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Shock-Responsive Social Protection in the Caribbean Synthesis Report

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World Food
Programme



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FOREWORD

Foreword

These are formidable times to be discussing the role of social protection in responding to disasters and crisis. In 2020, the COVID-19 pandemic took a devastating toll on the lives and livelihoods of millions of people. In the Caribbean, measures to curb the spread of the virus coupled with the region's vulnerability to external shocks dealt a serious blow to economies and people's well-being. Governments in the region turned to social protection to buffer the wide-ranging impacts of COVID-19, introducing or adapting social protection measures to assist those most affected.

Such efforts are not new in the Caribbean. Examples of scaling up and adapting social protection in response to shocks date back to the mid-2000s. More recently social protection was used to support emergency responses in the Bahamas (Hurricane Dorian, 2019), Trinidad and Tobago (floods in 2018), the British Virgin Islands and Dominica (Hurricanes Irma and Maria in 2017). In the last decade, the role social protection in emergency response has occupied a more prominent position in governments' strategies, policies, plans and investments. Regionally, the first pillar of the Caribbean Pathway for Disaster Resilience, speaks to advancing 'Social Protection for the Marginal and Most Vulnerable'.

It is in this context that the World Food Programme and Oxford Policy Management have joined forces to implement the regional research programme on Shock-Responsive Social Protection in the Caribbean. The research fills a critical knowledge gap on the topic in the region. It reveals an abundant landscape of experiences and best practices driven by resourcefulness and creativity to better assist people impacted by shocks. It demonstrates that even nascent social protection programmes and systems can be successfully leveraged to safeguard people's lives and livelihoods when crises hit. It also highlights increasing investments and efforts to ensure social protection can deliver its core functions and be better placed to respond to large-scale shocks as part of broader response measures.

The research includes six case studies conducted in Belize, Dominica, Guyana, Jamaica, Saint Lucia and Trinidad and Tobago, two case studies focused on COVID-19 responses in Aruba and Sint Maarten, a regional literature review of social protection and disaster risk management systems, this comprehensive synthesis report. The research complements a broader effort by WFP to highlight the importance of linking social protection and disaster risk management in small island developing states of the Caribbean. The research agenda has been pursued in parallel to a series of regional and national cooperation events, advocacy efforts, trainings, workshops and country level support, including operationalising shock-responsive social protection in response to disasters and COVID-19.

With its rich findings and recommendations, it is hoped that the study will inform strategies, investments and other measures to strengthen the role of social protection in responding to complex and new challenges facing the region.

WFP presents this report recognising that without the collaboration of ministries of social development, disaster management agencies and their partners, this study could not have taken place.



Regis Chapman
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About the World Food Programme

Assisting 97 million people in around 88 countries each year, the United Nations World Food Programme (WFP) is the leading humanitarian organisation saving lives and changing lives, providing assistance in emergencies and working with communities to improve food security and nutrition and build resilience. In 2018, WFP established an office for Emergency Preparedness and Response in the Caribbean, in support of the Caribbean Disaster Emergency Management Agency (CDEMA) and Participating States¹ to strengthen systems and technical capacities for a more effective, efficient and predictable response to emergencies. WFP is applying its global mandate and expertise in food security, logistics and emergency telecommunications to address gaps in response capacity, improve regional and national preparedness and to strengthen systems to deliver rapid and appropriate assistance to people facing shocks. These efforts include technical assistance in shock-responsive social protection, climate change adaptation, risk financing, vulnerability analysis, integrated supply chain management and national preparedness and response planning. For its work on shock-responsive social protection, WFP draws from decades of experience in social protection programming in crisis contexts and technical expertise in analysis, assessment, programme design, delivery systems and accountability to affected populations.

About Oxford Policy Management

Oxford Policy Management (OPM) is committed to helping low- and middle-income countries achieve growth and reduce poverty and disadvantage through public policy reform. We seek to bring about lasting positive change using analytical and practical policy expertise. Through our global network of offices, we work in partnership with national decision makers to research, design, implement, and evaluate impactful public policy. We work in all areas of social and economic policy and governance, including health, finance, education, climate change, and public sector management. We draw on our local and international sector experts to provide the very best evidence-based support.

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This report summarizes findings from the research programme on Shock-Responsive Social Protection in the Caribbean (2018-2020), commissioned by WFP and led by OPM, in collaboration with the Caribbean Development Emergency Management Agency (CDEMA) and its Participating States. The purpose of the research is to generate evidence and inform practice for improved emergency preparedness and response linked to social protection systems. All case studies and research products can be found at www.wfp.org/publications/study-shock-responsive-social-protection-caribbean.

This report draws from case studies undertaken by Rodolfo Beazley, Francesca Ciardi, Sarah Bailey and Marta Marzi and a literature review conducted by Valentina Barca, Madhumitha Hebbar, Marwah Malik and Felicity Le Quesn.

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The synthesis report is available at the following link and QR Code:

<https://www.wfp.org/publications/study-shock-responsive-social-protection-caribbean>



Key Messages

From 2018 to 2020, the World Food Programme (WFP) and Oxford Policy Management (OPM) undertook eight case studies (Belize, Dominica, Guyana, Jamaica, Saint Lucia, Trinidad and Tobago, Aruba and Sint Maarten) and a regional review examining the opportunities for social protection to support people impacted by shocks in the English- and Dutch-speaking Caribbean². The research finds strong potential for a more prominent and expanded role for social protection in responding to shocks in the Caribbean. Below are the key messages from the research.

- 1. Protecting people from shocks and risks is an inherent function of social protection.** A social protection system is 'shock responsive' when it can ensure continuity in the aftermath of a shock that impacts many people at once (e.g. hurricanes, floods, economic shocks, displacement), absorb additional demand for benefits and services, and mitigate negative impacts faced by people - especially vulnerable populations and those living in poverty. Social protection can also build people's resilience by promoting their well-being.
- 2. The Caribbean is highly exposed to different types of shocks, from extreme weather events to external economic shocks and displacement.** With COVID-19 impacting economies and climate change predicted to increase the severity of weather-related shocks, strengthening the role of social protection in responding to shocks is a priority.
- 3. Shock-responsive social protection is a relatively new term but not a new concept in the Caribbean.** Although this topic has received significant policy attention globally in recent years, Caribbean countries and territories have been using national social protection systems to respond to disasters and economic shocks since the mid-2000s, in a relatively ad hoc manner. Linkages between social protection and DRM are already established in some national and regional strategies and policies.
- 4. COVID-19 has rapidly changed the picture of shock-responsive social protection in the Caribbean.** All governments in the region have turned to social protection as an instrument for mitigating the socio-economic impacts of COVID-19, thus dramatically increasing regional experience on using social assistance and social insurance to support people impacted by shocks. These experiences could be harnessed to better prepare social protection systems to respond to shocks in the future.
- 5. Experiences in the Caribbean show that mature social protection systems and programmes are not a prerequisite for responding to shocks and disasters.** Although more mature social protection systems (with well-developed administrative capacity, higher coverage, wider variety of services and higher levels of integration) offer significant opportunities for responding to shocks, less developed systems have been successfully leveraged in many instances to address the needs of impacted populations - by drawing on existing programming infrastructure, expanding coverage, temporarily modifying programmes and/or increasing benefits.
- 6. The most important enabling factors for shock-responsive social protection are political will and financing,** as these

² The case studies on Shock-Responsive Social Protection in Aruba and in Sint Maarten were conducted by WFP and focused on COVID-19.

collectively result in the prioritisation of using social protection to support impacted people and the resources to do so. Other important factors are the capacity and flexibility of existing systems/processes, coordination between social protection and disaster risk management institutions and creativity to develop new approaches and solutions.

7. **There is a major opportunity for preparedness to be a facilitating factor, by putting in place measures in advance of shocks to enable timely responses through social protection,** rather than developing these after the fact. Measures could include digital registration processes, streamlined targeting criteria, alternative payment mechanisms, data-sharing protocols, referral mechanisms, data analysis to identify those vulnerable to shocks, and guidance on how social protection programmes and systems may be used/modified in the event of a shock. Generally strengthening social protection systems is critical for the delivery of core functions, and these investments can be done in a way that are risk-informed to better prepare for using social protection to respond to shocks.
8. **A strong relationship between disaster risk management and social protection is essential for strengthening shock-responsive social protection in the Caribbean.** Existing linkages primarily relate to the involvement of social protection ministries in responding to the immediate impacts of disasters. Enhancing collaboration and identifying opportunities to better link practices and systems before a shock occurs will be critical to reach impacted individuals with greater efficiency, efficacy and equity.
9. **Shock-responsive social protection is at a crossroads in the Caribbean.** Experiences in the regional have grown rapidly, with governments and development partners increasingly seeking to strengthen and expand social protection in ways that incorporate risk, resilience and the ability to respond. These efforts can be accelerated by prioritising preparedness measures, developing predictable financing instruments and deepening linkages with disaster risk management to fully capitalise on the role of social protection as a modus operandi for responding to shocks in the region.
10. **With Caribbean states on the front line of climate change and vulnerable to the impacts of regional and global financial shocks, governments must use all avenues to address the risks people face related to disasters, economic shocks and climate change.** The lessons and experiences in response to COVID-19 could be a tipping point for preparing social protection to respond to shocks in the future and for dramatically increasing investments in social protection to ensure access to all those in need to protect them from risks to their livelihoods and well-being.

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Acronyms

CCRIF SPC	Caribbean Catastrophe Risk Insurance Facility Segregated Portfolio Company
CDEMA	Caribbean Disaster Emergency Management Agency
DRM	Disaster Risk Management
ILO	International Labour Organization
MoU	Memorandum of Understanding
OPM	Oxford Policy Management
PAP	Public Assistance Programme
PATH	Programme of Advancement through Health and Education
SMT	Standard Means Test
SPIAC-B	Social Protection Inter-Agency Cooperation Board
UNICEF	United Nations Children's Fund
WFP	World Food Programme

CONCEPTUAL FRAMEWORK AND DEFINITIONS

1. Conceptual framework and definitions

1.1 KEY DEFINITIONS

Shock-responsive social protection is concerned with how social protection programmes and systems can be adapted, prepared and used to mitigate the impacts of shocks (e.g. natural hazards, economic crisis, conflict and forced migration) that affect people's wellbeing, including by building resilience to shocks. Some use the term 'adaptive social protection' to describe the role of social protection in building resilience and responding to covariate shocks.

Social protection is defined as policies and programmes that prevent, and protect people against, poverty, vulnerability and social exclusion throughout their lives, with an emphasis on vulnerable groups. Social protection includes nine main areas: child and family benefits, maternity protection, unemployment support, employment injury benefits, sickness benefits, health protection, old-age benefits, disability benefits, and survivors' benefits. Social protection systems address these policy areas through a mix of contributory schemes (social insurance) and non-contributory social assistance.

Social assistance is a type of social protection that provides transfers to people or households in need. These transfers are typically provided to the elderly, children, and/or the poor, either in cash or in kind. Social assistance is non-contributory, tax-financed and usually implemented as a complement to social insurance.

Cash transfer programmes are programmes that provide monetary benefits to individuals or households. They can be conditional (meaning an action needs to be completed to receive them, such as sending children to school) or unconditional. Since some countries implement a variety of cash transfer programmes at the same time, this report uses the term 'flagship' cash transfer programme to refer to the programme with the highest coverage, which is typically targeted on the basis of poverty.

Social pensions are social assistance schemes that provide unconditional cash transfers to older persons. These programmes are sometimes universal – meaning that they target all the population above a certain number of years of age – and sometimes the age eligibility is combined with further targeting through means or pensions tests.

Social insurance is a type of contributory social protection programme that provides protection against various economic risks (e.g. loss of income due to sickness, old age, maternity, unemployment). It is a mechanism for risk pooling that operates based on solidarity between individuals who are vulnerable to a specific risk. These individuals pay contributions into a pool or fund, which is then used to pay benefits according to specified rules to indemnify those participants who suffer the occurrence of the relevant risk. Social insurance contributions are normally shared between employers and workers, sometimes with supplementary contributions from or subsidies by the government (ILO, 2015).

1.2 CONCEPTUAL FRAMEWORK

The research is guided by a conceptual framework that outlines two key dimensions for shock-responsive social protection as they relate to both the social protection and disaster risk management sectors: '**system preparedness**' and '**system response**'⁴. The preparedness dimension is concerned with the extent to which social protection and DRM systems are prepared to respond to shocks. The response dimension relates to the ways in which social protection systems can provide assistance or play a supportive role in an emergency response. The framework draws from the theory developed by OPM (OPM, 2015; O'Brien et al., 2018a) and adapted in the OPM-WFP research for Latin America and the Caribbean (OPM, 2018). The two dimensions are illustrated in the next page.

⁴The conceptual framework is adapted from Beazley et al. (2016).

SYSTEM PREPAREDNESS

System preparedness includes the following six elements.



Institutional arrangements and capacity: legislation, policies and mandates of key DRM and social protection institutions.



Targeting system: protocols, processes and criteria for identifying people and families that should receive social protection or emergency support.



Information systems: socioeconomic, disaster risk and vulnerability information to enable decision-making before and after a shock, such as social registries and beneficiary registries, DRM information systems and issues related to the collection, sharing and accessing of data.



Delivery mechanisms: mechanisms in place for delivering cash or in-kind assistance to social protection beneficiaries and/or people affected by shocks.



Coordination mechanisms: mechanisms and protocols for coordinating the DRM activities before and after a shock, including the role of social protection.



Financing mechanisms: strategies and mechanisms for financing DRM such as budgetary instruments, contingent financing and insurance, including any financing of social protection responses.

SYSTEM RESPONSE

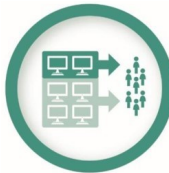
System response includes one or a combination of the following approaches.



Vertical expansion: Increasing the benefit value or duration of an existing social protection programme or system.



Horizontal expansion: Temporarily extending social protection support to new households.



Piggybacking: Utilising elements of an existing social protection programme or system for delivering a separate emergency response.



Alignment: Aligning some aspects of an emergency response with the current or possible future national social protection programmes.



Design tweaks: Making small adjustments to the design of a core social protection programme.

THE CASE FOR
SHOCK-
RESPONSIVE
SOCIAL
PROTECTION IN
THE CARIBBEAN

2. The case for shock-responsive social protection in the Caribbean

Disasters and shocks routinely take a severe toll on the lives and livelihoods of people in the Caribbean. Climate change is predicted to increase the severity of weather-related disasters, and economies in the Caribbean are vulnerable to international dynamics and financial crises. It is therefore critical to improve measures to support people impacted by shocks, particularly those living in poverty and facing social vulnerabilities. This section explores five main reasons why enhancing and strengthening the role of social protection in preparing for and responding to shocks is part of the solutions required.

1. PROTECTING PEOPLE FROM RISKS AND THE IMPACTS OF SHOCKS IS A CORE FUNCTION OF SOCIAL PROTECTION.

Stepping back, the very nature of social protection is intrinsically related to protecting people from the impacts of risks and shocks, regardless of the nature or scale of the shock. Social protection is associated with supporting people to cope with idiosyncratic shocks (i.e. those affecting an individual or few people at once), in addition to its role in reducing poverty reduction and supporting people to cope with the risks they face throughout the life-cycle. However, a truly effective social protection system should provide adequate support to address needs and guarantee rights regardless of the type of event causing those needs. Consequently, shock-responsive social protection, which is concerned with adapting, preparing and using social protection systems to respond to covariate shocks (i.e. those affecting large number of individuals at once), is inherent in the core functions of social protection⁵.

It is worth asking then, if responding to covariate shocks is already a role of social protection, why is shock-responsive social protection relatively new in policies and programming? Responses to covariate shocks are traditionally within the remit and mandate of DRM agencies, while social protection ministries focus on idiosyncratic shocks and poverty reduction. This is why shock-responsive social

protection is not solely about social protection, but rather the intersection between social protection and DRM. Social protection programmes also are not necessarily designed to cope with sudden spikes of demand. What is new is the deliberate effort to foster more flexible and adaptive approaches through investments to prepare social protection systems and the development of policies that make this role more explicit. It also is not assumed that social protection should always be part of every emergency response – the best ways of assisting people should consider needs (the type of support people need), coverage (how to reach the most people), predictability of the support, timeliness, sustainability, cost, minimising duplication and gaps in systems/processes (O'Brien et al., 2018).

2. SOCIAL PROTECTION PROGRAMMES AND SYSTEMS HAVE BEEN USED TO SUPPORT PEOPLE IMPACTED BY DISASTERS AND ECONOMIC SHOCKS IN THE CARIBBEAN, AND EMERGING EFFORTS ARE UNDERWAY TO STRENGTHEN THEM IN ANTICIPATION OF RESPONDING TO LARGE-SCALE EVENTS.

The use of social protection to respond to disasters such as hurricanes and the COVID-19 pandemic are outlined in the next section. These demonstrate how governments and partners across the Caribbean are turning to social protection as one of the policy and operational instruments to provide assistance to people impacted by shocks. Efforts are beginning to take hold to strengthen the role of social protection in responding to shocks and in building resilience, including through policy loans from international financial institutions that include measures for making social protection systems more adaptive. Ministries responsible for administering social protection programmes also are often involved in frontline emergency operations and responsible for conducting assessments, designing and implementing assistance (e.g. in Jamaica, Belize, Saint Lucia, Trinidad and Tobago).

⁵ From this point onwards the term 'shock' refers to covariate shocks unless explicitly mentioned otherwise.

3. CERTAIN ADMINISTRATIVE CAPACITIES OF SOCIAL PROTECTION SYSTEMS IN THE REGION LEND THEMSELVES TO PROVIDING SUPPORT IN THE EVENT OF A SHOCK.

Social protection programmes throughout the Caribbean have processes to identify beneficiaries, collect/store data, deliver cash or in-kind assistance and provide services. These can potentially be used to support people impacted by shocks and complement other response efforts, contributing to more effective, timely and adequate support. Despite the limitations of social protection information management systems and delivery mechanisms in the region, which are explored in Section 4, systems and capacities are in place that have been and could be further leveraged. In addition, using existing social protection systems and processes could also increase the overall confidence of impacted populations in the response, if they are already familiar with the delivery processes.

