank and ILO, the MHDSTPA organised a series of social protection conferences in 2018-19, with the May 2019 meeting focused on shock-responsive social protection, with additional support from WFP. The topic was chosen as a result of a 2016 review comprehensive review of social protection in Belize.
- At the time of publishing this research, Belize was one of the many Caribbean countries expanding social protection to support individuals and households facing social and economic impacts of the COVID-19 pandemic.

The next section describes the research methodology. Section 3 provides a brief overview of disaster risk and poverty in Belize. Section 4 and 5 respectively outline DRM and social protection systems in Belize. Section 6 considers opportunities for shock-responsive social protection. Section 7 provides recommendations.

## 2 Research methodology

In this section, we present a framework that helps us to understand the two key dimensions of how social protection systems relate to disaster risk management and could be used in emergency response:

- System preparedness: the extent to which existing social protection systems are prepared to respond to major shocks
- System responsiveness: the ways that social protection systems could play a role in emergency assistance and other aspects of DRM

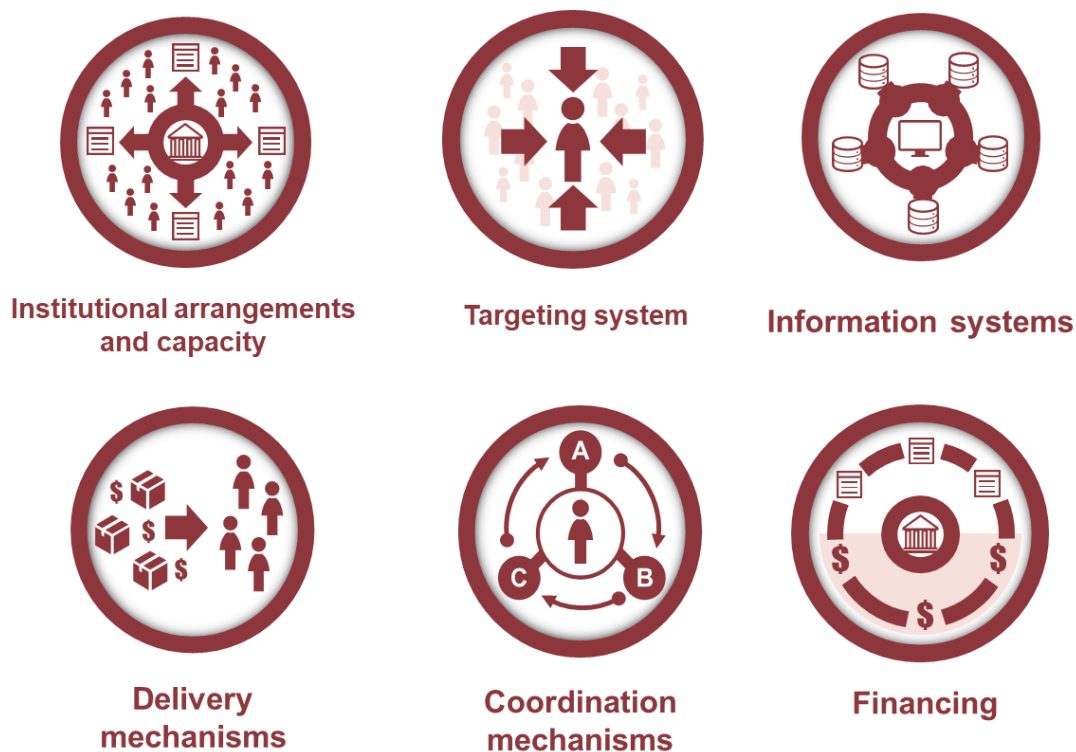
### 2.1 Theoretical framework

#### 2.1.1 System preparedness

In this study, we analyse DRM systems in place and the level of preparedness of the social protection system to play a role in responding to emergencies based on six aspects that are essential for a prompt and effective response (Beazley et al., 2016):

1. **Institutional arrangements and capacity:** legislation, policies and mandates of key DRM and social protection institutions, as well as the organisational structure that affects services delivery in these areas.
2. **Targeting system:** protocols, processes and criteria for identifying people and families that should receive social protection or DRM support.
3. **Information systems:** socioeconomic, disaster risk and vulnerability information to enable decision making before and after a shock. This includes social registries and beneficiary registries, DRM information systems and issues related to accessibility, sharing protocols, data collection mechanisms, data relevance and accuracy and security and privacy protocols.
4. **Delivery mechanisms:** mechanisms in place for delivering cash or in-kind assistance to social protection beneficiaries and/or people affected by shocks.
5. **Coordination mechanisms:** mechanisms and protocols for coordinating DRM activities before and after a shock. These include the coordination of different government agencies, government levels, and of humanitarian agencies. The role of the social protection sector is of particular interest.
6. **Financing mechanisms:** strategies and mechanisms such budgetary instruments, contingent credits and market-based instruments like parametric insurances, including any financing of responses through social protection.

**Figure 1: Typology of system preparedness for shock-responsive social protection**



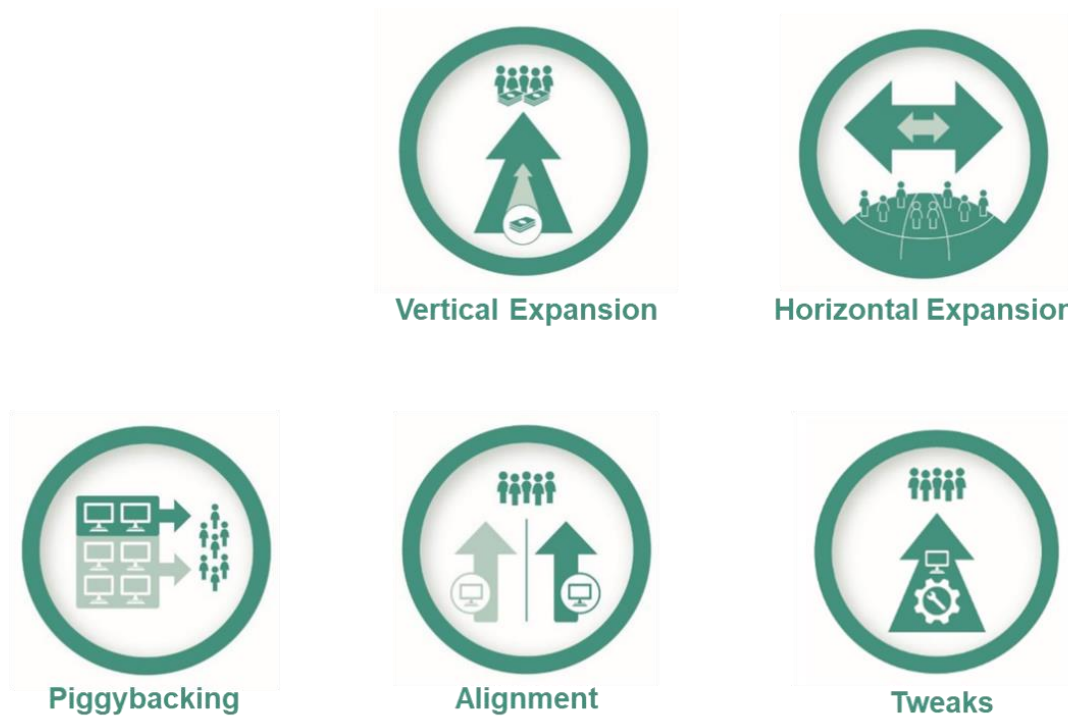
Source: Adapted from Beazley et al. (2016)

### 2.1.2 System response

When policymakers consider the use of a social protection system to address emergency needs, there are a number of strategies that they may employ. Based on OPM (2015) we consider five main ways that social protection systems can directly provide assistance or play a supportive role in an emergency response, which can be used in any combination:

1. **Vertical expansion:** Increasing the benefit value or duration of an existing social protection programme or system.
2. **Horizontal expansion:** Temporarily extending social protection support to new households.
3. **Piggybacking:** Utilising elements of an existing social protection programme or system for delivering a separate emergency response.
4. **Alignment:** Aligning some aspects of an emergency response with the current or possible future national social protection programmes.
5. **Design tweaks:** Making small adjustments to the design of a core social protection programme.

**Figure 2: Typology of shock-responsive social protection**



Source: OPM (2015)

## 2.2 Research tools and fieldwork

The research approach was qualitative and consisted of a review of literature and key informant interviews. Literature was gathered through the Ministry of Human Development, NEMO and web searches to identify relevant policies, programme guidance, assessment forms and reports, evaluations and studies on DRM and social protection. Fieldwork took place in Belize 12-18 March 2019 by an OPM consultant and WFP Programme Policy Officer. Interviewees were identified through engagement with the Ministry of Human Development and NEMO. 35 key informants were interviewed from government, UN agencies, Belize Red Cross and an NGO. Two individuals (one who had received cash assistance following Hurricane Earl and another who benefits from social assistance) were interviewed on their experiences. Interviews were based on a semi-structured questionnaire informed by the research questions. The list of key informants who were interviewed can be found in Annex A.

The research questions are outlined in Table 2 and Annex B contains the full list. The preliminary case study findings and recommendations were presented at a meeting on shock-responsive social protection organised by the Ministry of Human Development in May 2019, and at a workshop in September 2019. Updates from the meetings have been incorporated into the case study.

**Table 2: Main research questions**

Theme	Questions
<b>Stakeholder Mapping and Analysis</b>	<ul style="list-style-type: none"> <li>Who are the different actors involved in social protection and DRM policies and systems, including their roles, responsibilities and influence?</li> <li>What are their views on the use of social protection systems to respond to shocks and closer collaboration between the social protection and DRM?</li> </ul>
<b>Institutional Mapping and Analysis</b>	<ul style="list-style-type: none"> <li>What is the relationship between the government and humanitarian actors, development partners and NGOs?</li> <li>What is the relationship between national and subnational levels related to the design and implementation of social protection and disaster response?</li> <li>What factors have promoted or hindered the coordination of social protection with disaster response for effective responses to shocks?</li> </ul>
<b>Organisational Capacity</b>	<ul style="list-style-type: none"> <li>What are the main administrative and organisational constraints and facilitating factors for effective social protection and DRM?</li> <li>What resources and gaps exist, and what would be required for a more shock-responsive social protection?</li> </ul>
<b>Risks and Shocks</b>	<ul style="list-style-type: none"> <li>Which are the major shocks affecting the country? How does vulnerability to shocks relate to poverty?</li> </ul>
<b>Disaster Risk Management</b>	<ul style="list-style-type: none"> <li>What are the policies and legal frameworks underpinning DRM and how are they implemented?</li> <li>What are the main characteristics of assistance provided (type/amount)?</li> <li>What assessments are done and how is the data collected, stored and used?</li> <li>Are early warning systems in place, and if so, how are triggers acted upon?</li> <li>Do national emergency response plans provide a role for social protection in the immediate response?</li> </ul>
<b>Social Protection</b>	<ul style="list-style-type: none"> <li>What are the policies and legal frameworks underpinning social protection and how are they implemented?</li> <li>What are the programmes, their coverage and main benefits provided (type/amount)? How are they targeted?</li> <li>How is social protection data collected, stored and managed?</li> <li>Have social protection delivery systems been affected by recent shocks and/or managed to keep delivering benefits during emergencies?</li> </ul>
<b>Shock/Disaster Risk Financing</b>	<ul style="list-style-type: none"> <li>How are disaster responses funded (domestic v. international resources, insurance, contingency funds)?</li> <li>What are the financial and budget constraints for timely, adequate and appropriate use of social protection systems as part of shock responses?</li> </ul>
<b>Shock-Responsive Social Protection</b>	<ul style="list-style-type: none"> <li>Are there experiences in the country of using social protection programmes or systems to respond to shocks?</li> <li>What programmes features and systems have elements of flexibility and adaptability to facilitate rapid and adequate shock response?</li> <li>Has there been any recent experience of coordination between social protection and DRM policies?</li> <li>Is there space for dialogue and collaboration between these two sectors?</li> </ul>

## 3 Risk, vulnerability and poverty in Belize

Belize became an independent country in 1981 after becoming self-governing in 1964. It is divided into the six districts of Belize, Cayo, Corozal, Orange Walk, Stann Creek and Toledo.

### 3.1 Natural Hazards

Belize is highly exposed to hurricanes and tropical storms. The most severe storm to strike Belize was Hurricane Hattie in 1961, killing an estimated 400 people and causing widespread damage to Belize City, which is a low-lying peninsula extending into the Caribbean Sea.

