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LIVES

# Hurricane Beryl - Jamaica

## Beryl Cash Assistance Programme - Report

August 2025



# About the World Food Programme

Reaching nearly 150 million people in over 120 countries each year, the World Food Programme is the world's largest humanitarian organization saving lives in emergencies and using food assistance to build a pathway to peace, stability and prosperity, for people recovering from conflict, disasters and the impact of climate change.

The WFP Caribbean Multi-Country Office works with national, regional and international partners to strengthen the region's resilience to the climate crisis, and other risks. WFP adopts a systems-focused approach as part of its capacity strengthening efforts through research and advocacy, digitalization, human resource development, south-south cooperation, and by investing in critical infrastructure and assets. WFP works with governments, regional institutions and development partners to provide direct assistance to populations impacted by disasters shocks when events surpass national and regional capacities.

These investments place the most vulnerable people at the centre of efforts to minimize the combined impacts of climate, economic and other shocks on the Caribbean. WFP Caribbean's multi-country strategic plan supports 22 countries and territories across the English- and Dutch-speaking Caribbean through leveraging its expertise in vulnerability analysis and mapping; end-to-end supply chain management; shock-responsive social protection; food systems strengthening and climate risk financing.

## Acknowledgements

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WFP expresses its gratitude to the Central Emergency Response Fund (CERF), Global Affairs Canada, UK AID, the USAID Bureau of Humanitarian Assistance, and all the donors who provide multilateral funding to WFP for their generous support.



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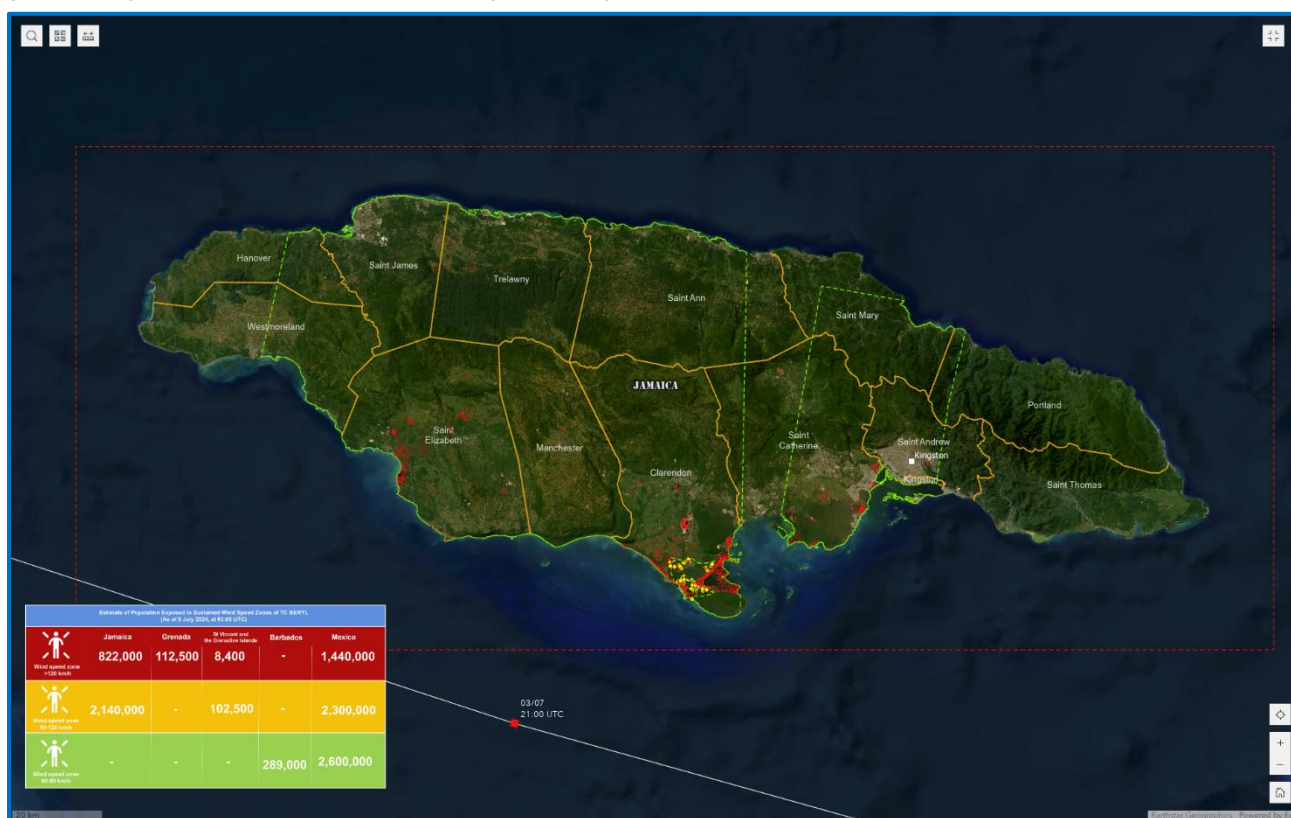
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# 1. Introduction

On 3 July 2024, Hurricane Beryl struck Jamaica as a Category 4 storm, with powerful winds, torrential rains, and severe flooding that caused extensive damage and disruption across the island. Over 400,000 residents experienced power outages, while parishes such as Clarendon, Manchester, and St. Elizabeth suffered significant damage to homes and infrastructure. At least two persons lost their lives due to the hurricane. Numerous buildings were damaged or destroyed and the Norman Manley International Airport sustained damage to its jet bridge roof, leading to a temporary closure. Jamaica's agricultural sector incurred approximately JMD 6.5 billion (US\$ 41 million) in losses, including damage to crops, livestock, and infrastructure. The storm affected over 48,000 farmers, with extensive damage reported particularly in the “bread-basket” parishes of the southern and eastern region of the island.

In response, the Government of Jamaica and the World Food Programme (WFP) launched the Beryl Cash Assistance Programme to provide immediate support to households whose homes were damaged or destroyed. Over 14,000 people received cash transfers across three phases, with priority given to families with children, elderly persons, and people with disabilities. Transfers were delivered through money transfer services, with values adjusted by household size to help meet urgent needs.

**FIGURE 1. HURRICANE BERYL DAMAGE IN JAMAICA, WITH HOUSES DESTROYED (RED), DAMAGED (ORANGE) AND POSSIBLY DAMAGED (YELLOW)**



Source: UNITAR

The programme formed part of the Government's broader Rebuild Jamaica initiative and was implemented in partnership with the Ministry of Labour and Social Security. WFP also supported emergency logistics and telecommunications, and provided advice on the use of catastrophe insurance payouts. With support from the Canada-CARICOM Climate Adaptation Fund to implement an innovative disaster risk financing model developed by WFP, Jamaica expanded its CCRIF SPC coverage, and a dedicated portion of the payout was used to scale up government-led cash assistance.

The Beryl Cash Assistance Programme built on WFP's partnership with the Government of Jamaica, which has grown since WFP established its multi-country office in the Caribbean in 2018. Early engagement focused on learning exchanges and a case study on shock-responsive social protection conducted with the Ministry of Labour and Social Security and the Office of Disaster Preparedness and Emergency Management.<sup>1</sup> These efforts laid the groundwork for later collaboration, including emergency food and cash assistance during the COVID-19 pandemic, the piloting of digital payments for COVID-19 cash assistance and research on digital financial inclusion to inform the use of digital payments in social assistance programmes.<sup>2</sup>

This report outlines the design and implementation of the Beryl Cash Assistance Programme, presents key results, and shares lessons learned. The activation of a national Cash Working Group during the response has also created a platform for continued coordination and learning among partners to strengthen future cash-based responses in Jamaica. By looking back at the implementation and results of the Beryl Cash Assistance Programme, this report aims to inform future disaster response strategies and contribute to ongoing efforts to build resilience against climate-related shocks in Jamaica and the wider Caribbean region.

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<sup>1</sup> Beazley, R. and Ciardi, F. (2020) [Shock Responsive Social Protection in the Caribbean: Jamaica Case Study](#). Oxford Policy Management and World Food Programme.

<sup>2</sup> WFP Caribbean Multi-Country Office (2024) [Digital Financial Inclusion in Jamaica: Insights and Opportunities](#). World Food Programme.

## 2. Programme Design

This section outlines the main components of the Beryl Cash Assistance Programme, including its objectives, targeting and registration process, transfer values and delivery mechanisms, feedback and accountability systems, and implementation arrangements. The programme was developed and adjusted in close collaboration between WFP and the Government of Jamaica, with decisions refined over time based on new data, operational learning, and ongoing feedback from affected communities.

### Cash Assistance Programme Overview

The primary objective of the Beryl Cash Assistance Programme was to provide humanitarian assistance via cash-based transfers to households severely affected by Hurricane Beryl, enabling them to meet immediate needs such as food, nutrition, and essential household expenses. By delivering cash-based transfers in collaboration with the Government of Jamaica, the programme facilitated immediate recovery and promoted resilience in affected communities through efficient disbursement of cash assistance.