4. LINKAGES BETWEEN SOCIAL PROTECTION AND DRM ARE ALREADY ESTABLISHED IN SOME NATIONAL AND REGIONAL STRATEGIES AND POLICIES.

The goals of social protection and disaster risk management are mutually reinforcing. Several governments have adopted social protection policies and strategies that include roles related to climate change adaptation and disaster risk management. Shock-responsive social protection contributes to achieving the 2014-2024 Comprehensive Disaster Management strategy and the Caribbean Pathway for Disaster Resilience whose first pillar is 'Social Protection for the Marginal and Most Vulnerable'⁶. These strategies promote an integrated risk management approach to building resilience and safeguarding lives and livelihoods against multiple risk scenarios in the Caribbean. They also advance the realisation of multiple global commitments such as the 2030 Agenda for Sustainable Development, the Sendai Framework, the 2016 World Humanitarian Summit and the Grand

Bargain, which endeavour to more strongly link humanitarian and development efforts, build resilience against climate-related risks, support localised solutions and reduce needs over the long term. Key to these frameworks is the recognition of the critical linkages between disaster management, climate change adaptation, sustainable development and the need to tackle the incidences of vulnerability by enhancing social protection systems.

5. THERE ARE RELEVANT REGIONAL EFFORTS TOWARDS THE HARMONISATION OF SOCIAL PROTECTION POLICIES, STRATEGIES AND PROGRAMMES THAT HOLD PROMISE FOR STRENGTHENING THE ROLE OF SOCIAL PROTECTION IN PREPARING FOR AND RESPONDING TO SHOCKS.

Regional bodies such as the Caribbean Community (CARICOM) and the Organisation of the Eastern Caribbean States (OECS) have been leading a number of initiatives to guarantee people's entitlement to social protection benefits and provide equality of treatment when moving from one state to another. These include the CARICOM's Agreement on Social Security (1996), the Protocol on Contingent Rights (2018), the OECS Development Strategy (2019-2028) and forthcoming Social Protection Strategy. Consultations have also been carried out on the establishment of a regional social protection floor that would also include cross-border policies and systems to enable access to labour markets, health, education and other services as citizens move and work within the region (CARICOM, 2016). These initiatives and the frameworks needed to support them may offer an opportunity to further integrate shock-preparedness and response measures in the development and strengthening of social protection systems. This is particularly important in a context where human mobility and cross-border displacement is a contributing factor to existing vulnerabilities and a potential burden on countries' already limited resources and services (IOM, 2017; IOM, 2019).

⁶ The Regional CDM Strategy is the instrument for the implementation of the priorities set out in the Sendai Framework for 2015-2030, adopted at the Third United Nations World Conference on Disaster Risk Reduction in March 2015, as well as for advancing Goals 11 and 13 of the Sustainable Development Goals (SDGs)

SHOCK-
RESPONSIVE
SOCIAL
PROTECTION:
EXPERIENCES IN
THE CARIBBEAN

3. Shock-Responsive Social Protection: Experiences in the Caribbean

While the term ‘shock-responsive’ is a relatively recent addition to the lexicon of social protection and disaster risk management, experiences of Caribbean governments using social protection in these ways date back to the mid-2000s. This section presents how social protection systems and programmes have been leveraged to address the impacts of disasters, financial crisis and the COVID-19 pandemic.

3.1 NATURAL HAZARDS

There is an increasing interest and experience in using social protection – particularly flagship cash transfer programmes – to respond to the impact of hurricanes and other natural hazards. Some of the main reasons for turning to social assistance cash transfer programmes to respond to emergencies include: i) programmes often have higher coverage than other social protection programmes; ii) cash benefits promote dignity and give people flexibility and choice to spend them according to their own priorities; iii) the administrative capacities for these programmes have improved in recent years, providing a stronger base to support responses; and iv) programmes are more likely to be targeting those most in need of support compared to social insurance, because eligibility is not dependant on contributions and because cash transfer social assistance programmes tend to target people facing poverty and vulnerability.

There are some experiences of flagship cash transfer programmes being expanded vertically (i.e. increasing in benefits), horizontally (i.e. expanding to new beneficiaries) or utilising their systems to respond to disasters:

- **Jamaica** – The Programme of Advancement through Health and Education (PATH) was expanded vertically in response to Hurricane Dean in 2007. More than 90,000 households registered with PATH received one-off cash grants of approximately US\$30 (Beazley and Ciardi, 2020a).
- **The Bahamas** – In response to Hurricane Dorian in 2019, the Department of Social Services distributed one-off emergency food vouchers valued at US\$100 each to 2,611 displaced persons from the hurricane-affected islands of Grand Bahama and Abaco.
- **British Virgin Islands** – In the aftermath of Hurricanes Irma and Maria in 2017, the Joint Cash Platform was developed by British Virgin Islands Red Cross/British Red Cross and Catholic Relief Services/Caritas Antilles, in coordination with the Ministry of Health and Social Development and the Social Development Department. The platform was used to transfer over US\$3.2 million to 1,076 vulnerable hurricane-affected households between December 2017 and January 2018 (Barca et al., 2019).
- **Dominica** – The Public Assistance Programme (PAP) was expanded vertically and horizontally in response to Hurricane Maria in 2017 (with support from WFP and the United Nations Children’s Fund (UNICEF)). The transfer value was three payments of US\$90 per household per month, with a top-up of US\$50 per child (up to three children), in addition to PAP benefits for those in the programme (Beazley, 2018).

Some countries in the region have in place cash transfer programmes specifically for emergency relief support, which are typically implemented by the same ministry that also manages other social assistance programmes. These target people affected by idiosyncratic and covariate shocks, including localised disasters such as floods. Examples are the General Assistance Grants and the Disaster Relief Grants in Trinidad and Tobago and the Rehabilitation Programme in Jamaica. However, the reach of these programmes compared to the countries’ flagship cash transfer programmes is limited as is their capacity to scale up when faced with large-scale shocks.

There are a handful of examples of governments using other types of social assistance programmes to respond to disasters in the Caribbean. In **Trinidad and Tobago**, the School Nutrition Programme was expanded to new beneficiaries to provide support to

people affected by floods in 2013. Also in Trinidad and Tobago, the Red Cross responded to the 2018 floods by leveraging the government's list of impacted people (Beazley and Ciardi, 2020b). In **Belize**, the Social Security Board moved forward the date of pension payments ahead of a predicted disaster to ensure that pensioners received their benefits without interruption (Bailey and Ciardi, 2019a).

Compared to social assistance, there are fewer experiences of social insurance being used to support people impacted by disasters. The only examples found were national insurance schemes in **Grenada** in response to Hurricane Ivan (2004) and **Jamaica** in response Hurricane Dean (2007) (Barca et al., 2019). In Grenada, the national insurance scheme provided unemployment insurance to registered members through the Temporary Employment Programme for up to six months. The scale-up resulted in a disbursement of US\$2.4 million benefitting 3,400 individuals with a maximum per beneficiary disbursement of US\$1,000 (or 40–50% of their salary). The response by the government of Jamaica, which complemented the vertical expansion of PATH, consisted of a one-off transfer of US\$72 to approximately 75,000 national insurance scheme pensioners and elderly persons (Beazley and Ciardi, 2020a).

When broadly looking at the ways that governments have turned to social protection to respond to natural hazards in the Caribbean, the most common example is the involvement of ministries responsible for social protection in the national disaster risk management coordination and response. This typically involves ministries' staff participating in post-disaster needs assessments and providing immediate relief (e.g. **Belize, Jamaica, Trinidad and Tobago**) (Barca et al., 2019). While examples of shock-responsive social protection have revolved around providing transfers to people, there are untapped opportunities to link disaster-impacted people to services through referral processes.

3.2 ECONOMIC SHOCKS

There is an increasing interest and experience in using social protection – particularly flagship cash transfer programmes – to respond to the impact of hurricanes and other natural hazards. Some of the main reasons for turning to social assistance cash transfer programmes to respond to emergencies include: i) programmes often have higher coverage than other social protection programmes; ii) cash benefits promote dignity and give people flexibility and choice to spend them according to their own priorities; iii) the administrative capacities for these programmes have improved in recent years, providing a stronger base to support responses; and iv) programmes are more likely to be targeting those most in need of support compared to social insurance, because eligibility is not dependant on contributions and because cash transfer social assistance programmes tend to target people facing poverty and vulnerability.

- **In Saint Vincent and the Grenadines**, a larger cost of living payment was made to persons already enrolled in the PAP. This covered approximately 4% of the country's population. The government also increased minimum pensions.
- **The Bahamas** introduced a temporary financial measure under the NIS to pay up to 13 weeks of benefits at a rate just under the minimum wage (US\$200 a week), which increased the benefits for some people and expanded coverage to others, as minimum contribution requirements were overridden.
- **Barbados** modified the design of the NIS to allow employers to defer a portion of contributions for employees for one year, to be repaid at a low interest rate, in exchange for their agreement to maintain the workforce levels.
- In **Dominica** allowances granted under existing social assistance programmes were increased by

10%, and **Saint Lucia** increased payments to pensioners by 2–5%.

Owing to the inflationary effects of the economic downturn, some countries also employed commodity subsidies. These include **Dominica**, which reduced taxes on cooking gas, lowered tariffs on some products and increased the tax-free allowance from US\$5,550 to US\$6,660. **Saint Lucia** allocated US\$3.7 million for direct subsidisation of rice, flour and sugar, as well as improved the targeting of subsidies. **Saint Vincent and the Grenadines** created a subsidy for electricity and provided fertiliser subsidies to 1,776 farmers (reducing costs by 50%) through support provided by Venezuela.

Recognising the poverty impacts of the global recession in 2008, several countries actively expanded enrolment in their flagship conditional cash transfer programmes. For example, in **Jamaica**, the number of beneficiaries of PATH increased by 20% in 2010, after a steady coverage of 355,000 in 2008 and 2009.

3.3 MIGRATION

Intra- and extra-regional migration is an integral part of the history of the Caribbean. In recent years, migration and displacement from Venezuela has skyrocketed due to the country's political turmoil, and socio-economic instability. Although Colombia, Peru, Chile, Ecuador, Brazil, and Argentina are the countries that host most Venezuelan migrants, Trinidad and Tobago is among the top receiving countries as a proportion of the national population. According to UNHCR over 40,000 Venezuelans reside in Trinidad and Tobago, 22,000 in Guyana and 17,000 in each of the islands of Curaçao and Aruba.

Caribbean governments have adopted different strategies to support Venezuelan migrants. In May 2019, the government of **Trinidad and Tobago** conducted a two-week registration exercise issuing 16,500 work permits valid for one year. Venezuelans with formal employment status are exempted from contributing to social insurance and can only access

primary health services (Beazley and Ciardi, 2020b). In June 2020, the government announced that registered Venezuelans would receive a permit extension until the end of the year. Meanwhile, in **Guyana** the government has been issuing renewable three-month stay permits. Migrants are entitled to free healthcare and education. With the support of UNICEF, the Ministry of Human Services and Social Security responded to the impacts of COVID-19 by extending an existing cash-grant programme to include Venezuelan migrants.

The expected increase of Venezuelan migration to the region presents a dual challenge for social protection systems and services. On the one hand, migrants are likely to be in need of relief assistance and to access services, such as health care and education. On the other, to promote medium-term solutions, governments need to develop strategies that include migrants in the social protection sector (both as contributors and beneficiaries) and that promote their productive inclusion.

The movement of Caribbean nationals within the region also poses issues for accessing social protection. Initiatives to increase their regular and safe movement, integration and economic opportunities have been spearheaded by CARICOM and the OECS. For example, the Protocol on Contingent Rights confers social and economic rights to CARICOM nationals and their immediate families who move to another country, including access to services such as education and health, on the same basis as nationals of the receiving country. Country-specific limitations, however, may place a burden on participating states' capacities to fulfil their obligations, including migration management capacities and social protection programmes (IOM, 2019).

Extreme weather events are anticipated to exacerbate inter-regional migration patterns and affect host countries' capacities owing to their potential to cause widespread displacement and create long-term vulnerabilities (IOM, 2017). In the aftermath of Hurricane Maria in 2017, **Saint Lucia** received a number of displaced Dominican nationals

who were temporarily onboarded onto national social protection programmes to address their immediate needs. While this type of social protection support was possible because of the free movement arrangements among Eastern Caribbean States and the small number of arrivals from Dominica, countries are likely to face significant challenges in the event of larger numbers of people needing assistance.

3.4 COVID-19 PANDEMIC

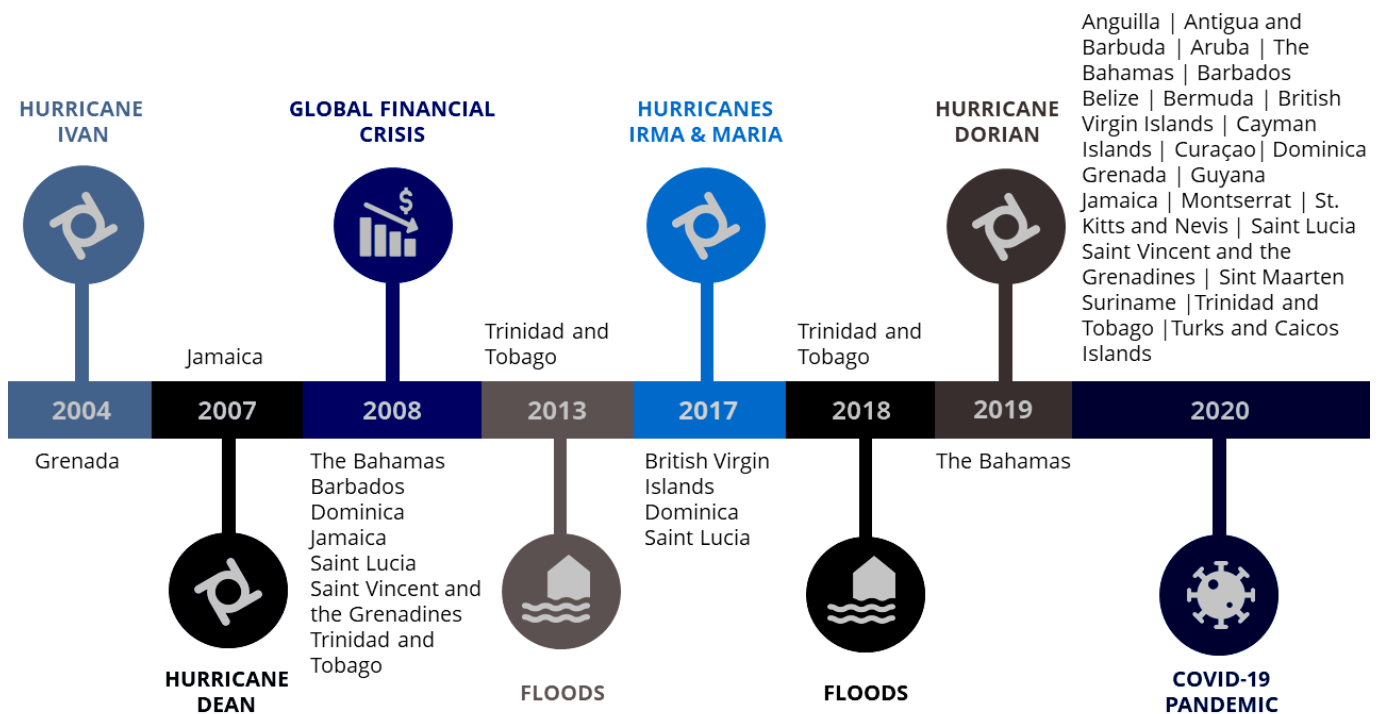
Countries in the region are typically characterised by high levels of public debt, limited fiscal space and ineligibility for concessional finance due to their middle-income classification, reducing their capacities to manage shocks. Most Caribbean economies are also small, open and significantly trade-dependent rendering them extremely susceptible to external global shocks, such as the 2008 financial crisis and the COVID-19 pandemic.

While first and foremost a health crisis, COVID-19 and measures to contain it have resulted in economic fallout in the Caribbean. Interruptions in business operations and, above all, a steep decline in tourism have disrupted livelihoods and decreased households' incomes (WFP, 2020a; 2020b). The pandemic has also eroded national economic gains, put a strain on social protection national budgets to absorb increased demand and left vulnerable communities to bear the economic brunt of the crisis.

The response to COVID-19 has radically altered the landscape of shock-responsive social protection in the Caribbean, leading to the dramatic increase in the use of social protection systems to respond to covariate shocks as illustrated in Figure 1 below:

As of mid-2020, all Caribbean countries had introduced measures through social protection to address the impacts of the COVID-19 pandemic. Faced with the challenge of containing the health

FIGURE 1: TIMELINE OF INCREASED USE OF SOCIAL PROTECTION IN RESPONSE TO SHOCKS IN THE CARIBBEAN



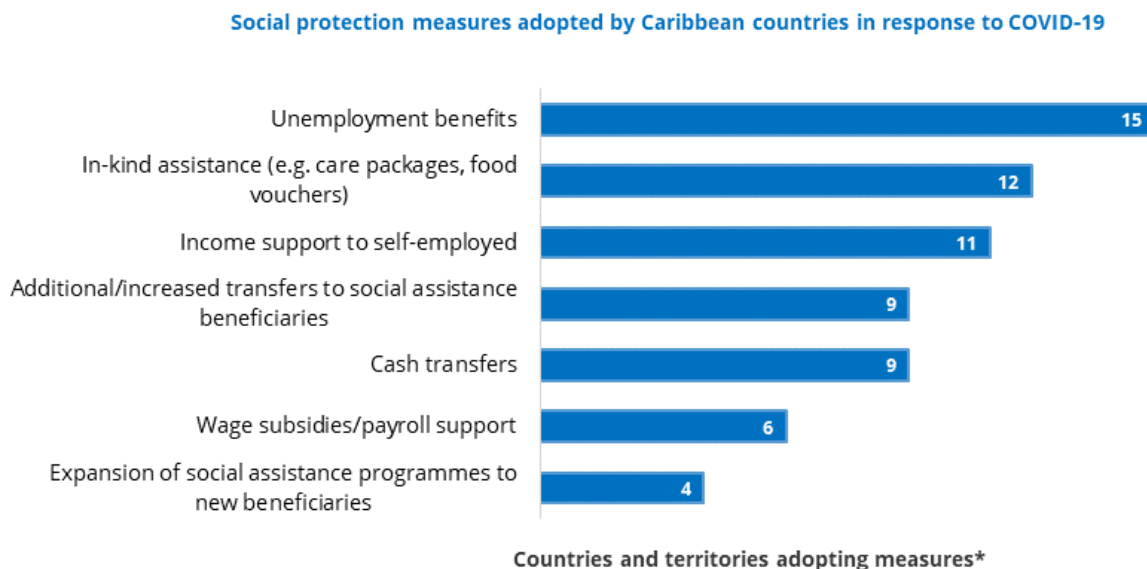
Source: Authors

pandemic while mitigating socio-economic impacts rapidly and at scale, many governments acted quickly by modifying existing programmes or introducing new ones, including social assistance programmes and tax-financed benefits (see Figure 2). Target populations for new and expanded programmes have been primarily individuals and businesses who have lost their regular income as a result of movement restrictions, declining tourism and disruptions to commercial activities. As the most tourism-dependent region in the world with high levels of informality, some programmes have targeted informal, casual and temporary workers operating in the service industries who cannot access employment-related protection. Only a handful of national programmes have provided support to documented and undocumented migrant workers, who are typically excluded from accessing social protection instruments (UNDP, 2020).