The severity of Hurricane Hattie and the exposure of Belize City prompted a decision to move the capital 50 miles in-land to Belmopan in 1971. Belize City, however, remains by far the most populous urban centre with an estimated 60,000 people (about 16% of the country's total population) and many government offices. Nor has Belmopan's inland location fully protected it from the impacts of storms as shown by Hurricane Earl in 2016. Belize also experiences drought and the occasional earthquake. The direct and indirect losses from natural disasters were US \$737m (\$1.474m BZ) from 2000 to 2016 (see Table 3).

**Table 3: Losses and public funding to disaster response 2000-2016 (USD millions)**

Event	Year	Category	Magnitude	Economy losses	Public funds allocated	Funds spent
<b>Keith</b>	2000	Category 4	135 mph	270.67	51	1.29
<b>Chantal</b>	2001	Tropical Storm	70 mph	10.18	0.74	–
<b>Iris</b>	2001	Category 4	145 mph	61.23	1.67	0.6
<b>Dean</b>	2007	Category 5	165 mph	85.2	1.1	0.24
–	2008	Flood	–	0.2	–	–
<b>Arthur</b>	2008	Tropical Storm	40 mph	42	0.55	0.52
<b>TD 16</b>	2008	Tropical Depression	–	28	0.16	–
–	2009	Earthquake	7.1 Richter	0.03	–	–
<b>Alex</b>	2010	Tropical Storm	40 mph	1.25	–	–
<b>Richard</b>	2010	Category 1	90 mph	35.2	4.44	3.47
<b>TD 7</b>	2012	Tropical Depression	–	12.5	–	–
<b>Ernesto</b>	2012	Hurricane	–	0.03	–	–

Source: World Bank (2018) which used data from Post-Disaster Needs Assessments, NEMO, and estimates of expenditure and revenue. Data for Earl on public funds was provided by the Ministry of Finance in Feb 2019.



Belize has experienced several major hurricanes in the two decades:

- Hurricane Keith (2000) resulted in US \$100 in damage to the tourism sector and overall economic losses of US \$270m (World Bank, 2018).
- Hurricane Iris (2001) resulted in US \$50m in losses and damages to banana industry (ibid.).
- Hurricane Dean (2007) caused nearly US \$85m in damage and losses with heavy losses in the agricultural sector, which contracted by 13%. GDP growth forecasts were received downwards to 2.4% from 3.6% as a result of the Hurricane (ECLAC, 2007).
- Hurricane Earl (2016) affected 10,000 people (PAHO and WHO, 2016) and caused US \$368m in economic losses with major impacts on the agricultural sector (World Bank, 2018).

### **3.2 Poverty and vulnerability**

The economy of Belize is relatively small and driven primarily by tourism followed by agriculture. This makes climate change particularly concerning, given Belize's extensive low-lying coastal areas and the dependency of tourism on natural resources. Aside from extreme weather events, it is predicted that climate change will result in erosion, saltwater intrusion and damage its famous coral system, which is one of the world's largest.

Painting a current picture of poverty in Belize is challenged by the fact that the most recent country poverty assessment (CPA) dates from 2009. It found that poverty had increased substantially since the previous CPA in 2002, with household poverty increasing from 25% in to 33% and individual poverty from 34% to 43%. Toledo had the highest level of poverty followed by Corozal, though poverty was found to be more evenly distributed geographically than in 2002. The increase in poverty held for all groups (young and old, employed and unemployed, female and male-headed households and rural and urban areas) (Government of Belize and Caribbean Development Bank, 2010).

These trends are in contrast with the Latin America and Caribbean region as a whole given that poverty had decreased to 30% in 2009 from 42% in 2002 (Carneiro, 2016). However, the 2009 Belize CPA did find that the majority of the population and two-thirds of households were not poor, and that housing conditions and ownership of durable goods had improved both for the poor and non-poor since 2002 (Government of Belize and Caribbean Development Bank, 2010). A census is planned for 2020 and a poverty assessment for 2021, which will provide more up to date data on demographics and poverty.

Women face specific challenges related to poverty and unemployment. While the Country Poverty Assessment found that men and women had similar poverty rates, it observes that women 'often experience the sharp end of having to deal with the lack of adequate funds to maintain their household, particularly where they have no independent source of income' (ibid: 69). Unemployment for women is also higher than for men, as well as more volatile during economically difficult periods (male unemployment changed little between 2007 and 2009, whereas female unemployment nearly doubled) (ibid). Women represented only 40% of the workforce in 2009 (ibid), and their lower participation in formal employment means that they have less access to social security and employment benefits (National Women's Commission, 2010). Women's greater reliance on informal economic activities poses specific challenges to how they are affected by disasters, given the lack of safety nets and direct and indirect impacts on livelihoods. Hurricane Dean, for example, severely damaged backyard gardens and fruit trees, which was a primary source of income for

rural women (Mendoza, 2009). They also carry an extra burden of family care in planning for and recovery from disasters (National Women's Commission, 2010). The different ways that men and women are affected by disasters in Belize and beyond has resulted in calls to better integrate gender considerations within DRM policies and programmes (UNDP, 2009).

## 4 Disaster Risk Management in Belize

This section provides an overview of DRM structures and systems in Belize, examining institutional arrangements, coordination, targeting, delivery, information systems and financing. It highlights role of social protection and the Ministry of Human Development in DRM.

### 4.1 Institutional arrangements and capacity



NEMO was established in 1999 following Hurricane Mitch. The Disaster Preparedness and Response Act passed in 2000 (revised in 2003) legally enshrined NEMO as a government department. It outlines the role of the National Emergency Coordinator as being responsible 'coordinating the general policy of the Government of Belize relating to the mitigation of, preparedness for, response to, and recovery from emergencies and disasters in Belize'.

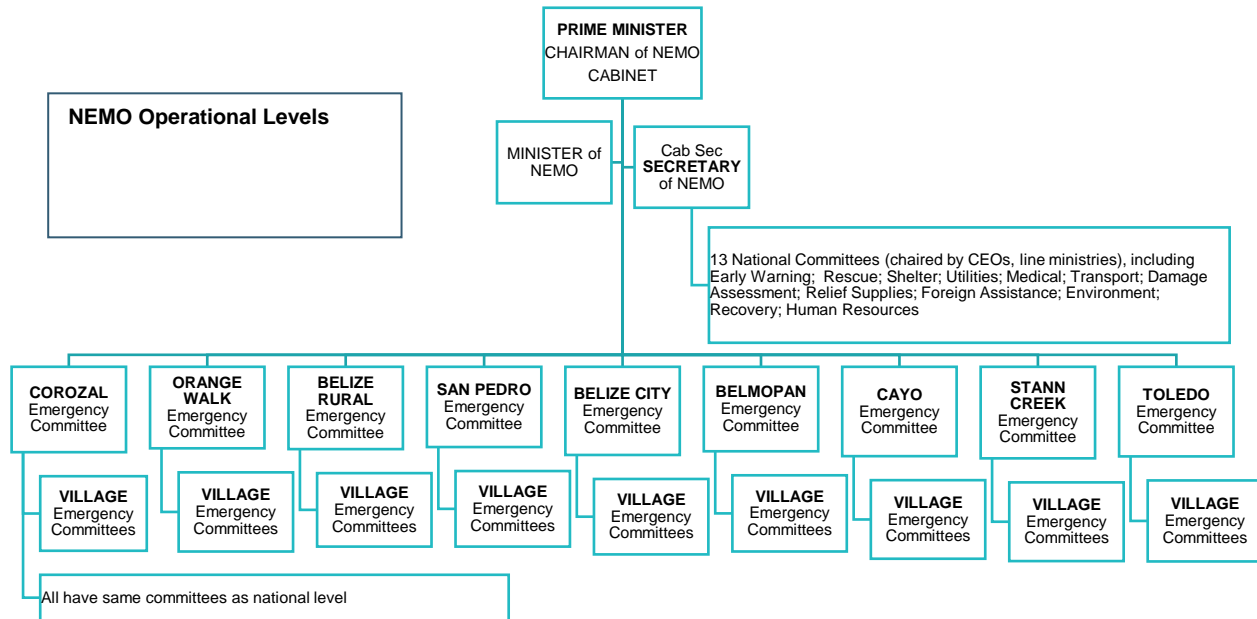
The Disaster Preparedness and Response Act is the process of being updated. Stakeholders within and outside of NEMO have identified several issues not covered in the original legislation, such as price-gauging by suppliers, risk reduction, gender and the engagement of foreign actors supporting a disaster response. The draft legislation expands the scope to be more in alignment with comprehensive disaster management and provides further details on responsibilities of different parties, as well as clarifies the distinction between NEMO as an overall entity and the NEMO Secretariat.

It is important to note that 'NEMO' is a broader entity than the NEMO Secretariat. The former is chaired by the Prime Minister with the Cabinet Secretary as Secretary. It is comprised by the Cabinet, the NEMO Secretariat and 13 Operational Committees, which each are responsible for specific disaster functions and are chaired by Chief Executive Officers.<sup>6</sup> These committees are replicated at the district level in the form of nine District Emergency Committees.<sup>7</sup> Other permanent members are the Belize Red Cross, the Belize Teachers Union, the Chief Meteorological Officer, the Commandant BDF and the Commissioner of Police.<sup>8</sup>

<sup>6</sup> The committees are Education, Communication and Warning; Medical and Public Health; Housing and Shelter; Search and Rescue; Economic and Recovery; Damage Assessment and Needs Analysis; Foreign Assistance; Transport and Evacuation; Environment and Utilities; Human Resources Management; Relief and Supplies Management; Restoration of Utilities and Mitigation; Access and Infrastructure ([site.nemo.org.bz](http://site.nemo.org.bz)).

<sup>7</sup> Representing Belize, Corozal, Orange Walk, Cayo, Stann Creek, Toledo, Belmopan, San Pedro and Caye Caulker

<sup>8</sup> [site.nemo.org.bz](http://site.nemo.org.bz)

**Figure 3: NEMO structure**


Source: Adapted from NEMO

In 2012, the Belize City Council established the City Emergency Management Organization (CEMO) – chaired by the Mayor of Belize City and comprised of sub-committees that mirror NEMO’s – for the City Council to promote preparedness. This enables more city-level engagement, but because it is not enshrined in national government strategies and laws, the roles of CEMO and relationships to other DRM bodies are not as well-established as the bodies that comprise NEMO or embedded in national DRM legislation.

NEMO has five warehouses across the country (Orange Walk, Belmopan, Ladyville, Independence Village, Machaca) that are stocked with relief supplies (e.g. food, water, mattresses, stoves, hygiene, kits, sometimes clothes). NEMO only has one cargo truck, with more assets provided by the Belize Defence Force (BDF) and private sector when required. If capacities are overwhelmed or a major supply chains for food and goods are severely disrupted, support would be sought from other governments and military in the region. Early warning systems exist but are limited, and decisions to recommend evacuations and similar measures are based primarily on engagement with the meteorological service and CDEMA to gauge the severity of threats.

The structure of NEMO for disaster response is premised on mobilising human resources and logistical capacities of ministries, the BDF, the police and other key actors in the public, private and non-profit sectors to respond to disasters. The Disaster Preparedness and Response Act states that all public officers must cooperate with the NEMO National Coordinator and undertake any responsibilities assigned to them under National Disaster Preparedness Response Plan (Government of Belize, 2000). The NEMO Secretariat has only 10 staff, which is quite limited given the role of the Secretariat in coordinating responses, as well as

preparedness and prevention measures include training, public awareness campaigns, stock maintenance and inspecting shelters.

The NEMO committees form the backbone of emergency responses and are the main way that human resources are mobilized. Ministries have committee responsibilities in line with their expertise and mandate – for example the Ministry of Health is responsible for the Medical and Public Health Committee. Committees are required to meet at least twice between July and September and monthly during the hurricane season to increase operational readiness (World Bank, 2018).

The Ministry of Human Development in charge of the Relief and Supplies Management Committee, which is responsible for managing and distributing relief supplies, as well as ensuring that adequate food and other relief supplies and psychosocial services are available for the affected population. Given that the Ministry of Human Development oversees multiple social protection programmes, this set-up establishes a direct link between social protection and DRM (discussed in more detail below in section 5).

