



SAVING
LIVES
CHANGING
LIVES

Linking Disaster Risk Finance & Social Protection in Grenada

Hurricane Beryl Income Support Programme Safeguards Livelihoods

In 2024, the Government of Grenada and the World Food Programme (WFP) introduced the **Beryl Recovery Income Support Programme** (BRISP) to assist people affected by Hurricane Beryl. The BRISP delivered **USD 3.6 million** in direct cash assistance, benefitting **2600** people. The programme was a direct result of the WFP-CCRIF Top-Up Model. Under the model, WFP provides additional support for the government's

tropical cyclone and/or excess rain policy premiums with the Caribbean Catastrophic Risk Insurance Facility (CCRIF-SPC). When a payout occurs, a pre-agreed percentage of the payout is allocated for cash transfers to affected people through national social protection systems. WFP co-led the BRISP in designing mechanisms for information management, payments, monitoring and identifying the most vulnerable.

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Cash transfers: a path to recovery

Today, Vernessa John's smile signals hope. In the days after Hurricane Beryl she cried tears of frustration. The hurricane destroyed her plant nursery and with it her income.

"Life has become much more difficult after Beryl. There have been lots of ups and downs. I got the nursery back in place through the BRISP grant," stated Vernessa. She was one of thousands of Grenadians who benefitted from the Beryl Relief Income Support Programme (BRISP).

WFP supported the Government of Grenada to design and deliver the BRISP to get cash to people after the storm. The money used to develop the BRISP is part of a WFP led model that links social protection systems with disaster insurance. The model guarantees that when governments receive insurance payouts from the Caribbean Catastrophe Risk Insurance Facility a set amount is used specifically for people like Vernessa.

Like Vernessa, Lawrence Blair is much more confident about the future because of the BRISP. The cash was enough to complete a boat and set Lawrence back on track. With two children still in school, Lawrence cannot quit. He stated, "At the time no work was going on and I didn't have a boat, when that money came, I put it to use. All the money was used up on the boat."

Programmes like the BRISP, that allow governments to assist people without increasing debt are critical for small countries like Grenada. The threat of large-scale damage is constant, countries, communities and people like Vernessa and Lawrence can easily be left with no way to recover because it is just too expensive. WFP continues to support Governments in the Caribbean to explore and invest in innovative approaches to ensure that people have the resources they need at times of crisis.



Grenada's participation in the WFP-CCRIF Top-Up Model was supported through Caribbean Development Bank's Canada-CARICOM Climate Adaptation Fund. Partnerships with WFP and development partners in the Caribbean allow governments to explore new mechanisms to finance recovery with reduced risk.

Predictable financing is essential for responding to disasters.

WFP's Caribbean Risk Financing Strategy involves working with governments to identify suitable disaster risk financing options and strengthening the connection between social protection systems and finance instruments. WFP provides technical assistance to prepare social protection systems to prepare for and respond to shocks, such as digitalizing assessment processes and testing digital payment mechanisms. This put vulnerable people at the centre of systems while ensuring that governments have the flexibility to finance other response, recovery, and resilience priorities. By providing access to funding, on-the-ground support, and expert guidance, WFP helps governments with innovative financing solutions and gathering evidence to strengthen disaster response and recovery efforts.



2600 people benefitted



USD 3.6m in cash transfers

Photos: WFP/Carla Alleyne

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