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Integrating Anticipatory Action for Hurricanes into Social Protection Systems

Saint Lucia Case Study

September 2025

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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 partners to provide direct assistance to populations impacted by 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.

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Executive summary

This case study provides a technical overview of the collaborative efforts undertaken by the Government of Saint Lucia and the World Food Programme (WFP) to design, implement, and test a social protection based anticipatory action mechanism for hurricanes. Through the integration of pre-agreed forecast triggers, social protection registries, and digital payment systems, the mechanism enables pre-emptive delivery of assistance to the most vulnerable households before disaster strikes, reducing human and economic impacts while strengthening institutional readiness.

Similar to many Caribbean countries exposed to hurricanes, Saint Lucia faces increasing risks due to the intensifying effects of climate change. In response, the Government, supported by WFP, has taken proactive steps to enhance disaster preparedness through its social protection infrastructure, particularly the Public Assistance Programme (PAP). The anticipatory action mechanism draws on this existing system to pre-identify at-risk households and deliver assistance, either via bank transfers or supermarket vouchers, upon confirmation of forecast-based triggers. These actions are guided by standard operating procedures (SOPs) and implemented through a collaborative effort between different government bodies, involving the Ministry of Equity, Social Justice and Empowerment, Ministry of Finance, Saint Lucia Meteorological Services, and field-based Geographic Teams. While the majority of the design work took place in 2024, SOPs and processes were refined and finetuned in 2025.

To test the system's operational readiness, a full-scale simulation exercise for anticipatory action was conducted in May 2025 – the first of its kind in the English- and Dutch-speaking Caribbean. It validated the end-to-end functionality of the anticipatory action mechanism, including the Government's payment systems, voucher distribution and communication channels. Despite some operational challenges such as issues with SMS communications, coordination gaps with Treasury, and persistent registry and data quality issues affecting the timeliness of targeting, the simulation successfully demonstrated the feasibility of government-led anticipatory action embedded in social protection. The simulation also served as a critical learning opportunity to refine SOPs, build cross-agency capacity, and reinforce national ownership.

Looking ahead, priority actions include developing a multi-channel communication strategy (SMS, phone calls, WhatsApp and community outreach) tailored to beneficiaries with low literacy or limited digital access, enhancing data quality and strengthening digital workflows, including strengthening coordination with Treasury and designated focal points, expanding staff training, particularly in the use of digital tools such as KoboToolbox, and formalizing a real-time command structure for activations. These improvements will ensure Saint Lucia's anticipatory action mechanism is more inclusive, coordinated, and ready for activation ahead of future hurricanes seasons.

Saint Lucia's experience offers a valuable model for Small Island Developing States seeking to embed anticipatory action within national social protection systems and mitigate impacts of climate-related hazards through timely, dignified, and government-led interventions.

Introduction

Saint Lucia, like many small island developing states (SIDS) in the Caribbean, is highly vulnerable to hurricanes and tropical storms. These climate-related hazards, particularly during the Atlantic Hurricane Season from June to November, pose significant risks to lives, livelihoods, infrastructure, and social well-being of people, especially those with limited coping capacity.

To address these risks, the Government of Saint Lucia, with technical support from the World Food Programme (WFP), has advanced the integration of anticipatory action into national disaster preparedness and response systems. Anticipatory action is a proactive approach that enables early interventions based on forecasts and pre-identified triggers, aiming to reduce the humanitarian and economic impacts of disasters. By acting before a shock occurs, anticipatory action helps to minimize losses, reduce response costs, and preserve the dignity of affected populations.

A key enabler of this approach in Saint Lucia is the national social protection system. Existing social assistance programmes and the payment and beneficiary registries they rely on can be leveraged to deliver timely and targeted assistance before, during, and after crises. In Saint Lucia, the SL-Net 3.0 database, managed by the Ministry of Equity, Social Justice and Empowerment (Ministry of Equity), underpins the Public Assistance Programme (PAP) and serves as a critical tool for identifying and supporting vulnerable households. Its primary purpose is for targeting, on-boarding and assisting vulnerable persons as part of routine social assistance programmes, but it can also be used to identify at-risk households who would need support in the event of a disaster.

Since 2024, WFP has been collaborating with the Government of Saint Lucia to design an anticipatory action mechanism tailored to the country's context. This included defining appropriate and feasible actions, establishing tailored payment and voucher delivery processes, identifying communication channels, and developing standard operating procedures (SOPs) for activation. A significant milestone was the transition from manual to electronic funds transfers, enhancing the speed and efficiency of anticipatory cash transfers from the government directly to the beneficiary.

To develop and operationalise the mechanism, multi-stakeholder consultations and workshops were conducted, sensitization sessions held, and a Ministry of Equity coordination group established, comprising of a core group of Ministry staff in different departments and levels, as well as technical experts. Weekly coordination meetings, capacity strengthening workshops, and sensitization sessions were conducted to ensure readiness across all levels. Geographic teams were formed to support communication and voucher delivery in targeted communities.

