



Shock-Responsive Social Protection in the Caribbean Sint Maarten Case Study

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Preface

This case study was undertaken by WFP Caribbean as part of the research project Shock-Responsive Social Protection in the Caribbean (2018-2020). 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/research-programme-shock-responsive-social-protection-caribbean.

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Disclaimer

The opinions expressed in this report are those of the authors and do not necessarily reflect those of the World Food Programme or the Government of Sint Maarten. Responsibility for any inaccuracies rest solely with the authors.

Executive Summary

Introduction

The global impacts of the COVID-19 pandemic have highlighted the importance of adaptable and scalable social protection for responding to major shocks and crises. In the Caribbean, the disruptions resulting from the pandemic triggered a socio-economic crisis that called for rapid and innovative responses to mitigate its adverse impact on the livelihood and well-being of hundreds of thousands of people. As a result, all countries and territories in the region have introduced, adapted or expanded social protection programmes. These experiences contribute to growing evidence of the promising linkages between social protection and disaster risk management in preparing for and responding to large-scale shocks and crises and limiting their impact on vulnerable populations. We refer to this as 'shock-responsive social protection'.

This case study examines experiences with shock-responsive social protection in Sint Maarten, identifying lessons and opportunities going forward. Hurricane Irma in 2017, and more recently the COVID-19 crisis, have highlighted the country's vulnerability to natural hazards and global economic disruptions, while demonstrating the importance of social protection in mitigating the effects of such shocks. Given the country's limited financial resources, high dependence on tourism and significant levels of vulnerability, investing in social protection to cope with future shocks and build resilience could bring long-term gains.

The United Nations World Food Programme (WFP) Office for Emergency Preparedness and Response in the Caribbean is undertaking research on shock-responsive social protection and COVID-19 responses in Aruba and Sint Maarten. This case study, alongside one in Aruba, is part of a broader regional research on shock-responsive social protection in the Caribbean, which has produced six case studies, a literature review and a synthesis report. This research aims to improve the knowledge base and make recommendations for strengthening preparedness and response capacities in the region, focusing on the role of social protection to play a greater role in supporting people impacted by shocks and building resilience.

Risks and disaster risk management in Sint Maarten

Sint Maarten is one of four constituent countries that form the Kingdom of the Netherlands and is a high-income country with a very large tourism sector. The country has a per capita Gross Domestic Product (GDP) of \$25,381, with the majority of it being linked to tourism-related activities. Sint Maarten is the most densely populated country in the Caribbean, with a population of over 40,000 people and a territory of 34 square kilometres. Sint Maarten is among the Caribbean countries with the largest concentrations of immigrants, with more than 70% of the registered population being foreign-born (CBS, 2016).

Sint Maarten is highly exposed to hurricanes and tropical storms, which have resulted in major damage and enormous social and economic impacts in the past. Disaster risk management (DRM) in Sint Maarten is enshrined in law, with relatively well-defined institutional coordination mechanisms, responsibilities and management processes. However, in large disasters such as Hurricane Irma in 2017, the country has experienced challenges around coordination and emergency logistics. In practice, DRM appears to be more strongly focused on disaster response compared to risk reduction and prevention.

Sint Maarten's Disaster Management Plan, last revised in 2013, outlines the administrative, organizational and coordinating aspects of disaster preparedness and response in Sint Maarten. The Office of Disaster Management (ODM) under the Fire Department in the Ministry of General Affairs is the main agency managing all phases of the disaster management cycle (prevention, mitigation, preparedness, response, and recovery). The office is headed by the Fire Chief, who is also the National Disaster Coordinator. The ODM has very limited human resources, with three staff members in total. At the time of the study, there were plans underway to expand the number of staff and functions. In 2019, The Government of the Kingdom of the Netherlands and CDEMA signed a Memorandum of Understanding (MoU) to ensure cooperation on disaster risk management. The MoU applies to the islands of Aruba, Curaçao, Sint Maarten, and the Netherlands, including the public entities of Bonaire, Sint Eustatius and Saba.

Disaster responses are implemented at three levels: strategic, tactical and operational. At the strategic level, the Prime Minister has the command in disasters and chairs the Emergency Operations Center (EOC), which can be activated by the PM on advice of the National Disaster Coordinator. Ten Emergency Support Functions (ESFs), each of which represents a different sector, form the tactical level of DRM, which is chaired by the National Disaster Coordinator who ensures coordination among the ESFs. The sectors covered by the ESFs include for instance water and energy, telecommunications, public health and medical assistance and evacuations, shelter, relief and mass care. The operational level consists of the persons intervening on the ground.

The Ministry of Public Health, Social Development and Labor (Ministry VSA) plays an important role in the DRM framework. As the lead for the two ESFs for Public Health and Medical Assistance (ESF 6) and Evacuations, Shelters, Relief and Mass Care (ESF 7), the Ministry is responsible for coordinating and ensuring the provision of assistance to the population in emergency situations. Within the Ministry, the Department for Community Development, Family and Humanitarian Affairs (CDFHA) is responsible for managing shelters and assessing the social needs across Sint Maarten following disasters, as well as for implementing programmes to meet these needs. The Social Services Department is in charge of psychosocial care after disasters.

Financing of disaster responses is a major challenge, due to the government's limited financial domestic resources and a lack of international financing, including disaster risk financing instruments given its status as a high-income country, and as a constituent country of the Kingdom of the Netherlands. These constraints mean that the government relies heavily on ex post measures to

finance disaster response and recovery efforts, and often relies on financial assistance from other the Netherlands. Although each ministry is recommended to have a contingency budget, this is hard to maintain and operationalize. After Hurricane Irma, the Prime Minister created a contingency budget under the Ministry of General Affairs, but this fund is small and not suitable for large emergencies (ANG 2 million channelled into the fund annually). As part of its draft national disaster management policy, the Government of Sint Maarten is developing a disaster risk financing policy, which aims to adopt a multi-layered disaster risk financing approach to ensure comprehensive and efficient coverage for different types of risks.

Social protection

In Sint Maarten, the right to social protection is enshrined in national legislation, which includes provisions for financial assistance, mandatory basic pension, widows and orphans' pensions, severance payment and sickness insurance. The Ministry of VSA oversees all social protection sectors, including social assistance, labour and social insurance. The ministry's mission is comprehensive, seeking to promote the general wellbeing and quality of life of the population through social protection and labour policies, health protection and promotion, and community development.

One of the biggest challenges that affect government's capacity to implement programmes is lack of funding, given the country's limited domestic tax base. In addition, the government in general is faced with staffing challenges given a large foreign-born population who is not allowed to hold public office, as well as high levels of staff and policy makers rotation through different branches of government.

Social assistance

The Social Services Department within the Ministry VSA is mandated with the implementation of social assistance schemes. These schemes include financial, medical and legal assistance as well as social worker interventions, counselling and crisis care, all of which are provided on a direct and individual basis.

Financial Assistance is a legal entitlement provided in the form of monthly cash transfer benefits to those who cannot provide for their basic needs and that of their family. Despite being the main form of monetary social assistance provided by the government, the coverage of the programme is very limited, with about 700 persons receiving financial assistance in 2019.

The targeting for the Financial Assistance programme is based on a verified means test that aims to collect nearly complete information on a household's income and wealth. Individuals are eligible for assistance if their income is below a certain threshold and if they are Dutch nationals who have resided in Sint Maarten for at least three months immediately prior to the application. However, in certain cases assistance is also granted to legal residents that do not have the Dutch nationality. All beneficiaries are reassessed on an annual basis, with exception for seniors who are reassessed less frequently.

The amount of assistance provided is geared to the individual circumstances of the beneficiary, and depends on available household income, the cost for particular basic needs in the household and household composition. Recipients received on average between ANG 412.74 (USD 230) and ANG 569.15 (USD 320) per month in 2019. Persons with disabilities receive a standard amount of ANG 1,067 (USD 595) per month.

While Sint Maarten does not have a national health insurance with universal coverage, persons with limited financial means who do not have medical insurance are eligible for medical assistance. There are ongoing discussions within the government on establishing a general health insurance.

Social insurance

The Social & Health Insurances (SZV) is a semi-independent governing body, overseen by the Ministry VSA, which administers the social and health insurance schemes of Sint Maarten. The mandatory social insurance scheme includes the universal Old Age Pension, the Widows, Widowers, and Orphan's pension benefit, and the general compulsory insurance for special medical expenses, which covers the care of persons suffering from a prolonged or chronic illness and impairment, where they are dependent on others to care for them. The SZV also administers sickness insurance for people in full-time employment and those that carry out contract work if their wages do not exceed the fixed wage limit. Sint Maarten does not have a formal unemployment insurance, but the law provides for a Cessantia, or severance pay, which an employer is obligated to pay to an employee upon dismissal or discharge from an employment not due to any fault of the employee.

Shock-responsive social protection in Sint Maarten

The social protection responses to Hurricanes Irma and COVID-19 largely entailed newly established temporary programmes. Following Hurricane Irma, the Government of Sint Maarten introduced an Emergency Income Support and Training Programme (EISTP) under the newly established Recovery, Reconstruction and Resilience Trust Fund, which provided temporary income support to under-employed and unemployed persons in exchange for their participation in short-term skills training in selected occupational areas in the hospitality and construction industries. The project ended in June 2020, in spite of efforts by the Ministry VSA to get additional financing and its intention to embed this programme within the set of long-term social assistance programmes.

In response to the COVID-19 crisis, the government introduced a COVID-19 Unemployment Programme to provide monthly payments to people who became unemployed as a result of the crisis, as well as an Income Support Programme to self-employed individuals who faced revenue losses due to COVID-19. In order to prevent mass layoffs, the government also implemented a COVID-19 Stimulus Payroll Support Plan, which provided payroll support to local businesses that faced revenue losses due to the pandemic. The government also launched the Enterprise Support Project, which aims to support micro, small and medium enterprises through direct financial assistance to contribute to the restoration of economic activity.

Aside from these financial support measures, the government in cooperation with NGOs distributed food packages to persons in need, initially giving priority to recipients of the Financial Assistance benefit and to vulnerable people identified by associations working with the elderly. At the time of this study, the Ministry VSA was working towards transforming this food assistance programme into an electronic food voucher programme, with the purpose to reduce the administrative burden associated with paper vouchers, minimize physical contact with beneficiaries and provide more flexibility to beneficiaries. In parallel to the planned e-voucher programme, the Red Cross in cooperation with K1 Britannia has introduced a food voucher programme with funding from the Netherlands to respond to the impacts of COVID-19.

Towards more shock-responsive social protection in Sint Maarten

While the crisis triggered by the COVID-19 pandemic has revealed some limitations of the social protection system in Sint Maarten, including the limitations of flexible and scalable programmes that protect from income losses, there are various opportunities to make social protection more shock-responsive. The Ministry VSA is a key actor within the national DRM framework, providing a framework for strengthening the linkages between social protection and disaster risk management in Sint Maarten. There is also substantial experience in using social protection in response to Hurricane Irma and COVID-19, which could be built upon to make systems 'response ready' in the future.

The current legislation for financial assistance is not very well-suited for large scale response as it requires thorough screening of individuals and decision on a case by case basis. However, the law contains a hardship clause that allows relief to be provided on a larger scale rather than on a case by case basis. The Ministry VSA is working on transforming the legislation based on this hardship clause in order to have a more flexible legal basis to cater to a larger number of people in emergency situations.

Expanding social assistance is an opportunity for making it more responsive to shocks and to support resilience by ensuring that more people have access to a safety net. Eligibility for regular social assistance is rather strict and coverage is low with certain groups being excluded or missed, including migrants who are highly vulnerable to the impacts of shocks but do not have access to formal programmes.

Information management and lack of data on poverty and vulnerability appear to be among the most challenging aspects of using social protection to respond to shocks in Sint Maarten. The government has recognized that having detailed accurate information on population would greatly facilitate responding to the needs of individuals, including following disasters, and has embarked on the development of an integrated social registry.

Investing in strengthening social protection and disaster risk management systems is important in its own right. The stronger these sectors are and the greater their synergies, the better they will be at fulfilling their core functions. Such investments also increase opportunities for shock-responsive

coordination, particularly when done in ways that consider the various risks that people face the variety of ways that they can be supported.

Recommendations

The COVID-19 crisis has highlighted Sint Maarten's social and economic vulnerabilities and might have contributed to increased awareness on risk. There are several opportunities to better prepare social protection systems to support people vulnerable to the impacts of disasters and other shocks:



- 1. Ensure an integrated policy and strategic framework for DRM and shock-responsive social protection.** Efforts should be made to ensure that social protection is included as an integral part of the government's national disaster risk management policy, which is currently being developed. Strengthening coordination and cooperation between social protection and DRM stakeholders at the strategic level would be important to ensure a joint and integrated approach to managing disasters. This could be achieved through joint plans or roadmaps, that build from the strategic vision.
- 2. Increase the capacity of social protection programmes or mechanisms to more quickly and efficiently protect people aim to from covariate shocks.** This may require more in-depth analysis on how existing social assistance programmes such as Financial Assistance can be used and adjusted for future emergency responses; as well as possibly developing protocols for scaling up social assistance and/or developing new programmes. The feasibility of a long-term conditional cash transfer or employment programme that is flexible and shock responsive should be explored, building on lessons learned from the EISTP. Building on lessons learned from the COVID-19 unemployment programme, the feasibility of a country-wide contributory unemployment programme could be explored in order to provide a financial safety net for persons that lose their jobs. Finally, there is an opportunity to explore options for establishing temporary cash or voucher programmes in times of crisis that can support migrants and refugees, as a well as linking them to formal social protection benefits (for instance, agreements on portability of social security benefits across countries).
- 3. Invest in strategies and interventions that reduce risk and vulnerability, to protect people from the worst impacts of shocks, and to improve the sustainability of shock-responsive strategies.** Given the country's high exposure to large climate-related and economic shocks, it is possible that the country will experience more frequent and larger shocks. In this context, responding to shocks can quickly become unsustainable from a financial standpoint and further erode the resilience of people. Risk analysis to understand people's vulnerabilities to climate, health, and economy-wide shocks, such as those arising from tourism reliance, would be key to develop strategies that reduce risks, including assessing ways to diversify the economy, including by making use of social protection. Both regular social protection programmes as well as responses to large-scale shocks through social protection should consider ways of reducing vulnerabilities and building long-term resilience. Options include programmes that promotes



livelihood diversification and linking income and skills programmes to active labour market programmes.