Government emergency response systems and capacities in Belize are widely seen as having developed considerably in recent years, with clear structures and responsibilities in place at the national and sub-national levels. At the same time, there are some challenges:

- The focus of DRM in Belize is evolving towards a more comprehensive focus on risk management, but the structure of NEMO and legal framework remain heavily geared towards immediate response and preparedness.
- The DRM roles of ministries for NEMO committees are additional to their core work and not routinely budgeted for.
- Though committees regularly hold meetings, the ‘start and stop’ nature of activating committees for emergency responses results in learning curves as staff switch roles. There are also limits to how many public officers are available and for how long, especially as they themselves might be affected.
- The NEMO Secretariat has limited logistical and financial resources, which constrain its capacity-building and efforts towards more comprehensive DRM activities.

The DRM system in Belize has not been tested by a recent, major disaster. The hurricanes and tropical storms that have struck Belize in the past decade – while serious to those in their path – have been much less severe than the effects of Hurricanes Irma and Maria on other Caribbean nations in 2017 and Hattie in Belize in 1961. Such an event would necessitate more resources from the government and create new scenarios with wider involvement from regional governments, CDEMA, the Red Cross, UN agencies, civil society and potentially international NGOs previously not active in Belize seeking to provide emergency assistance. It would necessitate a large recovery effort. NEMO and UN agencies have undertaken simulations and NEMO has national and international relationships that it would draw from for an extended emergency, but there is room for greater preparation for the varying circumstances that could unfold in larger-scale disaster.

## 4.2 Coordination



The NEMO structure has multiple levels of coordination, with NEMO committees coordinating members within their sectors and areas of responsibilities, the NEMO Secretariat coordinating the committees at the national level and liaising with the District Emergency Committees, which each coordinate their district-level sub-committees.

The NEMO Secretariat works with the United Nations system on preparedness and response activities. The UN has a modest physical presence in Belize with six agencies – the United Nations Development Programme (UNDP), the United Nations Children’s Fund (UNICEF), the United Nations Population Fund, and the Pan-American Health Organization, the UN Refugee Agency and the International Agency for Migration. The agencies have representatives that form the United Nations Emergency Technical Team, which advises the Resident Coordinator (or equivalent) in an emergency. The UN has a contingency plan developed with NEMO that outlines how the UN system will interface with the government in an emergency. It foresees the activation of the cluster system if a category 4 or 5 storm strikes.<sup>9</sup>

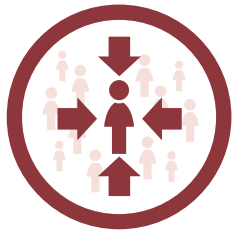
The Belize Red Cross is an important player in disaster response and preparedness. It has capacity through its network of over 500 volunteers in-country and access to financial, technical and logistical resources from other National Societies and the IFRC. During the Hurricane Earl response, the IFRC’s Disaster and Crisis Department provided support to the Belize Red Cross through the deployment of an emergency shelter officer, a surge capacity delegate, a cash transfer programme specialist and a livelihood delegate.

The Belize Red Cross is a member of NEMO and the Relief and Supplies Management, Damage and Needs Assessment, Education, Housing and Foreign Assistance Committees, but their involvement is challenged by not consistently having information about committee meetings and plans. The Red Cross has assessment and targeting procedures developed on the basis of its principles and systems used within the Red Cross movement, and it distributes resources that vary from what are provided through NEMO committees – including some use of cash transfers (see below). While the Red Cross works in coordination with NEMO and only provides assistance in areas agreed with NEMO, its distinct approaches, resources and branding differentiate its work. Several interviewees stressed the importance of increasing communication with communities on the roles and partnerships and different disaster risk management actors.

Because the RSMC is under the responsibility of the Ministry of Human Development chaired by the Chief Executive Officer, the Ministry is fully integrated in the DRM coordination structure. In previous disasters, the Belize Red Cross has coordinated primarily with the NEMO Secretariat on areas to provide aid and other strategic issues, rather than with the RSMC, which is focused more on providing government assistance than coordinating the actions of others.

<sup>9</sup> Clusters are the primary coordination approach used by UN agencies and international NGOs in emergency responses. The United Nations Inter-Agency Standing Committee created the cluster in 2006 when a review of the international humanitarian system reviewed gaps in coordination and accountability. They are modeled on sectors (e.g. shelter, food security, logistics) and include UN and non-UN actors. The UN Resident Coordinator (or Humanitarian Coordinator) usually determines which clusters should be activated. Governments, however, can determine that such coordination should be done through national bodies.

### 4.3 Targeting



The RSMC manages the distribution of government assistance to affected households. Ministry of Human Development staff have a household assessment questionnaire formed of two parts. The first is assessment of HH situation (damage to dwelling, loss of assets, water/sanitation, children’s needs, whether person will return to work). A judgement is made on the spot by the person conducting the assessment on the types of relief supplies to provide, which is filled into the second part of the form. This second section is detached and taken by the RSMC person delivering the supplies later that day or the next, who indicates the precise goods provided as this depends on the warehouse stock.

The RSMC process encourages prompt delivery and benefits from the experience of Ministry of Human Development staff, many of whom have case management responsibilities. However, the subjective nature of on-the-spot determination and limited availability of certain supplies (e.g. mattresses, diapers) inherently bring an element of inconsistency. Basic information from the forms was inputted by the RSMC into a spreadsheet to establish a record of households assisted. While there are instances where people assisted have then been linked to ministry staff and services, such links are not systematic and the data has not been used for other purposes, such as following up with households on the assistance process.

The Belize Red Cross uses staff and volunteers to collect similar data but through its own household assessment tool, which is collected digitally on mobile phones using Open Data Kit and Mega V software. Needs-based targeting criteria are established dependent on event and generally consider the household situation (who heads the household), number of members, whether someone has a job and damage to homes and assets (see Box 2 for detailed criteria used in the Hurricane Earl response). The software enables an immediate determination on assistance eligibility and readily available age and sex-disaggregated data on all persons assisted and assessed. Coordination on which areas to assist is done with the NEMO Secretariat, and data on which households were assisted is exported and provided to NEMO.

### 4.4 Information management



Data collected and used to inform emergency response falls in two broad categories – (1) damage and needs assessment data and (2) household data collected through assistance targeting exercises. There is much more data related to various aspects of DRM – from lists of buildings to be used as shelters to the information generated by each NEMO committee in order to fulfil its functions. We focus on needs assessment and targeting because these result in data on affected households, which in theory could be fed into, drawn from or cross-checked with social protection information management systems, which have data on poor and vulnerable households.

The Damage and Needs Assessment Committee (DANA), under the responsibility of the Ministry of Natural Resources and Agriculture produces reports to inform the planning and financing of relief efforts. An initial situation assessment is undertaken in the first 24 hours after a disaster. It is followed by an initial damage assessment, which results in a preliminary report on numbers of people affected and damages and losses

by sector (it is also informed by reports submitted to NEMO by government and non-government agencies). A more detailed sector assessment may follow.

There is no matrix or database that brings together all of the data, rather than sector data collected by government staff is used in their own response efforts and brought together in the DANA reports. The DANA assessment includes household surveys, which does not have links to the household surveys conducted by the RSMC for targeting, though both surveys cover similar areas.

Similarly, no registries or databases have been used to consolidate data on affected households. The RSMC collects household data on those assessed and assisted by NEMO. In theory this data could be used to link people to social assistance if resources were available (which has not been the case). However, the data collection has relied on paper questionnaires and has not been linked to one of the existing Ministry of Human Development information management systems. Data on households surveyed by others for assistance is not consolidated with the RSMC data – rather it stays with the organisation that collected it. The Belize Red Cross has data on all households surveyed using ODK, which again could be valuable if the Ministry of Human Development had the resources to follow up with households and include them in relevant social assistance programmes.

#### 4.5 Delivery



In a disaster, the NEMO Secretariat hands over to the RSMC relief supplies that are pre-stocked, donated or otherwise acquired. These are distributed from Ministry of Human Development offices, NEMO warehouses or other locations identified by the RSMC. The RSMC also transports and distributes the items directly to households assessed. Shelter and housing support is provided through the Shelter and Housing Committee.

While assistance to households is mainly in-kind, the Belize Red Cross provided 335 households with cash transfers following Hurricane Earl in coordination with NEMO. Providing people with money instead of or in addition to in-kind assistance is becoming much more common in the region and globally, since it enables people to purchase what they most need and avoids the costs of storing and transporting items.<sup>10</sup> The Belize Red Cross transfers were delivered via ATM cards to purchase supplies, repair homes and pay for other essential needs. The amount was based on the minimum monthly salary in Belize and the projected needs in the aftermath of the disaster (see Box 2). A beneficiary consulted found the cash assistance to be timely and extremely useful, and 96% of recipients preferred cash to in-kind assistance owing to its flexibility.

<sup>10</sup> Programmes providing cash transfers in relief and social protection have been extensively studied. Evidence finds that cash transfers rarely result in ‘anti-social’ spending, that they are not inherently more susceptible to security and corruption risks than other forms of assistance, and that cash transfers can improve food expenditure, food consumption and in some cases positively impact women’s decision-making and household relationships (Bastagli et al, 2016; Harvey and Pavanello, 2018; Bailey and Harvey, 2015; Evans and Popova, 2014). When cash transfers are used as part of social protection programmes, this opens the door to using those programmes to provide emergency transfers.



### Box 1: Belize Red Cross cash transfers in response to Hurricane Earl

The Belize Red Cross distributed cash transfers via ATM cards to 335 households in the aftermath of Hurricane Earl in 2016. Atlantic Bank and the Heritage Bank were selected based on the availability of ATMs and the bank fees charged by each. An additional consideration was that most of the affected population from the selected neighbourhood worked in Belize City as skill-laborers and could use the ATMs in the city. The average gap between earnings and expenses of a low-income family affected by the hurricane's August 2016, was set at US \$282.03 based on a calculation that considered normal household expenditures, wages of low-income families and increased expenses owing to hurricane damage. An additional US \$10.91 was loaded onto the cards to cover national bank withdrawal fees US \$3.71, SWIFT Fees (US \$4.95) and other potential charges/failed transactions (US \$2.25).

The Belize Red Cross worked in neighbourhoods that had been agreed by NEMO. To qualify, a family had to meet criteria that considered loss of assets, household size and the number persons with jobs. An ODK form was designed based on these criteria. The use of ODK enabled data on all of people surveyed in the area as well as a filtered beneficiary list. ODK provided an instant notification if a household fulfilled the criteria. If a household did not fulfil it, the volunteer would deliver a paper indicating the Red Cross selection criteria and NEMO's contact number to report their house damage.

Surveys were conducted with 313 recipients after the ATM cards were distributed. The results found that 76% waited less than 20 minutes to get their card and only 2% waited for more than one hour. Beneficiaries said that their main concern was replacing the household items they lost due to the flooding, following by repairing their houses. Cash was strongly preferred to in-kind assistance, with 96% stating that they would rather receive cash because they could decide what items they needed the most to repair their houses or replace the household items as well as cover their extra costs for school and other services.

Source: IFRC (2017)

## 4.6 Financing



Disaster response can be financed in a myriad of ways that are often used in combination (common ones include new allocations from the Ministry of Finance, contingency funds, disaster insurance schemes, support from other governments and funding to the Red Cross, UN agencies and NGOs). A World Bank report on disaster risk financing concluded that 'existing instruments for DRF are not optimized to address Belize's disaster risk profile' (World Bank, 2018: 10). As discussed below, disaster financing has relied on re-allocating funding from other government sources.

### 4.6.1 Government funding

The current Disaster Preparedness and Response Act does not indicate procedures for financing disaster responses, and the national budget does not include an allocation or contingency fund for disaster response. The only contingency financing identified by a 2018 World Bank Study was a US \$1m Contingency Emergency Response component (CERC) in an IDA loan for the Climate-Resilient Infrastructure Project (BCRIP) (World Bank, 2018).

Funding for emergency response is allocated from other government sources. NEMO, chaired by the Prime Minister, makes a request to the Ministry of Finance informed by the DANA report. The funding is approved by the Ministry of Finance and provided to the Ministry of Transport and National Emergency Management, which houses NEMO. NEMO also has a system whereby supplies (e.g. logistical assets, fuel, relief commodities) can be paid directly by a partner, which has been used by CDEMA and UNDP for example. Long-term recovery and reconstruction are financed through international assistance and loans secured on an ad hoc basis after disaster strikes (World Bank, 2018).