In May 2025, the Ministry of Equity and WFP conducted a real-time simulation exercise to test the full anticipatory action mechanism ahead of the hurricane season. As the first of its kind in the English- and Dutch-speaking Caribbean, the exercise validated core processes, assessed the functionality of the government's payment systems, voucher distribution processes, and communication channels, while identifying potential bottlenecks and areas for improvement. The simulation was complemented by on-site beneficiary surveys at voucher distribution sites, post-distribution monitoring surveys, beneficiary focus groups and a lessons learned workshop.

This case study documents the development and testing of Saint Lucia’s anticipatory action mechanism, highlighting key lessons learned, operational successes, and challenges. It aims to inform future activations and contribute to the broader knowledge base on building resilient, shock-responsive social protection systems in SIDS. The insights gained from Saint Lucia’s experience further provide valuable guidance for scaling and institutionalizing anticipatory actions across the Caribbean and other climate vulnerable regions.

Designing the Anticipatory Action Mechanism

Background and rationale

As a small island developing state, Saint Lucia remains highly exposed to the physical impacts of climate change. Increasingly frequent and intense climate-related disasters, such as hurricanes, floods, and droughts, pose significant threats to national development and fiscal stability. These shocks affect both poor and non-poor households, often resulting in substantial asset losses, deepening poverty, and pushing vulnerable groups further into hardship.

Recognizing these growing risks, the Government of Saint Lucia has prioritized the development of comprehensive disaster risk management strategies. While financing is essential for risk reduction, mitigation, and recovery, it is equally critical to invest in preparedness and early response. However, limited fiscal space and the reallocation of financial resources after a shock can cause delays to the timely provision of assistance and ensuing recovery efforts.

Social protection systems play a vital role in reducing poverty and vulnerability. Increasingly, these systems are being leveraged to strengthen disaster risk management by enabling rapid, predictable, and targeted support to affected populations. During the COVID-19 pandemic, social protection programmes across the Caribbean, including in Saint Lucia, proved instrumental in delivering emergency assistance. As climate change continues to intensify the severity and cost of natural hazards, governments must adopt more cost-effective and predictable financing strategies to protect at-risk populations.

In 2018, with technical support from the World Bank, the Government of Saint Lucia adopted a Disaster Risk Financing Strategy¹. This strategy outlines a combination of ex-ante (finance arranged before an event) and ex-post (finance allocated after an event) financial instruments, including:

- Budgetary reallocation through a Consolidation Fund
- Emergency Disaster Fund/Contingency Fund
- Grants and external concessional financing
- Caribbean Catastrophe Risk Insurance Facility Segregated Portfolio Company (CCRIF SPC)
- Livelihood Protection Policy
- Windward Islands Crop Insurance Ltd. (WINCROP)/WINFRESH Property Insurance

¹ The World Bank (2018) [*Advancing Disaster Risk Finance in Saint Lucia*](#).

The strategy emphasizes the importance of managing contingent liabilities related to social protection and highlights the potential for linking disaster risk financing tools with national social protection systems. Around the same time, WFP partnered with the Ministry of Equity to undertake a case study on shock-responsive social protection, examining how social protection programmes and the delivery and data systems underpinning them could be better linked to emergency response.²

Building on this momentum, WFP, in collaboration with the Government of Saint Lucia, developed the report *Linking Disaster Risk Financing to Social Protection in Saint Lucia* with the goal of institutionalizing these linkages to enable more effective and scalable responses to future shocks. The report outlines opportunities to strengthen the integration of disaster risk financing with Saint Lucia's social protection systems: linking risk and vulnerability analysis with financial design; systematically connecting disaster risk finance instruments (e.g., sovereign risk insurance, microinsurance, contingency funds) to social protection; enhancing foundational capacities such as targeting and delivery systems; and developing sustainable financing strategies.³

One key recommendation of the report was to establish operational processes that link sovereign risk pools, particularly CCRIF SPC coverage, with social protection responses. WFP designed an innovative financing model that channels a portion of CCRIF SPC payouts to vulnerable populations through existing social protection mechanisms. WFP “tops up” the CCRIF policy, and the government and WFP puts in place a disbursement plan to distribute an equivalent percentage as cash transfers to impacted persons if a payout occurs. WFP and the Government of Saint Lucia have partnered on having this arrangement in place for the 2023, 2024, and 2025 Atlantic Hurricane Seasons.

Anticipatory action complements this approach by using scientific forecasts and risk analysis to trigger early interventions before a hazard strikes. In March 2023, Saint Lucia participated in a regional workshop convened by WFP, alongside five other Caribbean governments, to explore opportunities for implementing anticipatory action mechanisms for climate-related hazards. Representatives from social protection, disaster management, and finance ministries engaged in discussions on regional risks, potential early actions, and financing options, with a focus on integrating anticipatory action into national systems.

This regional engagement laid the foundation for country-level collaboration and system strengthening. Since 2023, WFP provides technical assistance to the Government of Saint Lucia to design and operationalize an anticipatory action mechanism for hurricanes, linked to national social protection systems. While the majority of work took place in 2024, refinement of SOPs and processes was undertaken in 2025, culminating with the simulation exercise. The mechanism is now in place and ready for activation during the 2025 and 2026 Atlantic Hurricane Seasons.