3.4.1 CASH TRANSFERS

As of November 2020, several countries have provided support through temporary increases in cash transfer benefits and expansions. Top-up payments have been implemented in **Barbados** (Welfare Department), **Cayman Islands** (Permanent Financial Assistance), **Jamaica** (PATH), and **Trinidad and Tobago** (Food Support Programme, Public Assistance Grant, and Disability Assistance). In some cases, international donors and agencies have supported the top-ups. In **Saint Lucia**, financial support for increased benefits is being provided through WFP for persons living with HIV/AIDS and UNICEF for existing beneficiaries of the Child Disability Grant and Foster Care grant programmes. In **Anguilla** and **Jamaica**, UNICEF supported top-up grants. In **Dominica**, WFP supported top-up grants to the Public Assistance Programme.

FIGURE 2: COVID-19 SOCIAL PROTECTION MEASURES IN THE CARIBBEAN (AS OF DECEMBER 2020)



*The list of countries included in this overview comprises: Anguilla, Antigua and Barbuda, Aruba, Barbados, Belize, Bermuda, British Virgin Islands, Cayman Islands, Curaçao, Dominica, Grenada, Guyana, Jamaica, Montserrat, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Sint Maarten, Suriname, The Bahamas, Trinidad and Tobago, Turks and Caicos Islands

Sources: Gentilini et al. (2020) and WFP Coronavirus COVID-19 Cases in Latin American and Caribbean countries dashboard

The expansion of existing cash transfer programmes to new beneficiaries has been undertaken in **Saint Kitts and Nevis**, with additional funding allocated to the Poverty Alleviation Programme for households that may fall into poverty and become eligible. In **Sint Maarten**, the Income Support Programme has been expanded to support people affected by the COVID-19 crisis. In **Saint Lucia**, the government is expanding the Public Assistance Programme from approximately 2,600 to 3,600 households for six months with support from the World Food Programme with various donor contributions⁷, which will link to a permanent expansion under the World Bank-supported Human Capital Resilience Project. This intervention is unique in resulting in the sustained inclusion of new beneficiaries into the social assistance programme.

Many governments have launched entirely new cash transfer programmes in response to the pandemic. Some of these new programmes target sectors badly hit by the crisis, such as tourism. Although some seek to reach informal workers, the eligibility requirements are often onerous (e.g. taxpayer registration numbers, business license, proof of association membership, business receipts) and may lead to their exclusion. These programmes use elements of social assistance and social insurance, as they replace lost income but are not funded by direct contributions to social security. Examples include:

- **The Bahamas** launched the Unemployment Assistance scheme, which provides weekly payments for up to eight weeks to self-employed workers, with a focus on the tourism sector. The delivery of the transfer is managed by the National Insurance Board, although the programme is not funded by the Board.
- **Belize** created the Unemployment Relief Program to provide support to employed and self-employed workers who have lost their jobs as a result of COVID-19. Benefits are paid every two weeks for 12 weeks.
- **Trinidad and Tobago** is providing cash transfers for three months to households with a laid off

family member or whose income is reduced due to the pandemic. Rental assistance is also available to this target group.

- **Saint Vincent and the Grenadines** launched a stimulus package that includes cash transfers to those who are not already receiving social protection support, with a focus on workers in the hotel and tourism sector.

Other new cash transfer programmes target people living in poverty and facing social vulnerabilities. In **Jamaica**, the COVID-19 Allocation of Resources for Employees (CARE) programme includes several grants targeting different segments of the population to provide support to people not receiving assistance through other programmes.

The vast majority of programmes providing cash transfers have been implemented by governments using their own resources. However, in **Dominica**, WFP and the Ministry of Youth Development and Empowerment, Youth at Risk, Gender Affairs, Seniors' Security, and Dominicans with Disabilities and the Bureau of Gender Affairs established the COVID-19 Social Cash Transfer Programme, which targets persons not benefitting from other COVID-19 assistance programmes. While the PAP in Dominica relies on paper-based registration, the Social Cash Transfer Programme introduced digital registration processes, as well as a digital reconciliation of manual payments through quick response (QR) codes.

3.4.2 SCHOOL FEEDING AND FOOD ASSISTANCE

School closures led to the need to adapt school feeding programmes. New approaches included the provision of take-home rations (Belize), home deliveries and food vouchers (Cayman Islands) and cash support (Trinidad and Tobago, where children enrolled in the national School Feeding Programme have received temporary cash support through the Food Support Programme). In Jamaica, children in the PATH programme also received food packages and selected schools were utilised as distribution points.

⁷ The European Union Civil Protection and Humanitarian Aid Operations, the United Kingdom Foreign, Commonwealth & Development Office, the UN India Fund and WFP Immediate Response Account.

Many countries have delivered food packages and vouchers to vulnerable households in response to the economic downturn caused by the pandemic. Examples include Antigua and Barbuda, Barbados, Belize, Cayman Islands, Curaçao, Guyana, Jamaica, Montserrat, Saint Lucia, Saint Maarten, Saint Vincent and the Grenadines, Turks and Caicos Islands and Trinidad and Tobago. The latter also leveraged its existing Food Support Programme expanding its reach to vulnerable individuals and households not recipient of other food support initiatives for an initial period of three months.

3.4.3 SOCIAL INSURANCE

An initial and rapid social insurance response implemented by some countries in the region has consisted of advancing payments. The delivery of pensions in Jamaica, the Bahamas, and Saint Vincent and the Grenadines were brought forward.

Unemployment insurance benefits for those contributing to social security have been created, increased or adapted in response to the crisis. This is the case in countries including Saint Lucia, Saint Kitts and Nevis, Saint Vincent and the Grenadines, and Trinidad and Tobago. In Barbados, application requirements have been relaxed.

3.4.4 LABOUR MARKET POLICIES

Various measures have been implemented by Caribbean countries to support firms in the formal sector. Most consist of wage subsidies – implemented in countries including Jamaica, and Sint Maarten. Other measures include waiving or subsidizing social security contributions (e.g. Barbados).

3.4.5 OTHER MEASURES

Other relevant measures in response to the socio-economic impacts of COVID-19 include relaxing the payment of utilities and other financial obligations. Such payments have been temporarily suspended or postponed in the British Virgin Islands, Saint Lucia, and Saint Kitts and Nevis.

3.4.6 EMERGING LESSONS FROM COVID-19

There are important lessons to be learnt from Caribbean governments' experiences in implementing shock-responsive social protection measures to combat the impacts of the pandemic. These pertain to the operationalisation of COVID-19 programmes - in a regional context where social protection systems are still developing, often with low coverage and limited administrative capacity - and how these experiences may inform future responses to shocks and how to prepare for them.

From an implementation standpoint, the speed and scale with which Caribbean governments turned to social protection to respond to COVID-19 was unprecedented. While countries with previous experience in leveraging social protection systems were among the first ones to roll-out COVID-19 responses (e.g. Jamaica, Trinidad and Tobago), others also took swift action (e.g. Belize, Curacao, Saint Vincent and the Grenadines) introducing measures to meet the needs of different segments of the population. The diversity and scope of these responses are also noticeably different than the previous use of social protection to respond to large-scale shocks, such as the 2008 global economic downturn and Hurricanes Irma and Maria. Most governments developed new programmes and measures drawing on existing social assistance and social security programmes and systems to tackle a wide range of issues simultaneously (e.g. health, unemployment, reduced income, food and nutrition security). They suggest a programmatic and policy shift whereby social protection is seen as a primary instrument to address people's varying needs.

Social protection measures were mounted relatively swiftly, but governments faced several challenges linked to the maturity of social protection systems and their readiness to respond at scale. These challenges were primarily due to the need to rapidly design and implement new programmes and measures that met the large-scale, diverse and evolving needs arising from the pandemic. The significant increase in demand for benefits and services placed a major burden on governments' systems and capacities to register, target and deliver support. Assisting those already registered in social

protection programmes was easier and faster as channels were already in place to reach them. More difficult has been expanding to new beneficiaries and other groups affected by the crisis, including those in the informal sector and migrants who are often outside of formal schemes.

Uncertainty regarding the duration of the crisis and its long-term economic repercussion also has made it difficult to plan the role and financing of responses through social protection, which is further challenged by the low social spending and limited fiscal space

faced by most governments. These lessons stress the importance of continuing to invest in social protection systems, processes and capacities to ensure the regular provision of social protection benefits and their scalability to handle increased demand.

HOW PREPARED
ARE SOCIAL
PROTECTION
SYSTEMS FOR
RESPONDING TO
SHOCKS?

4. How prepared are social protection systems for responding to shocks?

The previous section established that shock-responsive social protection in the Caribbean is not a concept for the future but a reality of the present. However, a common thread across the regional experiences is that these were ad-hoc efforts born of necessity and creativity in times of crisis, largely without plans and measures established in advance of the shocks to facilitate the responses. The importance of preparedness to respond is a central tenet of any sector.

Opportunities for leveraging and scaling up national systems and programmes to respond to shocks are influenced by their maturity and coverage. There have been significant investments in social protection in the Caribbean in recent years, with most countries now featuring cash transfer programmes, social pensions and school feeding programmes. However, most social protection systems and programmes are not very mature, with fragmentation and low benefits when compared to international standards (Barca et al., 2019). Their overall coverage remains low, including for social insurance given the number of people working outside of the formal sector. At the same time, the examples in the region unequivocally demonstrate that less developed systems can still be leveraged to respond to shocks.

To identify the opportunities for social protection to play a greater and more effective role in responding to shocks, this section explores the preparedness of systems, processes and institutions to respond and adapt, focusing on **institutional arrangements, information systems, targeting processes, delivery mechanisms, coordination and financing mechanisms**. Investments across these areas are important for improving the regular provision of social protection programmes and strengthening the administrative and programmatic capacities to address additional needs driven by major shocks: Well-targeted programmes with adequate benefits and robust delivery mechanisms can help build people's resilience and serve as effective safety nets; and in coordination with disaster risk management and financing mechanisms, they can be leveraged to ensure the delivery of timely and efficient assistance to protect households in the event of a shock or

disaster. Exploring these different systems and elements is important because specific systems and components may have features that lend themselves to supporting responses to shocks, even if they are still at various stages of maturity.

4.1 INSTITUTIONAL ARRANGEMENTS

The institutional arrangements of DRM and social protection systems, including the laws, policies and strategies governing them, are key for enabling shock-responsive social protection because they establish mandates, roles and responsibilities. In addition to their own sectoral arrangements, the interaction and joint work established between the two sectors through institutional frameworks is also important to strengthen linkages and collaboration.

The legal and policy frameworks governing DRM and social protection in the region vary in their comprehensiveness and the extent to which they are enshrined in law (Barca et al., 2019). Some countries have laws covering the full spectrum of DRM from preparedness to response and recovery (Anguilla, Antigua and Barbuda, the Bahamas, Jamaica, Saint Lucia). However, others do not have national-level legislation or have outdated legislation that does not reflect the paradigm shift of disaster management thinking in the region, where the emphasis has broadened from response to encompass all phases of the DRM cycle (Turks and Caicos, Trinidad and Tobago, Grenada, Haiti, Guyana).

In the case of social protection, while social insurance has legal backing across the region, the extent to which social assistance is backed by legislation, policies and strategies varies. **In recent years various countries have been developing sectoral strategies for social protection, revising legislations and updating policies** (Barca et al., 2019). Furthermore, although there has been limited interaction between the DRM and social protection sectors over the years, there is a growing trend to incorporate risk and DRM into social protection

strategies in the Caribbean (Anguilla, Jamaica, Saint Lucia, Saint Kitts and Nevis). For example, in 2019, the government of Anguilla launched the Social Protection Policy, Action Plan and Framework, which encompasses a strong focus on ‘integrating social protection into climate change adaptation planning and programming’ and ‘disaster preparedness and response’ so that ‘fewer households fall into poverty due to shocks, and so that the social protection system itself is not undermined by disasters’ (Government of Anguilla, 2018, in Barca et al., 2019). However, few countries have DRM legislation that provides explicit roles for social protection. This is probably due to the combination of DRM laws and policies not being very recent and shock-responsive social protection being a relatively new policy area. Regionally, however, the first pillar of the Caribbean Pathway for Disaster Resilience, speaks to advancing ‘Social Protection for the Marginal and Most Vulnerable’ (CDEMA, 2018). Together with the Regional Comprehensive Disaster

Management Strategy (2014-2024), these frameworks recognise the critical linkages between disaster management, climate change adaptation, sustainable development, and the need to tackle the incidences of vulnerability through enhancing the national social protection sector.

4.2 INFORMATION SYSTEMS

Before exploring how prepared Caribbean social protection information systems are for supporting response actions, it is important to clarify the terminology. Table 1 describes different types of registries based on 1) whether the information systems retain data on non-beneficiaries or not; and 2) whether they serve one or multiple programmes (Barca, 2017; Leite et al., 2017).

Drawing on data from existing social protection information systems to respond to shocks is an

TABLE 1: INFORMATION SYSTEMS – CLARIFYING THE TERMINOLOGY

	Serving one programme	Serving multiple programmes
Only retaining data on beneficiaries	Beneficiary registries track data on beneficiaries and benefits to support programme management and implementation (payments, case management, conditionalities monitoring, and grievance redress) via what is often referred to as a management information system. In terms of population coverage, beneficiary registries maintain information only on beneficiaries of specific programme(s).	Integrated beneficiary registries operate as data warehouses that collect information from different social programmes and their benefits administration systems, allowing for monitoring and coordination of ‘who receives what benefits’, and for identifying intended or unintended duplications across programmes.
Retaining data on non-beneficiaries	Social registries support processes of outreach, intake, and registration, and assessment of needs and conditions to determine potential eligibility for a social programme. That assessment usually takes into account measures of socioeconomic status, categorical factors, or a combination of both. In terms of population covered, social registries contain information on all registrants, whether or not they are deemed eligible for, or enrolled in, a specific social programme.	(Integrated) social registries combine the processes of outreach, intake, and registration, and assessment of needs and conditions to determine potential eligibility for multiple programmes. They serve as platforms that support access to benefits and services that can extend well beyond the sphere of social assistance.

Source: Barca and Beazley (2019), building on Barca (2017) and Leite et al. (2017)

appealing prospect because it is an avenue for rapidly identifying households in need of assistance. The use of social protection data for emergency response has potential advantages but also limitations. Beneficiary registries are usually relatively up to date and contain operationally relevant information, such as bank accounts, contact details and home addresses, all of which can be used to reach people with assistance in the event of a shock (Barca and O'Brien, 2017). However, their accuracy for identifying people in need of assistance following a shock depends on the overlap between the targeting design and the effects of the shock (Barca and Beazley, 2019). At the same time, data from social protection programmes that target the poorest and most vulnerable could provide valuable information to inform the targeting of shock-responsive social protection, because such

individuals have limited capacities to withstand the impacts of shocks and likely will be in need of support (see discussion below on 'targeting mechanisms').

Beneficiary registries also exclude non-beneficiaries impacted by the shock. Social registries include information on non-beneficiaries and typically have higher population coverage than beneficiary registries. However, they rarely have been designed to identify the population exposed to or vulnerable to shocks. As more governments develop social registries, relevant data on risk and vulnerability could be collected to inform targeting of responses in the future.

Finally, greater integration of information systems (either beneficiary registries or social registries), together with robust data collection processes, can

BOX 1: SOCIAL REGISTRIES FOR DISASTER RESPONSE

Source: Adapted from Beazley and Ciardi (2020a)

A core challenge of shock-responsive social protection is that the households affected by shocks are not necessarily those benefiting from existing social protection programmes. Social protection programmes can expand vertically and reach a proportion of the people affected, but this would only be a partial response because non-beneficiaries would be excluded.

Given this challenge, social registries are a promising source of information for disaster preparedness and response because they include data on non-beneficiaries, which could be leveraged to rapidly contact and assist people while further information is gathered. This could be particularly useful in a sudden-onset emergency when the time of the response is of the essence, because people could be reached quickly with cash transfers or other assistance.

However, the extent to which social registries can be used in this way depends on the coverage, relevance, currency (i.e. how up to date) and accessibility of the data, and whether the data captured is relevant to identifying those likely to have been impacted (see Barca and Beazley (2019) for an in-depth description of these issues and for a review of international experiences).

In interviews conducted with government officials from different countries as part of this study, some described the existence of a social registry as precondition for reaching people not currently benefiting from a social protection programme. Although such registries offer opportunities for swift action, their presence should not be seen as a prerequisite, given that data can be collected through new assessments and registration processes to identify those in need of assistance, as was done in Dominica following Hurricane Maria and through on-demand registration for COVID-19 assistance programmes in various countries. In fact, no registry will ever have perfect coverage, thus processes will always need to be in place to reach those excluded from them. Therefore, while the development of social registries should consider how they can inform responses, it is not necessary to wait for a social registry in order to respond through social protection and capitalize on existing information systems.

increase the relevance of information systems to inform responses. The integration of systems enables the flow and management of information within the social protection sector, and sometimes beyond, and could be particularly useful in linking data collected in DRM assessment to responses through social protection, referring people to new/existing programmes or connecting them to services.