The intervention was implemented within the framework of the WFP's Caribbean Multi-Country Strategic Plan (MCSP) 2022–2026, under Strategic Objective 2, which focuses on supporting crisis-affected populations in meeting their essential needs. The Operational Plan for developed by WFP for the programme emphasized the Government of Jamaica's preference for flexible cash-based modalities, ensuring household-level autonomy in prioritizing needs post-disaster. The Beryl Cash Assistance Programme also featured a structured verification methodology to ensure data quality and accountability in beneficiary targeting. Phone-based and in-person verifications were carried out with oversight from trained enumerators, guided by a clearly documented protocol. In parallel, internal list management was governed through encrypted data systems with role-based access and audit trails to maintain integrity throughout the payment process.

Complementary mechanisms, such as the use of Western Union's API for secure code delivery and a unique identity management system to support traceability, were critical in managing large-scale disbursements efficiently. Mapping tools and geographic data helped inform mobile outreach, ensuring that access points aligned with the location of beneficiaries and the intensity of hurricane damage. Additionally, a detailed risk matrix, beneficiary feedback mechanisms, and a dedicated monitoring framework allowed for adaptive implementation and real-time responsiveness. Resources were mobilized through multiple donors, including UN CERF, USAID/BHA, Canada, UK FCDO, and WFP Multilateral Funds, to support programme delivery and coverage.

The Operational Plan also outlined contingency protocols, risk mitigation measures, security planning, fraud prevention and identity controls integrated into the design. A detailed implementation timeline, covering critical components from enumerator training to the deployment of cash transfers and monitoring phases, ensured operational coherence and timely delivery.



# Targeting and Registration

The cash transfer programme sought to support those most vulnerable and severely affected by Hurricane Beryl, as identified through the Jamaica Household Damage and Impact Needs Assessment (JHDINA) and a vulnerability scoring system. Priority was given to households experiencing total (Level 4) or near-total (Level 3) destruction of their homes, with additional consideration for households with moderate damage (Level 2) based on criteria such as the presence of children, elderly individuals, or persons with disabilities and chronic illnesses.

## JAMAICA HOUSEHOLD DAMAGE IMPACT AND NEEDS ASSESMENT



### HOUSEHOLD COMPOSITION AND VULNERABILITY

Data was collected on the number of household members across various age groups, including children under five, elderly individuals, and persons with disabilities.



### EMPLOYMENT STATUS

Information was captured regarding the employment status of the head of household, identifying those that may have lost their livelihoods due to the disaster.



### HOUSEHOLD DAMAGE

The extent of damage to the household was documented, ranging from minor to total destruction.

### KEY FINDINGS

- Over USD 6.4 million worth of food crops and supporting infrastructure were destroyed
- 37% of households were severely damaged or totally destroyed
- 25% of heads of households were not employed before the hazard

The JHDINA, which the government had developed with support from the World Bank, is designed to capture the effects of a disaster on individual households and is used to identify and prioritize those in greatest need of assistance. Although WFP and the MLSS had previously piloted a digital version of the JHDINA form, the assessment following Hurricane Beryl was conducted using paper forms. This likely reflected the limited lead time for deployment and a default to familiar approaches in the immediate aftermath of the disaster. However, the JHDINA form was long and included several fields that were not essential for rapid response. WFP worked with the MLSS to streamline the questionnaire, making it more practical for conducting thousands of post-disaster assessments.

To support targeting of both government and WFP assistance, WFP assisted the government in digitizing over 11,617 paper-based post-disaster assessments. A Kobo-based digital entry form was developed to enable more accurate and efficient data entry compared to alternatives such as Excel. WFP provided

technical support to MLSS data entry teams and deployed a data scientist to guide data flows, support quality control, and strengthen data protection measures. The digitized data was used to generate preliminary beneficiary lists and conduct a verification exercise to address information gaps. Telephone interviews were used for records with available contact details, while in-person verification was carried out for entries missing key information such as phone numbers or Tax Registration Numbers (TRNs). The TRN and phone number verification process was enabled through efforts led by the MLSS with support from WFP.



# Transfers and Delivery Mechanism

The programme provided two months of cash assistance to 4,023 households and a total of 14,226 individuals island-wide over three phases, reaching 98 percent of the targeted beneficiaries.

The initial transfer value was set at USD 2 per person per day, with a variable rate applied based on household size. While the average remained consistent at USD 2 per person, the JMD equivalent was adjusted to align with prevailing Jamaican currency denominations at Western Union agents. This consideration was crucial in minimizing logistical challenges and ensuring beneficiaries could readily access their assistance without undue delays.

As such, the transfer values were determined according to household size:

- Households with 1-2 persons received JMD 20,000 (US\$ 128).
- Households with 3-5 persons received JMD 36,000 (US\$ 230).
- Households with 6 or more persons received JMD 50,000 (US\$ 320).

During early planning, WFP and the Ministry of Labour and Social Security considered channeling funds through the government to complement existing government cash assistance efforts. However, the urgency of the hurricane response led to the activation of WFP's Long-Term Agreement (LTA) with Western Union, which WFP can activate within 24 hours. This avoided delays that would have resulted from establishing new legal and financial arrangements. It also enabled WFP to move quickly while the government implemented its own response, with both programmes drawing from JHDINA for targeting.

Transfers were facilitated through Western Union's platform, utilizing a network of 235 locations across Jamaica, with sensitization, mapping and coordination efforts in place to ensure the effective delivery of assistance, including in areas with significant damage. Beneficiaries were notified of their assistance primarily through the issuance of SMS text messages, with additional communications mechanisms used to inform beneficiaries of the programme and their eligibility such as sealed envelopes, outbound calls, reminder SMS, and engagement of parish offices, among others. WFP had put in place SMS capacities with a provider in the Caribbean, which it was able to activate.

## Community Feedback Mechanism

WFP established a Community Feedback Mechanism (CFM) as an integral part of the cash transfer programme, providing beneficiaries with a platform to share concerns, make inquiries, and offer support. This mechanism aimed to enhance services and ensure the programme met the diverse needs of communities. The hotline was a cornerstone of the CFM, serving as a hub for resolving complaints and addressing questions while maintaining active engagement through both inbound and outbound calls, particularly to beneficiaries who had not redeemed their assistance and had challenges, or legitimacy concerns.

Rooted in the principles of accountability, transparency, equality, and non-discrimination, the CFM ensured that beneficiaries' voices were acknowledged and addressed with fairness and respect. By

functioning as a two-way communication system, it enabled WFP to receive, manage, and respond to community feedback effectively. To accommodate varied preferences and accessibility needs, the CFM offered multiple channels, including a toll-free hotline, help desk, and email. Beyond handling routine feedback, the CFM was also designed to manage and respond to sensitive concerns (e.g. reports of gender-based violence, fraud, corruption, or quality-related complaints) should they arise, reinforcing a proactive and ethical approach to programme implementation.

Additionally, on-site monitoring (OSM) and post-distribution monitoring (PDM) activities were conducted during and after the programme's implementation to evaluate the overall effectiveness and identify areas for improvement. On-site monitoring allowed for immediate response and real-time resolution of beneficiary issues during programme implementation.

## Programme Implementation

The implementation of the Beryl Cash Assistance Programme aimed at addressing the urgent needs of households severely affected by Hurricane Beryl. The initiative demonstrated an ability to deliver timely and targeted assistance while navigating complex logistical and operational challenges.

WFP's direct collaboration with the MLSS and its parish offices was pivotal to successful implementation. Engagement with local offices helped address gaps in beneficiary communication, especially for those without phone access or facing mobility challenges. The CFM was also introduced early in the programme implementation, providing a two-way communication platform to handle beneficiary inquiries, resolve complaints, and ensure transparency. These proactive and adaptive implementation strategies were key to the programme's high redemption rates.

### 3. Redemption of transfers

Redemption of cash transfers was a critical indicator of programme performance. Under the Western Union model, recipients were sent MTCN codes directly by WFP. Their ability to access assistance depended entirely on receiving the correct code, trusting the legitimacy of the message, and collecting the transfer at a Western Union branch. While money transfers are a known method for some government assistance, this was not universal. Redemption patterns therefore offer valuable insight into whether the programme effectively reached intended beneficiaries and where outreach or communication needed reinforcement.

## Summary overview of redemption

The **first round** of cash disbursements, which started on **September 12, 2024** and completed on **October 18, 2024**, targeted **3,415 households**. By the end of the round, **3,156 households** redeemed their assistance, achieving a **93 percent redemption rate**. A total of **JMD 93,350,000 (USD 685,197)** was disbursed during this phase.

The **second round**, which started on **October 28, 2024** and concluded on **January 18, 2025**, expanded the caseload to **3,489 households**, including the incorporation of 333 newly eligible households identified through additional assessments. A total of **3,418 households** redeemed their assistance, reaching an impressive redemption rate of **98 percent**. Disbursements for this round totalled **JMD 119,530,000 (USD 767,292)**.

The **third round** of cash disbursements ran from **March 25 to May 8, 2025**, and targeted an additional **669 households**. By the end of this round, **617 households** redeemed their assistance resulting in a **92 percent redemption rate** for this phase. A total of **JMD 41,816,000 (USD 270,460)** was disbursed in this period.

The slightly lower redemption rate in Round 3 is comparable to what was observed in Round 1, when the programme was first launched. In both cases, many of the beneficiaries were new to the assistance process. As with the initial caseload, Round 3 included newly identified households who had not previously received transfers and may have been less familiar with the redemption procedures.