- 4. Develop a solid, long-term, risk informed financing strategy for social protection derived from a national strategy on disaster risk finance.** Funding is perhaps the biggest challenge for social protection and disaster risk management in Sint Maarten and a bottleneck for strengthening the response capacity of existing systems. It is important to continue prioritising the development of a risk layered, comprehensive disaster risk finance strategy as part of the national DRM strategy, integrate financing mechanisms for shock-responsive social protection into the draft DRF strategy in order to ensure predictable, rapid financing to address the social impacts of future disasters, advocate to optimise the triggers of the insurance policies purchased under the CCRIF and facilitate processes for requesting post-disaster financial assistance from international agencies such as the United Nations.
- 5. Strengthen the institutional and operational capacity of DRM and social protection, investing on social protection systems.** A key opportunity is strengthening the operational capacity of the ODM through increased staff and resources, while also strengthening the linkages of the ODM with the Ministry VSA to ensure a more integrated approach. The CDFHA should be strengthened through staffing, equipment and training. Moreover, investments in regular social protection programming, such as the development of information systems or electronic payment mechanisms can also benefit shock responses and should be done in a way that is risk-informed and enable social protection to perform or support DRM functions (Beazley, 2020).

Table 1 summarizes the recommendations above and provides more detailed recommendations for systems (information, targeting, delivery) that should be taken forward in the short/medium- and long-term.

Table 1: Recommendations for making social protection more shock-responsive

Preparedness category	Short- and medium-term recommendations	Medium to long-term recommendations
<p>Policy, programmes and institutions</p> 	<ul style="list-style-type: none"> • Ensure that social protection is included as an integral part of the government's national disaster risk management policy • Explore the feasibility of improving existing social assistance programmes (Financial Assistance) to become more shock-responsive, including through adjusted protocols for scale-up • Conduct vulnerability analysis to develop options for risk reduction and economic diversification through social protection • Strengthen the operational capacity of the ODM and CDFHA through increased staff, equipment and training 	<ul style="list-style-type: none"> • Strengthen collaboration between social protection and the ODM at the strategic level through joint plans or roadmaps • Increase shock-responsiveness of the social protection programmes by improving existing ones (Financial Assistance) or developing new ones (unemployment benefits, conditional cash transfers, programmes providing benefits for migrants) • Develop social protection interventions that reduce risk and vulnerability and build resilience (e.g. income and livelihood diversification, active labour market programmes)
<p>Information management</p> 	<ul style="list-style-type: none"> • Review lessons on information management during COVID-19 to inform decisions on information management for DRM and social protection • Establish data sharing agreements between government and non-government organizations to improve sharing of beneficiary data in emergencies • Develop a standardized post-disaster needs assessment method to identify social impacts, including clear roles for government and NGOs 	<ul style="list-style-type: none"> • Establish an official poverty line • Implement the social registry • Develop a unique identifier, which can be linked among government departments • Assess the feasibility of a central or common database between government and civil society • Establish a mechanism or platform that enables the government to have a better overview of the migrant refugee situation, needs and priority areas for support

Preparedness category	Short- and medium-term recommendations	Medium to long-term recommendations
<p>Targeting</p> 	<ul style="list-style-type: none"> Align the targeting criteria of different government and non-government assistance programmes to ensure inclusion of vulnerable groups and reduce risk of duplicating support in normal and crises times Develop standard protocols for simplified eligibility criteria for social assistance benefits in times of crisis 	<ul style="list-style-type: none"> Utilize different dimensions of vulnerability in the targeting of social assistance benefits that consider the potential impacts from different shocks (on income, livelihoods, assets, health, food consumption) Continue to revise and potentially adjust the eligibility cut off points for social assistance, with a view to integrating additional dimensions of vulnerability as per above Ensure a (legal) framework for a simplified registration/enrolment process for emergencies
<p>Delivery mechanisms</p> 	<ul style="list-style-type: none"> Consult with beneficiaries of COVID-19 assistance to identify challenges and ways of improving delivery and coordination of humanitarian food assistance and government social protection programmes Document lessons from COVID-19's e-voucher programme to inform future disaster responses Develop early action and response protocols for disaster responses through social protection programmes and include them in the DRM plans Improve working of community councils and establish feedback mechanisms for impacted populations and beneficiaries Improve public communication about social benefits and assistance during emergencies to enable people to apply for support more quickly 	<ul style="list-style-type: none"> Establish protocols and administrative systems for emergency response for Ministry VSA and its partners Consider establishing an Emergency Support Function for Logistics to support the delivery of emergency assistance Strengthen coordination between ODM, Ministry VSA and NGOs, and ensure synergies are supported through appropriate information and administrative system



Preparedness category	Short- and medium-term recommendations	Medium to long-term recommendations
<p>Coordination</p> 	<ul style="list-style-type: none"> • Improve the coherence of social protection programmes by reviewing complementarities and gaps in coverage during emergencies and normal times • Establish joint guidelines/SOPs for disaster responses defining the roles, responsibilities and procedures of social protection and DRM actors 	<ul style="list-style-type: none"> • Develop more detailed mechanisms, roles and protocols for government's coordination with NGOs during crises • Run simulations to test coordination protocols in relation to social protection scale-ups and information sharing
<p>Financing</p> 	<ul style="list-style-type: none"> • Integrate financing mechanisms for shock-responsive social protection into the draft DRF strategy • Optimize the triggers of the insurance policies purchased under the CCRIF 	<ul style="list-style-type: none"> • Explore options for requesting post-disaster financial assistance from international agencies such as the United Nations

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List of acronyms

ANG	Netherlands Antillean guilder
Cat DOO	Catastrophe Deferred Drawdown Option
CDFHA	Community Development, Family and Humanitarian Affairs
EOC	Emergency Operations Center
ESF	Emergency Support Function
CCF	Contingent Credit Facility for Natural Disaster Emergencies
CCRIF SPC	Caribbean Catastrophe Risk Insurance Facility Segregated Portfolio Company
CDEMA	Caribbean Disaster Emergency Management Agency
DRM	Disaster Risk Management
DRF	Disaster Risk Finance
DRR	Disaster Risk Reduction
GDP	Gross Domestic Product
IBRD	International Bank for Reconstruction and Development
MIS	Management Information System
MSME	Micro, small and medium enterprise
NRBP	National Recovery Program Bureau
NGO	Non-governmental organisation
ODM	Office for Disaster Management
OPM	Oxford Policy Management
SMDF	St. Maarten Development Fund
SXM TF	Recovery, Reconstruction and Resilience Trust Fund
SZV	Social & Health Insurances
USD	United States dollar
WFP	World Food Programme

1 Introduction

Governments and aid organisations around the world and in the Caribbean are increasingly utilising social protection systems to respond to emergencies and crises, including in response to hurricanes Maria and Irma in 2017 and to COVID-19 in 2020. Social protection programmes that provide assistance to vulnerable households, and the systems that underpin these programmes, may have a role to play in preparing for, responding to and mitigating the impacts of natural hazards such as floods, hurricanes and droughts, as well as conflict, economic crisis and migration. We refer to this as ‘shock-responsive social protection’.

Analysing options ahead of a disaster or other shock can enable the government and its partners to better prepare for the use of social protection systems and programmes in future responses. Often the role of social protection systems in those responses is not planned prior to disasters, which may have implications for the speed of responses and for the long-term functioning of the social protection system. Understanding options for disaster and crisis response as well as for reducing and managing risks is crucial.

The COVID-19 pandemic has dramatically underscored the importance of adaptable and scalable social protection programmes. In the Caribbean, the global COVID-19 pandemic has triggered a socio-economic crisis that called for rapid and innovative approaches to limit its adverse impact on the livelihood and well-being of hundreds of thousands of people. In response, all countries and territories in the region have introduced, adapted or expanded social protection programmes.¹ Interventions have included the introduction and expansion of social assistance programmes delivering cash and in-kind assistance, modifications of social security payments and the introduction of other social insurance benefits. A robust knowledge base to understand how these measures were implemented is critical to ensure the design of effective future responses to crisis and shocks.

The United Nations World Food Programme Office for Emergency Preparedness and Response in the Caribbean (WFP Caribbean) is undertaking case studies on shock-responsive social protection and COVID-19 responses in Aruba and Sint Maarten. The studies are part of a broader regional research on Shock-Responsive Social Protection in the Caribbean that has produced six case studies, a literature review and a synthesis report.²

This report summarizes the case study findings for Sint Maarten. The next [section](#) presents the theoretical framework underpinning the research. [Section 3](#) describes hazards, vulnerability and risks in Sint Maarten. [Section 4](#) outlines the DRM system in Sint Maarten. [Section 5](#) provides an overview of the social protection system, while [section 6](#) outlines existing experiences with shock-responsive social protection in the country, including responses to COVID-19’s social and economic impacts on individuals and households. Based on the analysis of the national social protection and DRM

¹ World Food Programme | Latin America and Caribbean Dashboard COVID-19 Impact and Social Protection Measures | Desktop view: <http://arcg.is/iTnb1> | Mobile Phone view: <http://arcg.is/4PHG9>

² World Food Programme in the Caribbean: www.wfp.org/countries/caribbean

framework, [sections 7](#) and [8](#) consider opportunities and provide recommendations for strengthening the ability of social protection to reduce risks and manage shocks and emergencies.

2 Research framework and methodology

The theoretical framework for this case study is adapted from 12 case studies conducted in Latin American and the Caribbean by Oxford Policy Management (OPM) and the World Food Programme (WFP) (OPM, 2020). The methodology for this study has also been adjusted to reflect the experiences and lessons from social protection responses to COVID-19 and interviews were conducted remotely to accommodate for COVID-19.³

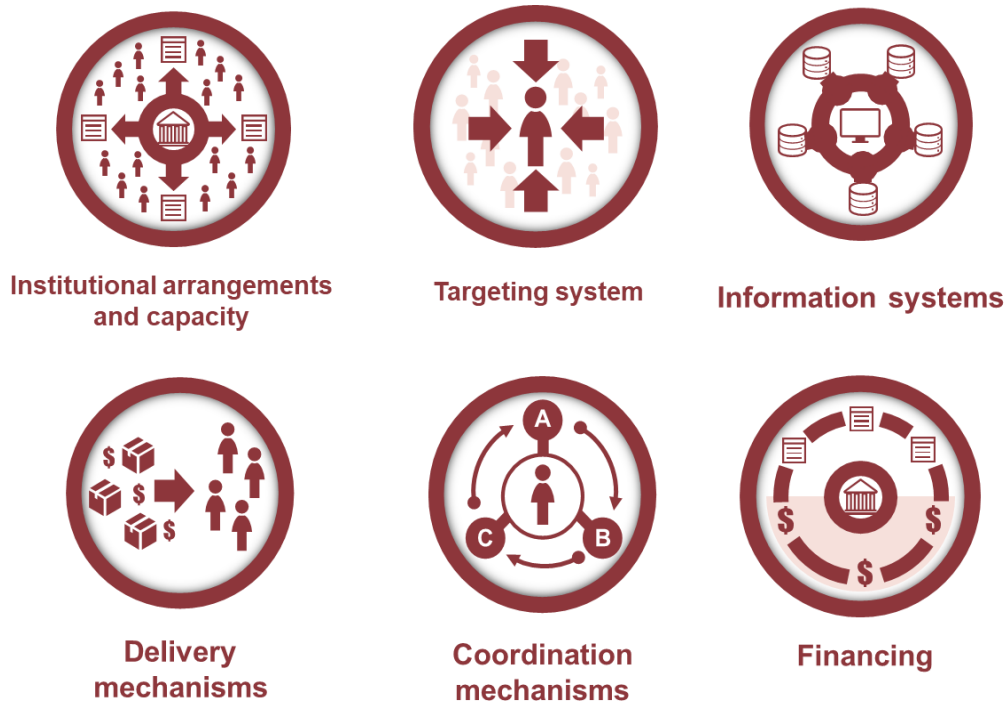
2.1 Theoretical framework

This study analyses social protection as a risk management tool in Sint Maarten. In particular, we look at six aspects that are essential for a prompt and effective management of shocks (Beazley et al., 2016; see figure 1).

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

³ The interviews for this study were conducted between July and August 2020.