The NEMO executive committee determines how resources are used. In response to Hurricane Earl the government allocated US \$4.8m mainly for home replacement (59%) and relief supplies (34%) (see Figure 4). There are no regulatory constraints in the financial allocation process that would prevent increasing funding to the Ministry of Human Development or social assistance programmes in a disaster response, if a decision was taken to do so.

**Figure 4: Hurricane Earl Expenditure (Aug 2016 to March 2017 in US\$)**

	Allocation 1	Allocation 2	Allocation 3	Allocation 4	Total	%
<b>Home replacement</b>	\$636,878	\$2,165,949		\$57,970	\$2,860,797	59%
<b>Relief supplies</b>	\$2,216,999	\$774,320		\$150,534	\$1,646,194	34%
<b>Administrative cost</b>	\$1,350	\$263,143	\$1,566	\$26,699	\$160,511	3%
<b>Clean-up</b>			\$147,568	\$0	\$147,568	3%
<b>Water</b>			\$850	\$0	\$850	0%
<b>Total Expense</b>	\$2,855,227	\$3,203,412	\$149,983	\$235,203	\$4,815,919	100%

Source: Belize Ministry of Finance

#### 4.6.2 CCRIF SPC

Belize is a founding member of Caribbean Catastrophe Risk Insurance Facility (CCRIF), now known as the CCRIF SPC, which is a regional catastrophe fund for Caribbean governments to limit the financial impact of disasters by quickly providing financial liquidity when a policy is triggered. The government has purchased coverage for tropical cyclone, earthquake (ceased in 2016) and excess rain (started in 2016). Belize did not purchase tropical cyclone cover for the 2017/18 period the first time since the facility's inception, but this cover was again purchased in 2019.

Despite being hit by multiple hurricanes, the government of Belize has never received a pay-out for tropical cyclone cover. People in and outside of government expressed concerns that the risk profile and pay-out parameters have been better suited to smaller island nations than Belize, which has a major agricultural sector and is geographically larger than most other Caribbean countries (the fourth largest in the Caribbean). The parametric calculation for Hurricane Richard was reportedly just US \$100,000 short of triggering a pay-out. The only pay-out Belize has received was about US \$261,000 for excess rain in response to Hurricane Earl. A pay-out was not made for the tropical cyclone policy at that time because 'the modelled losses from wind and storm surge due to Hurricane Earl were below the policy attachment point as selected by the government and therefore the country's tropical cyclone policy was not triggered' (CCRIF SPC, 2016). Some therefore view CCRIF policies as a pricey gamble, with premiums of around US \$450,000 (tropical

cyclone cover), US \$50,000 (earthquake cover) and US \$175,000 (excess rain). In 2019, the government has re-obtained tropical cyclone cover, and the parameters are seen as more relevant to Belize. The government does not receive any financial support (e.g. from the Caribbean Development Bank) for payment of premiums.

### 4.6.3 Social Security and the Natural Disaster Fund

The Social Security Board (SSB) is an independent statutory body responsible for the administration of social security in Belize. The SSB has a Social Development Account that includes the Social Development Fund, which provides forms of support that includes scholarships and funding to sports teams, and the Natural Disaster Fund, which finances disaster relief efforts. The Social Development Account is funded by 15% of insurable earnings of the short-term branch. Each year US \$125,000 is deposited into the Natural Disaster Fund, with the remaining balance from the previous year rolling over. As of April 2019, the Natural Disaster Fund had a balance of US \$755,000.

The Natural Disaster Fund was created in 2007 because the SSB experienced increased requests for assistance following disasters and wanted a systematic process for providing support. The fund is used to support government disaster response efforts and humanitarian organisations as opposed to being open to applications from individuals. NEMO has been the main recipient because they are the government entity responsible for relief efforts.

Since 2007, approximately **US \$875,000** has been allocated to support assistance in response to hurricanes and flooding:

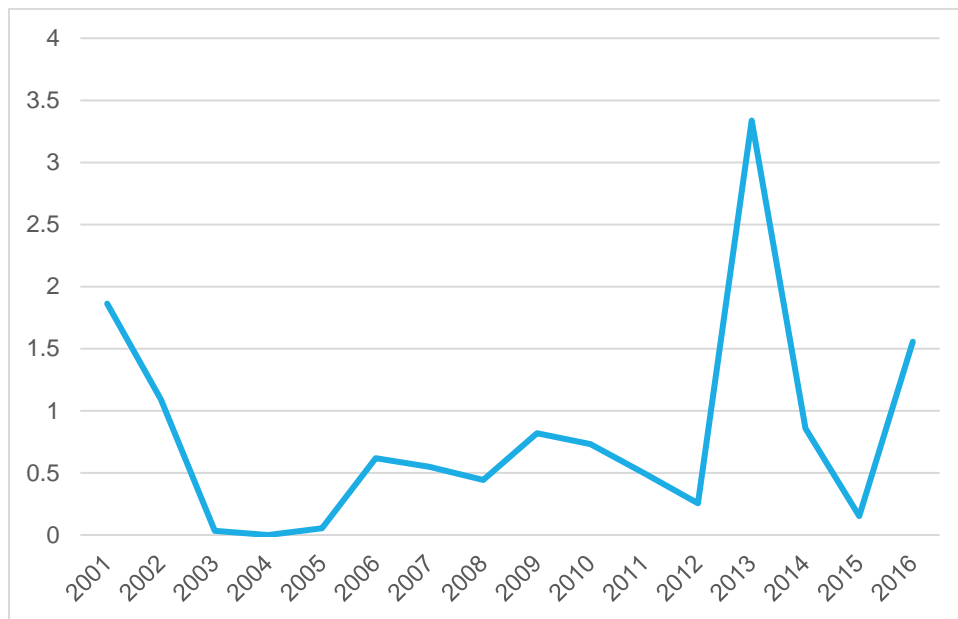
- 2007-2009: US \$334,462 disbursed to NEMO for flood assistance
- 2013: US \$15,000 and US \$25,000 provided respectively to the Belize Red Cross and NEMO for flood assistance
- 2016: US \$500,000 NEMO to in response to Hurricane Earl

The process for funding is that the SSB receives a proposal and determines the amount to provide. No financial reports or receipts by NEMO or the Belize Red Cross back to the SSB are required. In theory this could be an option to support the provision of relief or recovery assistance through social protection channels and the Ministry of Human Development, though the SSB could also decide to continue directing the disaster fund to NEMO as in the past.

### 4.6.4 Foreign assistance

The NEMO Foreign Assistance Committee (FAC), led by the Ministry of Foreign Affairs, is responsible for liaising between the government of Belize and governments, development partners and diaspora organisations. While some donor governments provide humanitarian funding directly to governments, most international humanitarian funding globally goes through UN agencies, NGOs and the Red Cross (in 2016, only 6% of global humanitarian assistance was directly to governments) (Development Initiatives, 2018).

**Figure 5: International humanitarian financing to Belize 2000-2016 (USD million)**



Source: Development Initiatives data (which draws from OECD-DAC and the OCHA Financial Tracking Service)

Belize has received very limited amounts of international humanitarian assistance. According to international databases, the largest amount of this funding for disaster efforts in Belize since 2000 occurred in 2013 (US \$3.3m) (see Figure 5). By contrast, Haiti received US \$225m that year.<sup>11</sup> This comparatively low amount is because the size of disasters has been within the capacity of the government and its partners to manage.

In the event of a more severe disaster, the amount of international humanitarian funding would likely increase. This was the trend in the Caribbean following Hurricanes Irma and Maria in 2017 (Dominica is the most striking example, receiving nearly 30 times the amount of humanitarian funding in 2017 compared to 2002).<sup>12</sup> A major disaster might increase the role of the Belize Red Cross and the UN system in the response. Several examples exist globally and in the Caribbean of development/humanitarian agencies supporting emergency assistance through national social protection mechanisms. Examples include WFP and UNICEF support in Dominica via the Joint Emergency Cash Transfer programme, as well as the British Virgin Islands Joint Cash Platform developed by the British Virgin Islands Red Cross, British Red Cross, Catholic Relief Services and Caritas.

<sup>11</sup> Development Initiatives data based on Development Initiatives based on OECD DAC, UN OCHA FTS and UN CERF, accessed April 2019 [data.devinit.org/methodology](http://data.devinit.org/methodology)

<sup>12</sup> Based on data from the OCHA Financial Tracking service accessed March 2019.

## 5 Social protection in Belize

There have been important efforts in recent years to strengthen social protection systems in Belize. In 2010, Belize accessed a Social Policy Based Loan facility from the Inter-American Development Bank (IDB), which was informed by a 2010 World Bank rapid assessment of the social protection system. In 2016, the Ministry of Human Development in collaboration with UNICEF and UNDP conducted a comprehensive review of Belize's social protection system, which included policy recommendations to strengthen coordination, beneficiary information management and monitoring of the system, as well as moving towards a social protection floor (Otter, Butterworth and Villalobos, 2017). In 2018 and 2019, the Ministry of Human Development is collaborating with development partners including the UNICEF, the World Bank and the International Labour Organization (ILO) and WFP on a series of conferences in an effort to improve the knowledge of national and civil society partners on key issues identified in the review and generate commitments for system strengthening. This section outlines the main social protection programmes and systems, with particular attention to any links to DRM.

### 5.1 Main social protection programmes

A comprehensive social protection review conducted by the Ministry of Human Development in 2016 identified 48 social protection programmes and projects in as of December 2015 (see Annex C). These are implemented through multiple ministries (primarily the Ministry of Human Development, Ministry of Education and Ministry of Health) and span different types of assistance:

- Social assistance: 14 programmes and projects, that include cash transfers, grants, scholarships the non-contributory pension
- Social insurance: short-term benefits (maternity, sickness), long-term benefits (retirement, invalidity, survivors, funeral) and employment injury
- Labour market measures: training, apprenticeship and agricultural support
- Social care: 16 programmes and projects for a wide range of vulnerable and at-risk people (youth, children, mentally ill, elderly, homeless)
- Universal social services: healthcare and drug addiction services
- Subsidies: school transport and housing

Of the many programmes, this case study pays particular attention to Building Opportunities for Our Social Transformation (BOOST) and Food Pantry because they are two of the largest social assistance programmes and transfer resources to poor households – features that could lend themselves to using these programmes or their delivery systems to provide resources to poor people affected by a disaster. Social insurance is also of interest as it delivers benefits and payments to a comparatively large number of individuals.

#### 5.1.1 BOOST

BOOST was created in 2010 in response to the worsening poverty situation indicated by the 2009 CPA. BOOST is a conditional cash transfer programme providing US \$22 (BZ \$44) per beneficiary/month, with

households receiving on average \$57.52 (BZ \$ 115.04) (The Consultancy Group, 2016). The programme has two aims: to achieve immediate poverty reduction through a small but regular cash payment and secondly to break the family's cycle of poverty through the human development of children. The target groups for BOOST are pregnant women, children aged 0-4 years, school children (from Infant I to Form IV), elderly (who are not receiving pension) and persons with disabilities - all of whom must be living in households below the poverty line (The Consultancy Group, 2016). For school aged children, 85% school attendance is a condition. Other conditions are 'soft' in that transfers are not dependent on their fulfilment – for example children aged 0-4 must complete the Ministry of Health's vaccination and health-check schedule. Social workers follow up on compliance, but owing to inconsistent reporting on school attendance, a decision was taken in 2018 not to reduce or halt transfers on the basis of attendance. For children in school, BOOST features a different payment structure by grade and sex, to address the higher drop-out rates for boys.

BOOST is a small programme. It has a management team of five people but is managed on a day-to-day basis by two staff, and none of these officers work full-time on the programme. BOOST regularly assists about 3,500 households (approximately 7,500 people, which equates to 2% of the population). The targeting process uses a proxy means test (PMT) to identify poor households (see 5.2 Information management). People 'exit' the programme when they no longer meet the criteria – a woman gives birth so is no longer pregnant, school children finish Form IV, etc. - rather than graduating from the programme through improved circumstances. The programme has been closed for new applications since it reached capacity in 2012, though continues to add 'emergency cases' as necessary, replacing families and individuals as they leave the programme. While there had been plans for a reassessment of households, this hasn't occurred due to the resources that would be required.