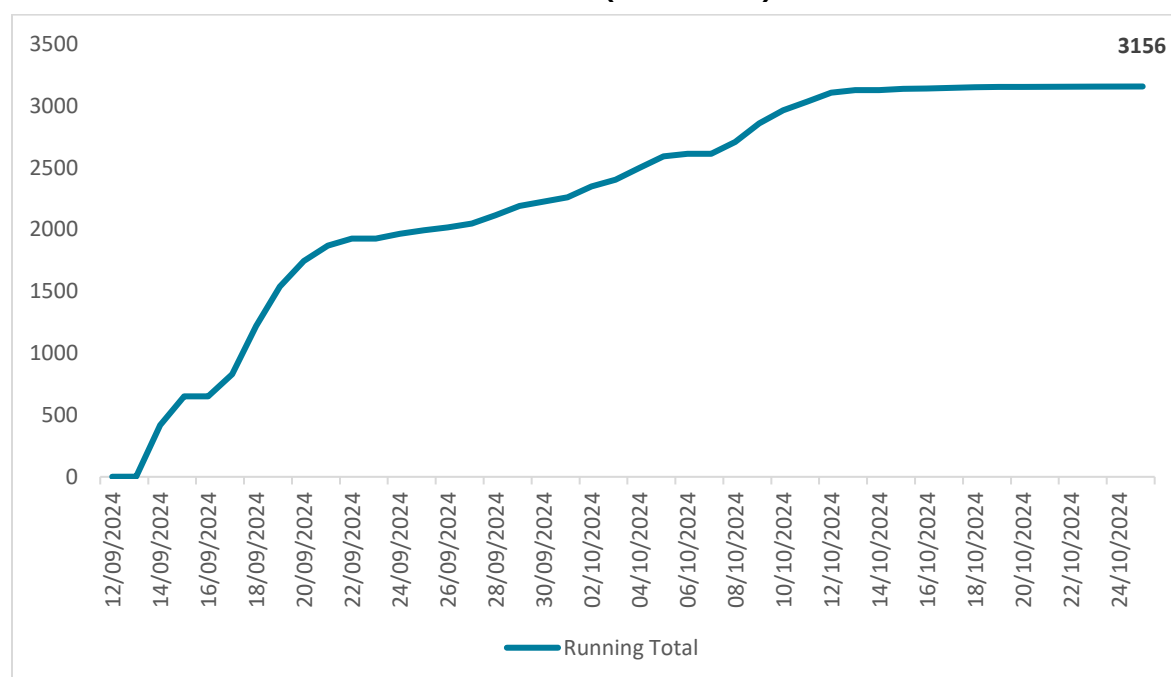
The successful completion of the three cash transfer rounds underscores WFP's effective implementation approach, which was grounded in adaptability and responsiveness to emerging realities on the ground. By designing a flexible programme that allowed for adjustments during implementation, WFP was able to address challenges such as gaps in beneficiary information, communication barriers, meeting emerging needs as more data was received, and the need for targeted outreach. This dynamic approach ensured that vulnerable households received timely support to meet their immediate recovery needs in the aftermath of Hurricane Beryl.



# Round 1 Transfers

The following redemption report tables provide a detailed overview of the cash assistance programme's performance during the three phases of disbursements. These tables reflect the number of planned households, the actual number of households reached, and the total amounts disbursed in both JMD and USD. They also capture the redemption rates, which highlight the effectiveness of the communication and outreach efforts, as well as the impact of tactical adjustments made throughout the implementation process to ensure that the cash transfers effectively reached vulnerable households in the aftermath of Hurricane Beryl.

**FIGURE 2. REDEEMED TRANSACTIONS (ROUND 1)**



Redemption rates reached 60 percent within the first 10 days of programme implementation. In the second week, households that had not yet collected their assistance received a reminder SMS, followed by the distribution of sealed envelopes through parish offices containing necessary collection details. The effectiveness of these targeted communication efforts became evident in the final week of the payment period, as redemption rates surged to **93 percent**, highlighting the impact of direct, localised outreach in ensuring beneficiaries successfully accessed their assistance.

**TABLE 1. REDEEMED HOUSEHOLDS BY HOUSE DAMAGE CATEGORY (ROUND 1)**

House Damage Category	Total Planned	Total Redeemed	Percentage Redeemed
Level 2 - Minor damage	699	652	93%
Level 3 - Major damage	2324	2148	92%
Level 4 - Destroyed	382	356	92%
<b>Total</b>	<b>3405</b>	<b>3156</b>	<b>93%</b>

**TABLE 2. REDEEMED HOUSEHOLDS BY PARISH (ROUND 1)**

Parish	Total Planned	Total Redeemed	Beneficiaries Reached	Percentage Redeemed
Clarendon	788	731	2585	93%
Hanover	164	158	559	96%
Kingston	9	9	32	100%
Manchester	486	449	1588	92%
Portland	210	206	728	98%
Saint Andrew	34	34	120	100%
Saint Ann	15	15	53	100%
Saint Catherine	89	82	290	92%
Saint Elizabeth	818	757	2677	93%
Saint James	110	100	354	91%
Saint Mary	250	232	820	93%
Saint Thomas	109	102	361	94%
Trelawny	44	41	145	93%
Westmoreland	279	235	831	84%
Missing Info		5	18	
<b>Total</b>	<b>3405</b>	<b>3156</b>	<b>11161</b>	<b>93%</b>

Kingston, Saint Andrew, and Saint Ann achieved a perfect 100 percent redemption rate, with all beneficiaries successfully collecting their assistance via Western Union. Conversely, Westmoreland recorded the lowest redemption rate at 84 percent. Among the parishes with the highest number of beneficiary households, Saint Elizabeth, Manchester, and Clarendon stood out, each achieving redemption rates above 90 percent. The strong performance in these parishes was largely supported by the proactive engagement of the MLSS parish offices, which played a critical role in beneficiary outreach.

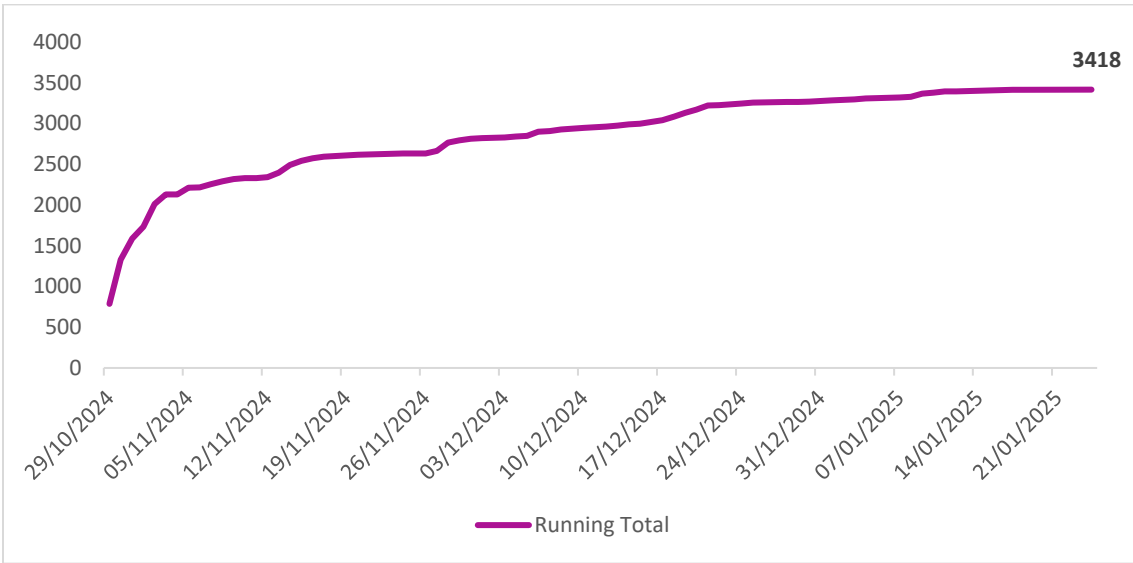
The redemption data indicates a relatively even distribution across the various house damage categories, suggesting that the level of household impact did not significantly influence beneficiaries' ability to redeem their assistance. This balanced redemption pattern reflects the effectiveness of outreach efforts and the accessibility across all affected groups.

## Round 2 Transfers

Compared to Round 1, the majority of beneficiaries in Round 2 were already familiar with the redemption process and anticipating the second SMS notification. This familiarity is evident in the graph above, which shows that nearly 50 percent of redemptions took place within the first two days. The inclusion of a new caseload—households verified later in the process and replacing those that did not redeem in Round 1—extended the overall payment period.

Leveraging lessons learned and best practices from the first round, the CFM team made extensive efforts to reach all beneficiaries, employing every available communication tool, including reminder calls and SMS, as well as sealed envelope deliveries through parish offices. These proactive measures contributed to an even higher redemption rate than in Round 1, reaching 98 percent.

**FIGURE 3. REDEEMED TRANSACTIONS (ROUND 2)**



As shown in Table 33, Round 2 maintained a balanced distribution of redemptions across households with varying levels of damage, similar to the pattern observed in Round 1. However, with the benefit of an extended payment period,<sup>3</sup> enhanced communication efforts, and beneficiaries' increased familiarity with the process, the overall redemption rate saw an improvement, with an equal redemption rate across all categories of **98 percent**.