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

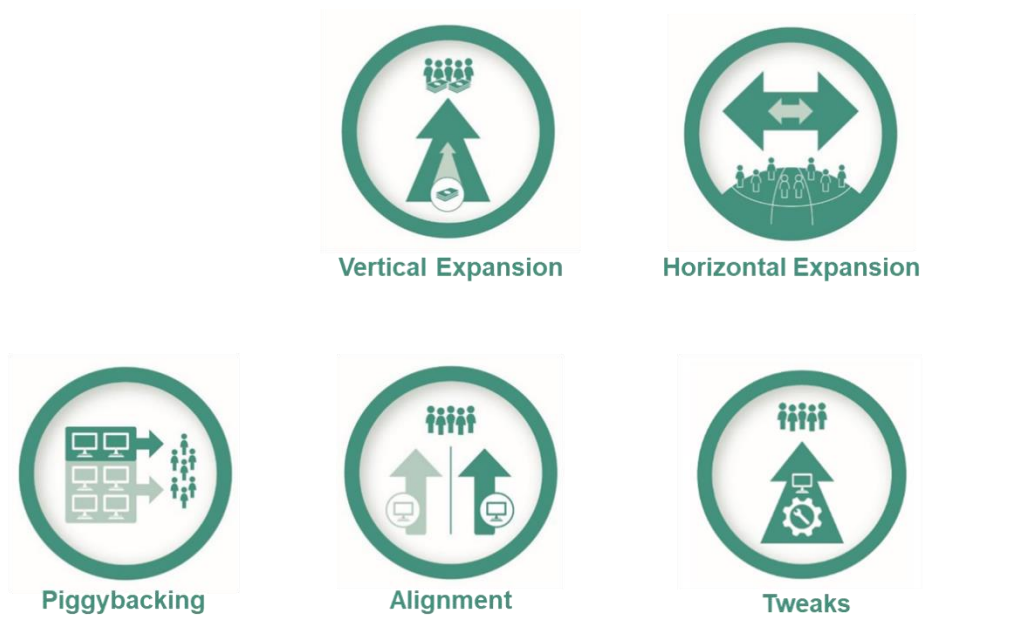


Source: adapted from Beazley et al. (2016)

In addition, we explore possible strategies that may be employed to scale up the overall level of support that the system provides to vulnerable people during or after a shock (adapted from OPM, 2015; see figure 2 **Error! Reference source not found.**):

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

Figure 2: Typology of shock-responsive social protection



Source: OPM (2015)

2.2 Research methodology

We first aim to understand the main risks and vulnerabilities the country faces, especially in terms of populations whose lives and livelihoods are most likely to be impacted by large scale crises and shocks (covariate shocks). In order to understand how social protection systems can support crisis management more strongly, we then review existing disaster risk management systems, including the role of social protection agencies and policies within them, as well as the overall social protection system in the country. We then assess the readiness level of those systems to address impacts of covariate shocks and disasters and provide recommendations for strengthening the ability of social protection to reduce risks and manage shocks and emergencies.

The research is built on:

- A desk review on social protection and disaster risk management (DRM) systems, programmes and policies
- Semi-structured, remote interviews with key informants from government and NGOs involved in social protection and DRM on the experiences with shock-responsive social protection, focused on recent responses to COVID-19's impacts, and insights on the role, performance and capacity of social protection and DRM as well as factors that would enable social protection to be more responsive. See Annex C for an indicative list of research questions.
- Analysis of qualitative data and findings from interviews and desk review
- Revision of initial findings and recommendations based on feedback from stakeholders as well as potentially through a remote workshop or meeting.

3 Risk, vulnerability and poverty in Sint Maarten

3.1 Overview

Sint Maarten is one of four constituent countries that form the Kingdom of the Netherlands, located on the southern part of the island of Saint Martin in the Lesser Antilles in the northeast Caribbean Sea, and sharing the island's territory with the French Overseas Territory of Saint Martin. Part of the Netherlands Antilles for over 50 years, Sint Maarten became a constituent country within the Kingdom of the Netherlands in 2010, forming its own government and parliament. The Government of the Kingdom remains responsible for defence and foreign affairs. The King of the Netherlands is Head of State of Sint Maarten and is locally represented by the Governor. The country is led by a Prime Minister. Dutch and English are the official languages in Sint Maarten.

Sint Maarten is a high-income country with a very large tourism sector. The country has a per capita Gross Domestic Product (GDP) of \$25,381, with the majority of it being linked to tourism-related activities.⁴ In 2018, receipts from tourism accounted for 57.8% of exports (ILO, 2020). Most other industries, such as the construction sector, are spin-offs of the tourism sector. With a marginal agricultural sector, the country is heavily dependent on imports to meet the food needs of the population. The national currency is the Netherlands Antillean guilder, although US dollars are widely accepted.

Sint Maarten is the most densely populated country in the Caribbean, with a population of over 40,000 people and a territory of 34 square kilometres. Sint Maarten is among the Caribbean countries with the largest concentrations of immigrants, with more than 70% of the registered population being foreign-born (CBS, 2016). There are no official estimates of undocumented migrants in Sint Maarten, but their number is considered significant. Some of the largest migrant communities on the island come from the Dominican Republic, Haiti and Venezuela.

3.2 Poverty and vulnerability

While there are no official estimates of poverty prevalence, data shows an unequal distribution of wealth, with a significant portion of the population living on low incomes. Sint Maarten does not yet have an official poverty line, although the government is researching the possibility of establishing one, starting with the 2021 Census, which will include more questions on poverty. While in 2017 the average gross monthly household income was ANG 5,392.39 (USD 3,000), 50 percent of households had a monthly income below ANG 3,718.25 (USD 2,072) (Department of Statistics, 2017a).

⁴ WB PAD, from Central Bank of Curacao and Sint Maarten, based on 2018 estimates. Figure corresponds to international current dollars.

One out of five households had a monthly income of ANG 1,000 (USD 560) or less, which is below the monthly minimum wage.⁵

Housing is a significant expense, with people in the lower income bracket spending about half of income on rent, 20% on food, 10-15% on utilities and the remaining 5-10 % for other expenses, according to unofficial estimates by interviewees. In many cases, several household members rely on the same source of income. A significant proportion of households is headed by women, who are usually in charge of caring for dependents.

The official unemployment rate was 9.9% in 2019, with the female unemployment rate almost twice as high as the male rate. While there is no clear picture of the size of the informal sector, it employs a large number of the undocumented migrants in the country, for example in cleaning services, construction and tourism. Migrants constitute a largely vulnerable, and in many cases, marginalised group on the island; some 15,000 are reported to be undocumented (Collodi et al., 2019).

3.3 Hazards and risks

Sint Maarten is located within the Atlantic hurricane belt. Major hurricanes include Hurricane Luis in 1995, Hurricanes Jose and Lenny in 1999 and Hurricane Irma in 2017, causing serious damage through combination of strong wind, storm surge, pluvial flooding, and mudslides (Abebe et al., 2019). The impacts of Hurricane Irma, which cost lives and had enormous social and economic impacts, were still felt in 2020 at the time of the declaration of the COVID-19 pandemic and the subsequent global economic downturn.

Hurricanes Irma had a devastating impact on Sint Maarten, causing an estimated USD2.7 billion in damages and losses (over 250 percent of GDP) and leading to a significant contraction of the economy in 2017–18 (IMF, 2020; World Bank, 2018). Major damage to the tourism infrastructure resulted in a decline of cruise and stay-over tourist arrivals by about 25 percent in 2017, and the country's real GDP in 2019 was lower than in 2010 (IMF, 2020; IMF, 2021). Preliminary data suggested that in subsequent years, the recovery of the tourism sector remained slower than in other hurricane-affected countries in the region. Hurricane Irma was the worst disaster in the history of Sint Maarten until then, exceeding the impact caused by Hurricane Luis in 1995.

Hurricane Irma disproportionately impacted the poor, elderly, and undocumented migrants, many of whom were struggling to secure their basic needs, including food and shelter (Collodi, 2019). Difficulties were faced in accessing aid distribution points, and many undocumented migrants did not sign up for post-disaster assistance for fear of deportation. Many of these people - for whom insurance was usually too expensive to afford - did not have access to adequate housing following the hurricane, due to the low stock of social housing on the island and the limited scope of the housing reconstruction programme (ibid.). The exclusion of undocumented migrants from official policies and

⁵ The minimum wage is ANG 1695.36 (USD 945) per month

regulations constrained efforts by international NGOs, particularly in relation to interventions to deliver shelter and housing to these groups (ibid.).

Hurricane Irma, and more recently the COVID-19 pandemic, have highlighted the vulnerability of the country's economy to disruptions in international tourism and cruise tourism in particular. The pandemic caused a collapse of tourism and inflicted a major blow to the economy despite significant support measures. The country's real GDP is estimated to have contracted by 24 percent in 2020 and the unemployment rate increased to an estimated 16.9 percent, which does not account for the additional increase in underemployment (IMF, 2021). According to IMF forecasts, tourism is likely to recover only gradually due to supply and demand factors, and GDP is not expected to reach its 2019 level until 2023 (IMF, 2020a). The severity of the economic and social impact is compounded by the fact that Sint Maarten has not yet entirely recovered from Hurricanes Irma and Maria.

4 Disaster Risk Management in Sint Maarten

4.1 Institutional arrangements and coordination

In 2020, policy instruments to guide disaster management in Sint Maarten were being drafted or revised. The National Development Vision being developed is a broader umbrella document framing the country's development goals for the next ten years, including a DRM pillar. A new DRM policy, which was in draft form at the time of this study, will take a comprehensive view of disaster management through government, civil society and private sector involvement. It will also define strategic objectives related to other relevant national policies, such as the building code and environmental policy. Under the disaster management policy, the government is also developing a disaster risk financing strategy.

Social protection is not elaborated as an explicit pillar of the DRM policy. However, social protection stakeholders are given the opportunity to provide inputs to the policy. The action plans developed by the Emergency Support Functions, discussed in more detail below, also feed into the DRM policy.

Sint Maarten's Disaster Management Plan, last revised in 2013, outlines the administrative, organizational and coordinating aspects of disaster preparedness and response in Sint Maarten.⁶ The Office of Disaster Management (ODM), under the Fire Department in the Ministry of General Affairs is the main agency managing all phases of the disaster management cycle: prevention, mitigation, preparedness, response, and recovery. The office is headed by the Fire Chief, who is also the National Disaster Coordinator, responsible for coordinating disaster and emergency response. The ODM is small and consists of three staff members. At the time of the study, there were plans underway to expand the number of staff and functions.

The Disaster Management Plan, coordinated by ODM, is strongly focused on disaster response and organized around three levels: strategic, tactical and operational (see figure 3). At the strategic level, the Prime Minister has the overall leadership in disasters and chairs the Emergency Operations Center (EOC). The EOC can be activated by the Prime Minister on advice of the National Disaster Coordinator. Decisions on requesting international support to respond to emergencies are made at this level. The activation of the EOC is equivalent to a state of emergency, where authority from all ministries, except the Ministry of Justice, is devolved to the EOC.

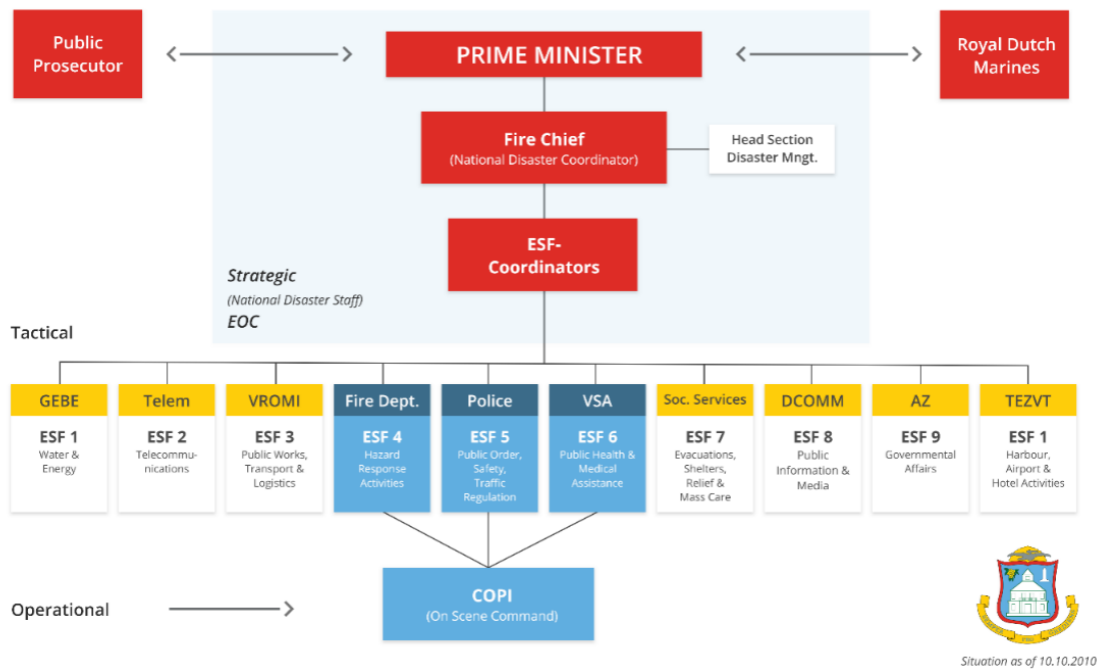
Ten Emergency Support Functions (ESFs), each of which represents a different sector, form the tactical level of DRM. The sectors covered by the ESFs include among others water and energy, telecommunications, public health and medical assistance and evacuations, shelter, relief and mass

⁶ [National Decision, Containing General Measures, Establishing the contingency plan for Sint Maarten \(Landsbesluit, Houdende Algemene Maatregelen, tot vaststelling van het rampenplan Sint Maarten, AB 2013, GT no. 150\)](#). This is complemented by the 'Regulation on Exceptional State'.

care. The National Disaster Coordinator chairs this level and is responsible for ensuring coordination among the ESFs when the national disaster plan is activated.

Each ESF is responsible for developing subplans outlining the emergency procedures to be followed for their respective sectors. The ESF coordinators meet once a month in normal times. There are operational drills twice a year and a table-top exercise once per year. Plans are expected to be updated every two years. During a disaster or major incident, depending on the severity and type of incident, all or only some of the ESF groups are made operational. During this time, the meeting frequency depends on the type of disaster with usually at least one daily meeting.