The programme only had 3,116 households (representing 5,898 individuals) as of January 2019 owing to people exiting the programme that had not yet been replaced. A process was underway to identify new recipients from a pool of people that had previously applied for BOOST, and plans are advanced to pilot BOOST+ a second time, bringing on 200 households through two cohorts, starting in October 2019.<sup>13</sup>

**Table 4: BOOST beneficiaries by sex and district (January 2019)**

Overview		By district	
<b>Beneficiaries</b>	5,996	Corozal	553
<b>Male</b>	47%	Orange Walk	927
<b>Female</b>	53%	Belize	1,852
<b>Households</b>	3,116	Cayo	796
<b>Credit Union</b>	5,898	Stann Creek	791
<b>Cash</b>	68	Toledo	1,047

Source: MHDSTPA data

<sup>13</sup> BOOST+ provides combines the cash transfer with services.

Enrolment for BOOST was not publicised when the programme was launched, in order to avoid too many applications when it could only support a limited number (The Consultancy Group, 2016). The targeting approach relies on referrals to the Ministry of Human Development of potentially needy individuals and households identified by other ministries' staff, NGOs, principals and social workers, since they are familiar with people's circumstances. An evaluation found that this is a reasonable assumption founded in the well-established argument for involving community members in the beneficiary targeting since such individuals are well-placed to identify people in need (ibid.).

BOOST began providing cash payments to beneficiaries and then switched to direct payments through credit unions. As of January 2019, only 68 clients with special circumstances were still paid in cash. Most beneficiaries (77%) joined a credit union because of BOOST (The Consultancy Group, 2016). The payment authorisation process is well-established and not very labour-intensive. Pay-sheets are checked by the BOOST management team and submitted to the Ministry of Finance. The credit unions then process the payments manually or automatically. BOOST payments are consistently made on time and were not interrupted during Hurricane Earl, which also did not strike close to the payment period.

As of early 2019 it was not possible for a member of one credit union to make a withdrawal at another, though credit union ATM cards that are part of the Atlantic Bank Network One can be used at any ATM in the network. However, BOOST recipients typically withdraw their benefits from branch counters rather than ATM cards.<sup>14</sup> This limits the extent to which people could access benefits if they needed to relocate owing to a major disaster.

### **Box 2: Credit Unions in Belize**

In Belize there are nine credit unions that operate a total of 19 offices. Most, though not all, have ATM services:

- Corozal Town, Northern Belize: St. Francis Credit Union (SFXCU). There are three other branches in Sarteneja, Caye Caulker and San Pedro Town. Main office and branches have ATM services available through Network One. As of May 2019, SFXCU was the only credit union with ATMs accepting VISA.
- Orange Walk Town, Northern Belize: La Immaculada Credit Union (LICU). LICU has one branch in Belmopan City and ATM services. Orange Walk district: Blue Creek Credit Union.
- Belize City, Central: Holy Redeemer Credit Union, St. John's and Evangel Credit Union: Holy Redeemer is the largest credit union in Belize with one branch office in Independence Village and ATM services through Network One. St. John's has three branches and provides ATM Services. Evangel Credit Union is the smallest credit union with no ATM services.
- San Ignacio Town, Western Belize: St. Martin' Credit Union (SMCU). SMCU is located in San Ignacio Town with one branch office locate in Benque Veijo Del Carmen. ATM services available.
- Punta Gorda Town, Southern Belize: Toledo Teachers Credit Union (TTCU). TTCU has one branch office in Bella Vista Village and provides ATM services.

<sup>14</sup> Based on discussion with three credit union representatives

### 5.1.2 Food Pantry

The Food Pantry programme was created in 2010 to provide subsidised food to working poor families. It had 3,885 beneficiary households as of January 2019, of which 59% were in Belize City. Few people have been admitted to the programme once it was fully subscribed in 2012. Unlike BOOST, targeting does not use PMT. Beneficiaries receive a card, which must be renewed every two years.

The Food Pantry provides a weekly, subsidised food package (5 lbs of rice and flour) packaged by a partner organisation (e.g. Salvation Army) or at store partnered with the Ministry. The beneficiary pays US \$6.25 (BZ \$12.50) for the basket, which is worth approximately US \$12.50 (BZ \$25). At the stores, they receive a US \$6.25 discount off the bill. Recipients show their Food Pantry card to receive the benefit; partners also have lists of beneficiaries. The ministry staff that manage BOOST also manage the Food Pantry.

**Table 5: Food pantry partners and stores**

Food Pantry operators and stores	# beneficiaries	% beneficiaries
Salvation Army (Oleander Belize City)	1385	35.6%
Salvation Army (Regent Belize City)	512	13.2%
Mega Foods - Cayo	475	12.2%
Wellworth store - Belize city	397	10.2%
Kalgers Store - Belmopan	383	9.9%
Dangriga	200	5.1%
Pickstock Development Association Pantry	180	4.6%
Port Loyola Organisation for Women	154	4.0%
Toledo Pioneer for Women	143	3.7%
Ladyville Food Pantry	56	1.4%
<b>Total</b>	<b>3885</b>	<b>100</b>

Source: Ministry of Human Development

### 5.1.3 Social insurance

Contributory social insurance in Belize covers a wide variety of benefits outlined in Table 10. The number of non-contributory pension recipients is being steadily reduced through more stringent procedures to evaluate eligibility in order to promote the sustainability of longer-term benefits. The SSB is in the process of a major overhaul of information management systems in order to integrate contribution, collection, compliance and benefits systems.

Starting in 2017, a transition was made from providing benefits via checks to bank accounts and ATM cards. The SSB undertook a major campaign to promote the change. For people who did not possess a bank



account, the bank waived the account opening fee. For the payment of non-contributory pension, the benefit is provided through an ATM card, which does not require the recipient to have an account. While there have been some growing pains, such as pensioners forgetting their personal identification numbers, the SSB has received good feedback and views the shift as positive and cost-saving compared to the labour-intensive process of issuing checks.

The SSB has faced some disruption to their payment systems owing to a hurricane, but ultimately were able to deliver the payment on time. The SSB also has moved forward the date of pension payments ahead of a predicted disaster in order to ensure that pensioners receive their benefits.

## 5.2 Information management

The Ministry of Human Development is responsible for the Single Information System for Beneficiaries (SISB), the BOOST beneficiary database (used for BOOST payments through credit unions) and FAMCARE (used for case management). Our focus here is on the SISB as it includes the largest number of households.

The SISB is a social registry that contains data on BOOST recipients and people who have applied for certain social assistance programmes. Its development was supported by the IDB to facilitate the identification of potential beneficiaries for social protection programmes. Household data collected by MHD staff is entered into the SISB, which classifies households through a PMT, using an algorithm to proxy household welfare based on observable characteristics. The SISB classifies households based on the PMT score, which determines their eligibility for assistance (MHDSTPA, 2013). The SISB includes functionality for any Ministry to utilise the system, with a view to bringing together data on beneficiaries from programmes in other ministries. However, aside from BOOST, the SISB is only being used by the Ministry of Education for its secondary school scholarship programme, as ministries use their own systems. The SISB contains some Food Pantry recipients, who were not originally included but are added when beneficiaries renew the card.

In total the SISB has data on 26,334 households, representing 130,904 people; 49% of households are classified as living below the poverty line established in 2009 (MHDSTPA, pers. comm). The SISB includes data on household composition (age, sex), water access, fuel, number of bedrooms, flooring material, roofing material and indicators related to disability. Based on population data from 2017, the SISB includes about 35% of the population. Approximately 50% of households were entered into the SISB in 2014, 10% in 2015. The rest of the data is older (BOOST registration finished in 2012). Data entered thus far has not been updated to reflect changes in household welfare.

The SISB includes a function for reclassifying households in the event of a disaster. A programme can request data on households in affected geographic areas and decide to create new household categories through changes in the ranges of cut-off points (MHDSTPA, 2013). This function has not been utilised given the lack of resources to expand programmes (whether for a disaster or other reasons). It does, however, raise interesting possibilities for future disaster responses if household data were updated.

Despite having 'beneficiary' in its name, the SISB includes data on non-beneficiaries who have applied for assistance. The data on non-beneficiaries is mainly (1) people who applied for BOOST but the programme was already closed (2) families from 'non-poor' schools where households were assessed for school subsidies (the subsidies are blanket in 'poor' schools, negating the need for individual household

assessments). When applying for that assistance, applicants could also tick boxes to apply for BOOST, Food Pantry, seed capital and 'all social assistance' (though as previously noted enrolment in BOOST and Food Pantry programmes has been closed since 2012, aside from the 2019 effort to replace BOOST beneficiaries who exited the programme).

A challenge for information management across social protection and other government programmes is that Belize does not have a national unique identifier, which precludes tracking people across administrative systems (e.g. related to social protection, health, education, taxes). Discussions have been underway on establishing such a system.

### **5.3 Financing**

According to data from Government Spending Watch, social protection spending in Belize amounted to US \$67 (1.9% of GDP) in 2015.<sup>15</sup> Technical assistance is provided by some partners in the form of studies, development of systems/processes, secondment and – in the case of BOOST – a process and impact evaluation. There are no contingency reserves or stabilisation funds to ensure a reliable provision of benefits during economic fluctuations or unexpected shocks (Otter et al., 2017). The limited resources and lack of contingency measures do not provide a cushion for increasing or expanding benefits following a major shock and limits the coverage of existing programmes.

<sup>15</sup> [www.governmentspendingwatch.org](http://www.governmentspendingwatch.org) accessed May 2019

## 6 Toward a more shock-responsive social protection system

In Belize, social protection is already directly intertwined with disaster response through the responsibility of the Ministry of Human Development for managing relief supplies. Staff whose day jobs are social workers, managers and planners become deliverers of disaster relief through the RSMC. While that arrangement ‘piggybacks’ on the ministry’s skills and human resources, it amounts to a changing of staff roles rather than drawing on social protection programmes or the information management and delivery systems that underpin them. It highlights the important issue of ensuring the continuation of social assistance benefits in times of disaster when people may move, infrastructure is damaged and staff may be affected while also involved in relief efforts. There are also examples of links between DRM and social insurance, with SSB allocating funding for disaster relief as well as moving forward payment dates in order to ensure that pensioners do not face a disruption in benefits.

The potential for strengthening and increasing the role of social protection systems in emergency response can be explored through three broad themes:

1. Strengthening the capacity and systems of the Ministry of Human Development to fulfil its RSMC role – including opportunities to link its disaster role more strongly with its core functions.
2. Minimising the risk that a disaster and emergency response disrupts the routine provision of social assistance
3. Identifying opportunities for social protection programmes and systems to play new and greater roles in the provision of assistance to disaster-affected households.

The important role that social protection can play in mitigating the social impact of shocks in Belize is being demonstrated in response to the COVID-19 pandemic in 2020, with the government adapting existing programmes and introduced new ones (see Box 3).

### **Box 3: Belize’s social protection measures in response to COVID-19**

The government of Belize has implemented a number social protection responses in order to mitigate the social impacts of the COVID-19 pandemic.

As part of these measures, the government cancelled beneficiaries’ financial contribution to the food baskets provided under the Food Pantry programme. Furthermore, children on national school meal programmes received take-home hampers during the school closure. The government also invested BZD 10 million in the introduction of a new COVID-19 food assistance programme that provides baskets of basic goods to impacted households not already receiving benefits under other social assistance programmes.

The government also established a new Unemployment Relief Programme providing financial assistance over a 12-week period to assist persons working in the tourism sector who have lost their jobs or income as a result of the COVID-19 pandemic, as well as to persons who were unemployed prior to the pandemic and who have been impacted by it.

In addition, the government announced plans to expand the coverage of BOOST. Specifically, people currently receiving food assistance would instead be placed under the BOOST programme, which would enable them to buy food with the money they receive and reduce the distribution burden on the Ministry of Human Development.

### **Strengthening the capacity of the Ministry of Human Development to fulfil its RSMC role and developing stronger linkages with core work.**

The capacity of the Ministry of Human Development to fulfil its RSMC role could be strengthened by:

- **Information management of emergency assistance recipients:** tracking data on households reached or assessed by the RSMC and others would enable follow-up with households through monitoring, linking them to any further assistance efforts (e.g. recovery programmes) and reduce the risk of gaps or duplication. Data-sharing protocol would need to be established with other responders, such as the Belize Red Cross, to have a comprehensive overview of affected and assisted households.
- **Continue to build capacity for digital registering households:** Digital data collection is more efficient than paper forms and also enables more seamless integration of assessed/targeted households into information management systems as it avoids a separate data-entry process. As steps for digital data collection were put in place by the RSMC in 2019, the processes may need to be reviewed and reinforced in the future.
- **Developing capacities to provide cash transfers in a response:** The delivery of critical supplies in the relief phase of a disaster response will remain a critical function of the RSMC. There are though opportunities to expand the 'toolbox' of response and recovery options to include cash transfers, especially as the Ministry of Human Development already provides cash transfers through BOOST. Because the Belize Red Cross has done digital household data collection and cash transfers in disasters, there are opportunities for learning. The SSB is also a relevant resource on the delivery of benefits through ATM cards.