Most social insurance and flagship social assistance programmes in the Caribbean have supporting electronic beneficiary registries.

However, there are still some countries with programmes that use Excel or paper-based registries, for example, the Public Assistance Programmes in Dominica and Saint Lucia. Most registries are electronic, for example in Belize (the Single Information System of Belize – SISB) and Saint Kitts and Nevis (the Single Household Registry).

Integrated information systems serving multiple programmes are rare in the region.

Although there is a high level of awareness about the benefits of developing integrated social registries or beneficiary registries, most countries do not have such systems yet. Trinidad and Tobago, Anguilla, Saint Lucia and others are planning to develop such information systems (Beazley and Ciardi, 2020b; Barca et al., 2019).

Most beneficiary registries and social registries in the Caribbean have not been designed or adapted for supporting DRM actions.

Although these information systems have much potential for supporting preparedness and response actions, aspects would have to be revised and adapted to better position them to contribute to responses to shocks. These include their completeness (coverage), relevance, accessibility, accuracy, and security (Barca and Beazley, 2019). A key challenge of these information systems in the region and elsewhere is how up to date the data is and the frequency with which it is updated. For example, in the case of Belize, approximately 50% of households were entered into the SISB in 2014, 10% in 2015, and the rest prior to that (with minor exceptions). In

Dominica, due to the lack of exit strategies and of re-targeting processes, data in the Public Assistance Programme beneficiary registry were very dated until 2020, when a verification process was launched.

Capacities, tools and processes for data collection following shocks are also an important dimension of how data can be used to inform responses. The various needs assessments that take place following a shock in the region often draw on the human resources of social protection ministries and departments. In Jamaica, social workers from the Ministry of Labour and Social Security are responsible for conducting household damage assessments in the aftermath of a shock (Beazley and Ciardi, 2020a). In Trinidad and Tobago, social workers from the Ministry of Social Development and Family Services, and in Saint Lucia, Social Transformation Officers from the Ministry of Equity⁸ support the local disaster management units or committees in conducting needs assessments (Beazley and Ciardi, 2020b; Marzi et al., 2019). While there is a tendency to focus on how existing social protection data can inform responses to shocks, data collected by DRM agencies and organisations on impacted households can be used to identify people in need of assistance (whether through social protection or disaster relief).

4.3 TARGETING MECHANISMS

Social protection programmes include mechanisms and criteria for targeting people in need (e.g. people living in poverty, the elderly). These can be adapted to reach those affected by shocks. However, as discussed above, households impacted by shocks are not necessarily those that are benefiting from existing social protection programmes. A hurricane does not only hit the houses of beneficiaries, and financial shocks have widespread impacts regardless of whether people are benefiting or not from programmes.

Some programmes do target people who are more likely to lack capacities to cope with shocks than others. Social assistance programmes that target people living in poverty are more likely to include

⁸ Ministry of Equity, Social Justice, Empowerment, Youth Development, Sports and Local Government

beneficiaries who need support after a disaster than those reaching better-off populations, such as social insurance. Many social assistance programmes in the region, are targeted either on a means-tested or on a categorical basis (for example based on age), or rely on the judgement of committees/boards or social workers/ministry staff. The governments of Jamaica, Saint Lucia and Belize use a proxy means test, which uses an algorithm to proxy household welfare based on observable characteristics⁹. Almost all social pensions in the region are pension-tested, meaning that they target individuals not receiving a contributory pension (Barca et al., 2019).

A challenge facing various programmes in the region is the lack of manuals of operation and targeting guidelines and tools. The targeting of some programmes is based on subjective assessments of social workers and/or recommendations of local leaders, village councils, or even members of parliament (e.g. Dominica, Guyana). Some programmes also lack processes for re-assessing the eligibility of beneficiaries and exit strategies. Therefore, in practice beneficiaries stay in the programmes indefinitely or until fundamental criteria are no longer met, such as children leaving school (e.g. BOOST in Belize) (Bailey and Ciardi, 2019a). In some cases, the low coverage of programmes likely lead to the lack of exit strategies as resources are often insufficient to cover all potentially eligible individuals and therefore focus on those in the most destitute situations.

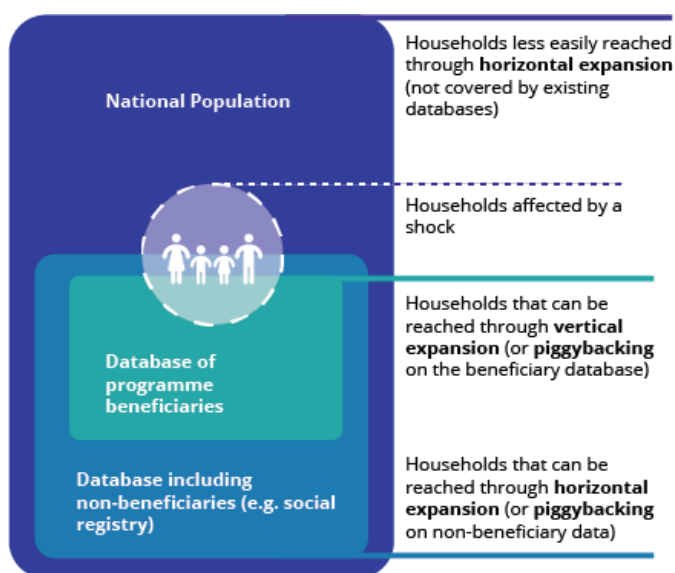
Several governments are interested in investing in developing objective and transparent targeting protocols and tools. All beneficiaries of the PATH in Jamaica, which uses a proxy means test, were re-assessed between 2017 and 2019 (more than 300,000 beneficiaries). Trinidad and Tobago developed the Standard Means Test (SMT) tool in 2018. The SMT consists of a simple two-page paper form that collects data about the applicant's household income; eligibility is determined by comparing the net household income with the poverty line. The SMT is used for the targeting of the Public Assistance Grant and the Food Support

Programme (Beazley and Ciardi, 2020b).

This study did not identify any social protection programme with targeting protocols that include revised criteria, modified requirements or streamlined processes when shocks occur. In Belize the information management system used for BOOST does include a function for reclassifying households in the event of a disaster, but the function had not been utilised given the lack of resources to expand programmes (whether for a disaster or other reasons) (Bailey and Ciardi, 2019a). After using social protection in response to Hurricane Maria in Dominica in 2017, the government initiated a process of reviewing the manual of operations of the PAP, with the objective of not only improving the design of the whole programme but also making it more responsive (Beazley, 2018). However, as of late 2020, the new manual of operations had not yet been released.

As with any emergency response, when using social protection programmes and systems to provide assistance to people impacted by shocks, governments and partners face a trade-off between

FIGURE 3: SHOCK-AFFECTED PEOPLE WITHIN THE WIDER POPULATION



Source: Adapted from Barca and O'Brien (2017)

⁹ The proxy means test is an algorithm that uses household socioeconomic data to estimate the welfare level of each household and to produce a wealth ranking. Programmes establish a cut-off point; those with an estimated welfare score lower than the cut-off are accepted into the programme.

the accuracy of identifying people in the greatest need and timeliness of providing assistance. Although the actors involved in emergency responses and humanitarian assistance are used to dealing with this trade-off, for those in the social protection sector it is a fairly new one.

Finally, as described in Section 3, some countries in the region have specific programmes in place to provide cash support to people affected by disasters. These relief grants, which are typically implemented by the ministries in charge of cash-based social assistance, tend to have low coverage compared to flagship cash transfer programmes, and separate targeting protocols and data collection processes. Targeting relies largely on the subjective assessments of social workers. These programmes are designed to be shock-responsive; however, they tend to have limited capacity to scale up massively and rapidly when a large-scale event takes place.

4.4 DELIVERY MECHANISMS

Timely delivery of benefits, whether in cash or in-kind, is crucial for ensuring effective support to people affected by shocks. Shocks can disrupt or damage the infrastructure for delivery (e.g. causing an absence of electricity, lack of liquidity) and therefore challenge business continuity. At the same time, they can also increase the demand for social protection, putting additional pressure on the delivery platforms.

Most cash transfer programmes in the region are moving to electronic transfers. PATH in Jamaica; BOOST in Belize; the PAP, the Senior Citizens' Pension, and the Food Support Programme in Trinidad and Tobago; and the People's Benefit Programme in Antigua and Barbuda, among others, are transitioning to electronic payments. These electronic payments rely on various mechanisms, including bank accounts, credit union accounts or e-vouchers. Social insurance benefits in the region are typically paid via electronic mechanisms. In most cases,

payments are transferred to the bank account of the beneficiary.

The increasing use of digital payments for cash-based social protection provides an opportunity for rapid and efficient emergency responses.

However, although promising, rapidly expanding cash schemes with e-payment mechanisms to new beneficiaries can be challenging because setting up or linking bank/credit accounts takes time and other options (e.g. prepaid cards) may be not at the ready to use. This could be tackled through outreach or enrolment efforts with financial institutions that allow new people to be more easily incorporated (Beazley et al., 2019).

While not common in the English-speaking Caribbean, mobile money has been used in many other contexts to reach people quickly with cash transfers. Digital payments options can evolve in relatively short spans over time, meaning that so too could opportunities for using such systems to reach people when shocks hit.

Delivery systems based on manual mechanisms, such as cash and cheques, have been and can be used to respond to shocks. The experiences of Dominica in response to Hurricane Maria in 2017 (cash payments) and of Jamaica in response to Hurricane Dean in 2007 (checks), show that manual processes can be used to provide monetary support to people affected by shocks (Beazley, 2018; Beazley and Ciardi, 2020a).

The research highlights that there has been little planning for using or adapting social protection delivery mechanisms in the case shocks. This is in line with the fact that shock-responsive social protection is an emerging agenda in the region, and therefore most programmes have not yet been prepared to respond to shocks.

4.5 COORDINATION MECHANISMS

Social protection and DRM each involve a wide range of actors at national and local levels, including

different government ministries, departments and agencies; non-governmental organisations (NGOs); international agencies and civil society. This section focuses on a specific aspect of this complex picture – the mechanisms for coordination between the DRM and social protection sectors.

While in some Caribbean countries the coordination between the DRM and social protection sectors is strong, in others it is still nascent. Some notable examples of well-established coordination mechanisms are the following:

- **In Belize**, the Ministry of Human Development is responsible for both multiple social protection programmes as well as managing relief operations in the event of an emergency as part of DRM. Mechanisms are in place to ensure coordination between the two sectors (Bailey and Ciardi, 2019a).
- **In Jamaica**, the Ministry of Labour and Social Security chairs the national Humanitarian Assistance Committee, which oversees and ensures coordination of all shelter, relief, and distribution activities, as well as leading the National Humanitarian Policy and Strategy, which articulates welfare and relief issues within the context of DRM. The ministry is the primary agency responsible for coordinating welfare activities to support people affected by disasters (Beazley and Ciardi, 2020a).
- **In Saint Lucia**, Social Transformation Officers from the Ministry of Equity assist the District Disaster Committees with relief efforts, including conducting household assessments.

BOX 2: DRM AND SOCIAL PROTECTION LEARNING EVENTS IN THE CARIBBEAN

Source: Barca et al. (2019)

- In **Dominica** a lessons learned exercise was conducted to identify the next steps for strengthening systems and investing in preparedness following the government-led response to Hurricane Maria in 2017 through the PAP, implemented with the support of WFP and UNICEF.
- The first **regional inter-ministerial symposium** on shock-responsive social protection in the Caribbean was convened by CDEMA and WFP in Turks and Caicos Islands in June 2019, with DRM and social protection representatives from 16 Caribbean countries.
- A Caribbean government-to-government learning event was held in **the Dominican Republic** by WFP in September 2019 on strengthening social protection information management to improve emergency preparedness and targeting of responses.
- A shock-responsive social protection workshop was held in the **British Virgin Islands** with the support of WFP, to enable the government to self-assess the system and programmatic capacity of its social protection systems to be more shock-responsive.
- In March 2019, the Government of the **British Virgin Islands** and the British Red Cross co-hosted a sub-regional event on Collaborative Cash Programming on Shock-Responsive Social Protection to promote future cash programming as part of social protection mechanisms.
- In 2018 and 2019, the Ministry of Human Development, Social Transformation and Poverty Alleviation in **Belize** spearheaded a series of conferences with the support of development partners including UNICEF, the World Bank and ILO to increase the knowledge of national and civil society partners on key areas of social protection. One of the conferences focused on social protection in emergencies, which was co-led by the government and WFP.
- As part of this research, road mapping workshops were held in **Belize and Saint Lucia** in 2019 and 2020 to prioritise preparedness actions to strengthen the role of social protection in DRM.

¹⁰ www.worldbank.org/en/news/press-release/2020/01/21/world-bank-approves-us20-million-for-grenada-to-reduce-disaster-risks-and-build-resilience

Social Transformation Officers are a key link between the National Emergency Management Office and the Ministry of Equity – and therefore between DRM and social protection (Marzi et al., 2019).

By contrast, in countries including Dominica, Trinidad and Tobago and Guyana, **existing DRM coordination mechanisms include only minimum roles for social protection** (Beazley, 2018; Beazley and Ciardi, 2020b, Bailey and Ciardi, 2019b). While this has not prevented the use of social protection in responding to shocks, strengthening this coordination would more strongly integrate social protection within the overall picture of emergency preparedness and response.

The limited embedding of DRM in social protection legislation, policies and strategies (and vice versa), described in Section 4.1 is a constraint for coordination between the two sectors. Although some coordination mechanisms are established informally (in particular at a local level), grounding coordination in adequate legislation and policies would provide a consistent and recognised framework for social protection and DRM relate and reinforce one another's efforts in when shocks occur.

A less obvious but very important aspect of coordination is about increasing mutual understanding between the individuals that implement social protection and disaster risk management – sectors which have different processes, objectives, tools and even vocabularies. Learning and exchange events involving both sectors are an opportunity to increase this understanding by sharing the strategies and policies that guide their efforts, how programmes are conceived, how needs are understood and day-to-day challenges. Box 2 presents events held in the Caribbean to promote joint understanding and collaboration between DRM and social protection.

4.6 FINANCING MECHANISMS

Disasters and shocks increase the number of people in need of social protection and potentially the direct role of social protection in meeting emergency needs, both of which require financial resources. It is

therefore important to understand how responses to shocks and disasters are financed in the Caribbean.

Table 2 presents the main disaster risk financing instruments used in the Caribbean, based on their risk management function: risk retention or risk transfer. Risk retention involves absorbing the risk, while risk transfer entails passing the risk to a third party (e.g. an insurance company). A combination of retention and transfer instruments is usually more effective than either alone, although the right mix depends on local circumstances (Maher et al., 2018). Instruments can be *ex ante* (arranged and provisioned before disasters strike) or *ex post* (mobilised after a disaster strikes). *Ex ante* risk retention measures include instruments budgetary measures such as reserve funds, contingency budgets and budget allocations, as well as contingent credit, whereby a government can arrange a line of credit with an international financial institution or multilateral development bank, to be drawn down in the event of a disaster. With these instruments, governments absorb the risks and costs of responding. *Ex ante* risk transfer strategies consist mainly of insurance and reinsurance, whereby insurers absorb the risk. *Ex post* measures include budget reallocations and loans (risk retention) and international humanitarian assistance (risk transfer). It is good practice to understand the whole array of risks and ensuring a holistic risk layering approach with a mix of finance instruments, including sovereign risk insurance, meso-microinsurance, contingency funds and budgetary allocations.

4.6.1 EX ANTE RISK RETENTION INSTRUMENTS

Several Caribbean countries have created provisions for disaster financing through their disaster management acts. Common financing arrangements include emergency or contingency funds that are meant to be spent when disasters strike. The size of these funds and their use varies greatly within the region. For example, Saint Lucia maintains a contingency fund worth US\$315,000 (as at 2016), Jamaica's fund is capitalised at US\$4 million (as at 2017), and Trinidad and Tobago's fund at US\$14.8 million (as at 2019) (WFP, 2019; Beazley and Ciardi, 2020b). Other countries where such funds exist

include Grenada, Turks and Caicos, British Virgin Islands and Barbados. While the existence of contingency funds is a positive sign for financial planning, disaster impacts regularly outstrip countries' internal capacity to respond to disasters in an adequate and effective manner. In several countries contingency funds are under-resourced and hence are unable to adequately finance response when disaster strikes (Barca et al., 2019; Collymore, 2011).

4.6.2 EX ANTE RISK TRANSFER INSTRUMENTS

Formed in 2007, CCRIF is the first multi-country risk-pooling fund in the world that offers parametric insurance to member countries for earthquake, tropical cyclone, and excess rainfall risk. It was designed as a regional catastrophe fund for Caribbean governments to limit the financial impact of devastating hurricanes and earthquakes by quickly providing financial liquidity when a policy is triggered. The fund works by combining the benefits of pooled reserves from participating countries with the financial capacity of the international financial markets. It retains some of the risks transferred by the participating countries through its own reserves and transfers some of the risks to reinsurance markets where this is cost-effective. This structure results in a particularly efficient risk financing instrument that provides participating countries with insurance policies at approximately half the price they would obtain if they approached the reinsurance industry on their own.

The facility was restructured into a segregated portfolio company to facilitate expansion into new products and geographic areas and is now named CCRIF SPC. The new structure, in which products are offered through different portfolios, allows for total segregation of risk. CCRIF SPC offers earthquake, hurricane, and excess rainfall policies to Caribbean and Central American governments. Its parametric insurance mechanism allows it to provide rapid pay-outs to help members finance their initial disaster response and maintain basic government functions after a catastrophic event. In 2017, the Aggregated Deductible Cover, a new policy feature for tropical cyclone and earthquake policies, was introduced. The Aggregated Deductible Cover was designed to be akin to a dedicated reserve fund, providing a minimum payment for events that are objectively not sufficient to trigger a CCRIF policy because the modelled loss is below the attachment point.