Figure 3: Organisational structure of Sint Maarten’s disaster risk management



Source: de Hamer, 2019

The *Commando Plaats Incident (COPI)* represents the operational level of DRM and is formed by three ESFs, namely the Fire Department, Police Department and the Ministry of Public Health, Social Development and Labor. COPI is responsible for on-site operational management in a disaster or major accident, including deployment of response units, preventing and limiting victims at the scene of the accident or disaster, providing assistance to victims and providing information regarding the response.

The Ministry of Public Health, Social Development and Labor (Ministry VSA) has an important role in the Disaster Management plan, as the lead for two EFS – Public Health and Medical Assistance (ESF 6) and Evacuations, Shelters, Relief and Mass Care (ESF 7). The heads of department of the Public Health and Social Services are the respective coordinators for ESF 6 and 7 and form part

of the Strategic EOC. The Ministry also has a key role in in COPI, where ESF 6 on Public Health is a key actor.

Under its responsibilities as the leader for ESF 7, the Ministry coordinates and ensures the provision of assistance to the population in emergency situations. The Community Development, Family and Humanitarian Affairs department (CDFHA) is also responsible for shelter management, and the Social Services Department is in charge of psychosocial care after disasters.

The Ministry VSA has developed its own DRM vision for the social sector as part of its internal strategy. This DRM vision follows a community-based approach articulated around four core principles: (i) governance, with communities at the centre; (ii) recovery, as an opportunity for changing social and economic structures; (iii) development centred on access and opportunities to improved shock response; and (iv) resilience: Increasing adaptability and transformability of people.

The Ministry's DRM approach is focused on involving communities in the DRM social strategies, with the goal of using Community Emergency Response Teams in its response.⁷ The strategy will also include linkages to the ODM, with whom the Ministry has not worked as closely in the past.

Civil society and local humanitarian NGOs play an important role in disaster management, working closely with the relevant ministries, especially Ministry VSA under ESF 7. The Ministry works with NGOs such as K1 Britannia Foundation as well as the Red Cross, whose role as auxiliary to the government is embedded in legislation. They support efforts including distribution of relief supplies, shelter and mass care. After Irma and COVID-19 emergencies, formal and informal community leaders have also been significantly involved in providing information and helping with distributions. The government provides limited subsidies to some NGOs.

While the DRM system is well-defined, coordination has been a challenge in responding to disasters, especially in larger ones. A large number of international humanitarian organisations became involved in Sint Maarten after Hurricane Irma, which was unprecedented (Collodi, 2019). Poor coordination among international actors and constrained local government capacities with regards to coordination and implementation meant that the division of roles and responsibilities was not always clear (Collodi, 2019).

4.2 Information management

Early warning and early action systems exist, which are geared to hurricane awareness and outreach activities. The Emergency Plan details the 18 risks that the government monitors and has general protocols (hurricane and earthquake protocols are being updated). A number of tools are in place to provide continuous information and early warning to the population, including sirens, apps

⁷ The Community Emergency Response Team is an approach of the Caribbean Disaster Emergency Management Agency (CDEMA) approach, which focuses on educating members of communities about disaster preparedness and trains them in basic disaster response skills.

and media for warnings, as well as regular awareness raising activities on preparedness actions provided on a weekly basis during hurricane season.

Post-disaster assessments are conducted to collect data on physical and social impacts, with Ministry VSA playing an important role. Community and household level assessments are conducted by the CDFHA, one of the executive branches within Ministry VSA, in order to formulate and implement response measures. The Department often works with NGOs such as K1 Britannia and Red Cross to conduct these needs assessments and in the provision of immediate assistance. The CDFHA also relies on its network of around 13 local councils, which collect information from their communities based on the department's assessment forms.

The CDFHA also has the responsibility to conduct individual social assessments to identify household and individual needs and subsequently provide assistance. This process uses forms administered to persons in public shelters managed by the CDFHA. They are also available at the three help desks of the CDFHA in different locations around the island, as well as at the government administration building in Philipsburg. After Hurricane Irma, people in need of assistance could request food assistance through these forms at the help desks. During the initial phase of the COVID-19 outbreak, an assessment form was also made available online in order to identify the most pressing social needs that had to be addressed.

The CDFHA sets up a specific database to capture and manage beneficiary data from emergency assistance programmes. This data is cross-referenced with data on clients of the ministry's Social Services branch and Department of Labor Affairs, since all three departments fall under the same ministry. During the initial response to COVID-19, the government requested support from K1 Britannia to manage the data for the food assistance programme, following initial operational challenges during the registration process.

Some but not all NGOs that provide disaster relief are able to share data on beneficiaries during emergency operations. NGOs typically have their own beneficiary databases and some also share their data with the Ministry of Public Health, Social Development and Labor in order to cross-reference beneficiary data. However, due to differing procedures related to data protection, not all NGOs share their beneficiary data with the government for cross-referencing. Therefore, it is possible that certain beneficiaries receive post-disaster assistance from various sources.

4.3 Targeting and registration

The CDFHA is in charge of identifying individuals and households in need of support during an emergency. Community councils support the targeting of post-disaster relief by providing the CDFHA with lists of names of people in need, as was the case after Hurricane Irma. People can also request assistance by filling out a form available at the help desks of the CDFHA. In both cases, the CDFHA contacts the identified people and uses specific criteria to determine whether they are eligible for assistance. These criteria vary depending on the type of emergency and the response programme.

The CDFHA sometimes prioritizes existing beneficiaries or social assistance programmes because they are considered to be particularly vulnerable. For example, during the distribution of food boxes under the COVID-19 response, the CDFHA gave priority to financial aid recipients of the Ministry and to vulnerable people identified by associations working with the elderly.

In the immediate phase of a disaster response, government assistance is provided to people in need regardless of their legal status on the island, while in the recovery phase only documented residents are entitled to government support. The CDFHA refers applicants who do not meet residency or other eligibility criteria to NGOs. Assistance programmes in the recovery phase are generally means-tested. In the initial response to Hurricane Irma, targeting created some coordination challenges between the Ministry VSA and NGOs providing disaster relief due to different views on the targeting criteria that should be used. The government subsequently developed an agreement with NGOs for sharing common targeting criteria for food assistance; however, this agreement has not yet been approved by the Council of Ministers. The targeting criteria include considerations on household composition and income.

4.4 Delivery

As the lead for ESF 7, Ministry VSA is responsible for relief and mass care and distribution in emergencies. Assistance is provided through community centres, which are organised via the CDFHA department which has a network with community leaders, and sometimes, at shelters managed by CDFHA. The Ministry cooperates with NGOs to distribute emergency aid.

While the process effectively requires the cooperation of various stakeholders and sectors, there is no ESF for emergency logistics. This task de facto is left to Ministry VSA, which did not have specific capacities at the time of the study. During the COVID-19 emergency, the government requested K1 Britannia to manage the distribution of emergency relief as the NGO did following Hurricane Irma. The government has signed a memorandum of understanding with K1 Britannia for this purpose, as part of its role in ESF7.

Immediately following a disaster, assistance is usually provided through in-kind distribution, as was the case for the food assistance provided after Hurricane Irma as well as during the lockdown that was implemented in response to the COVID-19 pandemic. In both cases, the in-kind distribution was subsequently replaced by food voucher programmes to provide continued support.

4.5 Disaster risk finance

Disaster risk finance measures broadly include instruments that use risk retention (accepting/absorbing the risk, such as through a disaster fund or contingent credit lines) or risk transfer (passing the risk to a third party, such as an insurance company). Instruments can be ex ante, meaning that measures are put in place before disasters occur, or ex post, meaning that the processes occur after.

Due to limited financial resources and disaster risk financing instruments, the Government of Sint Maarten relies heavily on ex post measures to finance emergency response and recovery efforts. In the event of a major disaster, Sint Maarten normally requests assistance from the Kingdom of the Netherlands. This assistance is legally underpinned by the Charter for the Kingdom of the Netherlands, which states that the Netherlands, Aruba, Curaçao and Sint Maarten shall accord one another aid and assistance.⁸

As a high-income country, Sint Maarten does not have access to certain ex-ante financing instruments. Sint Maarten is not eligible for International Bank for Reconstruction and Development (IBRD) borrowing, including contingent financing under the IBRD Catastrophe Deferred Drawdown Option (Cat DDO). Sint Maarten also is not eligible for financing under the Inter-American Development Bank Contingent Credit Facility for Natural Disaster Emergencies.

Although each ministry is recommended to have a disaster budget within its budget, in reality this is usually not the case. After Hurricane Irma, the Prime Minister created a contingency budget under the Ministry of General Affairs, but the fund is small and not intended for large emergencies (ANG 2 million channelled into the fund every year).

The **Recovery, Reconstruction and Resilience Trust Fund (SXM TF)** was created in 2018 to support the island's recovery in the aftermath of Hurricane Irma. The €470 million trust fund, which is the equivalent of about 65 percent of GDP, is financed by the Government of the Netherlands and administered by the World Bank. The Trust Fund is governed by a steering committee composed of representatives from the World Bank and the governments of Sint Maarten and Netherlands. The activities under the Trust Fund include a number of recovery, reconstruction and resilience-building projects, including skills building, employment and trainings described in section 6.1. The activities are implemented by the National Recovery Program Bureau on behalf of the Government of Sint Maarten and its partner organizations. The Trust Fund is expected to run until 2022/3 but could potentially be funded beyond that point dependent on funding.

Since 2018, Sint Maarten has been a member of the **Caribbean Catastrophe Risk Insurance Facility Segregated Portfolio Company (CCRIF SPC)**, which uses parametric insurance to provide quick disbursing and short-term liquidity for financing responses and recovery. The government has purchased earthquake, tropical cyclone and excess rainfall coverage, but no pay-outs have been triggered to date. Sint Maarten's participation in CCRIF is financed through the Recovery, Reconstruction and Resilience Trust Fund.

As part of its draft national disaster management policy, the Government of Sint Maarten has set up a steering committee to develop a disaster risk financing policy with technical assistance from the World Bank. The aim of the policy is to adopt a multi-layered disaster risk financing approach to ensure comprehensive and efficient coverage for different types of risks. As part of its technical assistance,

⁸ [Decree of 1 November 2010 publishing the text of the Charter for the Kingdom of the Netherlands](#)

the World Bank aims to maximize Sint Maarten’s insurance coverage by guiding the government in selecting more suitable policy parameters.

In April 2020, the Government of Sint Maarten requested support totalling ANG 258.3M from the Netherlands for implementing the first three months of its **Sint Maarten Stimulus and Relief Plan**, which contains emergency measures to mitigate the effects of COVID-19. In May 2020, the Netherlands issued Sint Maarten an interest-free loan totalling ANG 53 million, covering the period from 15 May 15 to June 30, including for the wage subsidy programme under the plan (see section 6.2). By the time of the publication of this report in August 2021, the Government of Sint Maarten had received five additional tranches of interest-free liquidity support from the Netherlands (Curacao Chronicle, 2021).

Given the long-term effects of the economic shock from COVID-19 as well as the expenditures linked to the government’s response measures, the fiscal deficit in the coming years is expected to be significant, with government debt projected to peak at about 103 percent of GDP in 2021 (IMF, 2021).

5 Social Protection in Sint Maarten

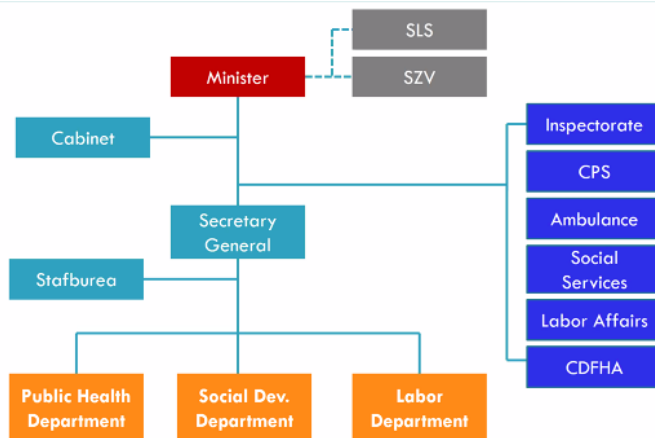
5.1 Institutional arrangements

The right to social protection benefits in Sint Maarten is enshrined in national legislation. The main laws include provisions for financial assistance, old age pension, widows and orphans’ pensions, severance payment and sickness insurance.⁹

5.1.1 Ministry of Public Health, Social Development and Labor (Ministry VSA)

The Ministry VSA oversees all social protection sectors, including social assistance, labour and social insurance. The ministry’s mission is comprehensive, seeking to promote the general wellbeing and quality of life of the population through social security and labour policies, health protection and promotion and community development. The ministry has a policy branch, consisting of the Departments of Public Health, Social Development and Labor, and an executive branch, which includes among others Social Services, Community Development, Family and Humanitarian Affairs (CDFHA) and Labor Affairs (see table 4).

Figure 4: Organigramme of the Ministry of Public Health, Social Development and Labor (VSA)



Source: Ministry of Public Health, Social Development and Labor (VSA)

⁹ National Ordinance regulating the provision of financial assistance (AB 2013, GT no. 66); National Ordinance regulating a general, mandatory insurance against financial consequences of old age, covering the entire population (AOV, AB 2013 GT no. 520); National Ordinance regulating general compulsory widow and orphans insurance covering the entire population (AWW, AB 2013 GT no. 522); National Ordinance laying down new rules on compulsory one-off benefits for employees in the event of dismissal through no fault of their own (AB 2013, GT no.529); National Ordinance regulating the employee's right to compensation in the event of illness (AB 2013, GT no. 802)

The **Social & Health Insurances (SZV)** are a semi-independent governing body, overseen by the Ministry, that executes the administration and management of the National Health and Social Insurance Schemes of Sint Maarten.