Being the first country in the English- and Dutch-speaking Caribbean to develop an anticipatory action mechanism, and the third country in the Caribbean after the Dominican Republic and Haiti, this innovative initiative presents an important opportunity for learning and knowledge sharing. It further reflects the Government's commitment to enhancing the flexibility and responsiveness of its social

² Marzi, M., Bailey, S. and Ciardi, F. (2020) [*Shock-Responsive Social Protection in the Caribbean: Saint Lucia Case Study*](#). OPM/WFP.

³ World Food Programme (2024) [*Linking Disaster Risk Financing to Social Protection in Saint Lucia*](#).

protection systems. By enabling early, scalable support to vulnerable populations, Saint Lucia is strengthening its resilience to climate shocks and advancing a proactive, risk-informed approach to disaster management.

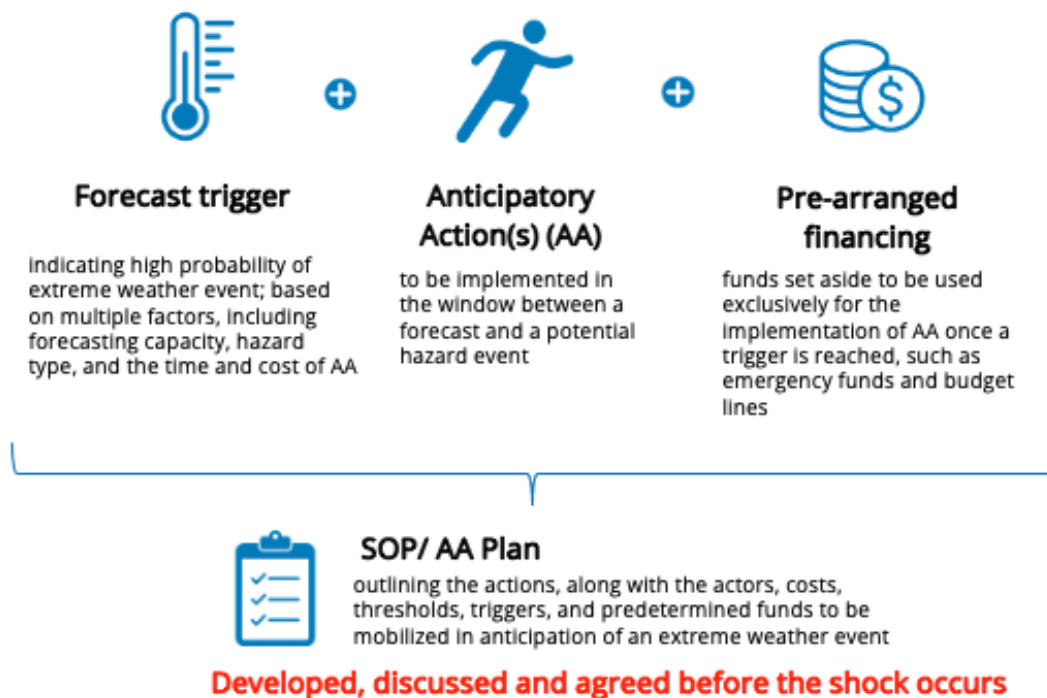


FIGURE 1 - KEY COMPONENTS OF ANTICIPATORY ACTION

Key components of the anticipatory action mechanism

In 2024 and 2025, WFP provided technical support to the Government of Saint Lucia in defining the core components of a social protection-based anticipatory action mechanism. These components include targeting criteria, delivery modalities, transfer values, payment processes, roles and responsibilities for communication, and monitoring, and evaluation. Forecast-based triggers were jointly developed with the Saint Lucia Meteorological Service, ensuring alignment with national systems and capacities.

The Ministry of Equity, Social Justice and Empowerment leads implementation of the anticipatory action mechanism, with technical assistance from WFP. The Ministry of Finance, through the Accountant General's Department, is responsible for executing payments once a trigger is activated.

Payments are made either directly to pre-identified beneficiaries via electronic funds transfer or to Massy Stores for the provision of supermarket vouchers.

Forecast-based triggers and timelines

The anticipatory action mechanism is activated through a two-stage trigger system, based on hurricane forecasts from the National Hurricane Center and confirmed by the Saint Lucia Meteorological Service:

- **Readiness Trigger:** 120-hour (5-day) forecast
- **Activation Trigger:** 72-hour (3-day) forecast

Both triggers are activated when sustained wind speeds are forecasted to exceed 74 mph (119 km/h), reaching Category 1 Hurricane strength. The Readiness Trigger initiates preparatory actions without financial disbursement. The Activation Trigger initiates the release of anticipatory assistance.

When the Readiness Trigger is activated, the Ministry of Equity coordinates preparatory actions, including submission of pre-approved beneficiary lists and bank details to the Accountant General, and notification of key stakeholders such as Geographic Teams and Massy Stores. This stage is especially important if the Activation Trigger is expected to occur during weekends or outside working hours as staff implementing the activities would be required to work outside working hours.

Once the Activation Trigger is confirmed, the Accountant General initiates electronic funds transfer payments to beneficiaries and transfers funds to Massy for voucher procurement. The Ministry of Equity sends SMS notifications to beneficiaries and mobilizes Geographic Teams for voucher distribution. Massy prepares the vouchers, which are then stamped and distributed by the Ministry. Geographic Teams manage the final distribution at designated collection points and conduct follow-ups with recipients.