**TABLE 33. REDEEMED HOUSEHOLDS BY HOUSE DAMAGE CATEGORY (ROUND 2)**

Damage Category	Total Planned	Total Redeemed	Percentage Redeemed
Level 2 - Minor damage	759	748	99%
Level 3 - Major damage	2357	2305	98%
Level 4 - Destroyed	373	366	98%
<b>Total</b>	<b>3489</b>	<b>3418</b>	<b>98%</b>

<sup>3</sup> The MTCN validity period was extended from 30 to 45 days to facilitate more time for beneficiary outreach and redemption.



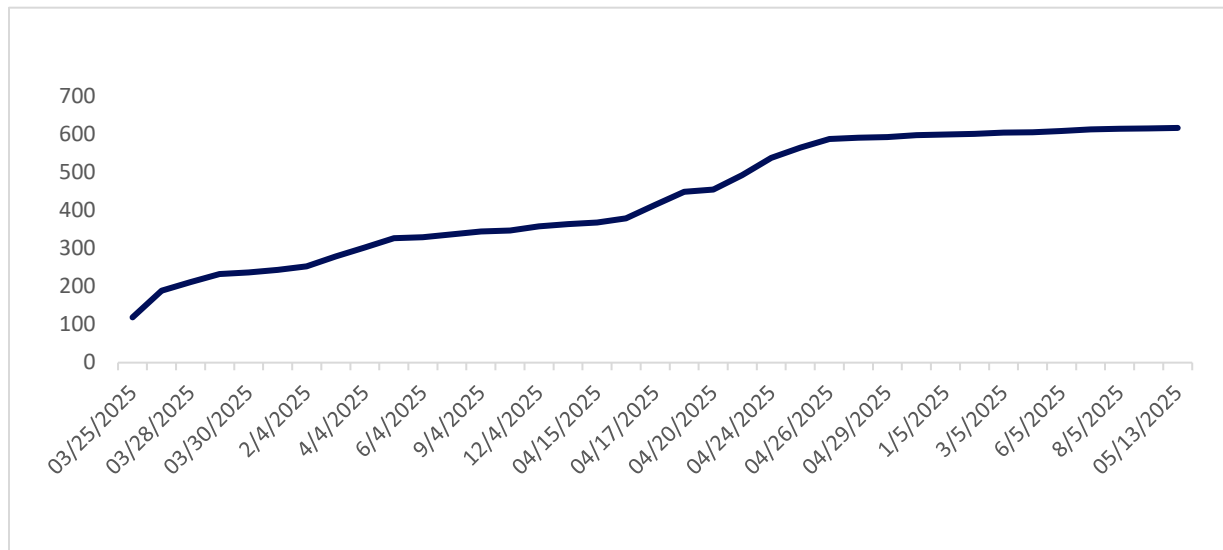
**TABLE 44. REDEEMED HOUSEHOLDS BY PARISH (ROUND 2)**

Parish	Total Planned	Total Redeemed	Beneficiaries Reached	Percentage Redeemed
Clarendon	796	788	2737	99%
Hanover	170	168	583	99%
Kingston	10	10	35	100%
Manchester	486	469	1629	97%
Portland	219	212	736	97%
Saint Andrew	40	39	135	98%
Saint Ann	18	17	59	94%
Saint Catherine	95	93	323	98%
Saint Elizabeth	863	857	2976	99%
Saint James	105	101	351	96%
Saint Mary	277	268	931	97%
Saint Thomas	113	110	382	97%
Trelawny	49	48	167	98%
Westmoreland	248	238	827	96%
<b>Total</b>	<b>3489</b>	<b>3418</b>	<b>11871</b>	<b>98%</b>

Redemption rates saw an overall increase in Round 2. Parishes that previously had high redemption rates, such as St. Elizabeth, Clarendon, and Manchester, maintained strong performance, with all three achieving above 97 percent redemption. Notably, Hanover and Clarendon saw redemption rates rise to 99 percent, reflecting near-total participation. Westmoreland, which had the lowest redemption rate in Round 1 (84 percent), showed significant improvement, reaching 96 percent in Round 2. Minor fluctuations were observed in some parishes, but overall, the second round demonstrated a more efficient and inclusive approach, resulting in the 98 percent overall redemption rate.

## Round 3 Transfers

With the introduction of new beneficiaries in round 3, there was a steady increase in redeemed transactions as opposed to the sharp increase at the beginning of round 2. Significant increases can be noted on April 21 and 26 that can be attributed to increased engagement through phone calls to beneficiaries and the distribution of sealed envelopes to beneficiaries through the MLSS parish offices, which contained the information needed to collect their transfers.

**FIGURE 4. REDEEMED TRANSACTIONS (ROUND 3)****TABLE 5. REDEEMED HOUSEHOLDS BY PARISH (ROUND 3)**

Parish	Total Planned	Total Redeemed	Beneficiaries Reached	Percentage Redeemed
Clarendon	180	171	653	95%
Hanover	36	35	134	97%
Kingston	0	0	0	0%
Manchester	72	62	237	86%
Portland	75	71	271	95%
Saint Andrew	3	1	4	33%
Saint Ann	9	9	34	100%
Saint Catherine	15	14	53	93%
Saint Elizabeth	182	167	637	92%
Saint James	23	23	88	100%
Saint Mary	18	12	46	67%
Saint Thomas	4	4	15	100%
Trelawny	4	4	15	100%
Westmoreland	48	44	168	92%
<b>Total</b>	<b>669</b>	<b>617</b>	<b>2355</b>	<b>92%</b>

The above table shows that out of 669 total households across 13 parishes, 617 successfully redeemed, resulting in an overall redemption rate of 92 percent. Several parishes achieved full participation, including Saint Ann, Saint James, Saint Thomas, and Trelawny, each with a 100 percent redemption rate.

High redemption was also observed in parishes with larger caseloads such as Clarendon (95 percent) and Saint Elizabeth (92 percent), indicating effective outreach in these areas. Hanover (97 percent), Portland (95 percent), and Saint Catherine (93 percent) also demonstrated strong participation. In contrast, Saint Andrew recorded the lowest redemption rate at 33 percent. The results suggest high overall engagement.

**TABLE 6. REDEEMED HOUSEHOLDS BY HOUSE DAMAGE CATEGORY (ROUND 3)**

Damage Category	Total Planned	Total Redeemed	Percentage Redeemed
Level 3 - Major damage	364	341	93%
Level 4 - Destroyed	305	276	90%
<b>Total</b>	<b>669</b>	<b>617</b>	<b>92%</b>

Figure 9. Redeemed households by House Damage Category (Round 3)

The data shows a strong overall redemption rate of 92 percent across both damage categories. Households with Level 3 (major damage) had a slightly higher redemption rate of 93 percent, compared to 90 percent for those whose homes were completely destroyed (Level 4). The results suggest effective outreach and support efforts across varying levels of need.



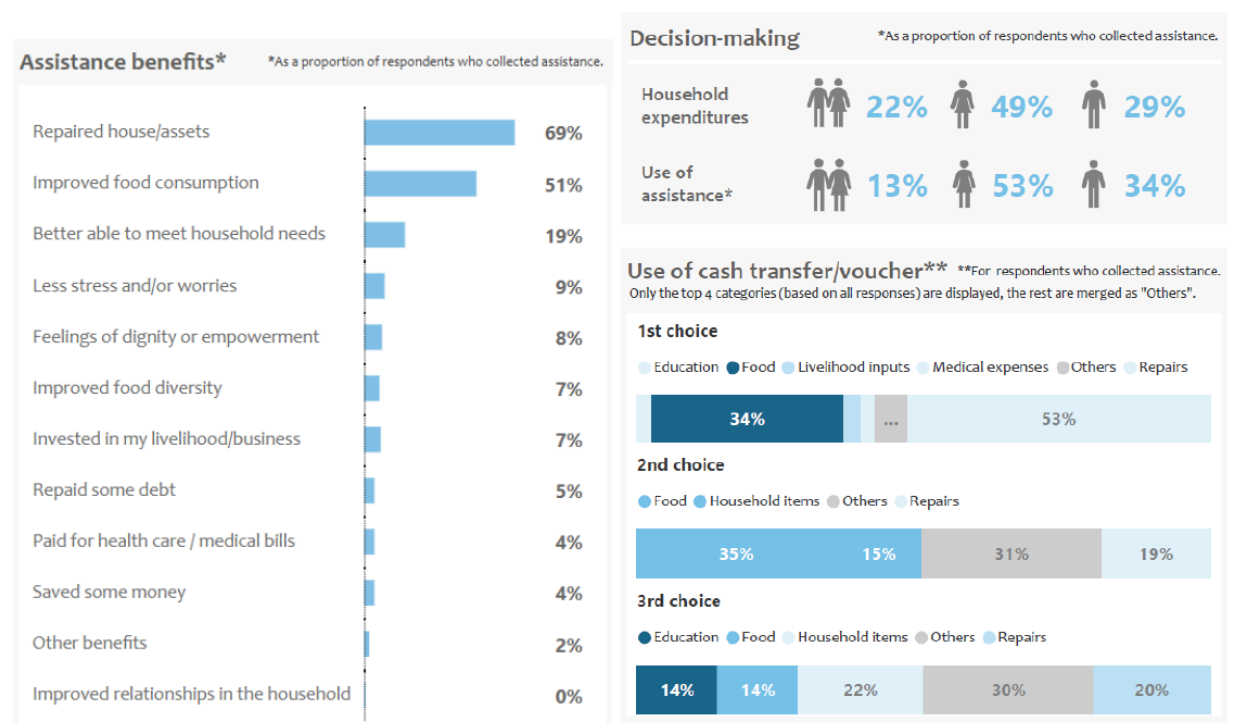
## 4. Programme Results

Post-distribution monitoring (PDM) was conducted by WFP in December 2024 to assess the effectiveness, reach, and outcomes of the Beryl Cash Assistance Programme.<sup>4</sup> Overall the monitoring showed that the programme had a positive effect on beneficiaries, **with 97% of them satisfied with the programme**. The cash transfers helped to meet urgent needs, while also enabling recipients to exercise control over how assistance was used. It also found that beneficiaries continued to face challenges in meeting their essential needs, likely owing to the continued effects of the disaster and their pre-existing vulnerabilities.