### **Minimising the risk that a disaster and emergency response disrupts the routine provision of social assistance**

The design and processes of social protection programmes could be 'tweaked' to help safeguard benefits should a disaster strike. For BOOST, one issue is making sure that beneficiaries continue to access BOOST payments if they temporarily relocate to an area where a branch of their credit union is not present. An option is working with credit unions to encourage beneficiaries to acquire and use ATM cards if they don't have one, which enables them to withdraw funds at other credit unions' ATMs. If issuing ATM cards entails fees, there may be room for negotiating with credit unions or finding ways to subsidise them. The example of the SSB moving up the date of pension payments ahead of a hurricane is an approach that could be systematised by BOOST through establishing a protocol for early delivery of transfers.

Preparedness measures could be undertaken with Food Pantry operators and stores so that people can continue to access their food assistance. Contingencies could be put in place for managing supply chain risks in the event of a disaster and measures for Food Pantry recipients to access benefits at alternative partners and stores if they temporarily relocate. These steps would significantly benefit from (if not require)

strengthened data management that can keep track of which recipients have access benefits at which locations. Also important are firming up measures to ensure that the diversion of staff to RSMC roles does not interrupt normal operations in an extended response.

## **6.1 Opportunities for social protection to play a greater role in DRM**

Stakeholders interviewed within and outside of government consistently saw the logic of a larger role of social protection in response to disaster because these programmes are already targeted to poor and the Ministry of Human Development manages government relief supplies. There are several options that can be considered, all of which would be dependent on securing resources and putting in place processes to follow through on them. The most promising is piggybacking on social protection systems.

### **6.1.1 Temporarily increasing social assistance transfer amounts (vertical expansion)**

One option to assist people affected by a shock is temporarily increasing the benefits of people already receiving social assistance. In the case of BOOST, monthly transfers could be increased for those residing in areas affected by a drought, storm or other event to enable them to better cope. This would not be overly onerous from an administrative standpoint. The SISB or BOOST database could be used to generate lists of beneficiaries from geographic areas affected by a disaster, as indicated by DANA reports. The next payment could then be increased, or an extraordinary payment could be provided. In the case of a more severe shock such as a hurricane, an assumption could be made that they have been impacted. For more localised events or slow onset shocks such as droughts, social workers could contact beneficiaries to gauge whether they have been affected. Communication would be crucial to let people that their benefits are increasing, for how long and why.

Similarly, adjustments could be made to Food Pantry in areas impacted by a shock. The US \$6.25 contribution for Food Pantry could be waived at operators, and the US \$6.25 subsidy at stores could be increased to the full US \$12.50. This would mean that people would have slightly more money to spend on other needs. Both in the case of increasing BOOST or waiving Food Pantry contributions, beneficiaries might still require other assistance, and it is evident that these measures would not reach people beyond those already part of the programmes.

It is helpful to think through the costs of these measures, which ultimately would be determined by the amount of the benefit increase and the total people reached. Table 6 outlines hypothetical scenarios of increasing BOOST transfers and eliminating Food Pantry subsidies in Belize City and district if in the case of a hurricane, flooding or other event.<sup>16</sup> These costs do not consider additional staff time that may be required.

- If the BOOST transfer were doubled for three months for the 1,852 households living Belize City and district, the total cost would be US \$319,581 (based on the average monthly benefit per household of US \$57.52 (BZ \$115.04)).
- If the Food Pantry beneficiary contribution were waived for three months (i.e. 13 weeks), the total cost would be US \$186,468.

<sup>16</sup> The number of beneficiaries is based on Food Pantry operators in Belize City and BOOST beneficiaries in Belize district, providing by the Ministry of Human Development.

- If a one-time grant of US \$295 were provided to the 1,852 BOOST recipients in Belize district, the cost would be US \$546,340 (this scenario is based on the Belize Red Cross cash transfers following Hurricane Earl, which provided a one-off transfer of about US \$295).

Options for transfer value increases could be planned in advance based on different scenarios.

**Table 6: Hypothetical costs of vertical expansion of BOOST and Food Pantry in Belize City and District (USD)**

Programme	Benef	Duration	Amount increase per HH	\$ US per HH (tot)	Total \$US
<b>Doubling BOOST / eliminating Food Pantry contribution for 3 months</b>					
<b>Food Pantry</b>	2295	3 months	\$6.25 per week	\$81.25	\$186,468
<b>BOOST</b>	1852	3 months	\$57.04 per month	\$172.56	\$319,581
<b>One-off transfer of US \$295 to BOOST recipients</b>					
<b>BOOST</b>	1852	1 month	\$295 (one time)	\$295	\$546,340

### 6.1.2 Temporarily expanding social assistance programmes (horizontal expansion)

Following Hurricane Earl, a few disaster-affected households who had been in shelters were added to BOOST. However, households affected by disaster have not been systematically linked to social assistance (owing to limited capacity of those programmes, etc.). There may be circumstances where temporarily expanding the number of people benefiting from Food Pantry and/or BOOST could be appropriate – in a relatively small disaster with non-urgent needs, or if a limited number of households in a recovery phase still require some support in areas served by BOOST or Food Pantry. Processes would need to be in place to target new beneficiaries, such as the Ministry of Human Development staff identifying households through the RSMC role and using data on affected households collected by others (e.g. Belize Red Cross).

The Food Pantry would be feasible to expand to the degree that operator partners can manage new participants. An expansion would mainly entail setting up a process whereby the Ministry provides new names to operating partners and stores and/or issues temporary Food Pantry cards. A BOOST expansion would be more complicated as it uses credit unions, meaning that recipients would need to open an account if they did not have one. This requires a social security card, utility bill for proof of address, a minimum balance and annual fee. The Ministry of Human Development could explore options through the Belize Credit Union League for lighter processes or use other payment channels, such as ATM cards that do not require bank accounts, which are currently used for some social insurance benefits.

Expanding BOOST and/or Food Pantry could be appropriate in a relatively small disaster or recovery phase where a few dozen or hundred households are in need of additional support, and if an expedited registration processes is put in place. In a larger event, it makes more sense to develop a tailored short- or medium-term programme piggybacking on Ministry of Human Development systems appropriate. In this case, the transfer type (e.g. food, cash), amount and delivery channels could be determined based on the scenario (unless it was politically more acceptable to frame such efforts under the auspices of existing programmes).

### 6.1.3 Drawing on existing processes and information management systems (piggybacking)

Rather than turning to BOOST and Food Pantry, which have limited coverage and specific aims, another option is to develop a time-bound emergency or social assistance programme that transfers resources to address immediate needs and support recovery. It would be logical to do such a programme through the Ministry of Human Development given its responsibilities for both the RSMC and routine delivery of social assistance. Such a programme could capitalise on existing processes (e.g. BOOST payment protocols/database, FamCARE), but use transfer amounts and delivery mechanisms tailored to the situation. A programme implemented in the emergency response phase could be transitioned to more medium-term recovery support if needed for certain households, and/or those households could be linked to other social assistance programmes.






A pertinent question is whether data currently in the SISB or another MIS would be relevant for informing the targeting of disaster or recovery assistance. Pre-existing data on households is useful if it can enable quicker, more accurate targeting in disasters, reduce gaps and overlaps in assistance and connect affected people to relevant social protection programmes. At present, the lack of up-to-date, comprehensive data in the SISB would not be very helpful for targeting disaster or recovery assistance, even though beneficiaries can be geographically filtered.

A more logical entry point is leveraging data on disaster-affected households collected as part of relief efforts. Household data is collected through the RSMC and Belize Red Cross household assessment and targeting. If this data were linked to information management systems (whether the SISB or another system), it would provide a basis for linking those households to other recovery or social assistance efforts that could follow. This data could also be used for monitoring disaster-affected households and checking on their well-being if a future event struck the same area. It is important that there be a purpose and plan for using data on disaster-affected households, as this shapes what information is collected, how it is stored, etc.

Table 7 shows how these options fit with our framework on how current social protection systems could be responsive to major shocks. As noted earlier, processes and resources would need to be in place to use systems in these ways. Consideration would also need to be given as to whether these steps are appropriate given the specific features of a disaster and the response to it – for example the scale of a response, geographic areas affected and other assistance efforts.

Table 8 provides an overview of options across disaster response phases. Below we explore how opportunities for shock-responsive could increase in the future if investments are made to strengthen social protection systems.

**Table 7: Current options for more shock-responsive social protection systems**

System response	Definition	Options
<b>Vertical expansion</b> 	Increasing the benefit value or duration of an existing social protection programme	The transfer value of BOOST could be temporarily increased and/or the beneficiary contribution to Food Pantry suspended, if deemed an appropriate given the coverage of the programmes and age of data on participants.
<b>Horizontal expansion</b> 	Temporarily extending social protection support to new households	Temporarily expanding BOOST would likely necessitate an expedited process to open credit union accounts or alternative delivery channels; Food Pantry lists could be expanded. Both would require processes for identifying and on-boarding new households. It may be more appropriate for the MHD (as lead of RSMC) to create a new project tailored to disaster/recovery than expand existing programmes.
<b>Piggy-backing</b> 	Utilising elements of an existing social protection programme or system for delivering a separate emergency response	Protocols for issuing payments for BOOST could be used or adapted for an RSMC/MHD emergency or recovery response providing cash transfers. Data could be used to verify the well-being of households in affected areas and link them to assistance. Data collected on disaster-affected households could be used to populate a social registry.
<b>Alignment</b> 	Aligning some aspects of an emergency response with the current or possible future national social protection programmes	Developing the MHD's capacity to provide cash transfers and to track households assisted in an emergency response (by government and others) opens possibilities for linking disaster-affected people with existing programmes (e.g. BOOST) or future ones (e.g. recovery programmes).
<b>Design tweaks</b> 	Making small adjustments to the design of a core social protection programme.	Steps could be taken to ensure beneficiaries continue to access benefits in a disaster: encouraging BOOST recipients to obtain ATM cards, putting in place protocols for early delivery of transfers, establishing contingency plans with Food Pantry in-kind partners to ensure supply and access by recipients if they relocate during an emergency.



**Table 8: Opportunities across different disaster response phases**

	Short- and medium term	Longer-term
Preparedness	<ul style="list-style-type: none"> <li>• Reviewing the RSMC disaster preparation and response processes in place to identify any areas in need of strengthening</li> <li>• Making BOOST and Food Pantry more resilient to potential disruptions</li> <li>• Establishing processes and protocols for provision of cash transfers through RSMC</li> </ul>	<ul style="list-style-type: none"> <li>• Establishing measures for increasing the transfer amount and/or coverage of BOOST and Food Pantry following a disaster</li> <li>• Developing information management processes for data on disaster affected households</li> <li>• General system strengthening of DRM and social protection</li> </ul>
Response	<ul style="list-style-type: none"> <li>• Providing RSMC relief assistance through strengthened processes</li> <li>• Collecting data on households assessed/assisted in a manner that can enable tracking</li> <li>• Developing a separate programme providing cash transfers to people</li> <li>• Coordination among providers of disaster assistance, including on transfer values, targeting criteria, household data and any links to social protection systems</li> </ul>	<ul style="list-style-type: none"> <li>• Collecting data on households assessed/assisted using processes that link data to a registry/MIS</li> <li>• Waiving Food Pantry contribution and increasing BOOST transfers to existing beneficiaries for affected areas, if deemed appropriate</li> </ul>
Recovery	<ul style="list-style-type: none"> <li>• Transitioning to or developing a recovery-oriented programme providing cash transfers to affected households (if appropriate)</li> </ul>	<ul style="list-style-type: none"> <li>• Using data on affected households to refer them to relevant social services and programmes</li> </ul>

## 6.2 Longer-term measures to strengthen and expand social protection and advance disaster risk financing

Current options to draw on social assistance programmes and information management systems for disaster response in Belize are limited by the relatively low coverage and the age of data. Financing options for shock-responsive social protection are also hampered by the broader constraints facing disaster risk financing. If we take a longer-term view that includes more ambitious system strengthening of social protection and DRM, more opportunities emerge. These steps would require time and resources. They are important in their own right and also would increase options for shock-responsive social protection:

- **Expand the coverage of social assistance.** When social transfers are of sufficient value, the more vulnerable who have access to social assistance have greater risk-management capacity against shocks, improved consumption and can potentially escape poverty. Expanding coverage also increases the potential number of people who could be reached in a vertical expansion in response to a shock.
- **Regularly (re-)assess people for inclusion in social protection schemes.** Ensuring that beneficiaries still meet poverty-related criteria and that new people can enter into social protection is important to ensure

that these programmes target and reach the most vulnerable. It also would make vertical expansion more viable as there would be greater certainty that beneficiaries' circumstances justified increased support in a time of disaster. Develop an integrated beneficiary or social registry that combines data on actual and potential beneficiaries across multiple social protection programmes and includes processes to regularly update data. Accurate data on beneficiaries and poor households are important for improving the targeting of social assistance and for judging any increases in need owing to shocks. The greater the accuracy and coverage of data on non-beneficiaries, the higher the potential to use the registries to identify households for disaster assistance (Barca and Beazley, 2019). At the same time, having such a registry is not a pre-requisite for using social protection programmes to reach disaster affected people, as new people can be registered for assistance (as was the case in Dominica<sup>17</sup>).