Trigger development

Trigger levels were developed jointly by the Saint Lucia Meteorological Service and WFP, based on an analysis of 18 storms and hurricanes which impacted Saint Lucia between 1960 and 2023⁴. Due to limited quantitative data on damages and impacts and incomplete databases, qualitative and quantitative analysis were combined to provide a more comprehensive overview of past storm events in Saint Lucia. While acknowledging that damages are not only caused by wind speed and that even lower magnitudes (below Cat 1 hurricanes) can cause significant damage to houses and livelihoods due to heavy rainfall or landslides accompanying storm events, the qualitative analysis did not only include events of Hurricane Category 1 and above, but also storms with tropical storm wind forces. It was noted by the Saint Lucia Meteorological Service that a combined trigger of forecasted rainfall and wind speed would be more accurate, however, due to the complexity of analysing rainfall events and

⁴ Internal unpublished analysis based on EM-dat, IbTracs and NHC data, taking into consideration hurricanes and tropical storms (>50 knots) passing by Saint Lucia within a distance of 200km

staff constraints, it was decided to only consider wind speed at this moment and therefore consider Category 1 and above hurricanes.

While it was decided to implement a two-stage trigger process (120h for readiness and 72h for activation), the analysis showed that for all the systems considered, only one event (Ivan, 2004) gave a lead time of 120h. The majority of storms had lead times ranging from 27-48h (7 storms), and 90-99h (3 storms). Three storms took less than 24h from formation until arrival in Saint Lucia, which, given the time of their official formation (12pm), would have been very challenging to impossible to trigger anticipatory actions. As forecast products and predictions improve every season, and to stress the importance of readiness and preparedness, the 120h Readiness Trigger was maintained, however, all stakeholders involved need to be aware that the forecast might not allow for that much time. The need for continuous monitoring and exchange with the Saint Lucia Meteorological Service becomes even more crucial in that regard.

Selection of programme participants

A total of 2,000 individuals and households have been pre-identified for inclusion in the anticipatory action mechanism, based on socio-economic vulnerability and exposure to climate-related shocks. While initially the plan was to not only cover persons on already existing social assistance programmes but go beyond, the logistics of identifying and registering them led to the decision of selecting persons on already existing programmes who have been assessed via the Government's SL-Net 3.0 vulnerability assessment tool and are considered extremely vulnerable. The pre-selected list includes beneficiaries from the following programmes:

- Child Disability Grant (CDG)
- Persons Living with HIV (PLHIV)
- Public Assistance Programme (PAP)
- Home Care Programme

All individuals enrolled in the CDG and PLHIV programmes have been included due to their persistent vulnerabilities. PAP households were prioritized based on SL-Net 3.0 vulnerability scores and hazard exposure data. Home Care clients who are also PAP beneficiaries were prioritized due to their heightened risk and limited mobility.

Anticipatory actions: Cash and voucher delivery modalities

In the lead-up to a hurricane, the Government advises the public to stock up on essential supplies. However, financial constraints often prevent vulnerable households from adequately preparing. The anticipatory action mechanism addresses this gap by providing either a cash transfer or a supermarket voucher to pre-selected beneficiaries once the Activation Trigger is reached.

Bank transfers, processed through electronic funds transfer (EFT), were chosen as the primary modality for cash assistance. To ensure this could be done quickly and reliably, the Ministry of Equity

verified beneficiary bank accounts in advance with financial institutions. The verification exercise, which does not only benefit anticipatory cash disbursements but will be utilized to process regular social protection payments, reduced errors and provided confidence that payments could be delivered at short notice. For unbanked beneficiaries and PLHIV, support will be delivered through supermarket vouchers redeemed at Massy Stores.

The transfer value has been set at **XCD 300 per household** (~USD 111), based on the consumer price index, average costs of essential goods, and alignment with existing social assistance transfer values. Digital wallets such as Penny Pinch were considered but limited uptake across the island made this financial solution unsuitable at that time.

Pre-arranged finance

Due to the short lead times and fiscal constraints, WFP has exceptionally agreed to preposition funds for a potential activation during the 2025 and 2026 Atlantic Hurricane Season with the Government. A special account was set up particularly for this purpose which can only be accessed, and financing released by the Accountant General. These funds will only be disbursed to the pre-identified target groups once the Saint Lucia Meteorological Service confirms the pre-agreed forecast trigger has been met.

Communication and community engagement

The Ministry of Equity is responsible for all communication with programme participants. This includes informing them about their inclusion in the anticipatory action programme, how to access assistance, and the monitoring and evaluation process. Geographic Teams play a key role in sensitizing communities and following up with individuals who may not receive SMS notifications. While regular communication and information sharing with social assistance clients happens primarily via social media or community outreach, more targeted communication channels with the smaller, pre-identified group of anticipatory action beneficiaries via phone calls and text messages was developed. The Ministry of Equity has set up an in-house text messaging tool to send bulk text messages to the households and individuals who are part of the anticipatory action programme to inform them if a trigger is reached and the mechanism activated.

The Ministry's Social Assistance Feedback and Redress Mechanism is used to collect and respond to feedback and complaints related to the anticipatory action mechanism, ensuring transparency and accountability throughout the process.