### Benefits and Expenditures

Beneficiaries reported using the assistance in ways that directly supported their immediate needs and recovery from Hurricane Beryl. The majority of households used the funds to repair their homes or replace essential items damaged during the storm. Nearly 70 percent of respondents said repaired house or assets was a benefit for the programme. The other top benefit was improved food consumption, cited by half, followed by being better able to meet household needs. Common uses of the funds, besides house repair and food, were to pay for school supplies, or cover daily expenses such as utilities and hygiene products. The flexibility of cash allowed households to prioritise what mattered most to them during a difficult period of recovery.

**FIGURE 5. ASSISTANCE BENEFITS, SPENDING AND DECISION-MAKING**



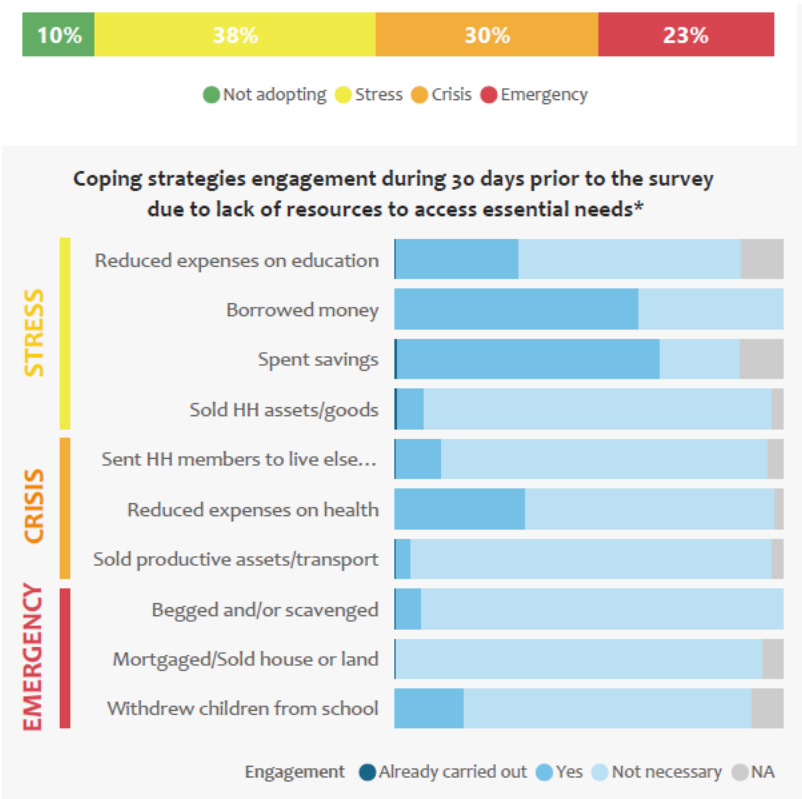
<sup>4</sup> The survey was carried out by phone with 250 beneficiaries, representing a statistically valid sample with a 5 percent margin of error and 95 percent confidence level

The survey explored patterns of decision-making around household expenditures. Just over half of all respondents indicated that women make decisions on household spending within their homes. This pattern was reflected in the use of the cash assistance, with a majority reporting that the same individual responsible for general expenditures also decided how the transfer would be used. It does appear that fewer households made decisions jointly on the assistance, compared to “normal” times. A hypothesis is that in some cases women or men in the household made the decision based on what the priority was (e.g. housing repair v. food).

## Food Security, Market Access and Coping

The programme contributed to improved food access and consumption in the short term. At the time of the survey, 88 percent of households had an acceptable food consumption score. Only 1 percent were classified as having poor consumption. It is very reasonable to conclude the cash assistance contributed to these positive trends, since assistance allowed families to purchase more food.

**FIGURE 6. LIVELIHOOD COPING STRATEGIES INDEX**



It is important to highlight that challenges persisted. Sixty-five percent of respondents reported that they had been unable to access markets at some point in the two weeks leading up to the survey, primarily due to a lack of cash. The top recommendation from beneficiaries was to increase the transfer value, though it must be considered that given finite resources, this would have meant fewer people would have been assisted.

Also, despite the gains, households continued to rely on food-related coping strategies. These included reducing portion sizes, skipping meals, or relying on less preferred foods. The data on coping strategies showed that

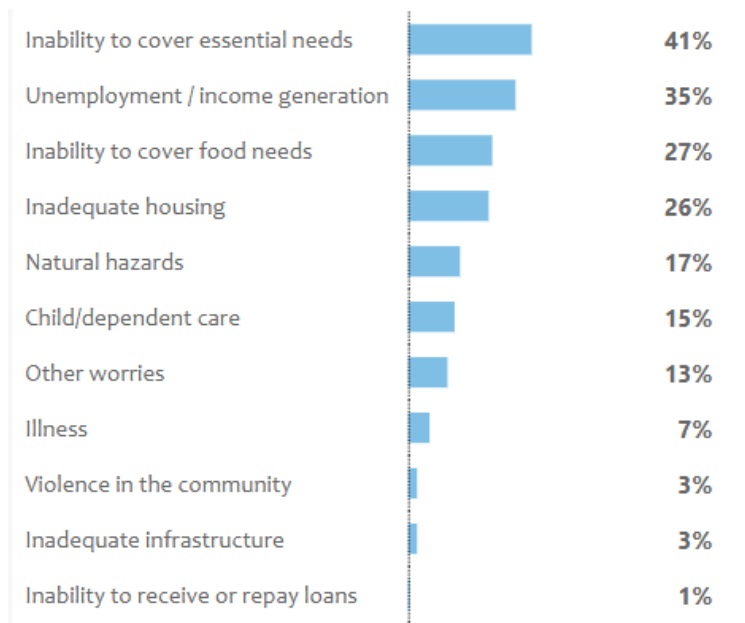
many families were still under strain, using short-term strategies to ensure access to food. As shown in FIGURE 6, the livelihoods coping strategies index (ICSI) questions found that 68 percent of households had used savings to meet their needs. Nearly nine in ten of those who adopted coping strategies did so to buy food. A smaller share of households resorted to more severe emergency strategies, including selling assets, borrowing money, or reducing spending on health or education. These behaviours point to continued vulnerability despite the relief that cash assistance provided.

# Worries

When asked about their main concern and worries, the responses spanned several areas related to basic needs, employment and potential stresses and risks. More than 40 percent said they were worried about meeting their household's essential needs. Roughly a third cited concerns about unemployment or loss of income, while 31 percent remained worried about housing conditions. Meeting food needs also was a key concern for over one quarter of respondents. Nearly one in five cited natural hazards.

Taken together, these findings demonstrate that the programme reached households with urgent needs, delivered assistance in a timely and accessible way, and supported immediate needs and early recovery from the immediate effects of the hurricane. At the same time, the results also highlight continued vulnerabilities and challenges.

**FIGURE 7. MAIN CONCERNS**



## 5. Accountability

WFP prioritised accountability to affected populations throughout the Beryl Cash Assistance Programme, establishing a dedicated Community Feedback Mechanism to ensure beneficiaries had a clear and responsive channel for questions, complaints, and support. A small team was hired specifically to manage the CFM hotline, which operated throughout the duration of the transfers. The toll-free hotline number was shared with beneficiaries through multiple channels, including SMS notifications, outbound calls, and engagement with parish offices.

The feedback system was structured to provide timely, confidential, and equitable support. All calls were logged and categorised by type, enabling the team to track issues in real time, follow up on cases requiring action, and adjust the programme based on emerging challenges and concerns.

The following sections present round-by-round data and analysis of the calls and escalation categories, highlighting how feedback trends evolved over time and contributed to improved programme delivery.

### Feedback Mechanism

The establishment of the feedback mechanism and direct communication with beneficiaries commenced at the same time as the first round of payments, on **September 12, 2024**, when WFP began sending SMS to beneficiaries. These interactions remained active throughout the first payment cycle, which concluded on October 16, 2024. WFP also established an email address specifically for queries to provide an additional avenue for people to communicate any issues.