- **Improve and increase disaster risk financing options.** A World Bank report analysing disaster risk financing in Belize recommended formalising and implementing a strategy that includes a budgetary process for financing disaster, reinforcing the role of budgetary planning the ministry level and (in the longer-term) establishing a contingency fund or reserves. Responses drawing from social protection systems would need pre-defined funding channels in order to respond rapidly and reliably. All actions of the Ministry of Human Development in its RSMC or any other DRM roles would also be included in budgeting processes. Engaging with development partners on various disaster risk funding options is an important short-term step.

<sup>17</sup> See Beazley, 2018

## 7 Conclusion and recommendations

Disaster management capacities have come a long way in Belize in the two decades since NEMO was created. With the number and severity of weather-related events expected to rise, strengthening disaster risk management is more urgent than ever. Even a moderately severe storm could still lead to more extended relief operations, substantial recovery efforts and a larger role for international humanitarian funding than has been seen to date.

The question is not 'what role can social protection play in DRM' but rather how this role can be strengthened as part of overall efforts to improve disaster response. Social protection is already embedded in disaster risk management through the Ministry of Human Development's NEMO role and the SSB's Natural Disaster Fund. The Ministry of Human Development's engagement could be reinforced by forging stronger links between its DRM role and social assistance one, as well as putting in place measures to fortify social assistance programmes against potential disruption to benefits in a disaster.

Currently, major opportunities for more shock-responsive social protection are using on existing systems (as appropriate) to provide cash transfers in an emergency or recovery period, as well as integrating data on disaster-affected households within current and future social registries. The Ministry of Human Development has information management systems that can be utilised or further developed. The Ministry also has processes for reaching households with cash transfers through social assistance, which might need to be modified for a disaster response to ensure speed. Experiences in other Caribbean nations (as well nascent experience in Belize) show that cash transfers for disaster and recovery can be efficient, flexible and – in the case of regional and global experiences – linked to social protection systems. There is cautious interest from NEMO about exploring cash transfers, and future efforts should integrate strong risk management to take on board potential concerns.



Existing disaster financing processes do not pose any barriers to supporting emergency or recovery responses linked to social protection, if such efforts were deemed a priority by the government. However, diverse needs create competing demands that NEMO must balance in a disaster response, the government does not have a budgeted disaster contingency fund, no substantial insurance pay-outs have been made to date, and social protection already faces resource constraints. In light of these factors, the government of Belize could try to capitalise on the interest and experience of development partners in supporting emergency responses linked to social protection systems, particularly the World Bank, CCRIF-SPC, UNICEF and WFP, as potential sources of funding and technical support for capacity-building – while developing more robust disaster risk financing mechanisms in general.




This case study focused on the role of social protection systems in supporting DRM and did not delve into the ways that NEMO on the whole could be further supported through resources, capacity-building and increased disaster risk financing mechanisms in Belize. It is though worth noting that such support to NEMO is critical to continue and accelerate progress on comprehensive disaster management. Similarly, the expansion and strengthening of social protection programmes and systems – irrespective of any link to disaster response – is crucial in its own right. The more people who have access to social protection, the better equipped they are to face life events and shocks, be these the loss of a breadwinner or a tropical

cyclone. The stronger the social protection systems, the more effective they are at reducing poverty and providing safety nets. Having more accurate data on beneficiary and non-beneficiary households, as well as poverty in general, would make programmes and systems better placed to inform relief, response and recovery efforts. Routine strengthening of social protection programmes will increase future opportunities for disaster response, but there is no need to wait for perfect systems. Several opportunities can be seized in the short-term to strengthen the contribution of social protection to DRM.

While this research was conducted prior to the COVID-19 crisis, the findings are highly relevant. At the time of publication, Belize was among several countries in the Caribbean and globally introducing and expanding social protection measures to address the social and economic repercussions of the pandemic. Learning from these experiences will be crucial in its own right and also will provide groundwork for putting in place systems and processes in the future for responses to shocks through social protection.

**Table 9: Recommendations**

Preparedness category	Short/medium-term recommendations	Long-term recommendations
<p><b>Information management</b></p> 	<ul style="list-style-type: none"> <li>• Draw on existing Ministry of Human Development systems to further develop information management procedures for households assessed/assisted in an emergency response by the government and others, in order to enable tracking, follow-up and linkages to future recovery efforts and/or social protection</li> <li>• Develop an integrated beneficiary or social registry that combines data on actual and potential beneficiaries across multiple social protection programmes and includes processes to regularly update data</li> </ul>	<ul style="list-style-type: none"> <li>• Establish a national identification system</li> </ul>
<p><b>Targeting</b></p> 	<ul style="list-style-type: none"> <li>• Develop common criteria between the RSMC and other aid organisations for assisting disaster-affected households</li> <li>• Further analyse existing social protection and DRM data to develop profiles of households particularly vulnerable to the potential impacts of shocks to inform targeting and planning</li> <li>• Review social assistance targeting criteria informed by the CPA and include criteria linked to disaster and climate vulnerability</li> </ul>	<ul style="list-style-type: none"> <li>• Expand the coverage of social assistance (overarching recommendation)</li> <li>• Regularly re-assess people within social protection schemes to verify continued eligibility and develop a rolling registration process based on programme inclusion criteria</li> </ul>

<p><b>Delivery mechanisms</b></p> 	<ul style="list-style-type: none"> <li>• Develop capacities and procedures to enable the provision of cash transfers for relief and recovery by the Ministry of Human Development/RSMC, including identifying the extent to which existing Ministry systems and processes could be utilised</li> <li>• Establish protocol and processes increasing BOOST transfer values to existing beneficiaries for disaster-affected areas</li> </ul>	<ul style="list-style-type: none"> <li>• Put in place measures that would enable social assistance programmes to expand the number of beneficiaries in impacted areas</li> <li>• Establish protocol and processes for waiving Food Pantry contribution to existing beneficiaries for disaster-affected areas</li> </ul>
<p><b>Coordination</b></p> 	<ul style="list-style-type: none"> <li>• Strengthen coordination and pre-disaster planning between the Ministry of Human Development and other organisations that assist households (e.g. Belize Red Cross)</li> <li>• Upscale information and communication to communities on the partnerships of government and non-government agencies in disaster risk management</li> <li>• Engage with key development partners and the UN system to identify supportive roles that they could play in any future responses linked to social protection systems, such as funding new transfers/temporary increases, providing technical assistance, secondments and supporting the hiring of additional or temporary staff to support relevant ministries and departments</li> <li>• Develop standard operating procedures, operations manual or similar resources that clearly articulate the roles and responsibilities of NEMO, the Ministry of Human Development and other actors in using social protection programmes to respond to emergencies and to support recovery</li> </ul>	
<p><b>Financing</b></p> 	<ul style="list-style-type: none"> <li>• Maintain appropriate CCRIF policy coverage given parameters and risk profiles</li> <li>• Explore options for financing the increased use of social protection programmes in emergencies</li> <li>• Include within budgeting processes the DRM roles of the Ministry of Human Development</li> </ul>	<ul style="list-style-type: none"> <li>• Establish a budgeted disaster contingency fund, which includes options for financing shock-responsive social protection measures</li> </ul>

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## Annex A: List of interviewees

Name	Agency/Dept/Org
<b>Abel Vargas</b>	Hand-in-Hand
<b>Adan Kay</b>	Ministry of Human Development, Poverty Reduction and Social Transformation
<b>Alma Gomez</b>	Ministry of Finance
<b>Anna William</b>	Ministry of Human Development, Poverty Reduction and Social Transformation
<b>Candy Armstrong</b>	Ministry of Education
<b>Carlos Pol</b>	Ministry of Economic Development, Petroleum, Investment, Trade and Commerce
<b>Clifford King</b>	Ministry of Local Government, Rural Development & Mayor's Association
<b>Colin Matis</b>	Climate Change Office
<b>Colonel Shelton De Four</b>	National Emergency Management Organization
<b>Darlene Padron</b>	Sustainable Development Unit
<b>Diane Wade Moore</b>	UNDP
<b>Elishah St. Luce</b>	UNICEF
<b>Els Arnold</b>	Ministry of Human Development, Poverty Reduction and Social Transformation
<b>Ernest Banner</b>	Ministry of Local Government, Rural Development & Mayor's Association
<b>Ganisha Brannon</b>	Ministry of Human Development, Poverty Reduction and Social Transformation
<b>Gines Suarez Vasquez</b>	Inter-American Development Bank
<b>Idelso I Leslie</b>	Ministry of Foreign Affairs
<b>Keisha Rodriguez</b>	Belize Association of Planners
<b>Leticia Vega</b>	Social Security Board
<b>Lily Bowman</b>	Belize Red Cross
<b>Lindburg Smith</b>	Credit Union League
<b>Lliani Arthurs</b>	Ministry of Human Development, Poverty Reduction and Social Transformation
<b>Marie Chavarria</b>	Social Security Board
<b>Mark Antrobus</b>	Ministry of Human Development, Poverty Reduction and Social Transformation
<b>Martha Woodye</b>	Ministry of Economic Development, Petroleum, Investment, Trade and Commerce
<b>Melony Dawson</b>	City Emergency Management Organization
<b>Michael Norales</b>	City Emergency Management Organization
<b>Michel Guinand</b>	UNICEF

<b>Starla Bradley</b>	Ministry of Human Development, Poverty Reduction and Social Transformation
<b>Sylvia Usher</b>	Ministry of Human Development, Poverty Reduction and Social Transformation
<b>Tiffany Garbutt</b>	Ministry of Human Development, Poverty Reduction and Social Transformation
<b>Tisa Grant</b>	UNFPA
<b>Victor Alegria</b>	Sustainable Development Unit
<b>Zita Magana</b>	Ministry of Finance



## Annex B: Research questions

In this annex we present a list of research questions that was used to guide the mapping of stakeholders, the literature review, the interviews and field visits. These are not questionnaires, but umbrella questions to guide the interviews and the review of literature.

### A. Stakeholder mapping and analysis

Code	Question
<b>A-01</b>	Who are the different actors and stakeholders responsible for the design, implementation and coordination of a) social protection and b) DRM policies and systems?
<b>A-02</b>	What are the formal and informal roles and mandates of these different actors and stakeholders in relation to the design, implementation and coordination of a) social protection and b) DRM policies and systems?
<b>A-03</b>	Is there an effective agency 'home' for a) social protection and b) DRM systems? Are roles and responsibilities clear? Is there competition over resources, power and authority associated with social protection and humanitarian systems between line ministries? What are the recurrent key points of contention? What effects have these had?
<b>A-04</b>	What are the interests and levels of power / influence of these different stakeholders—local, national and international? How have these power relations affected (positively or negatively) the design and implementation of social protection, humanitarian and DRM interventions?
<b>A-05</b>	Which stakeholders (public, private, communities, donors, etc.) support and which might oppose the use of social protection systems to respond to shocks, or closer collaboration between the social protection and humanitarian communities, and why?
<b>A-06</b>	How influential has the presence of stakeholders who are 'sector champions' been on securing and maintaining a higher priority for a) social protection and b) DRM investments and maintaining services?