Roles & responsibilities

A range of stakeholders and Ministry of Equity staff at various levels are involved in the anticipatory action mechanism. A clear understanding of roles and responsibilities is crucial for smooth implementation. The multi-stakeholder approach underscores the importance of national ownership, the use of existing government systems, and coordinated action in embedding anticipatory measures into social protection.

Ministry of Equity. Manages planning and coordination, compiles lists of key individuals and responsibilities, facilitates stakeholder engagement, requests financial actions such as instructing the Accountant General to release funds, and oversees coordination with other actors.

Geographic Teams. Six teams were established, consisting of Social Transformation Officers, Welfare Officers, and field staff from the Home Care Programme, *Koud Mein Sent Lisi* (administered by the Saint Lucia Social Development Fund). Each team has a designated lead. These teams are responsible for liaising with the Ministry of Equity, communicating with pre-selected programme participants, sensitising them on the programme and its functioning, and delivering vouchers. They also contribute to monitoring and evaluation by generating feedback and lessons learned during and after implementation.

Saint Lucia Meteorological Services. Monitor forecasts, update predictions and inform the Ministry of Equity and WFP when the Readiness and/or Activation Trigger is reached.

Accountant General/Treasury Department. Manages financial transfers, including moving funds between accounts, uploading beneficiary lists to the electronic funds transfer system, and facilitating payments to individual bank accounts and Massy. After payments are completed, a report is generated and sent to the Ministry of Equity and WFP.

Massy. Upon request by the Ministry of Equity, Massy signs and hands over vouchers to Ministry staff. After distribution and redemption by programme participants, Massy collects all redeemed vouchers and submits a report with voucher numbers to the Ministry of Equity and WFP for reconciliation.

World Food Programme. Provides technical support and guidance on implementation of the anticipatory action mechanism and simulation, design of monitoring and evaluation measures, and funds the cash transfers and vouchers.

Strengthen institutional capacity

A core component of developing Saint Lucia's anticipatory action mechanism involved sustained efforts to strengthen institutional capacity across government departments and implementing staff. Central to this was training on data collection and management, and the establishment of coordination structures, including an interagency working group that met weekly throughout 2024 and 2025 to track progress and address issues arising during development.

In parallel, the Ministry of Equity and WFP led a comprehensive sensitization and training initiative for Geographic Teams and wider Ministry staff. These sessions covered roles and responsibilities, simulation protocols, beneficiary engagement, and the use of digital tools, such as Kobo Toolbox.

The introduction of KoboToolbox for monitoring and data collection marked a significant shift toward more efficient and transparent operations. Pre-identified beneficiary data was migrated from the social assistance registry SL-Net 3.0 into Kobo, streamlining digitalization of voucher distribution and enabling real-time monitoring at distribution sites.

To prepare for anticipatory action transfers, the Ministry of Equity worked with banks and credit unions to validate beneficiary bank accounts and standardize data formatting. Although initiated for anticipatory action, the exercise was extended to cover all PAP beneficiaries, reducing errors and strengthening reliability across the system.

For the first time, the Ministry also began systematic collection of beneficiary ID cards, introducing a new safeguard for verification, reconciliation, and monitoring.

While this shift introduced initial learning curves and operational challenges, such as data gaps in the registry and lengthy bank verification processes, it also laid the groundwork for a more accurate, agile and accountable social protection system capable of processing payments within one day's time, for regular social assistance payments, as well as acting ahead of disasters.

Challenges encountered during development

The development of the anticipatory action mechanism was a complex process that surfaced several institutional and operational challenges, highlighting critical areas for system strengthening.

One of the most significant challenges was related to **data cleaning and beneficiary list management**. Ensuring that social protection registries contained accurate, complete, and up-to-date information, particularly valid contact numbers, proved difficult. Extracting eligible beneficiaries based on pre-defined vulnerability criteria required a transparent and traceable process. However, inconsistencies in data entry, such as formatting errors and missing birthdates or national identification numbers, created delays and added complexities to the targeting process. As a result, the Ministry of Equity has initiated a thorough review of their registry data and how the data is entered into the system to ensure data is complete, accurate and maintained.

Technical constraints within payment systems also posed challenges. Integrating beneficiary data with the Ministry of Finance's requirements necessitates full verification of all individual bank accounts by financial institutions. The verification exercise also introduced the collection of beneficiary ID cards for the first time, creating a safeguard for verification and reconciliation. While time consuming, these steps now enable smoother and more reliable processing of both anticipatory and routine social protection payments.

Inter-departmental coordination presented another layer of complexity. While several departments operate under the Ministry of Equity, opportunities remain to strengthen cross-departmental collaboration. Staff demonstrated strong commitment but were often required to balance multiple responsibilities across programmes. This was particularly evident within the Ministry of Equity and the Saint Lucia Meteorological Services, where staff handle multiple responsibilities, leading to prioritization of different tasks and programmes. While all staff involved in developing the

anticipatory action mechanism showed strong commitment and creativity in supporting the activities, effort required were substantial, and came on top of their day to day operations.

Communication and outreach also faced operational hurdles. Due to the pre-selection of programme participants from a larger number of social assistance recipients, the Ministry of Equity could not use social media or radio, which normally are reliable communication channels. Instead, households had to be contacted individually or via targeted community outreach, which proved more challenging. In some cases, outreach was limited when beneficiaries only had landline numbers or outdated contact information.