To ensure efficient handling and timely resolution, the calls were systematically categorized and recorded by the CFM operators in a daily log-sheet. This approach allowed for a streamlined process in managing beneficiary concerns and inquiries, with each case being addressed based on its specific nature and closed as resolved. The case categories were as follows:

1. **Amend Data for Same Participant:** Requests from beneficiaries to update their name, TRN, or phone number.
2. **Resend SMS for Same Participant:** Requests from participants to resend the SMS containing their withdraw information.
3. **Amend Data for New Participant:** Requests from beneficiaries to update name, TRN, or phone information for a new participant.
4. **Cases to follow up for solution:** Cases requiring follow up by the CFM team to determine the best resolution method.
5. **No action needed:** These calls included follow-ups from beneficiaries, expressions of gratitude, inquiries about whether a name appeared on the beneficiary list, and other non-complaint-related matters.

**TABLE 7. TOTAL CALLS BY CATEGORY**

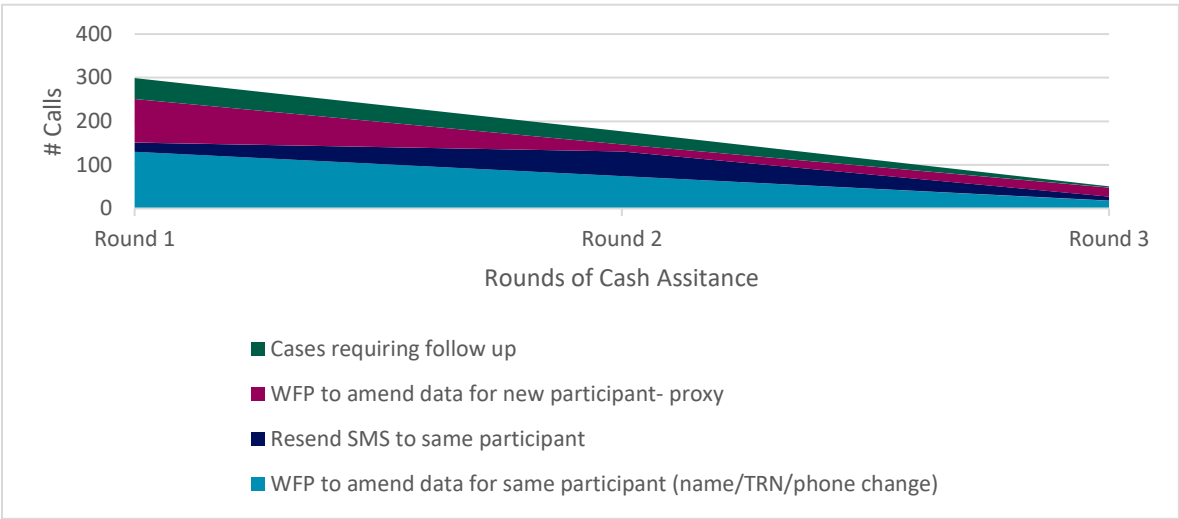
Calls by Issues/Actions	Round 1	Round 2	Round 3	Total
WFP to amend data for same participant (name/TRN/phone change)	130	74	18	<b>222</b>
WFP to amend data for new participant- proxy	100	16	21	<b>137</b>
Resend SMS for Same Participant	21	57	9	<b>87</b>
Cases requiring follow up	48	30	3	<b>81</b>
No action needed	3,151	8,877	28	<b>12,056</b>
<b>Total</b>	<b>3,450</b>	<b>9,054</b>	<b>79</b>	<b>12,583</b>

## Trends Across the Three Rounds

Across the three rounds of assistance, clear trends emerged with the queries raised through the feedback mechanism. The first round saw the highest number of calls requiring advice and actions, particularly related to verification of SMS legitimacy and requests to update beneficiary information. In the second round, although overall call volumes remained high due to expanded outreach and public interest, the number of cases requiring data amendments declined. This reflected improvements in the accuracy of beneficiary records and increased familiarity with the process. By the third round, the total number of calls and follow-ups had dropped substantially, corresponding with a smaller caseload and the resolution of earlier issues. These trends are captured in FIGURE 88.

Notably, 96 percent of all calls received across the programme were queries that required no action, such as calls to learn about the programme's eligibility or express thanks. The comparatively fewer calls requiring trouble shooting underscores the value of proactive communication and clear guidance to beneficiaries, as well as general interest in the Beryl Cash Assistance Programme.

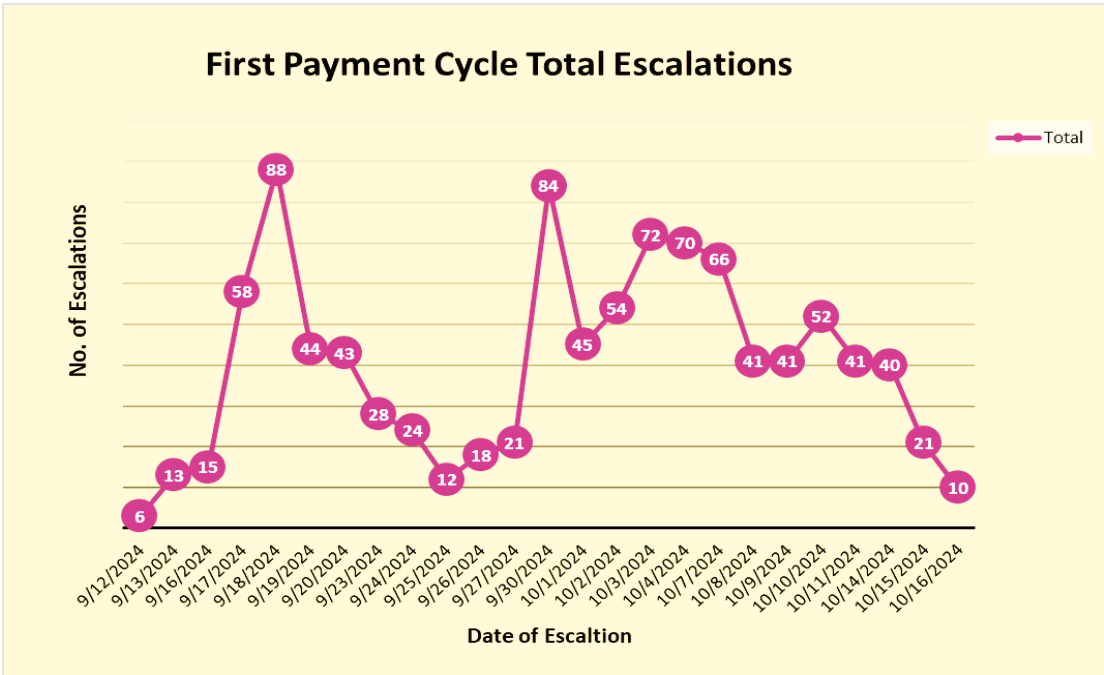
**FIGURE 88. CFM CASES REQUIRING SOLUTIONS OVER ALL THREE ROUNDS**



**Feedback and resolution trends: Round 1**

The daily trends observed from the call logs displayed notable fluctuations throughout the first payment cycle. Significant spikes in call volumes were tied to key milestones, including the initial SMS broadcast, follow-up reminders, a social media campaign, and the approach of the MTCN code expiration deadline.

**FIGURE 99. DAILY NUMBER CALLS REQUIRING ACTIONS FOR ROUND 1**





A notable increase in calls and escalations occurred on September 17 and 18, primarily due to beneficiaries seeking validation on the legitimacy of the SMS and some requesting data amendments. Following this surge, call volumes tapered off between September 19 to 27. In an effort to boost redemption rates, reminder SMS messages were sent to beneficiaries on September 27, complemented by the dispatch of sealed envelopes with MTCN codes to various parishes. This prompted another rise in calls and escalations. Additionally, the social media campaign on MLSS' social media pages, launched on October 1, generated further activity, leading to an increase in call volume between October 7 and 10. The final surge came on October 10, just two days before the MTCN codes' initial expiration.