Since it began in 2007, CCRIF SPC has made pay-outs of over US\$160 million to 13 member countries, with all payments occurring within 14 days of the shock. CCRIF SPC has also made 12 payments totalling around US\$1 million under member governments' Aggregated Deductible Cover. In 2020, there were 22 members of the facility: Anguilla, Antigua and Barbuda, Bahamas, Barbados, Belize, Bermuda, the British Virgin Islands, the Cayman Islands, Dominica, Grenada, Guatemala, Haiti, Jamaica, Montserrat, Nicaragua, Panama, Saint Kitts and Nevis, Saint Lucia,

TABLE 2: DISASTER RISK FINANCING INSTRUMENTS

When	Function	Instrument	Examples
Ex Ante	Retention	Budgetary instruments: reserve funds, contingency budgets, and budget allocations Contingent credit	Contingency funds (e.g. Jamaica, Trinidad and Tobago, Saint Lucia, Grenada, Turks and Caicos, British Virgin Islands and Barbados) World Bank's Deferred Drawdown Option for Catastrophe Risks (Cat DDO) (e.g. Grenada) ¹⁰
	Transfer	Market-based risk transfer instruments: insurance, reinsurance	Caribbean Catastrophe Risk Insurance Facility Segregated Portfolio Company (CCRIF SPC)
Ex Post	Retention	Budget reallocation	Budget reallocation used Caribbean-wide
		International loans	World Bank's Contingent Emergency Response Component
	Transfer	Humanitarian aid	Various countries in response to Hurricanes Irma and Maria (2017)

Saint Maarten, Saint Vincent and the Grenadines, Trinidad and Tobago and the Turks and Caicos Islands.

4.6.3 EX POST RISK RETENTION INSTRUMENTS

Budget reallocations are one of the main sources of risk financing in the Caribbean. For example, between 2004 and 2014, the Government of Jamaica financed 22.6% (approximately US\$895.5 million) of its total disaster financing needs through reallocations from other ministries (World Bank, 2017b). However, budget reallocation can have significant and detrimental impacts on development, fiscal discipline and governance.

Caribbean countries have relied significantly on donor funding (loans and grants, sometimes on concessional terms) for enhancing their DRM systems, as well as response and recovery operations. The main reason is the inadequacy of public financial resources and the severe fiscal impacts of redirecting existing public resources (Barca et al., 2019). The World Bank has been a significant source of support for disaster risk financing in the region, providing technical assistance and concessional financing. For example, US\$615

million of concessional finance is available to six eligible Caribbean countries: Dominica, Grenada, Guyana, Haiti, Saint Lucia, and Saint Vincent and the Grenadines (World Bank, 2018b). The World Bank's Contingent Emergency Response Component is also an important tool in the region, providing rapid access to lines of credit that can help address shortfalls in financing for response and recovery activities. The World Bank also provides technical support to governments to expand and develop disaster risk financing options.

4.6.4 EX POST RISK TRANSFER INSTRUMENTS

International humanitarian financing is usually provided by donor governments to UN agencies, NGOs and the Red Cross to support relief efforts, with only 2-3% globally going directly to governments (Development Initiatives, 2020). In the Caribbean, international humanitarian financing has varied greatly over the years in terms of frequency, volume and type (Barca et al., 2019). Humanitarian funding for Hurricanes Irma and Maria in 2017 totalled \$47 million (UN OCHA, 2019). However, prior to Hurricanes Irma and Maria, most other countries in

BOX 3: LINKING SOCIAL PROTECTION WITH CLIMATE RESILIENCE AND ADAPTATION: THE ROLE OF WEATHER-BASED INSURANCE AND MICROINSURANCE

Source: www.ccrif.org

In 2019, CCRIF SPC released a policy brief providing recommendations to assist Caribbean governments to identify opportunities for social protection to contribute to increased households' resilience to climatic shocks using catastrophe risk insurance at the sovereign and microinsurance levels.

Key recommendations include the strengthening of the design of inclusive and comprehensive social protection strategies to protect individuals from a range of risks (i.e. health, economic, natural and ecological) that may occur throughout their lives; and their alignment with national climate adaptation response strategies and interventions in sectors including tourism, infrastructure, agriculture and DRM. These are to be implemented in close coordination with ministries responsible for social protection, DRM and climate change with a view to also strengthen livelihood opportunities for people living in poverty and the most vulnerable.

Other recommendations relating to climate risk insurance include its incorporation as part of social protection strategies with protocols for the use of pay-outs to help affected individuals and reduce the vulnerability of economic sectors dependent on low-income, vulnerable workers; advocating for governments to purchase sovereign climate risk insurance and, as part of their overall financial protection strategy, support access to microinsurance for vulnerable persons, for example, by providing subsidies for policy premiums or waiving associated taxes.

the region had received only small amounts of international humanitarian assistance because the size of disasters and capacity of governments typically did not trigger large international relief efforts.

4.6.5 INSTRUMENTS SPECIFIC TO SHOCK-RESPONSIVE SOCIAL PROTECTION

There are no instruments to finance shock-responsive social protection specifically in the Caribbean (and only nascent efforts in other parts of the world). While some governments in the region have established programmes designed to provide assistance in emergencies (e.g. Trinidad and Tobago's General Assistance Grant and the Disaster Relief Grant), contingency funds to expand social protection in response to shocks are lacking, and no disaster risk financing instruments are linked to social protection responses. On the one hand, this is not surprising as the role of social protection in responding to shocks is evolving, and it is important for financing instruments to be flexible to respond to needs which will inevitably span multiple sectors. On

the other hand, having predictable financing is essential to ensure timely and adequate responses through or linked to social protection. There is an opportunity for Caribbean governments and financing facilities to be at the forefront of such efforts.

4.7 ENABLING AND CONSTRAINING FACTORS FOR SHOCK-RESPONSIVE SOCIAL PROTECTION IN THE CARIBBEAN

The diversity of social protection and disaster risk management systems, policies and features make it fool's errand to attempt to identify universal factors that apply to every Caribbean state. At the same time, there are many common threads enabling and constraining shock-responsive social protection, summarized in Table 3 in the next page.

TABLE 3: ENABLING AND CONSTRAINING FACTORS FOR SHOCK-RESPONSIVE SOCIAL PROTECTION IN THE CARIBBEAN

	Enabling
Overall	<p>Strong policy interest in shock-responsive social protection among governments</p> <p>Many experiences of shock-responsive social protection in the region</p> <p>Key actors such as CDEMA, UN agencies and the World Bank support the development of shock-responsive social protection systems</p>
Institutional arrangements	<p>Some countries have mature legal and policy frameworks governing DRM and social protection</p> <p>Various countries have been developing sectoral strategies for social protection</p> <p>There is a growing trend of incorporating DRM and climate change in social protection strategies</p>
Information systems	<p>Most flagship social assistance programmes have electronic beneficiary registries</p> <p>The development of integrated social protection information systems is a priority for many governments</p> <p>The large amounts of data collected through emergency needs assessments could be used to link people to social protection services</p>
Targeting mechanisms	<p>Some programmes have been investing in developing objective and transparent targeting protocols and tools</p> <p>There are many examples of new tools and registration processes being created after shocks to target people in need of assistance, and these could be adopted for use in future shocks</p>
Delivery mechanisms	<p>Most flagship cash transfer programmes in the region are moving to bank/credit union transfers</p> <p>Social insurance benefits are typically paid via electronic mechanisms</p> <p>E-payments provide an opportunity for rapid and efficient emergency responses</p> <p>Manual payment mechanisms have been and can be used in response to shocks</p>
Coordination mechanisms	<p>In some countries the coordination between DRM and social protection is strong, with specific roles for social protection ministries including in the response phase</p> <p>There have been various regional and country-level learning events involving the participation of both social protection and DRM actors</p> <p>Social protection personnel often involved in assessing households' needs</p>
Financing mechanisms	<p>Many countries have contingency funds in place</p> <p>CCRIF SPC is an innovative risk transfer mechanism with high coverage in the region</p>

	Constraining
Overall	<p>Many flagship programmes have low coverage and low transfer values</p> <p>Many social protection programmes still rely on operational systems that are underdeveloped</p>
Institutional arrangements	<p>Various countries lack DRM legislation</p> <p>The existing legislation for DRM and social protection in some countries is outdated</p> <p>There are few countries with DRM legislation that provides strategic roles for social protection</p>
Information systems	<p>Updating data is a challenge in many countries</p> <p>There is limited development, coverage and integration of social protection information systems</p> <p>There are only a handful of data-sharing agreements between ministries</p>
Targeting mechanisms	<p>Social assistance targeting mechanisms have not been designed to respond to shocks</p> <p>Some flagship programmes lack operational manuals, and targeting guidelines and tools</p> <p>No flagship social protection programmes have protocols to adjust or introduce new targeting procedures to respond to shocks</p>
Delivery mechanisms	<p>There is little planning in relation to adapting existing social protection delivery mechanisms in the case of shocks to ensure continuity of benefits and reach more people as needed</p> <p>Opening of bank or credit union accounts can be a cumbersome process given the regulatory environment in the Caribbean, which can cause delays if not addressed in advance of a shock</p>
Coordination mechanisms	<p>In some countries the coordination between DRM and social protection is still nascent</p> <p>Existing DRM coordination mechanisms give social protection minimum roles</p> <p>The lack of DRM and social protection legislation, policies, and strategies in some countries constrains coordination</p>
Financing mechanisms	<p>Contingency funds tend to be under-resourced</p> <p>Caribbean countries have relied significantly on donor funding (loans and grants)</p> <p>International humanitarian financing in the Caribbean has varied greatly</p> <p>There is a lack of instruments specifically to finance shock-responsive social protection</p>

TOWARDS MORE
RESPONSIVE
SOCIAL
PROTECTION
SYSTEMS IN THE
CARIBBEAN

5. Towards more responsive social protection systems in the Caribbean

How can governments in the Caribbean make their social protection systems more responsive? There are several opportunities that could result in more predictable, timely and adequate assistance to people at incredibly difficult times. However, approaches depend on systems, policies and institutions in place, including the existing capacities of the social protection system and DRM sector, the political will for a greater role for social protection in responding to shocks and the country risk profile. Consequently, the recommendations are a menu of options that should be carefully assessed based on each context and should be elaborated based on the specific opportunities and constraints, ideally through consultations between social protection, DRM and other relevant sectors to develop specific roadmaps.

The recommendations below are organised according to different stages of planning for and responding to disasters and crisis, starting with response actions, followed by support to recovery and preparedness measures¹¹. While in reality the lines between response and recovery are not necessarily clear cut, the key point is that the role of social protection in supporting people impacted by shocks should evolve in line with their changing needs and priorities.

5.1 RECOMMENDATIONS FOR MAKING SOCIAL PROTECTION MORE RESPONSIVE

5.1.1 RESPONSE

In the case of disasters, immediate responses typically involve in-kind and shelter support given as per the country's protocols and the DRM plans, provided with as broad coverage as possible. In various Caribbean countries **social protection staff play key roles in the immediate responses, usually by delivering in-kind relief and assessing needs**. In some cases, these staff also undertake rapid assessments to gauge needs.

Social protection responses that entail topping up existing benefits, expanding to new beneficiaries,

using information systems/payments mechanisms or launching new programmes have generally been more likely to be implemented only after the immediate needs have been addressed. International evidence shows that these responses are usually implemented from weeks to months after the shock (Beazley and Barca, 2019). While this has also been the experience in the Caribbean so far, providing cash transfers (or in-kind assistance) through social protection systems could be done much more quickly if plans and predictable financing were in place. Arrangements could also be developed for social protection programmes to provide assistance prior to the impact of a hurricane or other hazard.

A common theme throughout this report is the importance of planning for the role of social protection in advance of disasters and shocks and putting in place measures to prepare social protection systems. However, countries affected by disasters, pandemics, financial crises and other shocks can turn to social protection even in the absence of such planning, as has been the case to date in the Caribbean.

Responses should build on and adapt what is already in place – social protection programmes, information systems, payment mechanisms and human resources. Decisions on how to use them should be based on what is needed (to best support impacted people) and what can be developed quickly. Moreover, responding through social protection is always one element of broader response efforts. Partnerships with humanitarian agencies and NGOs could be important to strengthen the response and cover the capacity gaps that the government may have – for example, conducting household needs assessments. Figure 4 shows a general menu of response options, depending on the programmes and systems in place.

From an administrative perspective, the most straight-forward social protection responses are those that **increase benefits or provide new assistance to existing social protection beneficiaries**. These individuals and households are relatively easy to identify and reach with assistance, given they are

¹¹ When responding to disasters and emergencies, the lines between 'response' and 'recovery' are by no means clear cut. The response stage can last from a few days to a few months and consists of the provision of adequate support regarding basic needs at a time of severely disrupted living conditions and livelihoods. Supporting recovery entails 'restoring or improving of livelihoods and health, as well as economic, physical, social, cultural and environmental assets, systems and activities, of a disaster-affected community or society (UN Office for Disaster Risk Reduction's terminology www.unisdr.org/we/inform/terminology#letter-r).

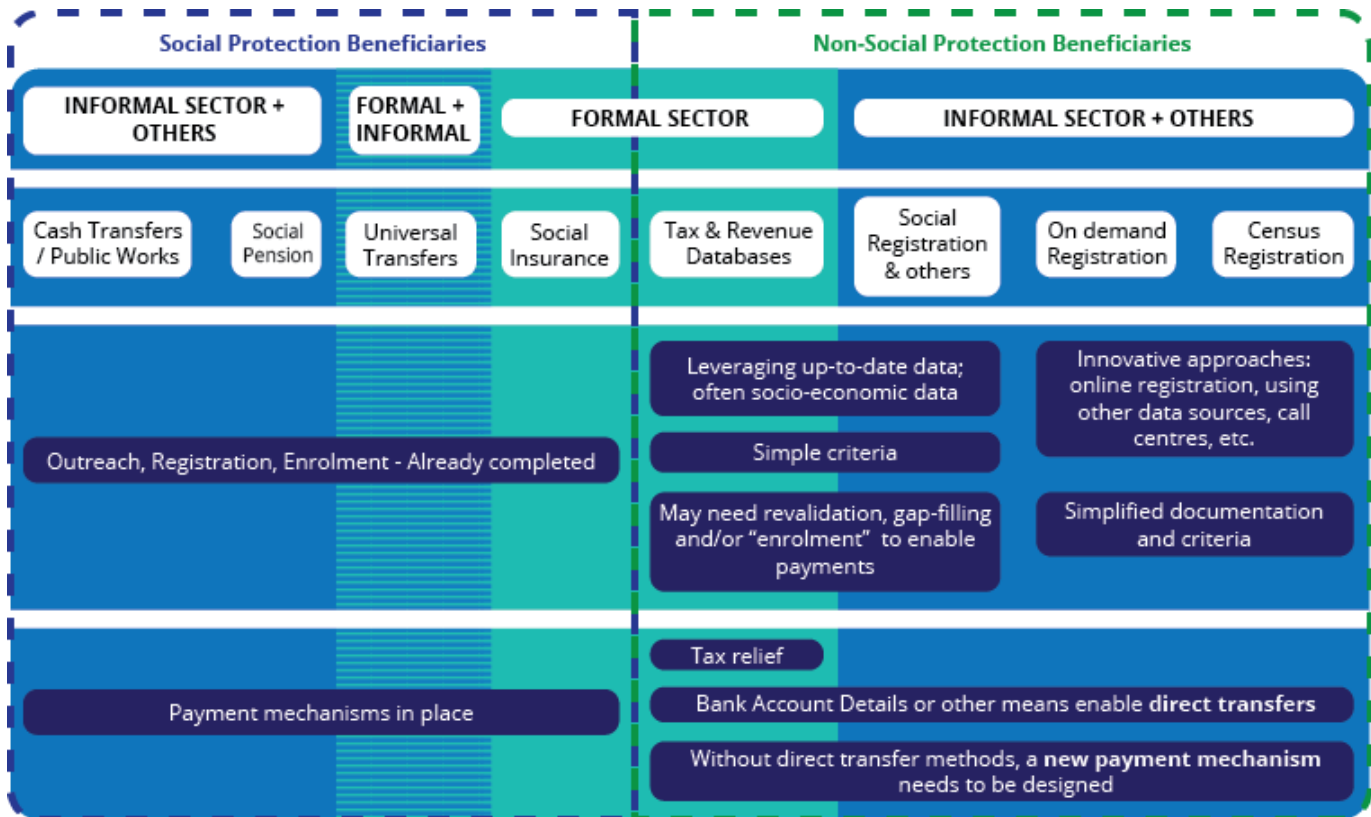
already part of programmes and receive regular benefits through bank accounts, checks, in-person collection, etc. Vertical expansions of different programmes could be combined to reach different segments of the population impacted by the shock: social insurance for those in the formal sector, increased social pensions for the elderly and increased cash transfers and public works for those living in poverty. A combination of responses can make it possible to reach different social protection beneficiaries affected by the shock, as with the response to Hurricane Dean in Jamaica, where both social assistance and social insurance were expanded vertically. A combination of multiple responses is particularly relevant for the Caribbean given that most programmes have low coverage while large-scale events can impact a significant proportion of the population.

People not benefiting from social protection could be reached by **horizontal expansions** of existing

programmes or the **creation of temporary social protection programmes**. New, temporary programmes can leverage the capacity (i.e. processes, systems, staff) of routine social protection programmes. Expanding or creating new programmes is particularly relevant in the Caribbean, where most social protection programmes have low coverage.

A key issue with expanding and creating new programmes is **how to identify people who need support**. Having criteria and processes to identify those most in need is a cornerstone of any response effort, whether through social protection, disaster management agencies or humanitarian organisations. Figure 4 shows some options: setting up on-demand registration mechanisms (e.g. online registrations, in-person applications at welfare offices), conducting needs assessments of households; using social, beneficiary, civil registries or other databases; and/or using tax and revenue

FIGURE 4: RESPONSE OPTIONS THROUGH SOCIAL PROTECTION PROGRAMMES AND SYSTEMS



Source: Adapted from Barca and Beazley (2020)

databases for inclusion or exclusion (for responses through social insurance), which cover those in the formal sector only. Their appropriateness depends on the quality and availability of data, the interoperability of registries and the capacity to collect data after a shock (either on-demand or through household assessments).