Collectively, these challenges emphasized the importance of investment in **digital infrastructure**, accurate and **up to date registries, staff training in data collection and management**, and **strong coordination mechanisms** to ensure the anticipatory action mechanism is fully operational and able to support those most at risk before a disaster strikes.

The simulation exercise

Objectives and timeline

A real-time simulation exercise of the anticipatory action mechanism was conducted in May 2025. This innovative approach aimed to test the SOP for activation, the government's payment system, voucher distribution process, communication channels, and to identify potential bottlenecks and ensure all stakeholders know their role in case a trigger is reached. A lessons learned workshop followed the simulation, bringing together all stakeholders to reflect on the test activation, outcomes, roles and responsibilities, and develop recommendations on how to adapt and finetune the mechanism for a real activation during the 2025 Atlantic hurricane season.

Out of the 2,000 households pre-identified for the anticipatory action programme, 500 were selected to participate in the simulation exercise. The sample ensured geographic distribution across the island and included a mix of banking institutions (400 bank transfers) and voucher distribution locations (100 vouchers). The cash and voucher value was set at XCD 150 (~USD 55), as the objective was to validate payment systems and distribution channels, not to replicate the full transfer value of XCD 300 that will be used in a real activation. Participants were asked to share their experiences through onsite monitoring surveys at the voucher distribution sites, focus group discussions and an after-action phone survey.

The simulation exercise was conducted over the course of two weeks, from 19-29 May 2025. The first week simulated a real time activation scenario, including a 5-day Readiness Trigger (19 May) and a 3-day Activation Trigger (21 May), to test the SOP. The second week focused on collecting feedback through focus group discussions, phone surveys, and an all-stakeholder lessons learned workshop.

Simulation activities

The simulation exercise was conducted in real time, simulating the forecast of an actual hurricane. Activities outlined in the SOP were implemented and monitored to assess their effectiveness and timeliness, and to identify challenges to be addressed before an actual activation.

On 19 May at 10am, the Saint Lucia Meteorological Service issued a fictional forecast indicating the **Readiness Trigger** had been reached. The Ministry of Equity initiated preparatory activities, including alerting Geographic Teams, field officers and Massy supermarket, conducting an internal test run of SMS messages, and ensuring tablets were set up with Kobo Toolbox and charged. The Ministry also submitted the list of pre-identified beneficiaries and their bank details to the Accountant General.

However, delays occurred due to formatting issues with the data submitted to the Ministry of Finance. The Ministry had recently updated its Financial Management System, which required data in a new format. The Ministry of Equity submitted the information using the previous format, and the Treasury's IT unit had to reformat it within one day to meet the new specifications.

Two days after the Readiness Trigger, on 21 May at 10am, the Saint Lucia Meteorological Service issued a second fictional forecast, indicating that the system had strengthened and was expected to impact Saint Lucia within three days, reaching the **Activation Trigger**. Ministry of Equity staff and focal points immediately began implementation. Vouchers were collected from Massy, stamped and compiled into packages with tablets, Kobo login details, back up beneficiary lists, and signage for distribution points. These were sent off with two drivers to seven distribution sites across the island within 1.5 hours of activation.

Simultaneously, the Ministry of Equity started sending activation text messages to all 500 participants of the simulation. Messages were tailored based on whether recipients were receiving a bank transfer or vouchers and included collection location and timeframes. The Ministry used an in-house SMS system to reduce costs and operate more independently from telephone providers. While some challenges were encountered related to the operation of the text messaging tool and due to some phone numbers being incorrect, almost all the messages were sent within 3 hours after the activation.

Vouchers arrived at distribution sites between 12pm (Castries area) and 2:30pm (Southern sites). While waiting, Geographic Teams from the Ministry of Equity set up their sites. Some teams partnered with their local Massy supermarket, while others used community centres or district Welfare Offices. Beneficiaries collected their vouchers between 12-4pm (Castries area) and 2-5pm (Southern sites). Due to a low distribution rate within the indicated pick up window (beneficiaries noticed a lack of urgency), distributions were exceptionally allowed to continue over the next days.

Bank transfers were finalized 30 hours after activation. Delays were caused by the Treasury's recent system changes and the lack of a budget allocation for the simulation which was resolved by temporarily using recurrent funds. Depending on the bank, funds appeared in accounts within varying timeframes ranging from 24 hours for commercial banks, and up to 3 days credit union accounts as those are not yet integrated into the electronic funds transfer system.