The Departments in the Policy branch focus on developing and evaluating policies, laws, and regulations, and ensuring their execution. The **Department of Social Development** is responsible for social protection and social development and focuses on vulnerable groups and on promoting the social integration of men, women, young people, the disabled, older people and migrants. It also monitors social development by surveying social living conditions. The department is responsible for supporting the coordination and implementation of population care in time of disasters, which falls under the main responsibility of the CDFHA under the Ministry's executive branch (Government of Sint Maarten, 2020a).

The **Department of Labor** is in charge of developing effective and efficient labour policy and legislation, supervising their execution and promoting accessible social, legal and economic benefits. The **Department of Public Health** is in charge of public health, healthcare services and facilities, financial health services, and overall monitoring of population health through epidemiological research and other surveys. This department supports the coordination and implementation of emergency public health services in disasters.

The ministry's executive branch implements the services mandated by policies and legislations:¹⁰

- **Social Services** are the executive branch for social assistance schemes, including financial, medical and legal assistance ('material aid') as well as social worker interventions, counselling and crisis care ('non-material aid'), all of which are provided on a direct and individual basis. Social Welfare Officers are responsible for matters relating to material aid, while Social Workers are in charge of matters relating to non-material aid.
- **Labor Affairs** handles all matters pertaining to employment registration, dismissals, complaints, vacancies and permits (Government of Sint Maarten, 2020b). The Labor Market section within the department handles matters pertaining to employment and unemployment services and registration.
- **CDFHA** focuses on community development and empowerment of people, in particular the most vulnerable groups, through social empowerment programmes, district improvement programmes and other services. The CDFHA runs different programmes in communities (e.g. on backyard farming, roof repair) and has a Women's Desk that provides empowerment programmes for women and a programme for the elderly. The department also assesses the situation and social needs of communities after disasters and implements programmes to meet these needs (see section 4).

Some of the biggest challenges that VSA faces in the implementation of programmes relate to lack of funding and limited staff. In 2014, the Ministry had a budget of approximately USD 30.7

¹⁰ Only those relevant to the study are described here

million, equivalent to 2.9% of GDP (Government of Sint Maarten, 2020; DEATT, 2015). In addition, the government in general is faced with staffing challenges given a large foreign-born population who is not allowed to hold public office, as well as high levels of staff and policy makers rotation in different branches of government. Some interviewees believe that having a long-term vision coupled with more stable financing could help provide a longer-term outlook to social programmes and underprop capacity development.

5.1.2 Civil Society and NGOs

NGOs that receive government subsidies have a mandate from the government to provide particular social services to vulnerable groups.¹¹ Services provided by NGOs include the provision of daily meals to seniors and children, special transportation to seniors and the disabled, and protection and housing to women and children in cases of domestic abuse. Several churches on the island provide daily meals for vulnerable people as well as monthly food supplies and clothes. In the event of a disaster, they often coordinate with the relevant social assistance and community development agencies in government to provide support, for instance by ensuring scale up of soup kitchens operations through relief food supplies.

The **St. Maarten Development Fund (SMDF)** was established in 2012 with the objective to support community development projects aimed at improving the lives of the most vulnerable. The SMDF receives an annual government subsidy and provides financial and non-financial support to a number of NGOs in the social sector. The five areas of financing under the SMDF grant financing arm include youth development, social care to vulnerable groups, senior care, gender support and poverty alleviation.

The CDFHA engages with community councils, most of which only become active when there is a disaster. The vision of the CDFHA is to strengthen the role and activities of community councils in normal times. Guidelines to support are being developed, including a process for annual activity plans which would be supported by the CDFHA.

5.2 Social protection programmes

Social protection benefits in Sint Maarten include contributory schemes and non-contributory social assistance. The main programmes are described in Table 2.

¹¹ Ordinance regulating Subsidies of NGO Organizations

Table 2: Main social protection programmes

Programme	Agency	Target group	No. benef.	Benefit amount	Delivery
Old Age Pension (AOV)	Social & Health Insurances (SZV)	Residents of Sint Maarten who have been insured and have reached retirement age (to be raised to 65 years in 2020). Everyone who has lived in the (former) Netherlands Antilles is entitled to AOV benefits regardless of nationality or employment status		Up to ANG 1,240 per month, with potential supplement up to ANG 765 in 2020. Amount depends on the number of years as resident before reaching the retirement age	Monthly bank deposits
Widows, Widowers, and Orphan's pension benefit (AWW)	Social & Health Insurances (SZV)	Persons aged 15 years and older and whose spouses passed away and children (0 to 14 years of age; and up to 24 years if enrolled in full-time education) whose father/mother passed away if they are a resident of Sint Maarten or a non-resident but subject to be assessed for income tax in St. Maarten		Orphans: between ANG 416 and ANG 571 (based on age or orphan) Widows: ANG 570 and ANG 1,240 (based on age of widow(er) and if they have children)	Monthly bank deposits

Programme	Agency	Target group	No. benef.	Benefit amount	Delivery
Financial assistance	Social Services (Ministry VSA)	Persons that are unable to provide for their basic needs and that of their family, if they are Dutch nationals and have been a resident for at least three months immediately prior to the application or non-citizens admitted who have been a resident for at least five years immediately prior to the application	869 in August 2020	Ranging between ANG 267 and 1,067 Persons with disabilities: ANG 1,067 per month One-off payments for beneficiaries who have received assistance for at least six calendar months: - up to ANG 900 per year for durable consumer goods - up to ANG 180 per child/year for school expenditures and uniforms -Beneficiaries with a disability may be granted a yearly lump sum for accommodation or transport	Monthly bank deposits
Medical assistance	Social Services (Ministry VSA)	Persons with a monthly income that does not exceed ANG 3,758.00	2.148 in August 2020	Medical card providing access to certain services	Medical card valid for a 1 year issued by SZV (5 years for seniors and disabled persons)
Calamity assistance/ Crisis Care	Social Services (Ministry VSA)	Persons affected by calamities (e.g. fire, flood)		ANG 10.00 per day per person for up to 3 months	
Funeral cost	Social Services (Ministry VSA)	Persons without income or income not exceeding the minimum wage (ANG 1695.36 per month)		Up to ANG 5,355.00	

5.2.1 Social assistance

5.2.1.1 Financial Assistance

Financial Assistance is a legal entitlement provided in the form of monthly cash transfer benefits to those who cannot provide for their basic needs and that of their family. It is managed by the Social Services branch of Ministry VSA. The financial assistance reform, which was implemented in 2011, aimed both to ensure that persons receiving financial assistance had legal rights to it and to manage the annual budget for financial assistance more efficiently, focusing on an adequate distribution of financial assistance for the different types of households assisted. The reform resulted in the adjustment of the legislation and policy governing financial assistance. A new ordinance is currently being drafted.

Prior to the COVID-19 pandemic, the number of beneficiaries was relatively stable, with 691 to 748 persons receiving financial assistance in 2019. This number has increased since the beginning of the COVID-19 pandemic, reaching 869 beneficiaries in August 2020. Recipients received on average between ANG 412.74 (USD 230) and ANG 569.15 (USD 320) per month in 2019. In 2019, annual expenditure for the provision of financial assistance was ANG 4.5 million (USD 2.5 million).

The amount of assistance based on the individual circumstances of the beneficiary. Households with one or several children receive 5% of the minimum wage per child (up to three children) added to the base amount. The amounts reflect the monthly cost for particular basic needs in the households. The calculation that is used to determine the amount also takes into consideration available household income. However, persons with disabilities receive a standard amount of ANG 1,067 (USD 595) per month.

In addition to the monthly benefits, recipients of financial assistance and others with low incomes can receive financial assistance for different types of provisions on an annual or incidental basis (see Table 2).

5.2.1.2 Targeting and registration of financial assistance

By law, monthly financial assistance is granted upon application to persons who are or might be unable to meet the necessary costs of living, provided that they are a Dutch national and have been a resident of Sint Maarten for at least three months immediately prior to the application.¹² Assistance may also be granted to persons who have been legal residents in the country for at least five years immediately prior to the application, although exceptions could be made for legal residents with less than five years of residency, if they are or could be in life-threatening circumstances due to a lack of income or capital. Persons that belong to the 'labour reserve' can only receive assistance if they are

¹² [National Regulation governing the provision of financial assistance \(AB 2013, GT No. 66\)](#)

registered as a jobseeker with the Department of Labor Affairs and are looking for demonstrable work.¹³

The targeting for financial assistance is based on a verified means test, as it aims to collect nearly complete information on a household's income and wealth and verifies the information collected against independent sources such as pay slips. Individuals are eligible if their income is below a certain threshold. The income threshold values are based on a system of 14 different household types and therefore vary depending on the household composition. All beneficiaries are reassessed on an annual basis. However, the reassessment process is done less often for seniors because their situation does not change as frequently as that of younger beneficiaries. Since many seniors have a very small pension, these persons rely on financial assistance to complement their income.

In order to qualify for assistance, individuals must submit proof of income and/or unemployment, a copy of their utility bills and proof of expenditures (e.g. rent, insurances, mortgages), information on assets, as well as a registration form from the civil registry office and an income tax declaration from the year before. Applicants who are unemployed must be able to prove that they are actively looking for work or submit a valid doctor's letter stating why the applicant cannot work.

After all documents have been submitted, Social Welfare Officers work with the applicant in determining whether or not the applicant qualifies for assistance. The process includes home visits to verify the information provided by the applicant. The Senior Officer Policy Execution and the Head of the Department oversee and make final decisions on a case by case basis. Legally, the process from application to receiving benefits should not exceed six weeks, but in reality, it can take up to three months if a case requires more investigation. Financial assistance is provided through bank transfers (see Annex A for financial assistance form and Annex B for financial assistance documentation requirements).

5.2.1.3 Information management of financial assistance

The information on financial assistance beneficiaries is managed and stored in a database, and the Social Services branch also makes use of a spreadsheet. The information is shared with other departments in the ministry, especially the department of Social Development as this is the policy department for Social Services.

In 2018, the Ministry VSA embarked on the development of an integrated social registry system. The aim of the project is to strengthen the capacity of the Ministry to coordinate social programmes, target beneficiaries and respond to shocks, as well as to ensure better coordination and harmonised targeting with NGOs. The system will support needs assessments, registration, identification and selection of vulnerable people and those in most need.

¹³ The labour reserve consists of persons aged between 16 and 60 who, although capable of working and not enrolled in school, are unemployed and are not prevented by personal circumstances from taking up suitable employment for them

In preparation for the social registry, a Socio-Economic Needs Assessment will be conducted in collaboration with the Ministry of Tourism, Economic Affairs, Transport and Telecommunication. The household survey aims to collect baseline information on the entire population and will help identify households in long-term poverty and those who were heavily affected by Hurricane Irma. Ministry VSA aims to use the CERT teams to conduct the mapping of the entire population.

The baseline data could inform responses to in emergencies by anticipating who is likely to be in need (including geographical areas where these households may be concentrated) and to coordinate with NGOs. Ministry VSA plans to build upon the baseline in an emergency through rapid assessments and then regularly assess the recovery of impacted households.

While the social registry was intended to be operational 18 months after the project was launched in 2019, delays have resulted in the timeline being extended until 2022. A number of challenges have arisen in the implementation of this programme.

5.2.1.4 Financial assistance reform

The planned financial assistance reform aims at to implement various legislative changes in order to bring about a general change of mentality in seeking assistance. The reform will focus on a policy of providing assistance for a short period of time for costs related to basic needs only, while strengthening the control for compliance carried out through social enforcement officers. Financial assistance will be connected to beneficiaries' personal upgrading through courses, training, mandatory volunteer work and an assessment to determine one's ability to work, as well as yearly agreed upon achievements. In the long run, the reform also aims to create a joint organization through the integration of social services functions and labour functions with the central objective of the institution being the integration into the labour market.

The calculation of financial assistance amounts will be another area of legislative change. The calculation will be based on an expanded list of 28 different household types, and there will be legislation for two groups of recipients, those aged 18 years to pension age and pensioners.

5.2.1.5 Other types of social assistance

Crisis Care (also called Calamity assistance) is provided to victims of calamities such as fires and floods, and it is meant to cover the costs of temporary shelter.¹⁴ It is intended as part of a comprehensive crisis care social service for families or individuals who have no financial resources or other type of social support. The benefit is provided for up to three months, and the assistance involves holistic support to families or individuals with the objective to find short- and long-term solutions to help improve their situation. Besides financial assistance, crisis care comprises services such as counselling, medical care and legal aid, temporary housing arrangements in a shelter, employment and arrangements for vocational training. Like all other direct social assistance benefits,

¹⁴ [National Regulation governing the provision of financial assistance \(AB 2013, GT No. 66\)](#)

by law, crisis care assistance is granted upon application on a case-by-case basis, which would not make it well suited for providing timely emergency assistance at a large scale.

Medical Assistance is provided in several forms. Sint Maarten does not have a national health insurance with universal coverage. Persons with limited financial means who do not have medical insurance are eligible for medical assistance, provided in the form of a medical card, which allows them to access certain health services. Eligibility includes Dutch nationality and having resided in Sint Maarten for a period of at least three months prior to application and a monthly income below ANG 3,758.00 (approx. USD 2,092). Senior citizens and disabled persons receive the medical card for a period of five years. All other persons must renew their cards yearly based on an assessment related to their eligibility for the assistance. The card is issued by the SZV. In 2019, 1,939 persons were receiving medical assistance. This number rose to 2,148 beneficiaries in September 2020.