Although it is important to be open to using different types of programmes, **cash transfer programmes** are well placed and have accounted for the vast majority of social protection responses in the region. This is due to: i) the benefits of providing cash transfers, from the reduction of poverty and inequality to the enhancement of empowerment and dignity, to the promotion of social rights¹²; ii) the fact that even though most flagship programmes in Caribbean countries have low coverage, investments are being made, and they are expected to grow and become stronger; iii) cash transfers can be administratively and logistically easier compared to in-kind assistance, cash transfers usually cost less to deliver, and cash injections support local economies and cash transfers allow beneficiaries to purchase what they most need (Beazley et al., 2019; Bailey and Harvey, 2015).

Putting in place or expanding **public works**, although used to rebuild public infrastructure after disasters in many countries worldwide, is more cumbersome from an operational viewpoint because it entails defining the works; providing training, tools, and safety equipment; and supervising the works. These steps are in addition to all of the same activities as cash transfer programmes related to registration, payment delivery, etc. Expanding or putting in place public works is certainly a strategy to be considered, but it is likely to be more complex than expanding a cash transfer programme. That said, where public work programmes exist, the labour component could be temporarily removed to provide immediate assistance through unconditional cash transfers to those beneficiaries.

Modifying **social insurance** or establishing new benefits may be particularly appropriate in the case of financial shocks that affect a board proportion of

the workforce, such as the 2008 financial crisis and COVID-19. Options include advancing payments, topping up benefits and creating new benefits and programmes. However, as the responses to COVID-19 have shown, it crucial also to have in place measures to reach those who are not in the formal sector.

School meal programmes often have high coverage, making them well placed to reach a large number of households with children in school. Government responses to COVID-19 demonstrate several ways that programmes can be modified, including by expanding to new people and modifying the design (e.g. switching to vouchers or take-home rations) if in-person school attendance is disrupted.

It is recommended to use **multiple social protection responses** to be able to reach different segments of the population affected by the shock. There is no specific prescription about the right mix and sequence of social protection responses, which depends on the effects of the shock, the capacity of the social protection sector and the overall response strategy. As the responses to the COVID-19 pandemic in the Caribbean have shown, responses can include not only the vertical and horizontal expansions of existing programmes, but also the development of temporary programmes targeting those who do not benefit from any routine social protection.

Finally, in the case of disasters, social protection responses should be implemented as a component of a wider set of disaster response actions. Consequently, the coordination of social protection, DRM and humanitarian responses is essential. There are several examples from which to learn, with the use of social protection in response to Hurricane Dean in Jamaica, Hurricane Maria in Dominica and Hurricane Irma in British Virgin Islands all incorporating strong coordination among these actors.

5.1.2 SUPPORTING RECOVERY

Social protection support to address the acute impacts of disasters and shocks may be extended, adapted or phased out as the situation transitions

¹² See Beazley et al. (2019) for a brief summary of the benefits of cash transfers and Bastagli et al. (2016) for a comprehensive review of evidence; see Bailey and Harvey (2015) for a summary of evidence on cash transfers in emergencies.

towards recovery, depending on how people's needs and challenges evolve. There are three key potential roles for social protection to play to support people to recover and ideally to advance, so that they are not simply recovering back into poverty. These include:

- **Referrals to other services** – Scaled up or new responses through social protection could function as an entry point for accessing the overall national public support system by linking people to different government's programmes and services to support them as they try to recover. These could include economic support programmes, such as livelihood assistance, skills development and job search support, as well as programmes promoting financial inclusion, access to housing, women's empowerment and many others. In Jamaica, for example, the case management mechanism implemented by the Ministry of Labour and Social Security enables social workers to provide psychosocial support, identify households at risk and refer them to the relevant services. While robust information systems with high levels of interoperability or integration would enable social protection to play this role more effectively, more basic measures can be established in the meantime. These should be facilitated and enabled through referral processes among different programmes, and if needed, memoranda of understanding between relevant government agencies.
- **Family accompaniment strategies** – Social protection programmes, in particular cash transfers, sometimes have in place components to provide psychosocial support to families and to address the different challenges that women in particular may be facing. In Belize for example, BOOST+ provides complementary services to some families receiving assistance through BOOST. Such strategies could be provided either through social protection programmes and services, if the capacity is in place, or families could be

referred to relevant agencies providing these services.

- **Productive and resilience strategies** – Social protection programmes can focus on enhancing the productive capacity of their beneficiaries and improving their resilience to future shocks through a range of different strategies, including enabling access to micro-insurance and other financial services, as well as livelihood and agricultural trainings and inputs. For example, in Jamaica, the Steps-to-Work programme engages working-age members of the PATH cash transfer programme on a voluntary basis, in a set of initiatives to build human capital and strengthen resilience. These initiatives include job readiness, skills training, competencies building, job matching and business development.

At the same time, in cases of large-scale shocks, recovery may be lengthy process or elusive for many people. There is a likelihood that such events will push additional people into poverty and therefore making more people eligible for inclusion into permanent social protection programmes. Governments should be prepared to increase the coverage of flagship social assistance programmes as part of their recovery and reconstruction efforts to reduce the impact that shocks have on eroding development gains made prior to the shock.

5.1.3 PREPAREDNESS

A resounding recommendation that emerged from all of the country case studies conducted and the emerging experiences in response to COVID-19 is that most important step for towards a more responsive social protection system is **to invest in its capacity for regular programming and to 'shockproof' programmes to guarantee service delivery even after shocks**. Investing in shock-responsive social protection essentially means ensuring that they can continue to function during times of crisis and preparing systems to respond to the additional demand for benefits and services.

Many of the recommendations concern investments for regular social protection programming, such as the development of manuals of operation, information systems or electronic payment mechanisms, which are important in their own right and can also facilitate the response to shocks.

As outlined in this report, social protection systems in the region show mixed levels of maturity, and many flagship cash transfer programmes have low coverage and benefits, while often lacking clear targeting processes, graduation mechanisms and robust information systems. Investing in the foundations of these programmes and systems is a critical priority. Investments can be done in **ways that are risk-informed and that enable social protection to support responses to shocks**. At the same time, it is important to avoid overburdening incipient social protection systems, which in some cases are still facing challenges delivering their core mandates. A reality facing many Caribbean governments is that they face several priorities when it comes to social protection - expanding coverage, reducing poverty and vulnerability, responding to the needs and risks of specific groups (e.g. youth, women) and increasing their gender-responsiveness, among others.

It is also important to assess the capacity of programmes and ministries to absorb additional tasks and develop strategies for meeting increased demands. In many Caribbean countries, capacities to implement social protection are often limited at the central level and, in particular, at the local level in terms of human, financial and material resources. If the ministries and departments implementing social protection will be performing new tasks related to preparing for and responding to shocks, then **additional investments should be made in the sector to ensure adequate resourcing**.

Designing a response strategy is a critical step to provide an overall view of how different programmes and systems would be used in different scenarios. Such a strategy should consider different responses and combinations under different risk scenarios

(vertical expansion, horizontal expansion, design tweaks, piggybacking or the creation of new programmes). International experiences show that there are three key aspects that should be defined in order for social protection systems to be able to flex and respond in a timely and effective manner (Barca and Beazley, 2019):

- **Financial commitments:** Financing decisions should be made prior to shocks and as part of the preparedness actions, since slow decision-making after the shock is usually one of the main obstacles for rapid scale-up. This is not only about having proper financing instruments but also about agreeing how and under what circumstances they are going to be channelled through a social protection programme. In the Caribbean, this should be linked to broader efforts to advance disaster risk financing.
- **Mandates, roles and responsibilities:** Ministries involved in responses should be mandated to respond to shocks and disasters, and their roles and responsibilities should be clearly defined beforehand. International experiences show that a lack of adequate policies and legislation sometimes prevents programmes with strong capacity from scaling up or sharing data that would support response efforts.
- **Protocols and capacity:** Even when financial commitments are in place and roles and responsibilities are clear, programmes need adequate protocols and operational tools to implement the support (i.e. manuals of operation, guidelines, forms). Capacity also must be adequate in terms of systems, resources and skills.

Given the breadth of possible measures and competing priorities facing social protection, it is important to take a practical approach to adapting social protection systems to be better prepared to respond to shocks. Box 4 outlines the key steps of

assessing the need to adapt social protection systems, deciding which response measures will be taken in which scenarios, preparing systems and programmes and learning from responses to shocks.

BOX 4: STEPS FOR ADAPTING SOCIAL PROTECTION SYSTEMS

Source: O'Brien et al. (2018) and Barca and Beazley (2019)

1. **Assess:** Evaluate the need for adapting the social protection system based on the characteristics of the social protection system, the DRM sector and other relevant sectors and the risk profile of the country. If an investment is going to be made in improving the responsiveness of social protection to shocks, it should be based on concrete expected returns. In other words, these investments should be geared to improving the overall response to the shock, in terms of adequacy, timeliness, coverage, comprehensives and/or cost-effectiveness as well as the underlying social protection system or programme.
2. **Decide:** Based on the above, decide how the government would likely use the social protection system in response to shocks (vertical expansion, horizontal expansion, design tweaks of existing programmes and/or creating new programmes), which programmes or systems to use and under which circumstances. These decisions should be based on the capacities of the different programmes, their coverage, who they reach and the relevance of the support they provide.
3. **Prepare:** Adapt the existing programmes and systems to be better prepared to respond as defined in the previous step. This includes developing and adapting operational systems, processes and tools (e.g. streamlined targeting/registration processes), ensuring adequate resourcing and providing training. It also includes ensuring adequate institutional arrangements, including enabling legislation, policies, and strategies, clear roles and responsibilities, and coordination and financing mechanisms.
4. **Learn and adapt:** Responses can inform and help improve the regular functioning of social protection programmes as well as their effectiveness in responding shocks by adapting based on lessons learned.

TABLE 4: HOW TO PREPARE THE SOCIAL PROTECTION SYSTEM: RECOMMENDATIONS

Preparedness Category	Short-/medium-term recommendations	Long-term recommendations
Institutional Arrangements	<p>Develop / update DRM and social protection policies, and strategies, and incorporate provisions on shock-responsive social protection</p> <p>Ensure that mandates and capacity are adequate for the roles envisioned</p>	<p>Develop / update DRM and social protection legislation to incorporate provisions on shock-responsive social protection</p> <p>Reform institutional arrangements to promote better collaboration between different sectors and levels</p>
Information Systems	<p>Develop electronic beneficiary registries and management information systems</p> <p>Establish data sharing agreements with government organisations and non-governmental organisations</p> <p>Invest in the interoperability of registries (beyond social protection)</p> <p>Revise and improve emergency needs assessments and link them to social protection responses</p>	<p>Consider developing integrated social protection information systems (social registries or beneficiary registries)</p> <p>Collect information that makes it possible to assess vulnerability and exposure to shocks and operational data useful for rapid responses</p> <p>Consider geo-referencing the location of people in the beneficiary registry / social registry</p>
Targeting Systems	<p>Develop manuals of operation, targeting guidelines, and criteria for regular programming</p> <p>Assess the performance of the targeting mechanisms</p> <p>Regularly re-assess people within social protection schemes to verify continued eligibility</p> <p>Develop targeting protocols for shock-responsive social protection</p>	<p>Consider making the targeting criteria and methodologies more risk-informed and use information from the DRM sector to improve the understanding of hazards and risks and their effects on social protection design and delivery</p> <p>Align the targeting criteria of different social protection programmes in order to provide complementary support (in normal times and during emergencies), and reduce the fragmentation</p>
Delivery Mechanisms	<p>Develop strategies and protocols to ensure operability during crises (e.g. setting up alternative delivery modalities)</p> <p>Develop protocols for disaster responses</p> <p>Continue transitioning towards electronic payments where appropriate</p>	<p>Deliver most transfers electronically and prepare delivery mechanisms for scale-up</p> <p>Develop business continuity protocols for school feeding programmes and assess their potential roles in future responses</p>

Preparedness Category	Short-/medium-term recommendations	Long-term recommendations
Coordination	<p>Reduce the fragmentation of the social protection sector and improve the coordination between programmes</p> <p>Strengthen disaster management committees, with clear objectives and roles in terms of preparedness and response</p> <p>Develop protocols to define roles/ responsibilities and strengthen the linkages between social protection and DRM</p>	<p>Establish memoranda of understanding and protocols with different actors (including non-government actors) for joint preparedness and response work</p>
Financing	<p>Conduct disaster risk financing assessments to evaluate the extent to which the existing financing mechanisms are adequate given the risk profile of the country</p> <p>Increase contingency reserves</p> <p>Revise the insurance policy with CCRIF SPC to ensure that it covers the risks faced by different countries</p>	<p>Establish a mechanism and protocols for the rapid disbursement of funds for shock-responsive social protection</p> <p>Develop specific financing instruments for shock-responsive social protection while advancing disaster risk financing with a risk layering approach.</p>

CONCLUSION AND LOOKING AHEAD

6. Conclusion and looking ahead

Whether social protection has a role to play in addressing people's needs and vulnerabilities in times of disaster and crisis is not up for debate in the Caribbean. There are numerous examples dating back more than 15 years of social protection programmes being expanded and deepened and new programmes being developed. While only a handful of governments in the Caribbean have used social protection in response to hurricanes, nearly every government introduced or expanded social assistance and social insurance in response to COVID-19. Even prior to this sea change, the interest in shock-responsive social protection was high, driven by a combination of increasing risks and vulnerability, regional experience, learning and research, as well as global policy shifts towards increased linkages among social protection, climate adaptation and disaster risk management.

Several factors have enabled social protection programmes and systems to play important roles in supporting people impacted by shocks in the Caribbean. Conventional wisdom is that more mature social protection systems – with well-developed administrative capacity, higher coverage, wider variety of services and higher levels of integration – offer significant opportunities for responding to shocks. At the same time, flexibility to adapt what is in place has been just as important, if not more so. Most examples of responses in the Caribbean are of less developed social protection systems being successfully leveraged to address the needs of impacted populations, by drawing on existing programming infrastructure, expanding coverage, temporarily modifying programmes, increasing benefits and the engagement of social protection ministries in disaster risk management coordination and responses.

The most important facilitating factors are political will – meaning governments' prioritisation of using social protection in the event of a shock – and financial resources to do so. While governments often use their own budgets and in some instances loans, several responses have been supported with funding from international humanitarian donors, UN agencies, NGOs and the Red Cross – resulting in

meaningful partnerships and support that blur the boundaries between social protection and international humanitarian assistance. Developing financing options for shock-responsive social protection is essential for major shocks and also localized ones, especially in light of the debt burden and constrained borrowing options of most Caribbean governments.

A striking feature of the dozens of responses to date in the English and Dutch-speaking Caribbean is that all have been put in place after shocks occur without pre-planning on how social protection would be used. There is a major opportunity for preparedness to be a facilitating factor for shock-responsive social protection, by putting in place measures in advance of shocks to enable timely responses through social protection, rather than developing these after the fact. Through relatively minor investments, measures could include ready-to-use simplified registration processes, streamlined targeting criteria and pre-established targeting tools, alternative payment mechanisms, digitalized processes, data-sharing protocols, referral mechanisms and guidance on how social protection programmes and systems may be modified in the event of a shock. Even relatively simple steps of bringing together social protection and disaster risk management staff to exchange on available data, assessment processes and which social protection programmes and systems would likely be used could go a long way.

How ready social protection systems are to respond to future shocks will depend largely on investments made in advance. In an ideal scenario, governments will have everything they need to quickly identify who is impacted by a shock, reach them with cash transfers and/or other assistance, and cover the costs in a sustainable way. This would entail having up-to-date data on populations both within and outside social protection programmes with an understanding of who are the most vulnerable to shocks; operational data such as bank accounts and phone numbers to reach people with support immediately following a shock; ways to rapidly get data on impacted people who may not be part of existing registries; targeting criteria that overlays

indicators related to disaster impacts with data on poverty and household vulnerability; disaster risk financing mechanisms that release funding soon after shocks occur; delivery systems that can continue to function in an emergency and/or alternative ways to reach people if systems go down in a disaster; and a policy and legislative framework to support the role of social protection in responding to shocks and linkages with disaster risk management. With governments in the Caribbean increasingly investing in social protection systems, this picture is not far-fetched, and even incremental steps towards it would yield important benefits when shocks occur.

Expanding social protection and strengthening systems in the Caribbean are crucial goals in their own right and increase options for using social protection in response to shocks. Generally strengthening social protection is critical for the delivery of core functions and to provide a safety net

for those facing life's risks and shocks. These investments can be done ways that are risk-informed to ensure continued functioning the event of crisis, to absorb additional demand and to be better placed to respond to shocks as part of broader response measures.

It is not an exaggeration to say that 2020 is crossroads for shock-responsive social protection in the Caribbean. With Caribbean states on the front line of climate change and facing the dire economic impacts of COVID-19, governments must use all avenues to address the risks people face related to disasters, economic shocks and climate change. The lessons and experiences in response to COVID-19 could be a tipping point for preparing social protection the respond to shocks in the future and for dramatically increasing investments in social protection to ensure access to all those in need to protect them from risks to their livelihoods and well-being.