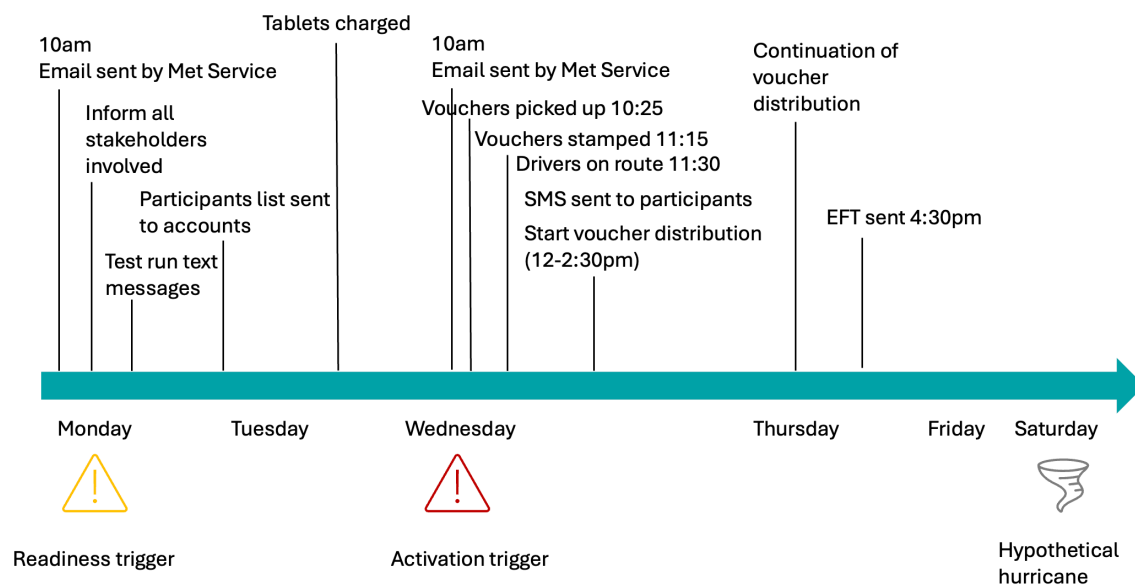


FIGURE 2 - TIMELINE OF SELECTED ACTIVITIES

Implementation highlights and successes

Overall, the simulation was successful in testing the timeliness and effectiveness of several key components including communications, electronic fund transfers, M&E, field logistics, and the overall beneficiary experience.

- **Logistics** for voucher distribution were well planned and executed across 7 sites across Saint Lucia involving over 35 staff from various departments and programmes within the Ministry of Equity.
- **Vouchers were delivered and ready for collection at distribution sites within 2-4h** after activation, and sites were set up in community centre, Welfare offices or Massy supermarkets.
- **Teams demonstrated strong commitment by** following up with beneficiaries through calls to confirm receipt of SMS messages and information.
- Kobo Toolbox was successfully used to **digitalize the distribution process** by transitioning beneficiary data from the social protection registry SL-Net 3.0 into digital forms, enabling real-time tracking and capturing feedback at collection points. This made data on distribution progress and feedback available instantly.
- Despite unforeseen challenges with data formatting, the Treasury completed **bank transfers to 396** out of 400 bank accounts **within 30h of activation**, showing the effectiveness of the accounts verification exercise.
- **A lessons learned workshop was conducted** with all staff involved in the simulation to **identify bottlenecks and develop recommendations for improvement.**

Overall, the simulation was successful in testing the timeliness and effectiveness of key components, including communications, bank transfers, monitoring systems, field logistics, and beneficiary experience. A central aim was to identify bottlenecks for improvement ahead of a real activation, especially given this innovative approach in Saint Lucia and across the wider Caribbean. Challenges identified through the lessons learned workshop and monitoring are unpacked in the next section.

Lessons and Insights

In order to derive meaningful insights to improve the anticipatory action mechanism for the 2025 Atlantic hurricane season, a two-part monitoring and learning system was developed. This included the development of a two-part monitoring system to capture both real-time and post-distribution feedback. The first component involved on-site monitoring during the voucher distribution process, and the second component a mixed methods approach for assessing the effectiveness and challenges after the payments were distributed, combining beneficiary surveys, focus groups and a lessons learned workshop. While the exercise included components traditionally associated with evaluation, such as focus groups and phone surveys, limited participation and data collection challenges meant that the exercise primarily served as a monitoring and learning opportunity. This section summarizes the approach, key findings, limitations, and recommendations derived from the exercise.

As part of the preparation, WFP provided training to key Ministry staff on data collection tools such as Kobo Toolbox, as well as facilitation techniques for focus groups and phone surveys interviews.

Monitoring and learning tools

On-site monitoring of voucher distribution

Staff conducted real-time monitoring at distribution sites. A short survey was administered immediately after voucher collection to obtain direct feedback on any challenges and assess the overall beneficiary experience.

Post-distribution monitoring (mixed methods approach)

- (1) **Phone surveys** to a sample of participants in the simulation to assess their experience. Questions were tailored for both bank transfers and voucher recipients, with additional details for bank transfer recipients to evaluate the timeliness of transfers and the clarity of communication.
- (2) **Focus group discussions** with participants to hear about their experiences with voucher collection, accessibility transportation, and redemption. However, due to limited participation, the discussions yielded individual insights rather than broader group perspective.
- (3) **A lessons learned workshop** was held with all staff involved in the simulation to reflect on the test activation, review roles and responsibilities, and identify areas for improvement.

Lessons learned workshop

On 29 May 2025, the Government of Saint Lucia and WFP jointly convened a **lessons learned workshop** to reflect on the country's first simulation of the anticipatory action mechanism. The full-

day event brought together almost 40 stakeholders from across government ministries, partner organizations, and field-level teams to assess the simulation's performance and identify opportunities for improvement. The workshop was structured around the key phases of the anticipatory action mechanism and employed a participatory methodology to encourage open dialogue and practical problem-solving.