Social care services consist of non-medical care provided at home and includes social services and other care to assist day-to-day needs. It is provided by informal carers, NGOs and governmental departments such as Social Services Department and the CDFHA. The Ministry VSA is working on a draft Social Care Policy that aims to formalise the organization of social care in order to compliment medical and nursing care, which is based on formal care services arrangements.

The **Temporary Shelter Programme** provides housing to displaced persons after the acute emergency phase of a major disaster such as a hurricane. During and immediately after an emergency, temporary shelters are made available for people that need a safe place. These emergency shelters close after 72 hours, but some people require shelter for longer, for example if their home has been destroyed or severely damaged. The government contracts a company to run the shelter programme, where people receive case management services and counselling in order to find independent housing again. Persons can reside for up to one year in this type of shelter, with the duration depending on the residents' personal circumstances. The programme focuses on individuals and families proactively seeking solutions for their challenges. Persons with an income contribute a monthly amount to help secure permanent housing.

5.3 Social insurance

Social and health insurance are administered by the SZV, which is a semi-independent governing body overseen by the Ministry VSA. Long-term social insurance benefits under the mandatory social insurance scheme include the Old Age Pension, the Widows, Widowers, and Orphan's pension benefit, and the general compulsory insurance for special medical expenses, which covers the care of persons suffering from a prolonged or chronic illness and impairment, where they are dependent on others to care for them. The SZV also administers the severance pay, or Cessantia and sickness insurance.

The **Old Age Pension** is a general insurance scheme that guarantees a basic pension to every resident of Sint Maarten who has reached retirement age, regardless of whether a person has worked or not. To be eligible for the full AOV benefit one must have lived in Sint Maarten/the Netherlands Antilles from age 15 to retirement age. Therefore, the actual benefit amount depends on the number of years

that the pensioner has been a resident of the (former) Netherlands Antilles before reaching the retirement age. As of July 2020, the full benefit was ANG 1,240 per month (73% of the minimum wage). The pension benefit is granted upon application and is paid through monthly bank deposits on the first of every month.

The Old Age Pension is financed from the tax income and mandatory social security contributions of employees and employers. The standard premium percentage is 13% of which 7% is borne by the employer and 6 % by the employee. Less premium is levied on incomes lower than ANG 8,676.

The Old Age Pension retirement age is gradually being increased, with the first step from 60 to 62 years having gone into effect in 2015 and the second one to 65 years in 2020. The benefit has increased at the same time reaching. The gradual increase in retirement age aims to ensure the sustainability of the pension scheme by restoring the balance between the number of years of premium paid and numbers of years of benefit levied. The increase of the retirement age to 65 years is intended to ensure that the annual premiums would be sufficient to cover the benefits until 2030.

In addition to the Old Age Pension, civil servants and teachers can accrue a supplementary pension via their employer, which is paid through the General Pension Fund St. Maarten (Algemeen Pensioenfonds Sint Maarten). This pension fund provides a second layer pension for the participants and is based on the average salary perceived in the two years prior to retirement.

The government is considering implementing a pension reform with discussions on how to increase pension benefits. Currently, the average pension is very low and only a small percentage of pensioners have a supplementary pension.

The **Widows, Widowers, and Orphan's pension benefit** is a general social insurance scheme implemented by the SZV. It provides financial assistance to spouses when their partner passes away and for children when their father and/or mother passes away. Widows receive a benefit that increases with age, until they reach the AOV retirement age. Children of whom one or both parents are deceased receive a benefit depending on age and the loss of one or both parents. This benefit runs to a maximum age of 24 years depending on the child following formal education in a higher institution.

In 2020, the monthly Widows, Widowers, and Orphan's pension benefit was between ANG 570 and ANG 1,240 for widows and between ANG 416 and ANG 571 for orphans. The benefit is granted upon application and is paid via monthly bank deposits. The standard premium is 1% of the salary, with one half carried by the employer and the other half by the employee. The premium is levied alongside that of the Old Age Pension.

The **general insurance for special medical expenses** was introduced in 1997 to cover the care of persons suffering from a chronic illness/impairment that make them incapable of caring for themselves or functioning optimally and/or persons who are physically and/or mentally handicapped or suffer from psychiatric disorders. It is financed through employees' and employers' contributions and the Government of Sint Maarten.

While Sint Maarten does not have a health insurance scheme with universal coverage, all employees who work for an employer or carry out contract work are insured for sickness insurance if their wages do not exceed the fixed wage limit and if they are employed for a minimum of five working days a week.¹⁵ There are ongoing discussions within the government on establishing a general health insurance in Sint Maarten.

Sint Maarten does not have a formal unemployment insurance, but the law provides for a Cessantia, or severance pay, which an employer is obligated to pay to an employee upon dismissal or discharge from an employment not due to any fault of the employee. The severance pay lump sum is calculated based on the employee's number of full years of service, with a period of more than six months after the first year of service considered a full year of service. The severance payment amount is tied to the employer, which means that benefits are lost if one changes employers. The government is looking into options to reform this programme by transforming it into an unemployment benefit programme with longer-term benefits provided through a social security fund to grant transferability of benefits and insure people against job loss. However, the government has expressed that there is a need for international programmes to help strengthen social security in Sint Maarten as well as other Small Island Developing States.

5.4 Labour markets

The Department of Labor Affairs provides active labour market services, including registration of unemployed persons, job placement, job coaching and assistance regarding dismissals and complaints. Job seekers or employed persons seeking services from the Department are required to register with the Registration Officer and indicate the services they need, in order to be referred to the relevant officers: Senior Job Placement Officer, Job Placement Officer, Job Coach, Dismissal and Complaints Officer. If necessary, the Registration Officer also refers people to the Department of Social Services for further assistance. The management team, which is comprised of the Section Heads of both Section Permits and Section Labor Market and the Head of the Department, oversee and make final decisions on a case by case basis.

¹⁵ In 2019, the maximum wage limit for sickness insurance was set at ANG 5,651.36 per month.

6 Shock-responsive social protection in Sint Maarten: experiences and lessons

Between 2017 and 2020, Sint Maarten was struck by Hurricane Irma and the economic fallout due to COVID-19. Facing two large shocks in a short span of time has led to stronger awareness of the role of social protection in responding to shocks. The social protection responses to Hurricanes Irma and COVID-19 have mainly take the form of new, time-bound social protection programmes rather than the use of existing social protection programmes and systems. While main social assistance programmes (e.g. Financial Aid) are not designed to deal with covariate shocks, they are bound to see an increase in applications when these shocks occur. The following sections review experiences with shock-responsive social protection programmes during Hurricane Irma and COVID-19.

6.1 Hurricane Irma response and recovery

In the immediate aftermath of Hurricane Irma, the government's response to protect affected people consisted of shelter provision and mass distribution of food and water. To support recovery, the government set up two social programmes: the food voucher programme and the Emergency Income Support and Training Programme (EISTP). The emergency food distribution during the emergency phase was replaced by a paper-based voucher programme for food and other basic items during the recovery phase. The **food voucher programme** provided about 3,000 food vouchers to approximately 1,700 households for three months, based on specific eligibility criteria which included being a Dutch citizen. The community councils assisted with the targeting by providing the CDFHA with a list of persons in need and also assisted in the initial food distribution.

The **Emergency Income Support and Training Programme (EISTP)** consists of a conditional cash transfer to provide temporary income support to under-employed and unemployed persons, combined with a six-month skills training in selected occupational areas in the hospitality and construction industries. The project was first launched in 2018 under the Recovery, Reconstruction and Resilience Trust Fund and initially overseen by the Ministry VSA and subsequently by a project coordinator employed by the World Bank.

The project ended in June 2020, in spite of efforts by the Ministry VSA to get additional financing and its intention to transition it into a long-term programme that could be scaled up in emergencies. Additional financing was not approved by the Trust Fund Steering Committee given that the country had started implementing new programmes in response to COVID-19 financed by the Netherlands through a different funding mechanisms, the Sint Maarten Stimulus and Relief Plan (see section 4.5). These new programmes, however, do not include skills training components.

Following the hurricane, there was also an increase in the number of financial assistance beneficiaries from 489 before the disaster to 600 in April 2018, providing an additional ANG 146.879 in assistance (USD 81,000).

6.2 Mitigating the socioeconomic impacts of COVID-19

The disruption of international tourism and internal restrictions in response to COVID-19 caused significant and growing socio-economic impacts, with no foreseeable end to the crisis at the time of the study in September 2020. Stakeholders felt that lack of access to and availability of food could become a major problem under COVID-19, especially since the country imports a large proportion of their food (including fresh fruits and vegetables) and food prices increases.

6.2.1 Food assistance

The Ministry VSA was on the frontline of the COVID-19 responses because of the health and social impacts and Ministry's lead on ESFs 6 and 7 (see section 4.1). As part of the immediate response to the crisis, the government provided food packages to approximately 1,500 persons between April and June 2020, initially prioritizing existing beneficiaries of the Financial Aid programme and vulnerable people identified by associations working with the elderly. The programme was implemented in cooperation with the Red Cross, K1 Britannia and other NGOs.

At the time of this study, the Ministry VSA was working towards transforming this food assistance programme into an electronic food voucher programme, with the purpose of reducing the administrative burden associated with paper vouchers, minimizing physical contact with beneficiaries and providing more flexibility to people. Beneficiaries would be able to exchange vouchers for food, hygiene and medicine items in stores and pharmacies. The programme would target those persons who have already applied for assistance and those receiving social assistance (only registered residents), but additional people in need would be added to the Ministry's database. The goal is to link this e-voucher system and database to the social registry under development.

The e-vouchers are also intended to be used in future emergencies. In the first phase, the e-cards will be valid for one year but in the future the plan is to have cards valid for five years that can be topped up. Thus, the electronic cards could be reactivated in future disasters.

A group of six NGOs also established a large food assistance project with funding from the Dutch government directly provided to Netherlands Red Cross. One reason that the programme was being implemented separately from the Government's programme was due to the intention of Red Cross to provide support to the entire population, including undocumented migrants. The partnership between the Red Cross and other NGOs is intended to transfer capacity on food assistance delivery to local NGOs, especially because Red Cross activities might be scaled down once funding earmarked for the Hurricane Irma and COVID-19 responses is finished.

6.2.2 Income and employment support

In the absence of formal unemployment insurance, new programmes to support people who had lost income or jobs were put in place, also redirecting increased demand for regular social assistance

benefits towards these new interventions. The Sint Maarten Stimulus and Relief Plan outlines the main response to the socioeconomic impacts of the COVID-19.

The COVID-19 Unemployment Programme was introduced to provide monthly payments of ANG 1,150 (USD 641) to people who became unemployed as a result of COVID-19. The programme initially ran from April to June 2020, but was subsequently extended several times and was still open for applications at the time of publication of this report in July 2021. In order to be eligible, individuals must have worked on the Dutch side of Sint Maarten. Applicants had to submit an online form, supporting documents and a local bank account number. Payments were mainly made by bank transfer, but alternative payment methods were offered to persons without a bank account. The programme was implemented by the Sint Maarten Development Fund.

The **Income Support for Self-employed Individuals** was launched to provide benefits to sole proprietors, vendor license holders, bus drivers and independent taxi or tour drivers who faced revenue losses due to COVID-19. To qualify for this income support, eligible individuals must have updated Tax Declaration Forms and submit an online Completed Income Support Application Form along with the requested documentation. The payments consisted of ANG1,150 per month. While covering the period between April and June 2020 in the first instance, the programme was subsequently extended and was still open for applications at the time of publication of this report in July 2021. While payments were made by bank transfer, alternative payment methods were offered to persons without a local bank account.

The COVID-19 **Stimulus Payroll Support Plan**, implemented by the SZV, was created to payroll support to local businesses with the intention to prevent lay-offs. The programme covered up to 80% of the payroll of qualifying businesses for a maximum three months in the first instance. At the time of the publication of this study in July 2021, the government was awaiting the sixth tranche of liquidity support from the Netherlands with the intention to ensure the continuity of the payroll support under the SSRP (The Daily Herald, 2021). The **Lockdown Payroll Support Plan** supported employers that did not qualify for the Payroll Support Plan and had a decline of their revenue of more than 20% in April 2020 (compared with April 2019) as the result of the lockdown that went into effect on April 5, 2020.

The **Enterprise Support Project** was launched under the Sint Maarten Recovery, Reconstruction, and Resilience Trust Fund to support Micro, Small and Medium Enterprises (MSMEs) through direct financial assistance. Eligible MSMEs, many of which continue to struggle since Hurricane Irma, have been severely affected by the unprecedented economic disruption caused by COVID-19. The programme includes business continuity planning training as well as training to lenders to improve their MSME lending products. The project aims to provide direct financial assistance to more than 500 MSMEs, including training to 150 MSMEs over a period of four years.

6.2.3 Increased coverage of existing social assistance programmes

As a result of the socio-economic impact of COVID-19, social assistance programmes in Sint Maarten saw a rise in the number of applications, resulting in an increased case load. The number of financial aid beneficiaries rose from between 742 in January 2020 to 869 in August 2020, which represents a 17 percent increase. The number of persons receiving medical assistance rose from 1,939 in 2019 to 2,148 in September 2020, an increase by ten percent. Since the application and registration procedure has not been adapted, the lengthy process from application to receipt of benefits has limited the speed at which these programmes are expanded (see section 5.2.1.2). As mentioned in section 5.2.1, the legal basis for financial assistance also limits who can be assisted through the expansion of the programme in response to this and other shocks.