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ANNEX I
OVERVIEW OF
SOCIAL
PROTECTION
RESPONSES TO
COVARIATE
SHOCKS IN THE
CARIBBEAN

Annex I

Overview of social protection responses to covariate shocks in the Caribbean

Country	Year	Disaster	Type of shock	Response measure	Type of response	Type of social protection	New or existing programme
Anguilla	2020	COVID-19	Economic shock	Reintroduction of a temporary unemployment benefit to provide financial assistance of up to XCD1,000 per month for 3 months to social security contributors who have become unemployed or underemployed (i.e. currently earning less than XCD1,000 month) as a result of COVID-19	Unemployment benefits	Social insurance	New Programme
Anguilla	2020	COVID-19	Economic shock	Direct financial support of up to XCD800 per month for 3 months to those who do not qualify under the temporary unemployment assistance through the Social Security Board and who have been laid off or terminated or who have become underemployed (i.e. earning less than XCD800 a month)	Unemployment benefits	Social assistance	New Programme
Anguilla	2020	COVID-19	Economic shock	Top-up cash assistance for beneficiaries of the Public Assistance Programme (PAP), including for children in foster care as well as children under the school feeding programme	Expansion of social assistance programmes to new beneficiaries	Social assistance	Existing programme
Anguilla	2020	COVID-19	Economic shock	Direct financial support of up to XCD800 per month for 3 months to self-employed persons, who have not contributed to Social Security or who have contributed to Social Security for less than fifty (cumulative) weekly payments, and whose business has closed or is earning less than \$800 XCD as a result of COVID-19. Direct financial support of up to XCD1,000 per month for 3 months to self-employed persons whose business must have been closed as a result of COVID-19.	Income support to self-employed		New Programme
Antigua and Barbuda	2020	COVID-19	Economic shock	Relief packages of food and medication provided by the Ministry of Social Transformation during the 24-hour curfew to elderly living alone, persons with disabilities, and unemployed adults with children	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	New Programme
Aruba	2020	COVID-19	Economic shock	Entrepreneurs and companies with economic activities related to the tourism industry exempted from payment of the monthly employer's part of the mandatory public pension premium contribution for the months of April, May and June 2020	Waiver of or subsidies to employers' social security contributions	Social insurance	

Country	Year	Disaster	Type of shock	Response measure	Type of response	Type of social protection	New or existing programme
Aruba	2020	COVID-19	Economic shock	Monthly cash payments of AWG950 for up to 3 months through the newly introduced Emergency Social Assistance Funds (FASE) to help cover the loss of income for employees that have been laid off or whose working hours have been reduced as a result of COVID-19, causing them to earn less than AWG950 monthly	Unemployment benefits	Social assistance	New Programme
Aruba	2020	COVID-19	Economic shock	Implementation of a payroll relief plan, providing monthly wage subsidies through the Social Security Bank to local companies facing a decline in sales as a result of the epidemic in order to guarantee job retention and a partial continuation of pay for as many employees as possible	Wage subsidies/ payroll support	Labour markets	New Programme
Barbados	2008	Global financial crisis	Economic shock	Increase in non-contributory pension benefits	Additional/increased transfers to pensioners	Social assistance	Existing programme
Barbados	2008	Global financial crisis	Economic shock	Modification of the national insurance scheme, allowing employers to defer a portion of National Insurance Scheme (NIS) contributions for one year, to be repaid at a low interest rate, in exchange for their agreement to maintain the workforce levels	Waiver of or subsidies to employers' social security contributions	Social insurance	
Barbados	2020	COVID-19	Economic shock	Adopt-a-Family Programme where the government is working with persons earning more than USD50,000 per year to adopt a vulnerable family and provide them with USD300 per month or contribute to an Adopt-a-family fund chaired by the Director of Finance	Cash transfers	Social assistance	New Programme
Barbados	2020	COVID-19	Economic shock	Increase by 40% of all rates and fees paid by the Welfare Department to beneficiaries	Additional/increased transfers to social assistance beneficiaries	Social assistance	Existing programme
Barbados	2020	COVID-19	Economic shock	Introduction of a Business Cessation Benefit to assist self-employed persons who have made contributions to the National Insurance Scheme (NIS), but are not entitled to unemployment benefits, with payments of BBD1,500 per month for April and May	Income support to self-employed	Social assistance	New Programme
Barbados	2020	COVID-19	Economic shock	Introduction of a Household Survival Programme to assist 1,500 of the most vulnerable families - including persons registered with the Household Mitigation Unit - through monthly payments of BBD600 for three months in the first instance	Cash transfers	Social assistance	New Programme

Country	Year	Disaster	Type of shock	Response measure	Type of response	Type of social protection	New or existing programme
Barbados	2020	COVID-19	Economic shock	Distribution of care packages with basic food and sanitary items by the Ministry of People Empowerment and Elder Affairs to 3,000 vulnerable families identified by social service agencies	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	New Programme
Barbados	2020	COVID-19	Economic shock	Companies that keep at least two thirds of their workforce deferred from paying 3 months of employers' National Insurance Scheme (NIS) contributions	Waiver of or subsidies to employers' social security contributions	Social insurance	
Belize	2020	COVID-19	Economic shock	Under the newly established Unemployment Relief Programme, financial assistance consisting of bi-weekly payments in the amount of BZD150 provided to self-employed persons from the tourism sector who have lost their income as a result of the COVID-19 pandemic	Income support to self-employed	Social assistance	New Programme
Belize	2020	COVID-19	Economic shock	Establishment of an Unemployment Relief Programme providing financial assistance over a 12-week period to employees from the tourism sector who have lost their jobs and income as a result of the COVID-19 pandemic (bi-weekly payments in the amount of BZD150) and to persons who would have been unemployed prior to the pandemic and who have been affected by the pandemic (bi-weekly payments in the amount of BZD100)	Unemployment benefits	Social assistance	New Programme
Belize	2020	COVID-19	Economic shock	Scale-up of transfers under the country's flagship social assistance conditional cash transfer programme known as the Building Opportunities for Our Social Transformation (BOOST) for a 14-month period	Additional/increased transfers to social assistance beneficiaries	Social assistance	Existing programme
Belize	2020	COVID-19	Economic shock	Distribution of food packages through a network of over 200 shops under the newly introduced COVID-19 Food Assistance Programme to provide food assistance to about 40,000 households affected by COVID-19 and who were not benefitting from other social assistance programmes	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	New Programme
Belize	2020	COVID-19	Economic shock	Take-home hampers provided to children on national school meal programmes during schools closure	Modification of school feeding programme	Social assistance	Existing programme
Belize	2020	COVID-19	Economic shock	Support to approximately 10,500 poor households who are not receiving support from any other long-term social assistance programme for 6-months through the newly introduced Belize COVID-19 Cash Transfer (BCCAT) programme	Cash transfers	Social assistance	New Programme

Country	Year	Disaster	Type of shock	Response measure	Type of response	Type of social	New or existing
Bermuda	2020	COVID-19	Economic shock	Businesses that are forced to remain closed receive a break on their pension and social insurance and payroll tax over the 2nd quarter of 2020	Waiver of or subsidies to employers' social security contributions	Social insurance	
Bermuda	2020	COVID-19	Economic shock	Income support providing up to 60 per cent of gross earnings up to a maximum of BMD500 a week to self-employed who are no longer at work because of the illness, under newly introduced unemployment benefit scheme	Income support to self-employed	Social assistance	New Programme
Bermuda	2020	COVID-19	Economic shock	Introduction of an unemployment benefit scheme to assist laid-off employees or those who had their employment terminated providing up to 60 per cent of gross earnings up to a maximum of BMD500 a week	Unemployment benefits	Social assistance	New Programme
Bermuda	2020	COVID-19	Economic shock	Introduction of the Supplementary Unemployment Benefit for persons who remain in need beyond the end of the unemployment benefit scheme and who do not qualify for support through the Department of Financial Assistance	Unemployment benefits	Social assistance	New Programme
British Virgin Islands	2017	Hurricanes Irma and Maria	Natural hazard	Implementation of British Virgin Islands Joint Cash Platform by Ministry of Health and Social Development, British Virgin Islands Red Cross and Caritas Antilles, assisting 1,076 vulnerable households affected by Hurricane Irma and Maria with payments totalling between USD 2,400 and USD 3,600 depending on household size	Cash transfers	Social assistance	New Programme
British Virgin Islands	2020	COVID-19	Economic shock	Allocation of USD1 million from the Social Security Grant to assist persons with social needs arising out of COVID-19, including through expansion of social services (e.g. home deliveries of groceries and essential supplies, distribution of vouchers and care packages, feeding programmes)	Cash transfers	Social assistance	Existing programme
British Virgin Islands	2020	COVID-19	Economic shock	USD6.5 million in government allocations to provide support to businesses that have been affected by the Covid-19 pandemic and government-enforced closures to help keep staff employed, including through the newly established Small Business Sector Grant Relief Programme	Other	Labour markets	New Programme

Country	Year	Disaster	Type of shock	Response measure	Type of response	Type of social protection	New or existing programme
British Virgin Islands	2020	COVID-19	Economic shock	USD2 million allocated to registered farmers and fisherfolk under the government's Stimulus Plan to purchase much needed supplies for business continuity	Other	Social assistance	New Programme
British Virgin Islands	2020	COVID-19	Economic shock	Establishment of a USD10 million COVID-19 Unemployment Relief Fund to provide support to residents financially impacted by the pandemic and who have made social security contributions, with benefits amounting to 50 percent of insurable earnings up to a maximum of USD1,000 and a minimum of USD500 a month during a period of up to 3 months	Unemployment benefits	Social insurance	New Programme
Cayman Islands	2020	COVID-19	Economic shock	Delivery of meals to primary school students and distribution of supermarket food vouchers to families through the Department of Education with support from Feed Our Future (FOF) to ensure access to food during schools closure	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	Existing programme
Cayman Islands	2020	COVID-19	Economic shock	Distribution of food vouchers worth KYD150 to provide interim support to eligible work permit holders who urgently require food supplies and who have insufficient income or savings to sustain themselves during airport closure or while they are not at work	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	New Programme
Cayman Islands	2020	COVID-19	Economic shock	Additional one-off payment of KYD425 to those on permanent financial assistance from the Needs Assessment Unit (NAU) as well as to seamen and veterans and extended approval for continuing assistance to all existing Needs Assessment Unit (NAU) clients from three to six months	Additional/increased transfers to social assistance beneficiaries	Social assistance	Existing programme
Curaçao	2020	COVID-19	Economic shock	Emergency food and hygiene package of ANG 50 provided weekly for the duration of 1 month to 550 families based on established criteria	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	New Programme
Curaçao	2020	COVID-19	Economic shock	Emergency hygiene packages of ANG 16 provided monthly to 7,200 welfare recipients for 1 month	Additional/increased transfers to social assistance beneficiaries	Social assistance	New Programme
Curaçao	2020	COVID-19	Economic shock	Introduction of the Temporary Emergency Measure Bridging Work for the Preservation of Work (NOW) to provide wage subsidies to eligible companies experiencing a loss in revenue due to the COVID-19 pandemic, under the condition that employees will not be terminated and that the payment of their wages will be continued	Wage subsidies/ payroll support	Labour markets	New Programme

Country	Year	Disaster	Type of shock	Response measure	Type of response	Type of social	New or existing
Curaçao	2020	COVID-19	Economic shock	Additional top-ups and food vouchers provided to social welfare beneficiaries under the Government Support Package	Additional/increased cash transfers to social assistance beneficiaries	Social assistance	New Programme
Curaçao	2020	COVID-19	Economic shock	Monthly food vouchers provided to persons registered with the Ministry of Social Development, Labor and Welfare	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	New Programme
Curaçao	2020	COVID-19	Economic shock	Financial compensation of up to ANG 1,000 to persons who have lost their jobs	Unemployment benefits	Social assistance	New Programme
Curaçao	2020	COVID-19	Economic shock	Financial assistance to businesses and organizations with no employees and who have not had business as of March 30 for	Income support to self-employed	Social assistance	New Programme
Curaçao	2020	COVID-19	Economic shock	Payroll support to businesses affected by COVID-19	Wage subsidies/payroll support	Social assistance	New Programme
Dominica	2017	Hurricane Maria	Natural hazard	Emergency cash assistance to 25,000 people through vertical and horizontal expansion of the flagship Public Assistance Programme (PAP), with 3 payments of USD90 per household per month, with a top-up of USD50 per child (up to three children), in addition to PAP benefits for existing beneficiaries	Additional/increased transfers and increased coverage of social assistance programmes	Social assistance	Existing programme
Dominica	2008	Global financial crisis	Economic shock	Increase by 10% of allowances granted under social assistance programmes	Additional/increased transfers to social assistance beneficiaries	Social assistance	Existing programme
Dominica	2020	COVID-19	Economic shock	Self Employed Grant offering monthly financial assistance for a period of 3 months to self-employed individuals with minor dependents under the age of 18 (XCD600 monthly) and individuals with no minor dependents under the age of 18 (XCD400 monthly) whose businesses have been suspended as a result of the pandemic, under the condition that the individual is registered with the Dominica Social Security (DSS) before or at the time the application is submitted	Income support to self-employed	Social assistance	New Programme

Country	Year	Disaster	Type of shock	Response measure	Type of response	Type of social protection	New or existing programme
Dominica	2020	COVID-19	Economic shock	Unemployment Grant providing income support in the amount of XCD600 and XCD400 per month to individuals with minor dependents under the age of 18 and individuals with no minor dependents under the age of 18 respectively who have either been laid off or whose employment have been terminated as a result of the COVID-19 Pandemic or government response measures, and whose total monthly employment income does not exceed XCD4,000	Unemployment benefits	Social assistance	New Programme
Dominica	2020	COVID-19	Economic shock	Support to existing beneficiaries of the Public Assistance Programme (PAP) through two top-ups of EC 225 each, over the course of two months, for a total value of EC 450	Additional/increased cash transfers to social assistance beneficiaries	Social assistance	Existing programme
Dominica	2020	COVID-19	Economic shock	Temporary expansion of the Public Assistance Programme to new beneficiaries affected by COVID-19 who receive two payments of EC 450 each, over the course of two months	Expansion of social assistance programmes to new beneficiaries	Social assistance	New Programme
Dominica	2020	COVID-19	Economic shock	Cash grants valued at EC\$3.5 million will be disbursed to 2500 crop farmers	Cash transfers	Social assistance	New Programme
Dominica	2020	COVID-19	Economic shock	Financial assistance to small contractors and merchants	Cash transfers	Social assistance	New Programme
Grenada	2004	Hurricane Ivan	Natural hazard	Vertical scale up of unemployment insurance to 3,400 registered members through the Temporary Employment Programme with a maximum per beneficiary disbursement of USD1,000 (or 40-50% of their salary) for up to 6 months	Additional/increased social security benefits	Social insurance	Existing programme
Grenada	2020	COVID-19	Economic shock	Income support to public bus operators, taxi drivers, tourist vendors and other such identified hospitality-based business persons	Cash transfers	Social assistance	New Programme
Grenada	2020	COVID-19	Economic shock	Payroll support to hoteliers, restaurants, bars, small travel agents under the government's economic stimulus package to avoid layoffs and loss of livelihoods in the tourism sector	Wage subsidies/payroll support	Labour markets	New Programme
Grenada	2020	COVID-19	Economic shock	Unemployment benefits package of about XCD10 million rolled out by the National Insurance Scheme under the government's stimulus package to support workers who have become unemployed as a direct consequence of COVID-19 and who have been contributing to the NIS, with eligible workers receiving XCD330 per month over a period of six months	Unemployment benefits	Social insurance	New Programme

Country	Year	Disaster	Type of shock	Response measure	Type of response	Type of social	New or existing
Guyana	2020	COVID-19	Economic shock	Provision of vouchers for the supply of hampers and care items to Public Assistance beneficiaries under the Ministry of Social Protection's Pandemic Assistance Vouchers Programme	Additional/increased transfers to social assistance beneficiaries	Social assistance	Existing programme
Guyana	2020	COVID-19	Economic shock	Introduction of the Pandemic Assistance Vouchers Programme by the Ministry of Social Protection to assist eligible vulnerable persons - including persons who have suffered income loss and households headed by senior citizens and persons with disabilities as well as those currently benefitting from or having applied for Public Assistance - through vouchers for foodstuff and cleaning supplies	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	New Programme
Guyana	2020	COVID-19	Economic shock	Advanced payment of old-age non-contributory pension to ensure that people can collect their payments pension during	Anticipated payment of pensions	Social assistance	Existing programme
Guyana	2020	COVID-19	Economic shock	Advanced payment of old-age contributory pension to ensure that people can collect their payments pension during the pandemic of COVID-19	Anticipated payment of pensions	Social insurance	Existing programme
Jamaica	2007	Hurricane Dean	Natural hazard	One-off transfer of about USD72 to approximately 75,000 National Insurance Scheme pensioners and elderly persons	Additional/increased transfers to pensioners	Social insurance	Existing programme
Jamaica	2007	Hurricane Dean	Natural hazard	Cash top-ups of approximately USD30 provided to more than 90,000 beneficiaries of the flagship cash-transfer Programme of Advancement through Health and Education (PATH)	Additional/increased transfers to social assistance beneficiaries	Social assistance	Existing programme
Jamaica	2008	Global financial crisis	Economic shock	Increased coverage of beneficiaries by 20%	Expansion of social assistance programmes to new beneficiaries	Social assistance	Existing programme
Jamaica	2020	COVID-19	Economic shock	COVID-19 General Grants providing a one-time grant of JMD25,000 to registered barbers, hairdressers, beauty therapists, cosmetologists, taxi and bus operators; as well as a one-time payment of JMD40,000 to registered bar and nightclub operators, craft vendors, JUTA, MAXI and JCAL operators	Cash transfers	Social assistance	New Programme

Country	Year	Disaster	Type of shock	Response measure	Type of response	Type of social protection	New or existing programme
Jamaica	2020	COVID-19	Economic shock	Implementation of the Business Employee Support and Transfer of Cash (BEST) programme to assist businesses in tourism and related sectors through monthly cash transfers at the rate of JMD9,000 per fortnight for each employee retained on their payroll who has taxable income less than or equal to JMD1.5 million	Wage subsidies/ payroll support	Social assistance	New Programme
Jamaica	2020	COVID-19	Economic shock	Monthly payments at the rate of JMD9,000 per fortnight for up to 3 months for laid-off or terminated employees from any sector whose taxable income is JMD1.5 million or less, under an initiative dubbed Supporting Employees with Transfer of Cash (SET Cash)	Unemployment benefits	Social assistance	New Programme
Jamaica	2020	COVID-19	Economic shock	Advanced payment of benefits from the flagship cash transfer programme for health and education (PATH)	Anticipated payment of social assistance benefits	Social assistance	Existing programme
Jamaica	2020	COVID-19	Economic shock	An additional monthly payment to beneficiaries of the flagship cash transfer programme for health and education (PATH), increasing by 50% the aggregate amount that beneficiaries would have ordinarily received during the period of April - June	Additional/increased transfers to social assistance beneficiaries	Social assistance	Existing programme
Jamaica	2020	COVID-19	Economic shock	JMD200 million allocated to finance COVID-19 Compassionate Grants - providing a one-time payment of JMD10,000 to persons in need who are not in formal employment	Cash transfers	Social assistance	New Programme
Jamaica	2020	COVID-19	Economic shock	JMD150 million reallocated in support to the Ministry of Local Government to attend to the needs of the elderly, the infirmed and the homeless who are not on the Programme for Health and Education (PATH)			New Programme
Jamaica	2020	COVID-19	Economic shock	Distribution of snacks, fruit juices, milk, and water during schools closure to students at the primary and secondary levels enrolled in the programme for health and education (PATH)	Additional/increased transfers to social assistance beneficiaries	Social assistance	Existing programme
Montserrat	2020	COVID-19	Economic shock	Wage subsidies of up to XCD3,200 per month to businesses in the tourism sector that have closed or ceased to operate to allow them to continue to make salary payments and keep staff employed during the crisis	Wage subsidies/ payroll support	Labour markets	New Programme
Montserrat	2020	COVID-19	Economic shock	XCD25,000 allocated to fund a grocery delivery service in conjunction with the Red Cross, and additional funding of XCD50,000 provided to the Meals on Wheels service to ensure food delivery to the most vulnerable during crisis	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	New Programme