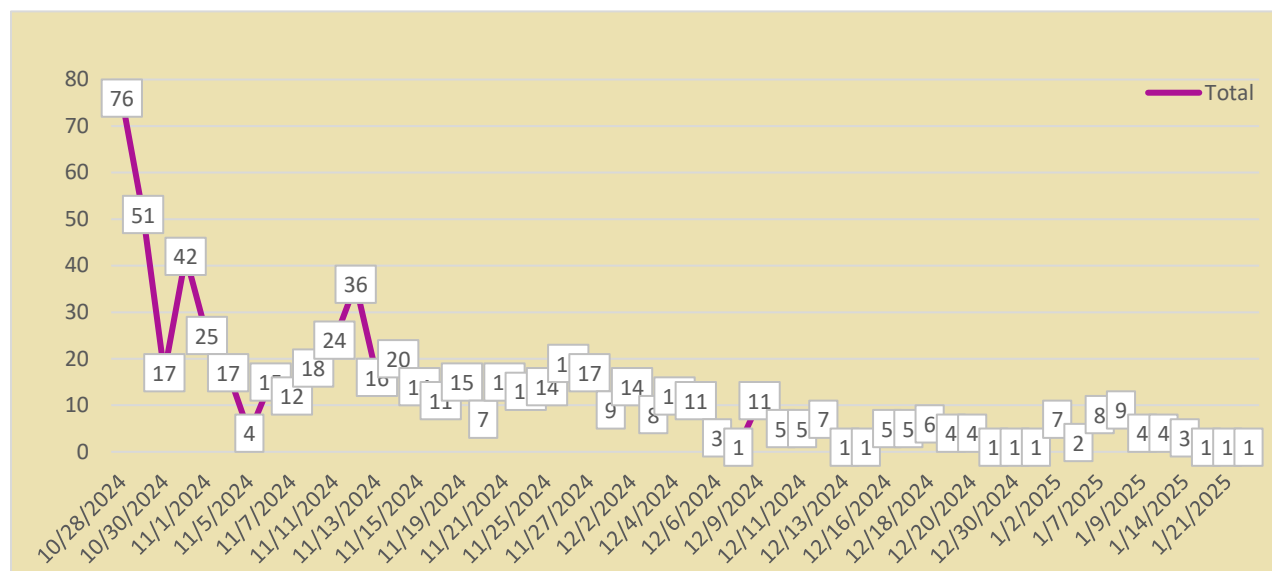
During the **first payment round**, the CFM hotline handled nearly **3,450 calls**, comprising over **1,585 inbound calls** and more than **1,865 outbound calls**. In addition, the team successfully managed more than 50 emails from beneficiaries. A challenge during this period involved a beneficiary who was experiencing gender-based violence that also threatened her access to the funds. The CFM team collaborated closely with the MLSS Parish Office, the Bureau of Gender Affairs, and local GBV services to address the sensitive case. This included conducting a household assessment, securing the beneficiary's payment, and connecting them to the appropriate support services.

On October 14, 2024, the submission window for complaints, queries and actions regarding the first payment round officially closed. A total of **1,107 cases required solutions**, all of which were successfully resolved by the CFM team. With this milestone, the team began compiling lessons learned to further enhance efficiency and effectiveness for the second payment round.

## **Feedback and resolution trends: Round 2**

On October 28, 2024, the Hurricane Beryl Cash Assistance Programme initiated its second payment cycle. Beneficiaries were officially notified via SMS on the same day the payments commenced. Once all SMS notifications had been sent, the formal process of tracking cases and responding to inquiries began. These interactions remained active throughout the duration of the second payment cycle.

**FIGURE 1010. DAILY NUMBER CALLS REQUIRING ACTIONS FOR ROUND 2**



The trends during the second payment round exhibited distinct differences compared to the first, with a significant decline in the number of reported escalations. This reduction can be attributed to beneficiaries' increased familiarity with the cash disbursement process and the resolution of many data issues—such as corrections to names and contact details—during the first round. Despite the overall decline, surges in escalations were observed during key milestones, including the initial SMS broadcasts, reminder messages, social media campaigns, and the period leading up to the expiration of MTCN codes, echoing patterns seen in the first round.

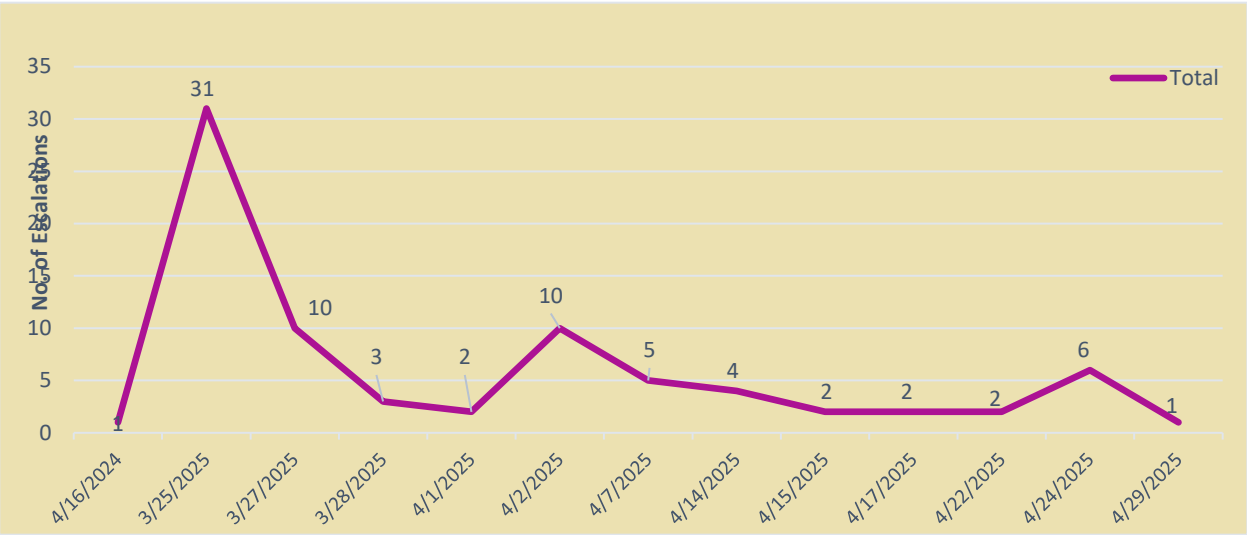
A particularly sharp spike occurred on **October 28**, when the first SMS was sent, primarily due to beneficiaries seeking confirmation and requesting data updates. After this peak, while escalations decreased, the volume of calls rose significantly as beneficiaries sought information on eligibility, participation status, and available resources. During this period, the CFM hotline handled approximately **9,054 calls**, including over **5,090 inbound** and **4,059 outbound** calls. Additionally, eight email inquiries were managed.

The growing awareness of the programme led to increased interest from the community, with frequent queries regarding additional assistance such as cash benefits, mattresses, toiletries, and hygiene products. Effective collaboration with the MLSS enabled the CFM team to address these inquiries and provide timely support to beneficiaries.

## Feedback and resolution trends: Round 3

With a smaller number of households targeted for the third round of cash assistance, we note a proportional decrease in escalations and overall phone calls to the CFM team. At the start of the third round is where the largest volume of interactions can be seen. These communications were mainly calls to verify if the text message received by beneficiaries were legitimate. The escalations seen during this round can be attributed to errors in spelling of names and other general amendments to beneficiary data, similar to those mentioned in analyses of previous rounds above.

**FIGURE 1111. DAILY NUMBER CALLS REQUIRING ACTIONS FOR ROUND 3**



## Post-Distribution Monitoring

The PDM survey also provided important insights into how well-informed beneficiaries felt during the programme and whether any protection-related concerns emerged during the collection of assistance. Overall, the findings suggest that the majority of respondents had the information they needed and were able to access their assistance safely.

Most beneficiaries were familiar with key aspects of the programme. Ninety percent of respondents reported being informed about how, when and where to collect their assistance. Sixty-two percent understood the selection criteria, while 61 percent were aware of the assistance amount. In addition, 65 percent were familiar with the complaint and feedback mechanism. These findings indicate strong programme transparency, though they also point to areas where communication could be strengthened in future responses, particularly around eligibility and transfer values.

The majority of respondents were able to collect their assistance without significant difficulty. Just over seven percent reported encountering problems. The most common issues included service-related delays at payment points and incorrect beneficiary details. A smaller number of respondents cited mobility challenges, confusion over the amount received or lack of documentation. While these cases were limited, they provide useful direction for refining targeting and registration procedures.

Sixty-three percent of respondents reported that they experienced some form of cost in accessing their assistance, almost entirely related to transportation. These costs were not unexpected, given the need to travel to designated payment locations in some areas. However, they do highlight the importance of easily accessible payment locations to reduce the burden on recipients.

**FIGURE 1212. PDM ACCOUNTABILITY AND PROTECTION RESPONSES**



A small share of respondents, 5.2 percent, reported feeling unsafe while accessing assistance. This concern was not linked to any specific incidents, but rather reflected general perceptions of vulnerability during travel or while navigating unfamiliar collection sites. It reinforces the need for ongoing efforts to ensure that payment mechanisms are accessible, inclusive and perceived as safe by all groups.

Overall, the PDM findings suggest that the Beryl Cash Assistance Programme was delivered in a way that respected beneficiaries and maintained high levels of transparency. While a few challenges were noted, the majority of respondents reported being well-informed and able to access assistance without difficulty, supporting WFP's continued focus on accountable and people-centred delivery model.

## 6. Lessons Learned and Conclusion

The implementation of the Beryl Cash Assistance Programme offered valuable operational, technical, and strategic lessons for future emergency cash responses in Jamaica and across the Caribbean. The experience demonstrated the importance of strong government partnerships, data-driven decision-making, and flexible delivery models that can adapt to rapidly evolving circumstances. It also highlighted areas for continued investment, including digital readiness, communication strategies, and systems for accountability and feedback.

The lessons outlined below are drawn from WFP's operational review, feedback from beneficiaries, and insights shared by government counterparts during and after the response. They are intended to inform the design and delivery of future cash assistance, whether through direct provision by development partners, shock-responsive social protection efforts through the government, or a hybrid approach as was taken in the case of this programme.