7 Towards a more shock-responsive social protection system

The Government of Sint Maarten has turned to social protection as a key instrument to support people's recovery after Hurricane Irma and to address the socio-economic impacts of the COVID-19 pandemic. These efforts have primarily taken the form of newly introduced programmes tailored to the specific needs of these shocks, rather than modifications to existing ones, at least in part due to the relatively low coverage of regular social protection and the ability of the regular financial assistance programme to scale up in emergencies. In addition, COVID-19 has highlighted the absence of a regular long-term unemployment benefit programme. Financing appears as a crucial challenge in addressing these limitations, with most post-disaster responses financed ex-post with help from the Netherlands and partly through reallocation of budgets. There are several opportunities to build on recent and ongoing experiences to strengthen the role of social protection in responding to shocks.

7.1 Institutional arrangements, capacity and coordination

The Ministry VSA is a key actor within the national DRM structure, providing a relatively strong framework for strengthening linkages between social protection and disaster risk management in Sint Maarten. The Ministry is directly represented within the DRM framework, which provides a basis for enhancing cooperation and integration between social protection and DRM actors, processes and strategies. However, while both the Ministry and the Office of Disaster Management are developing policy and strategic documents, there appears to be little coordination between them. Moreover, as the lead for ESF 6 and 7, the Ministry is responsible for the provision of disaster relief, which creates a direct opportunity for investing in and leveraging the Ministry's social protection systems for shock-response. At the same time, this role creates capacity constraints at VSA since the Ministry must focus on providing both immediate relief of a humanitarian nature (shelter, water, etc.) and socio-economic recovery programmes.

The current legislation is not suitable for large-scale responses, especially in the recovery phase. Legal frameworks mandate that social assistance benefits are screened and approved on a case by case basis, including assessments of documents and home visits by a social worker. The law contains a hardship clause which allows adjusting the programmes to provide relief on a larger scale rather than on a case by case basis. However, because this hardship clause is only limited to the time during which the EOC is active, it cannot be used in the recovery phase. Programmes and systems to support flexible provision of assistance to a larger group of people during the recovery phase seem to be key. Thus, there is a need for a more flexible legal basis to protect vulnerable groups following large emergencies. The Ministry VSA is working on transforming the legislation with the objective of making it more appropriate to emergency situations.

Ministry VSA has relatively limited implementation capacity and resources to fulfil its various responsibilities within the national DRM framework both for immediate response and for

recovery programmes. With a total of eight employees, the CDFHA is responsible for carrying out community assessments, distributing relief supplies and managing shelters. In an emergency, CDFHA staff are responsible for managing the shelters, which limits the capacity of the CDFHA to distribute relief supplies. Despite being responsible for relief and mass care, the Ministry has limited logistics capacity. It lacks an end-to-end distribution plan and certain equipment (e.g. vehicles), hence relying on NGOs for this role. At the same time, the Ministry is learning fast and adopting new approaches, for instance by moving from paper vouchers to electronic vouchers that can be used in multiple emergencies.

Despite some challenges around information management and data sharing, coordination between the government and NGOs has improved significantly, as discussed below.

7.2 Targeting

Eligibility for regular social assistance programmes is very strict and coverage is low, resulting in certain groups being excluded or overlooked. The government has legal limitations to support undocumented migrants, many of whom are vulnerable in normal times and even more so in emergency situations. Stakeholders agreed that, because of Hurricane Irma and COVID-19 back-to-back responses, the government and NGOs have come to rely on a 'natural split' of target beneficiaries. The government thus assists those that meet the Dutch citizenship or residency requirement, while NGOs and the Netherlands Red Cross also provide assistance to undocumented migrants and other vulnerable, non-eligible populations.

As noted in section 4.3, the government and NGOs have developed common targeting criteria for food assistance and emergency response, which has yet to be approved by the Council of Ministers. Advancing on this matter would enable greater coordination on food assistance and other programmes.

7.3 Information management and registration

Information management is a priority as shown by the efforts to develop a social registry. This would improve coordination and data-sharing across departments and ministries, supporting targeting and case management in normal times and emergencies. There are discussions on creating a unique individual identifier, which would allow tracking data on individuals across all government services.

At the same time, information management is one of the most challenging aspects of shock-responsive social protection in Sint Maarten. A challenge remains sharing information on beneficiaries due to different levels of data protection and privacy. In the context of the food assistance provided by the government in response to COVID-19, K1 Britannia handled data management for the government programme, in addition to supporting packaging and distribution. The NGO created a central database for those who signed up through the government, K1 and other NGOs. Beneficiary and applicants' lists were shared with the government and all other organisations

involved to cross-reference data. However, following the launch of the food voucher programme led by the Red Cross in cooperation with K1, a new registration portal had to be set up to ensure data protection. While there is some coordination between the Red Cross and the government in order to avoid duplication of beneficiaries, the Red Cross does not share beneficiary data owing to internal protocols and the sensitivity of data on undocumented migrants.

These growing experiences, along with data to be collected for the social registry, are a major opportunity to use existing and new data to better understand vulnerabilities facing people and strengthen data management and coordination. Continuing to advance on this area would reduce the risk of inclusion and exclusion errors in the future and facilitate referrals across programmes.

7.4 Delivery

Supporting the capacity of the Ministry VSA to deliver of emergency relief would strengthen its response capabilities. While emergency logistics require coordination and cooperation with a number of actors, including port authorities, logistics companies and others, there is no ESF specifically for emergency logistics. The Government also lacks resources and equipment to support response through Government agencies or NGOs, and Ministry VSA capacity is stretched and it relies on NGOs for delivery. For instance, although the CDFHA is responsible for the distribution of emergency relief, the main person in charge reports to a different department under the Ministry; the capacity of the CDFHA is limited in emergencies since regular staff become shelter managers.

The Ministry's e-voucher system that is being developed at the time of the study provides an opportunity for providing assistance to vulnerable and affected persons in future disasters. The targeted distribution of these electronic cards should be linked to and based on the collection and analysis of vulnerability data in the context of the planned social registry.

7.5 Financing

Financing responses and recovery efforts is one of the major challenges for shock-responsive social protection. Reallocation of regular budgets to most social protection emergency response programmes require a legal basis in the form of a national decree. The Ministry VSA is interested in changing the legislation so that it allows for more flexible responses in case of disasters.

The availability of funding for emergencies varies. After Hurricane Irma, international funding became available immediately, and government reallocated funds to social assistance programmes through budget amendments. During the recovery phase, the Netherlands provided funding through the newly established Trust Fund. The Netherlands also provided financial aid under the Sint Maarten Stimulus and Relief Plan. Consequently, there are now two ad hoc funding mechanisms, both of which are temporary and tailored to individual events.

Support from the World Bank to create a comprehensive and layered approach to disaster risk financing is a significant opportunity because these efforts can explore options for financing

responses through or linked to social protection. Options could include contingency financing mechanisms and even internal advocacy within the government making the case for using some portions of future CCRIF pay-outs to support impacted people through social protection. At the same time, protocols and mechanisms would need to be in place to ensure speedy and effective assistance through or linked to social protection systems (e.g. well-established plans for specific/timebound programmes).

8 Conclusion and recommendations

Sint Maarten has made important progress in making its social protection system more responsive to shocks, while also setting a vision for the way in which social protection can contribute to reducing risks and building resilience in the longer term. The country has a sophisticated social protection system, which is also integrated at a legal and institutional level with DRM. However, the coverage of social assistance and flexibility to scale up in emergencies are limited.

There are rich experiences of using social protection to support people whose lives and livelihoods have been impacted by shocks and disasters in Sint Maarten, which can inform future efforts. After Hurricane Irma, the newly created Emergency Income Support and Training Programme demonstrated potential for using conditional cash transfers as a complementary measure to regular financial assistance and a means to transfer skills. In response to COVID-19, the newly introduced unemployment programme, income support for self-employed and payroll subsidy programme all have supported those whose jobs have been impacted. The crisis has also highlighted the need for a formal unemployment insurance. At the same time, NGOs and civil society and government coordination with them have been crucial, as demonstrated by the food assistance and voucher programmes implemented in response to Hurricane Irma and COVID-19.

The severe impacts of the COVID-19 crisis and Hurricane Irma have prompted and accelerated an exploration of opportunities to reduce risks, diversify economic activity and to set up more flexible financing mechanisms for shock responses. It is a major opportunity to hone and strengthen the role social protection can play in managing future shocks and supporting resilience.

We provide a number of recommendations that might support the Government of Sint Maarten and civil society in exploring the use of the social protection system to manage and respond to shocks, organized in five broad areas:

1. Ensure an integrated policy and strategic framework for DRM and shock-responsive social protection.

Efforts should be made to ensure that social protection is included as an integral part of the government's national disaster risk management policy, which is currently being developed. One option is to develop a strategy for shock-responsive social protection under the overall DRM policy, in a similar manner as the DRF strategy that is being developed under the DRM policy. The Ministry VSA already has its internal DRM strategy, which should be leveraged as a basis for a more comprehensive strategy for shock-responsive social protection. Strengthening coordination and cooperation between social protection and DRM stakeholders at the strategic level would be important to ensure a joint and integrated approach to managing disasters. This could be achieved through joint plans or roadmaps, that build from the strategic vision.

2. Increase the capacity of social protection programmes or mechanisms to more quickly and efficiently protect people aim to from covariate shocks

These efforts may require more in-depth analysis on how existing social assistance programmes such as Financial Assistance can be used and adjusted for future emergency responses; as well as possibly developing protocols for scaling up social assistance and/or developing new programmes. The feasibility of a long-term conditional cash transfer or employment programme that is flexible and shock responsive should be explored, building on lessons learned from the EISTP. Building on lessons learned from the COVID-19 unemployment programme, feasibility of a country-wide contributory unemployment programme could be explored in order to provide a financial safety net for persons that lose their jobs. Finally, there is an opportunity to explore options for establishing temporary cash or voucher programmes in times of crisis that can support migrants and refugees, as a well as linking them to formal social protection benefits (for instance, agreements on portability of social security benefits across countries).

3. Invest in strategies and interventions that reduce risk and vulnerability, to protect people from the worst impacts of shocks, and to improve the sustainability of shock-responsive strategies

Given the country's high exposure to large climate-related and economic shocks, it is possible that the country will experience more frequent and larger shocks. In this context, responding to shocks can quickly become unsustainable from a financial standpoint and further erode the resilience of people. Risk analysis to understand people's vulnerabilities to climate, health, and economy-wide shocks, such as those arising from tourism reliance, would be key to develop strategies that reduce risks, including assessing ways to diversify the economy, including by making use of social protection. Both regular social protection programmes as well as responses to large-scale shocks through social protection should consider ways of reducing vulnerabilities and building long-term resilience. Options include programmes that promotes livelihood diversification and linking income and skills programmes to active labour market programmes.

4. Develop a solid, long-term, risk informed financing strategy for social protection derived from a national strategy on disaster risk finance

Funding is perhaps the biggest challenge for social protection and disaster risk management in Sint Maarten and a bottleneck for strengthening the response capacity of existing systems. It is important to continue prioritising the development of a risk layered, comprehensive disaster risk finance strategy as part of the national DRM strategy, integrate financing mechanisms for shock responsive social protection into the draft DRF strategy in order to ensure predictable, rapid financing to address the social impacts of future disasters, advocate to optimise the triggers of the insurance policies



purchased under the CCRIF and facilitate processes for requesting post-disaster financial assistance from international agencies such as the United Nations.



5. Strengthen the institutional and operational capacity of DRM and social protection, investing on social protection systems



A key opportunity is strengthening the operational capacity of the ODM through increased staff and resources, while also strengthening the linkages of the ODM with the Ministry VSA to ensure a more integrated approach. The CDFHA should be strengthened through staffing, equipment and training. Moreover, investments in regular social protection programming, such as the development of information systems or electronic payment mechanisms can also benefit shock responses and should be done in a way that is risk-informed and enable social protection to perform or support DRM functions (Beazley, 2020).

Table 3 summarizes the recommendations above and provides more detailed recommendations for systems (information, targeting, delivery) that should be taken forward in the short/medium- and long-term.