### B. Institutional mapping and analysis

Code	Question
<b>B-01</b>	<p>What is the institutional relationship between national and subnational governments? Are subnational governments accountable to the national level or local electorate? Do these relationships vary according to sector (e.g. social protection, humanitarian response, other relevant sectors)?</p> <p>What is the degree of decentralisation in the provision and financing of, and authority over, social protection, humanitarian response and DRM?</p>

<b>B-02</b>	How have the relationships between national and sub-national government affected (positively or negatively) the design and implementation of social protection and humanitarian systems, and their prioritisation at different levels of government?
<b>B-03</b>	How is the relationship between the government and humanitarian actors, development partners and NGOs? Who in the government is in charge of leading this relationship? How effectively this is done before and after a shock?
<b>B-04</b>	What factors have promoted and/or hindered the effective coordination of social protection with humanitarian interventions for effective policy shock response?

### C. Organisational capacity assessment

Code	Question
<b>C-01</b>	What are the main administrative and organisational constraints to effective a) social protection and b) DRM delivery?
<b>C-02</b>	What organisational and administrative measures and arrangements and incentives facilitate effective a) social protection and b) DRM delivery?
<b>C-03</b>	What main resources exist to carry out the functions of a) social protection and b) DRM under its current form (consider eg. staffing levels, network of offices, transport if details are available)? What is the size and nature of any capacity gaps between what exists, and what is required both now and under a reformed shock-responsive social protection system (consider eg. requirement for additional resources at time of crisis)?

### D. Risks

Code	Question
<b>D-01</b>	Which are the typical shocks affecting the country? What have been the specific major covariate shocks in recent years? What are the characteristics of shocks affecting the country (natural vs man-made, onset, etc.)?
<b>D-02</b>	How does vulnerability to shocks relate to poverty? Do shocks tend to affect areas / sub-groups characterised by higher poverty rates? How?

### E. DRM

Code	Question
<b>E-01</b>	What relevant national and local laws, regulations and policies exist in relation to DRM? How and by whom is legislative / policy reform initiated? What changes are planned, if any?

<b>E-02</b>	Once in place, are laws, regulations and policies being implemented? How well have they been applied? If they have not been (fully) implemented, what are the reasons (who or what is blocking it and why? What do they stand to lose? How big a role is corruption playing in this)?
<b>E-03</b>	What are the implications of these observations for the future design and implementation of shock-responsive social protection laws, regulations and policies?
<b>E-04</b>	What kind of support does people affected by shock receive? How adequate and timely this support is?
<b>E-05</b>	Is there an Early Warning System? What agency implements it? What data does it use? What indicators-alerts produces?
<b>E-06</b>	Do early warning indicators – indexes trigger automatic responses? How are they used?

## F. Social protection

Code	Question
<b>F-01</b>	What relevant national and local laws, regulations and policies exist in relation to social protection? How and by whom is legislative / policy reform initiated? What changes are planned, if any?
<b>F-02</b>	What is the spending on social protection? Has it been increasing? Are there plans of increasing it in the future?
<b>F-03</b>	What proportion of the population is covered by social security? What kind of support does social security provide? Are the poor and vulnerable covered by social security?
<b>F-04</b>	What proportion of the population is covered by social assistance programmes? And what proportion of the poor? What are the main programmes? What type of benefits do they provide?
<b>F-05</b>	What is the public opinion about social assistance? Is there a support for it? Has it been questioned because of corruption or clientelism?
<b>F-06</b>	What are the targeting mechanisms used by the main programmes? Are they effective? Have they been assessed? Are these mechanisms flexible?
<b>F-07</b>	How is social protection data collected, stored and managed? Who does it? What programmes use this data? How frequently is updated? What's the perception of the quality of data?
<b>F-08</b>	What type of information systems is in place, if any? Social registry, beneficiary registry, etc. How does this work? What proportion of people/households are included in the registry?

<b>F-09</b>	What are the delivery mechanisms used by the main cash and in-kind programmes? How effective they are?
<b>F-10</b>	How have these delivery mechanisms been affected by recent shocks? Have programme managed to keep delivering benefits during emergencies? If not, why so?

### G. Shock/disaster risk financing

Code	Question
<b>G-01</b>	How emergency responses are typically funded? (domestic vs foreign resources)
<b>G-02</b>	Is there budget flexibility to reallocate resources to fund responses?
<b>G-03</b>	Are there ex-ante financial mechanisms for emergency response such as regional or private insurances or contingency funds? (e.g. CCRIF) If yes, for what can it be used? And how is it triggered?
<b>G-04</b>	What are the main financing and budgetary constraints to timely and adequate social protection shock response according to the literature and experts? In planning future responses, how can these be resolved?

### H. Shock-responsive social protection

Code	Question
<b>H-01</b>	Are you aware of any experience in the country in the use of social protection to respond to shocks?
<b>H-02</b>	What SP schemes would be better placed to flex and respond during emergencies? What design and implementation features of the SP system have elements of flexibility and adaptability to facilitate rapid and adequate shock response?
<b>H-03</b>	Has there been any recent experience of coordination between, or integration of, social protection and DRM policies?
<b>H-04</b>	Is there space for dialogue and collaboration between these two sectors? How could this dialogue be promoted?
<b>H-05</b>	Have Early Warning Systems been used to trigger SP or HA responses? What kind of responses? Have these responses been effective and timely?
<b>H-06</b>	Do national emergency response plans provide a role for SP in the immediate response? What kind of role?

## Annex C: Social protection programmes

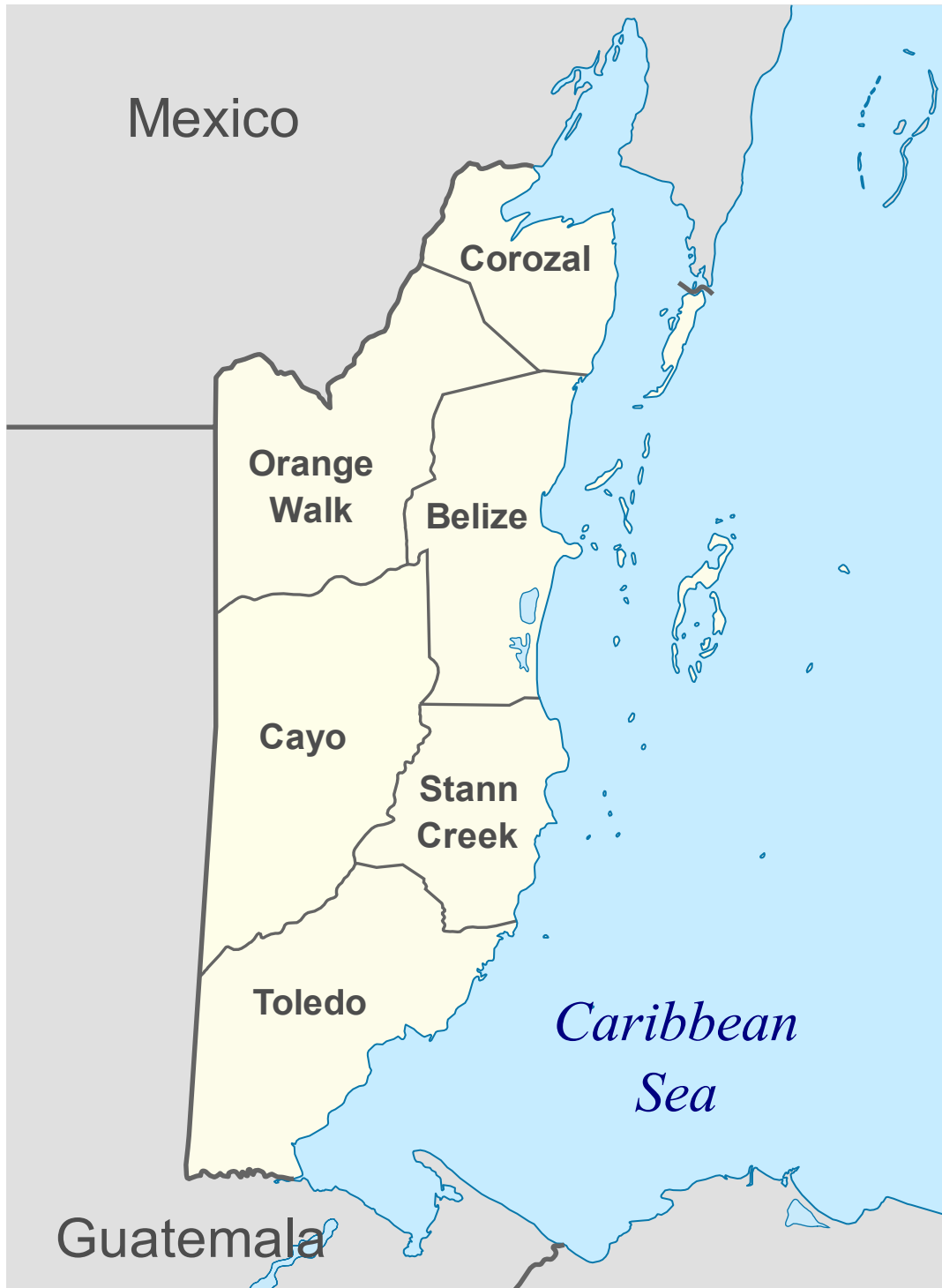
**Table 10: Belize social protection programmes and projects (2015)**

No.	Programme
<b>Non-contributory social assistance</b>	
1.	BOOST
2.	High School Subsidy
3.	School Health and Nutrition Programme
4.	Non-contributory Pension
5.	SSB Scholarship Programme
6.	Scholarship – Tertiary
7.	Scholarship – Sixth Form
8.	Scholarship – Secondary
9.	Caribbean Secondary Education Certificate (CSEC) and Belize National Vocational Qualifications (BZNVQ) Assistance Programme
10.	Early Childhood Education and Development Centre - Preschool grant
11.	National TB, HIV/AIDS and Other STIs
12.	National Health Insurance
13.	Food Pantry
14.	Plan for Public Officers
<b>Contributory social insurance</b>	
15.	Social Security Board – Short Term Benefits Branch: Maternity Allowance, Sickness, Maternity Grants
16.	Social Security Board – Long Term Benefits Branch: Retirement, Invalidity, Survivors, Funeral
17.	Social Security Board - Employment Injury Benefits Branch: Disablement Grants, Disablement Pension, Death Benefits, Employment Injury
<b>Labour market measures and services</b>	
18.	Single Mother’s Training Programme
19.	Institute for Technical and Vocational Education and Training (ITVET) - Programme for vocational training
20.	Youth Apprenticeship Programme
21.	Skill Training Centre/Programme
22.	Department of Youth Services: The Enterprise and Job Creation Unit, National 4H Youth Development Centre
23.	Belize Rural Development Programme II

24.	Banana Support
25.	Sugar Support
26.	Rural Finance Project
27.	Labour Services
<b>Social care</b>	
28.	Child Protection Services
29.	Child Placement and Specialised Services
30.	Dorothy Menzies Child Care Centre
31.	Anti-Trafficking in Persons (ATIPS)
32.	Group Home: Mile 14, Western Highway; Coral Grove, Belize City
33.	Family Support Services: Elderly, Homeless, Public Assistance
34.	Residential Facility for Elderly - Golden Haven Rest Home
35.	Residential Facility for Homeless – Good Samaritan Homeless Shelter
36.	Roving Caregivers
37.	Community Parenting Programme
38.	Community Rehabilitation Department
39.	Salvation Army - Raymond Parks Night Shelter and Gann's Rest Home,
40.	Rehabilitation for Persons with diverse abilities, Inspiration Centre
41.	National Resource Centre for Inclusive Education (NARCIE)
42.	Department of Youth Services – Sexual and Reproductive Health
43.	Day Care Centre Services
<b>Universal social services</b>	
44.	Maternal and Child Health Programme
45.	Health Education and Community Participation Bureau (HECOPAB), Community Health Workers
46.	National Drug Abuse Control Council - Drug Abuse Rehabilitation
<b>General subsidies</b>	
47.	Poverty Alleviation Project – Housing for the Poor
48.	School Transportation Programme

Source: Otter et al. (2017)

## Annex D: Map of Belize





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