Country	Year	Disaster	Type of shock	Response measure	Type of response	Type of social	New or existing
Montserrat	2020	COVID-19	Economic shock	Provision of additional food packages top ups by Social Services to vulnerable low-income earners and other low-income groups	Additional/increased transfers to social assistance beneficiaries	Social assistance	Existing programme
Montserrat	2020	COVID-19	Economic shock	Monthly Unemployment Benefit worth XCD900 a month provided for a period of 3 months provided to persons who do not have any work and are unable to access other Social Security benefits and other financial support	Cash transfers	Social assistance	New Programme
Montserrat	2020	COVID-19	Economic shock	Introduction of a 'discretionary leave provision' to allow employees the time and flexibility to make alternate arrangements for the supervision of school-aged children	Special leave	Other	New Programme
Montserrat	2020	COVID-19	Economic shock	Monthly Food Packages for persons who are low income earners, and persons who are in quarantine who are unable to access food, for 3 months, in the first instance	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	New Programme
Saint Kitts and Nevis	2020	COVID-19	Economic shock	Under the XCD15 million special fund created by the Social Security Board, income support of up to XCD1,000 per month is provided to registered self-employed persons whose income is impacted by COVID-19 and for whom social security contributions were made	Income support to self-employed	Social insurance	New Programme
Saint Kitts and Nevis	2020	COVID-19	Economic shock	Under the XCD15 million special fund created by the Social Security Board, income support of up to XCD1,000 per month is provided to employed persons whose income is impacted by COVID-19 and for whom social security contributions were made	Unemployment benefits	Social insurance	New Programme
Saint Lucia	2008	Global financial crisis	Economic shock	Increase in payments to pensioners by 2-5%	Additional/increased transfers to pensioners	Social insurance	Existing programme
Saint Lucia	2017	Hurricane Maria	Natural hazard	Support provided through the Public Assistance programme in the form of rental subsidy, school support and meals to 30 families from Dominica displaced by the hurricane	Additional/increased transfers and increased coverage of social assistance programmes	Social assistance	Existing programme

Country	Year	Disaster	Type of shock	Response measure	Type of response	Type of social protection	New or existing programme
Saint Lucia	2020	COVID-19	Economic shock	Distribution of fresh produce from local farmers and fisherfolk to vulnerable families as part of the government's Social Stabilization Plan under the "Good Food" boxes initiative	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	New Programme
Saint Lucia	2020	COVID-19	Economic shock	Rollout of the National Meals Programme by the Ministry of Agriculture to provide meals to 5,000 underprivileged persons on a daily basis	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	New Programme
Saint Lucia	2020	COVID-19	Economic shock	Distribution of daily meals and food boxes with fresh produce from local farmers and fisherfolk to vulnerable families as part of the newly established National Meals Programme under the government's Social Stabilization Plan	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	New Programme
Saint Lucia	2020	COVID-19	Economic shock	Income support to National Insurance Corporation (NIC) contributors that have become unemployed as a result of the COVID-19 pandemic through monthly payments between XCD500 and XCD1,500 relative to the salary for a period of up to 6 months	Unemployment benefits	Social insurance	New Programme
Saint Lucia	2020	COVID-19	Economic shock	Income Support Programme (ISP) providing XCD500 monthly for 3 months to persons who have experienced loss of employment or income as a result of COVID-19 and who have not been contributing to the NIC, under the condition that they must sign up to the NIC	Unemployment benefits	Social assistance	New Programme
Saint Lucia	2020	COVID-19	Economic shock	Expansion of the PAP to 1,000 new households who received USD 101 (XCD 275) per month for a total of 6 months	Expansion of social assistance programmes to new beneficiaries	Social assistance	New Programme
Saint Lucia	2020	COVID-19	Economic shock	Additional monthly top-ups of USD 74 (XCD 200) for a period of six months to 100 people living with HIV already registered under the PAP and increase of cash transfers to households receiving the Child Disability Grant and Foster Care Grants from USD 74 (XCD 200) to USD 111 (XCD 300) monthly	Additional/increased cash transfers to social assistance beneficiaries	Social assistance	New Programme
Saint Vincent and the Grenadines	2008	Global financial crisis	Economic shock	Increase of minimum pensions	Additional/increased transfers to pensioners	Social assistance	Existing programme
Saint Vincent and the Grenadines	2008	Global financial crisis	Economic shock	Additional "cost of living" payment to persons enrolled in the PAP (appr. 4% of population)	Additional/increased transfers to social assistance beneficiaries	Social assistance	Existing programme

Country	Year	Disaster	Type of shock	Response measure	Type of response	Type of social	New or existing programme
Saint Vincent and the Grenadines	2020	COVID-19	Economic shock	Establishment of an altered regime for the granting of sick leave for employees with flu-like symptoms, respiratory problems or COVID-19 infections for central government employees	Special leave	Other	
Saint Vincent and the Grenadines	2020	COVID-19	Economic shock	Pre-payment of 2 monthly benefits of the non-contributory pension by the National Insurance Scheme (NIS) so as to facilitate upfront costs of pensioners	Anticipated payment of pensions	Social assistance	Existing programme
Saint Vincent and the Grenadines	2020	COVID-19	Economic shock	Interim Assistance Benefits in the amount of XCD300 for a maximum of three months provided to workers in the informal sector, particularly vendors in towns and those who traditionally dependent on trade adjacent to schools	Cash transfers	Social assistance	Existing programme
Saint Vincent and the Grenadines	2020	COVID-19	Economic shock	Implementation of the COVID-19 Temporary Unemployment Benefit by the National Insurance Scheme (NIS) for workers who have been laid-off or become unemployed as a consequence of the COVID-19 pandemic and who have paid NIS contributions, providing XCD75 per week	Unemployment benefits	Social insurance	New Programme
Saint Vincent and the Grenadines	2020	COVID-19	Economic shock	Displacement supplementary income in the amount of XCD300 per month for persons in the hospitality sector, whether or not they have ever made National Insurance Scheme (NIS) contributions	Unemployment benefits	Social assistance	New Programme
Saint Vincent and the Grenadines	2020	COVID-19	Economic shock	Income support to minivan operators in the amount between XCD450 and XCD500 dollars a month for two months; a one-off payment of XCD2,000 and XCD500 to bus owners and taxi drivers, respectively	Cash transfers	Social assistance	New Programme
Saint Vincent and the Grenadines	2020	COVID-19	Economic shock	Income support through the Ministry of Tourism and Culture to cultural and creative artists who forego income due to cancellation of cultural events	Cash transfers	Social assistance	New Programme
Saint Vincent and the Grenadines	2020	COVID-19	Economic shock	Monthly financial assistance to 600 vulnerable Vincentians comprising the elderly, disabled and those affected financially	Cash transfers	Social assistance	New Programme
Saint Vincent and the Grenadines	2020	COVID-19	Economic shock	Distribution of food packages to vulnerable families with produce bought from local farmers	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	New Programme

Country	Year	Disaster	Type of shock	Response measure	Type of response	Type of social	New or existing
Saint Vincent and the Grenadines	2020	COVID-19	Economic shock	One-off income support payments of \$500, \$300 and \$2,000 respectively to operators of taxis, water taxis and tour buses who are registered with the SVG Tourism Authority	Cash transfers	Social assistance	New Programme
Saint Vincent and the	2020	COVID-19	Economic shock	Grant support to entrepreneurs and small business owners through the PRYME and PRYME+ programmes	Income support to self-employed	Social assistance	New Programme
Saint Vincent and the	2020	COVID-19	Economic shock	Provision of input support of \$500 to an additional 200 farmers through the Zero Hunger Trust Fund	Cash transfers	Social assistance	New Programme
Sint Maarten	2020	COVID-19	Economic shock	Lockdown Payroll Support Plan providing wage subsidies to employers that are not qualifying for the Payroll Support Plan and have a decline of their revenue of more than 20% in April 2020 (compared with April 2019) as the result of the lockdown that was enforced by Government as of April 5, 2020	Wage subsidies/ payroll support	Labour markets	New Programme
Sint Maarten	2020	COVID-19	Economic shock	Payroll support plan providing subsidy to eligible businesses to ensure job retention and cover up to 80 per cent of their workers' salaries for up to 3 months under the government's St. Maarten Support Relief Plan (SSRL)	Wage subsidies/ payroll support	Labour markets	New Programme
Sint Maarten	2020	COVID-19	Economic shock	Income support of ANG1,150 per month for the months of April, May and June 2020 for sole proprietors to vendor license holders, bus and independent taxi and tour drivers who are facing revenue losses due to COVID-19 St. Maarten Support Relief Plan (SSRP)	Cash transfers	Social assistance	New Programme
Sint Maarten	2020	COVID-19	Economic shock	The government's St. Maarten Support Relief Plan (SSRP) contains funds to expand existing NGO-run food assistance programmes, including a food voucher programme and a food boxes programme for the most vulnerable groups, as well as meals for the elderly	Expansion of social assistance programmes to new beneficiaries	Social assistance	Existing programme
Sint Maarten	2020	COVID-19	Economic shock	Implementation of a COVID-19 Unemployment Programme under the government's St. Maarten Support Relief Plan (SSRL) providing ANG1,150 for the months of April, May and June 2020 to qualifying individuals that have become unemployed as a result of COVID-19	Unemployment benefits	Social assistance	New Programme

Country	Year	Disaster	Type of shock	Response measure	Type of response	Type of social	New or existing
Sint Maarten	2020	COVID-19	Economic shock	Provision of grants and financing to eligible MSMEs through participating financial institutions under the newly introduced Enterprise Support Project	Other	Other	New Programme
Suriname	2020	COVID-19	Economic shock	Additional monthly payments through Suriname's COVID-19 Emergency Fund to beneficiaries of the General Old Age Provision (extra SRD525 / USD70) for elderly receiving only the AOV)	Additional/increased transfers to pensioners	Social assistance	Existing programme
Suriname	2020	COVID-19	Economic shock	Additional monthly payments through Suriname's COVID-19 Emergency Fund to beneficiaries of the Financial Assistance People with Disabilities (extra SRD675/USD90)	Additional/increased transfers to social assistance beneficiaries	Social assistance	Existing programme
Suriname	2020	COVID-19	Economic shock	Additional monthly payments through Suriname's COVID-19 Emergency Fund to pensioners (extra SRD500)	Additional/increased transfers to pensioners	Social insurance	Existing programme
Suriname	2020	COVID-19	Economic shock	Additional monthly payments through Suriname's COVID-19 Emergency Fund to beneficiaries of the Financial Assistance for Weak Households (extra SRD250 / USD33)	Additional/increased transfers to social assistance beneficiaries	Social assistance	Existing programme
Suriname	2020	COVID-19	Economic shock	Additional monthly payments through Suriname's COVID-19 Emergency Fund to beneficiaries of the General Child Benefit (extra SRD1,000/USD134 per household)	Additional/increased transfers to social assistance beneficiaries	Social assistance	Existing programme
Suriname	2020	COVID-19	Economic shock	Additional monthly allowance of 1,500 SRD for job seekers or unemployed person under the COVID Emergency Fund	Additional/increased transfers to social assistance beneficiaries	Social assistance	New Programme
Suriname	2020	COVID-19	Economic shock	50 million SRD to the Residential Construction fund to help people who have home security issues under the Emergency Fund	Other	Social assistance	Existing programme
The Commonwealth of the Bahamas	2008	Global financial crisis	Economic shock	Temporary financial measure under the National Insurance Scheme (NIS) to pay up to 13 weeks of benefits at a rate just under the minimum wage, BSD200 a week, which increased the benefits for some people and expanded coverage to others, as minimum contribution requirements were overridden	Other	Social insurance	

Country	Year	Disaster	Type of shock	Response measure	Type of response	Type of social protection	New or existing programme
The Commonwealth of the Bahamas	2020	COVID-19	Economic shock	Anticipated payment of foster care subsistence and disability allowance for persons under 16 to facilitate necessary preparations	Anticipated payment of social assistance benefits	Social assistance	Existing programme
The Commonwealth of the Bahamas	2020	COVID-19	Economic shock	Social assistance programme assisting individuals who - as a result of the closure of the tourism sector - found themselves on reduced workweeks, with the purchase of household groceries	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	Existing programme
The Commonwealth of the Bahamas	2020	COVID-19	Economic shock	Temporary programme to assist self-employed who rely on the tourism - including Straw vendors, hair braiders, taxi drivers, jet ski operators - industry through weekly payments of BSD200, for a period of up to 8 weeks	Income support to self-employed	Social assistance	New Programme
Trinidad and Tobago	2008	Global financial	Economic shock	Expansion of coverage through change in eligibility criteria of the Targeted Conditional Cash Transfer Programme (TCCTP)	Change in eligibility criteria	Social assistance	Existing programme
Trinidad and Tobago	2008	Global financial crisis	Economic shock	Increase in Disability Assistance Grant benefits	Additional/increased transfers to social assistance beneficiaries	Social assistance	Existing programme
Trinidad and Tobago	2013	Floods	Natural hazard	Horizontal expansion of the School Nutrition Programme to provide support to people affected by floods	Expansion of social assistance programmes to new beneficiaries	Social assistance	New Programme
Trinidad and Tobago	2018	Floods	Natural hazard	Red Cross response through piggybacking on the government's list of affected people	Other	Social assistance	Existing programme
Trinidad and Tobago	2020	COVID-19	Economic shock	Salary Relief Grant provided by the Ministry of Social Development and Family Services to self-employed and other persons who are not paying into the National Insurance Scheme and who have lost their jobs due to COVID-19, under the condition that the reduced gross income of the family does not exceed TTD10,000 per month	Income support to self-employed	Social assistance	New Programme
Trinidad and Tobago	2020	COVID-19	Economic shock	Additional transfer of TTD150 per month for 3 months paid to persons who receive the Disability Assistance Grant	Additional/increased transfers to social assistance beneficiaries	Social assistance	Existing programme

Country	Year	Disaster	Type of shock	Response measure	Type of response	Type of social protection	New or existing programme
Trinidad and Tobago	2020	COVID-19	Economic shock	Salary Relief Grant of up to TTD1,500 for 3 months in the first instance to citizens and permanent residents who are registered under the National Insurance Scheme (NIS) and have suffered termination, suspension or loss of income as a result of COVID-10 health and safety measures	Unemployment benefits	Social insurance	New Programme
Trinidad and Tobago	2020	COVID-19	Economic shock	Rental Assistance Grant in the amount of TTD2,500 per month for a period of 3 months initially - with a possible extension of (reduced) payments for a period of up to 12 months - paid to retrenched, terminated and individuals/families with reduced income, where the reduced gross income of the family does not exceed TTD10,000	Rental Assistance	Social assistance	New Programme
Trinidad and Tobago	2020	COVID-19	Economic shock	Temporary Food Support Cards valued at TTD510 provided over a period of 3 months to persons who are retrenched, terminated or experiencing reduced income, if family not already in receipt of food support	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	New Programme
Trinidad and Tobago	2020	COVID-19	Economic shock	Additional income support in the sum of TTD150, TTD300, TTD450 and TTD500, depending on the size of the family, provided to beneficiaries of the Public Assistance Programme for a period of 3 months	Additional/increased transfers to social assistance beneficiaries	Social assistance	Existing programme
Trinidad and Tobago	2020	COVID-19	Economic shock	Additional support to existing recipients of food support through a top-up, depending on the size of the family, over a period of 3 months	Additional/increased transfers to social assistance beneficiaries	Social assistance	Existing programme
Trinidad and Tobago	2020	COVID-19	Economic shock	Food support to families with children registered under the School Feeding Programme and who do not have a Food Card through Food Support Cards valued at TTD510 initially provided to a parent or guardian of the children who fall within this category for a period of 3 months	Modification of school feeding programme	Social assistance	Existing programme
Trinidad and Tobago	2020	COVID-19	Economic shock	Introduction of a paid "pandemic leave" to accommodate leave for employees who are not eligible for (extended) sick leave under the agreed terms of their employment and to assist parents who are unable to report for work because there is no one to supervise their children while schools are closed	Special leave	Other	

Country	Year	Disaster	Type of shock	Response measure	Type of response	Type of social protection	New or existing programme
Trinidad and Tobago	2020	COVID-19	Economic shock	The Ministry of Social Development and Family Services collaborated with the Ministry of Agriculture, Lands and Fisheries to distribute hampers to 30,000 needy families. Recipients received a \$500 valued hamper, which included a \$250.00 supermarket voucher and a box of locally grown fresh fruit, vegetables and chicken.	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	New Programme
Turks and Caicos Islands	2020	COVID-19	Economic shock	USD500,000 allocated to further boost the home-help programme that is being managed through the social welfare programme to meet the needs of additional persons that may become destitute due to the fall out in global economic activities	Other	Social assistance	Existing programme
Turks and Caicos Islands	2020	COVID-19	Economic shock	Direct assistance in the form of a one-off payment of USD1,200 to employees within the hospitality industry who are National Insurance Board (NIB) contributors and who have been laid off or whose employment has been terminated due to COVID-19	Unemployment benefits	Social insurance	New Programme
Turks and Caicos Islands	2020	COVID-19	Economic shock	Direct assistance in the form of a one-off payment of USD1,200 to self-employed within the hospitality industry who are National Insurance Board (NIB) contributors and who have seized operations due to COVID-19	Income support to self-employed	Social insurance	New Programme
Turks and Caicos Islands	2020	COVID-19	Economic shock	COVID19 Social Enhancement Aid Stimulus programme providing food vouchers valued \$200 for a period of three months to elderly, unemployed, underemployed and single parents	In-kind assistance (e.g. care packages, food vouchers)	Social assistance	New Programme

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