Table 3: Recommendations for making social protection more shock-responsive

Preparedness category	Short- and medium-term recommendations	Medium to long-term recommendations
<p>Policy, programmes and institutions</p> 	<ul style="list-style-type: none"> • Ensure that social protection is included as an integral part of the government's national disaster risk management policy • Explore the feasibility of improving existing social assistance programmes (Financial Assistance) to become more shock-responsive, including through adjusted protocols for scale-up • Conduct vulnerability analysis to develop options for risk reduction and economic diversification through social protection • Strengthen the operational capacity of the ODM and CDFHA through increased staff, equipment and training 	<ul style="list-style-type: none"> • Strengthen collaboration between social protection and the ODM at the strategic level through joint plans or roadmaps • Increase shock-responsiveness of the social protection programmes by improving existing ones (Financial Assistance) or developing new ones (unemployment benefits, conditional cash transfers, programmes providing benefits for migrants) • Develop social protection interventions that reduce risk and vulnerability and build resilience (e.g. income and livelihood diversification, active labour market programmes)
<p>Information management</p> 	<ul style="list-style-type: none"> • Review lessons on information management during COVID-19 to inform decisions on information management for DRM and social protection • Establish data sharing agreements between government and non-government organizations to improve sharing of beneficiary data in emergencies • Develop a standardized post-disaster needs assessment method to identify social impacts, including clear roles for government and NGOs 	<ul style="list-style-type: none"> • Establish an official poverty line • Implement the social registry • Develop a unique identifier, which can be linked among government departments • Assess the feasibility of a central or common database between government and civil society • Establish a mechanism or platform that enables the government to have a better overview of the migrant refugee situation, needs and priority areas for support

Preparedness category	Short- and medium-term recommendations	Medium to long-term recommendations
<p>Targeting</p> 	<ul style="list-style-type: none"> Align the targeting criteria of different government and non-government assistance programmes to ensure inclusion of vulnerable groups and reduce risk of duplicating support in normal and crises times Develop standard protocols for simplified eligibility criteria for social assistance benefits in times of crisis 	<ul style="list-style-type: none"> Utilize different dimensions of vulnerability in the targeting of social assistance benefits that consider the potential impacts from different shocks (on income, livelihoods, assets, health, food consumption) Continue to revise and potentially adjust the eligibility cut off points for social assistance, with a view to integrating additional dimensions of vulnerability as per above Ensure a (legal) framework for a simplified registration/enrolment process for emergencies
<p>Delivery mechanisms</p> 	<ul style="list-style-type: none"> Consult with beneficiaries of COVID-19 assistance to identify challenges and ways of improving delivery and coordination of humanitarian food assistance and government social protection programmes Document lessons from COVID-19's e-voucher programme to inform future disaster responses Develop early action and response protocols for disaster responses through social protection programmes and include them in the DRM plans Improve working of community councils and establish feedback mechanisms for impacted populations and beneficiaries Improve public communication about social benefits and assistance during emergencies to enable people to apply for support more quickly 	<ul style="list-style-type: none"> Establish protocols and administrative systems for emergency response for Ministry VSA and its partners Consider establishing an Emergency Support Function for Logistics to support the delivery of emergency assistance Strengthen coordination between ODM, Ministry VSA and NGOs, and ensure synergies are supported through appropriate information and administrative system

Preparedness category	Short- and medium-term recommendations	Medium to long-term recommendations
<p>Coordination</p> 	<ul style="list-style-type: none"> • Improve the coherence of social protection programmes by reviewing complementarities and gaps in coverage during emergencies and normal times • Establish joint guidelines/SOPs for disaster responses defining the roles, responsibilities and procedures of social protection and DRM actors 	<ul style="list-style-type: none"> • Develop more detailed mechanisms, roles and protocols for government's coordination with NGOs during crises • Run simulations to test coordination protocols in relation to social protection scale-ups and information sharing
<p>Financing</p> 	<ul style="list-style-type: none"> • Integrate financing mechanisms for shock-responsive social protection into the draft DRF strategy • Optimize the triggers of the insurance policies purchased under the CCRIF 	<ul style="list-style-type: none"> • Explore options for requesting post-disaster financial assistance from international agencies such as the United Nations

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Annex A Financial assistance form



Department of Social Services

Walter Nisbeth Road #57, Philipsburg

Phone: 542 3561 or 543 7509 Fax: 543 7508 or 543 7511

Email: infosod@sintmaartengov.org

ArSoZa Registration #: _____ Maz #: _____

Crib #: _____

Financial Assistance Application Form (Please fill the **entire** form)

Information of applicant:

Last Name: _____

Given Names: _____

Date of birth: ____/____/____ Place of birth: _____
Day Month Year

Sex: () Male () Female Nationality: _____

Marital Status: () Single () Married () Widow(er)
() Divorced () Living together () SeparatedAddress: _____

Email address: _____

Telephone: Home: _____ Cell: _____ or _____

Work: _____ Family member: _____

ID card#: _____ Valid until _____

Residence Permit#: _____ Valid until _____

Date of registration at the Census-Office: ____/____/____
Day Month Year

Former Country of residence: _____

Information of spouse/partner:

Last Name: _____

Given Names: _____

Date of birth: _____ / _____ / _____ Place of birth: _____
Day Month Year

Date of marriage: _____ / _____ / _____ Place of marriage: _____
Day Month Year

Sex: () Male () Female Nationality: _____

ID card#: _____ Valid until _____

Residence Permit#: _____ Valid until _____

Date of registration at the Census-Office: _____ / _____ / _____
Day Month Year

Is partner unemployed at the moment?

() Yes - Since: _____ / _____ / _____
Day Month Year

() No – Working for (name of company): _____

Phone#: _____ Since: _____ / _____ / _____
Day Month Year

Information on Children:

Do you have minor children living with you or of whom you are the legal guardian?

() No () Yes - (answer the following questions)

	Name	Place of birth & ID Number	School attending	Nationality
1				
2				
3				
4				

Information on employment:

Are you unemployed at the moment? (Only those ages 18-59)

Yes - (answer the following questions) Since: ____/____/____
Day Month Year

State reason for unemployment: _____

When did you last apply for a job: ____/____/____
Day Month Year

Which type of position are you interested in:

1st preference: _____ 2nd preference: _____

Do you have a driver's license? Yes - Type: _____ No

Are you available to work: (choose all that apply to you)

- fulltime part-time
- in the evenings on weekends
- shift available to travel

No - (answer the following questions)

I'm Working for (name of company): _____

Phone#: _____ Since: ____/____/____
Day Month Year

I'm doing odd jobs:

Which type? _____ How often? _____

Please detail your activities and responsibilities of your most recent job:

	Company	Position	Contact person	End date
1				
2				
3				
4				
5				

No, I'm retired. Since: ____/____/____
Day Month Year

I'm doing odd jobs:

Which type? _____ How often? _____

Information on housing:

Are you the owner of the house you now live in?

 Yes - (answer the following questions)

What is the estimated value of your home? _____

Are you paying mortgage? Yes – _____ per month. No No, I'm living with family members - (answer the following questions)

What is the relationship? _____

What contribution do the others make toward the house expenditures? _____

 No, I'm paying house/land rent - (answer the following questions)

Land Lord name: _____

Land Lord ID number: _____ Phone Number: _____

Address of your landlord: _____
_____**Information on assets:**

Do you have house(s) or apartment(s) on rent?

 No Yes - (answer the following questions)

I have _____ house(s) or _____ apartment(s) or _____ room(s) for rent?

What amount derived from rent? \$. _____ Nafl. _____

Do you have any savings? No Yes – (answer the following questions)

Which bank? _____ Current balance: _____

Which bank? _____ Current balance: _____

Do you own a car? No Yes – (answer the following questions)

What model? _____ Which Year? _____

Value? _____ Insurance company? _____

Information on education:

Schools attended: Please detail schools attended beginning with the most recent:

	Name of School	Diploma/Degree	Start date	End date
1				
2				
3				
4				
5				

Languages (indicate G= good, L= little, N= no)

	Languages	Speak	Understand	Read	Write
1					
2					
3					
4					
5					

Information on medical status:

What is the name of your family doctor? _____

Do you have any medical problems? () No () Yes - (answer the following questions)

State problems: _____

Do you use medication? () No () Yes - (answer the following questions)

What kind? _____

I'm a patient/member of the following institution(s): Choose all that apply to you.

- None
- Mental Health Foundation
- Turning Point
- Key of Liberty
- Safehaven
- Sister Basilia (Live in patient)
- Sister Basilia (day care participant)
- Brasa mi
- Capriles Clinic
- Prison

Information on income:

What source of income do you or spouse/partner have? (Please specify currency)

State amount and currency per month:

Applicant: Spouse:

<input type="checkbox"/> None	_____	_____
<input type="checkbox"/> Pension	_____	_____
<input type="checkbox"/> Financial aid	_____	_____
<input type="checkbox"/> Child support	_____	_____
<input type="checkbox"/> Income from property on rent	_____	_____
<input type="checkbox"/> Salary (your gross income)	_____	_____
<input type="checkbox"/> Odd jobs	_____	_____
<input type="checkbox"/> Income from other source:		
_____	_____	_____
_____	_____	_____
Total:	_____	_____

Information on expenditures:

What are your expenditures?

State amount and currency per month:

<input type="checkbox"/> House/Land rent	_____
<input type="checkbox"/> Food	_____
<input type="checkbox"/> Utilities (GEBE)	_____
<input type="checkbox"/> Cooking gas	_____
<input type="checkbox"/> House phone	_____
<input type="checkbox"/> Cable	_____
<input type="checkbox"/> Internet	_____
<input type="checkbox"/> Mortgage	_____
<input type="checkbox"/> Insurances: (please mention what kind)	
_____	_____
_____	_____
<input type="checkbox"/> Loans: (please mention which type)	
_____	_____
_____	_____
Total:	_____

Please take note of the following:

The undersigned declares, that the above mentioned questions have been truthfully answered.
(The willful furnishing of incorrect information is punishable by law and can result in annulment of application and retrieving of money received with interest)

Signature of applicant

Date

If applicant is unable to sign: (State the reason the applicant is unable to sign)

Signature of representative


Date

What is your relationship to the applicant: _____

Signature of Caseworker

Date

Annex B Financial assistance documentation requirements



Department of Social Services

Walter Nisbeth Road #57, Philipsburg
St. Maarten Phone: 542 3561 or 543 7509 Fax: 543 7508 or 543 7511
Email: infosod@sintmaartengov.org

Please bring along **ALL** the following documents when applying for
Financial Assistance
The Department reserves the right to randomly verify
any documentation or information provided

Personal Information:

- (▶) ID card of everyone part of the family requesting aid
- (▶) Passport of everyone part of the family requesting aid
- (▶) Immigration paper(s) of everyone part of the family requesting aid (if applicable)
- (▶) Registration paper or a family registration paper with correct address
- (▶) Copy of BZV/SZV medical card
- (▶) Letter from institutions (Capriles, Sister Basilia, Mental Health, Safehaven, Turning Point, Prison, etc)
- (▶) Proof of legal guardianship of children (if applicable)
- (▶) Marriage book – Marriage certificate (if applicable)
- (▶) Divorce decree (if applicable)
- (▶) School letter(s) for children (Daycare, Elementary School, High School) (if applicable)
- (▶) Typed letter of living arrangements – if living with someone/family members (if applicable)

Assets:

- (▶) Bank statements/book with specified amount on current balance
- (▶) Copy of car insurance (if applicable)
- (▶) Copy of house deed or a recent value estimate (if applicable)
- (▶) Copy of insurances (House, Funeral, Life, etc) (if applicable)

Unemployment:

- (▶) Proof of unemployment registration from Labour Department
- (▶) Dismissal letter
- (▶) Doctor’s Letter stating the medical condition and duration of no employment

Income:

- (▶) All pension letter(s) (SVB, APNA, Government, SHELL, LAGO, Holland, America, etc.)
- (▶) Proof of orphan or widow pension (if applicable)
- (▶) Income Tax declaration – (from the year before)
- (▶) Last two monthly or last 4 bi-weekly pay slips of applicant and spouse/partner (if applicable)
- (▶) Proof of Child alimony, orphan pension (if applicable)
- (▶) Last three rent income receipts for each apartment/room/house (if applicable)

Expenditures:

- (▶) Last GEBE bill (water & light)
- (▶) Two last house/land rent receipts (if applicable)
- (▶) Copy of rent lease with a copy of landlord ID card (if applicable)
- (▶) Cable bill (if applicable)
- (▶) Home phone bill (if applicable)
- (▶) Internet bill (if applicable)
- (▶) Loans agreement (Any kind of loans)(if applicable)
- (▶) Copy of any outstanding bill (if applicable)

Annex C Research questions

Theme	Questions
STAKEHOLDER MAPPING AND ANALYSIS	<ul style="list-style-type: none"> • Who are the different actors involved in social protection and DRM policies and systems, including their roles, responsibilities and influence on social protection and DRM? • What are their views on the use of social protection systems to respond to shocks and closer collaboration between the social protection and humanitarian communities? • Is there an effective agency 'home' for a) social protection and b) DRM systems? Are roles and responsibilities clear? • Are there sector champions for SP and/or DRM? Are there potential obstacles from some stakeholders?
INSTITUTIONAL MAPPING AND ANALYSIS	<ul style="list-style-type: none"> • What is the relationship between the government and humanitarian actors, development partners and NGOs? • What is the institutional relationship between national and subnational governments related to the design and implementation of social protection and disaster response? • What factors have promoted or hindered the coordination of social protection with disaster response interventions for effective responses to shocks?
ORGANISATIONAL CAPACITY	<ul style="list-style-type: none"> • What are the main administrative and organisational constraints and facilitating factors for effective social protection and DRM? • What resources and gaps exist, and what would be required for a more shock-responsive social protection system?
RISKS AND SHOCKS	<ul style="list-style-type: none"> • Which are the major shocks affecting the country? How does vulnerability to shocks relate to poverty?

Theme	Questions
<p>DISASTER RISK MANAGEMENT</p>	<ul style="list-style-type: none"> • What are the policies and legal frameworks underpinning DRM? • What are the main characteristics of assistance provided during disasters? • What assessments are undertaken and how is the data collected, stored and used? • Are early warning systems in place, and if so, how are triggers acted upon? • Do national emergency response plans provide a role for social protection in the immediate response?
<p>SOCIAL PROTECTION</p>	<ul style="list-style-type: none"> • What are the policies and legal frameworks underpinning social protection and how are they implemented? • What are the programmes, their coverage and main benefits provided (type/amount)? How are they targeted? • How is social protection data collected, stored and managed (including whether a registry exists)? • Have social protection delivery systems been affected by recent shocks and/or managed to keep delivering benefits during emergencies?
<p>SHOCK/DISASTER RISK FINANCING</p>	<ul style="list-style-type: none"> • How are disaster responses funded (domestic v. international resources, insurance, contingency funds)? • Are there financial and budget constraints for timely, adequate and appropriate use of social protection systems as part of shock responses? If so, are there ways to resolve these?

Theme	Questions
<p>SHOCK-RESPONSIVE SOCIAL PROTECTION and COVID-19</p>	<ul style="list-style-type: none"> • Are there experiences in the country of using social protection programmes or systems to respond to shocks? • How has social protection been used in response to COVID-19 and what are emerging lessons? • (How) can these lessons be applied for future responses to other shocks? • What SP schemes and features of the SP system have elements of flexibility and adaptability to facilitate rapid and adequate shock response? • Has there been any recent experience of coordination between, or integration of, social protection and DRM policies? • What are the plans for COVID-19 SP measures in the near and medium term future?



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