### Lessons

- 1. Assessments and registration:** The revision and digitization of the JHDINA form, supported by WFP, improved data collection and analysis. Although the government used paper forms, the transition to digital tools to digitalize the data, including KoboCollect, significantly enhanced data management. Future projects should prioritize digital adoption for real-time data collection, verification, and analysis, which can streamline response processes and enable improved accuracy of beneficiary lists. This should be accompanied by a mapping of data flows and data protection measures to ensure clarity on roles and data privacy. The mapping done for this response can serve as a useful starting point to build on.
- 2. Technical Support to Government:** WFP also brought in staff with specific skills on data analysis, visualization and data flows to augment government capacity, which was particularly important given that the WFP support was dependent on the broader JHDINA assessment and registration process. WFP also invested in empowering the MLSS staff through KoboCollect training, with aim to support improved management of data collection and analysis processes. Moving forward, continued capacity-building efforts and technical assistance will be critical for sustainable programme implementation, including covering associated costs to maintain digital infrastructure in full working order.
- 3. Strong Partnerships:** Drawing on existing partnership with MLSS staff and strengthening the involvement and relationships with parish offices was crucial for programme success, enhancing coordination and outreach. These partnerships helped tailor key aspects, including transfer mechanisms and targeting criteria, while improving outreach to vulnerable groups, such as the elderly and homebound individuals. Strengthening these connections in future efforts, including deepening collaboration with other sector-specific agencies, would ensure broader and more inclusive engagement. In an effort to build more robust partnerships and coordination for cash-based transfer delivery in Jamaica, WFP has worked with the MLSS to stand up a Cash Working Group, which met twice during the Beryl response and continues to serve as a coordination mechanism into the 2025 Atlantic hurricane season.

- 4. Community Feedback Mechanism:** Having an effective feedback mechanism was essential for responding to beneficiary needs and any challenges in accessing their entitlements. It becomes apparent that investing in the creation of a solid CFM call center early on will allow for more proactive adjustments based on real-time feedback, ensuring greater responsiveness and enhancing beneficiary satisfaction. Involving CFM staff earlier in programme design could further enhance preparedness and response. Equally important is the need for specialized training in GBV for CFM staff. This training ensures that the feedback mechanism is safe, inclusive, and equipped to handle sensitive cases with confidentiality and professionalism. It enhances the ability of staff to recognize, respond to, and refer GBV-related cases appropriately and ensuring survivors receive the necessary support.
- 5. Flexibility in Programme Design:** The shift from the original plan to send funds to the government to direct assistance through Western Union underscored the value of adaptable programme frameworks. Collaboration with government officials to finalize transfer values, tranche schedules, and communication plans enabled the programme to respond effectively to evolving needs and to complement the government's own cash assistance measures. Retaining a flexible design ensures responsiveness to future challenges.
- 6. Communication Challenges:** The reliance on SMS for beneficiary communication posed some limitations, with many beneficiaries distrusting text messages due to concerns over fraud or not responding as SMS are not widely used in Jamaica. The addition of alternate delivery methods, such as sealed envelopes distributed via parish offices and the incorporation of outbound calls as a communication tool, addressed these gaps. Future programmes should seek the integration of alternative communication channels, such as community sensitization and radio broadcasts, to ensure information reaches all beneficiaries, especially those without reliable phone access. If Western Union is used again, WFP should pursue arrangements with GraceKennedy (Western Union operator in Jamaica) to utilize the communications and disbursement mechanisms enabled with the GK ONE app.
- 7. Increasing Programme Visibility:** Enhancing visibility through direct outreach and trusted local partnerships helped build confidence in the programme and addressed misinformation. Measures such as engaging parish offices and delivering information physically ensured beneficiaries received accurate details about their assistance. Greater emphasis on visibility strategies, including community-based communication and local partnerships, can strengthen trust and programme legitimacy.

## Conclusion

The Beryl Cash Assistance Programme demonstrated the power of a coordinated, adaptive, and community-centered humanitarian response. By leveraging strong partnerships with the Government of Jamaica, local parish offices, government partners, and Western Union, WFP successfully delivered timely assistance to households severely impacted by Hurricane Beryl. The response was marked by high redemption rates of transfers, reflecting not only the effectiveness of the cash-based transfer model but also the critical role of continuous beneficiary engagement. Lessons learned from the first round informed tactical adjustments in the second round, leading to improved efficiency, stronger communication channels, and a reduction in hotline calls requiring action. The ability to integrate digital technology, alongside traditional outreach methods, highlights the importance of a flexible and



context-specific approach. With data at the heart of response efforts, the response also highlights ways household data collection can be better streamlined in the future.

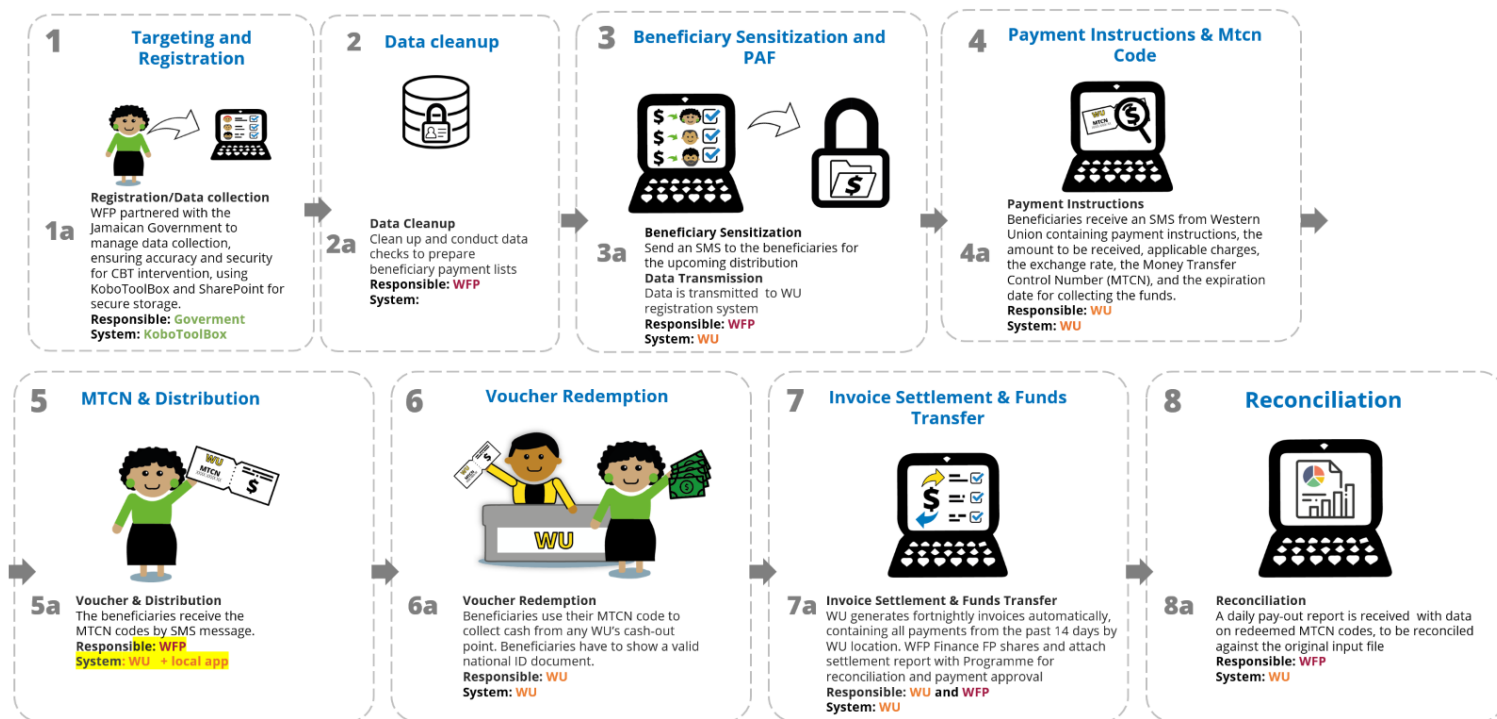
Beyond the immediate impact of providing financial relief to affected households, the Beryl cash response laid the groundwork for long-term improvements in Jamaica's disaster response mechanisms. The experience reinforced the value of accountability structures, such as the Community Feedback Mechanism, ensuring that beneficiaries' voices were heard and their concerns addressed in real time. The collaboration with government agencies not only strengthened national capacity but also provided insights for future emergency response planning. While challenges such as logistical constraints emerged, the programme's success ultimately underscores the importance of proactive planning, stakeholder engagement, and the willingness to adapt based on evolving needs. The Beryl Cash Assistance Programme can stand as a model for future shock-responsive social protection initiatives, providing valuable insights for Jamaica and other Caribbean countries.

# Annex 1: Assistance model

## Digital Assistance Model – Cash via Western Union Cash-Out Points

WU delivery with WFP registration, distribution management and assurance

2024



# Acronyms

<b>CBT</b>	Cash-based Transfers
<b>CFM</b>	Community Feedback Mechanism
<b>GBV</b>	Gender-Based Violence
<b>JHDINA</b>	Jamaica Household Damage and Impact Needs Assessment
<b>JMD</b>	Jamaican Dollar
<b>MLSS</b>	Ministry of Labour and Social Security
<b>MTCN</b>	Money Transfer Control Number
<b>OSM</b>	On-Site Monitoring
<b>PDM</b>	Post-Distribution Monitoring
<b>SMS</b>	Short Message Service
<b>TRN</b>	Tax Registration Numbers
<b>USD</b>	United States Dollar

# Photo Credit

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