The day began with opening remarks and a recap of the simulation timeline, followed by initial reflections from key actors and a review of monitoring and evaluation findings. Two interactive group work sessions formed the core of the workshop. The first session, organized by function, focused on clarifying roles and coordination. The second, cross-functional session, aimed to identify systemic bottlenecks and operational challenges. Participants used color-coded sticky notes to document issues and propose solutions, which were then reviewed collectively during a gallery walk. The workshop concluded with a plenary discussion and a voting session to prioritize key actions.

Key findings and challenges

The workshop provided a valuable platform to assess the **clarity of roles and responsibilities**, the **effectiveness of inter-agency coordination**, and the **efficiency of communication** throughout the simulation. While participants expressed a strong sense of commitment and collaboration, several operational and structural challenges were identified:

- **Role clarity and coordination.** While WhatsApp groups for coordination between Ministry of Equity focal points in Castries and field teams existed, field teams reported limited guidance and delayed information, particularly during voucher distribution and beneficiary communication. The need for clearer delineation of responsibilities between central coordination units and field teams was emphasized.
- **Payment and data integration.** Coordination between Ministry of Equity and the Ministry of Finance was constrained by delays in processing payments and inconsistencies in data templates required for electronic funds transfer and lack of dedicated focal points.
- **Voucher distribution.** Delays in voucher delivery, incorrect site information, and limited collection windows were reported. Field teams also faced logistical constraints, including insufficient tablets, lack of signage, and absence of refreshments for staff and clients.
- **Communication.** SMS messages were sometimes unclear, addressed to the wrong recipients, or not received or understood. Participants highlighted the need for simplified, literacy-sensitive messaging and the use of multiple communication channels – including phone calls and WhatsApp – to ensure message delivery and smooth voucher collection. A lack of urgency among programme participants had also been noted, which resulted in lower distribution rates.
- **Institutional capacity constraints:** Staff across different Ministry of Equity departments were involved in the exercise, keeping them from their regular work. The distribution team in Castries reported too few team members for the number of vouchers to be distributed and

issues with attending to regular social assistance clients passing by the office at the same time as the simulation and voucher distribution.

Despite the challenges, workshop participants actively discussed and developed detailed and actionable recommendations to strengthen the anticipatory action mechanism, and the day was concluded with a collective voting session to prioritize key actions. The resulting shortlist provides a clear roadmap for refining mechanism processes and ensuring it is fully operational and responsive ahead of the next hurricane season. To avoid duplication, recommendations have been summarized in the section below on how to strengthen the mechanism.

Survey findings and beneficiary feedback

On-Site Monitoring Findings

The on-site monitoring captured feedback from 77 respondents. Notably, 35.1% reported that someone in their household had a disability, indicating that the exercise reached a diverse and potentially vulnerable population. The age distribution skewed older, with the majority of respondents aged 46 and above. Gender data showed that 73% of respondents were women, highlighting the importance of tailoring anticipatory action interventions to female-headed households and caregivers.

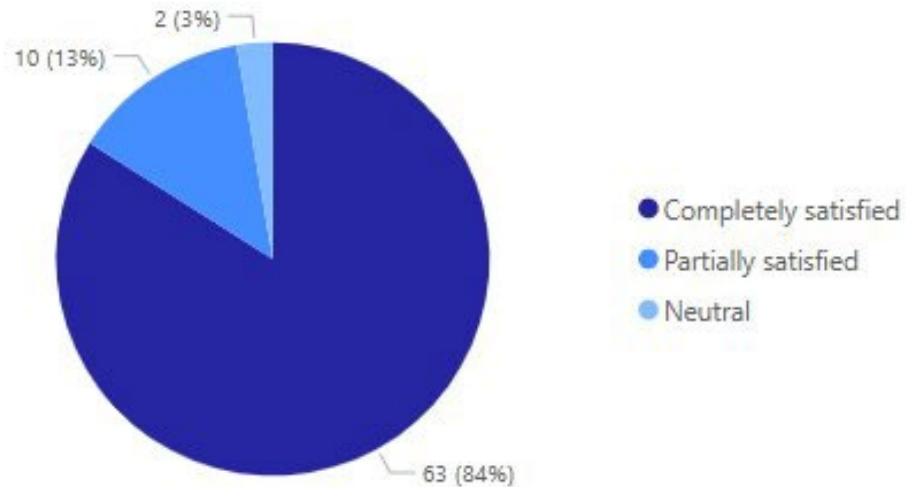
Timeliness of distribution was a strong point, with 92% of respondents receiving assistance in under 30 minutes.



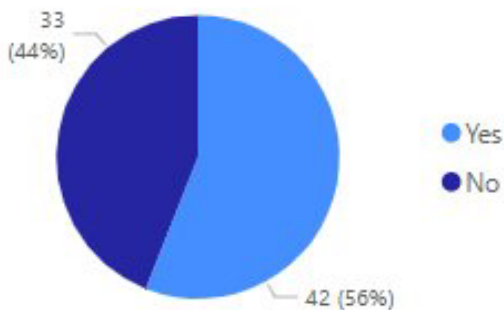
Satisfaction levels were high, with 65 respondents completely satisfied and only 10 partially satisfied. However, access to complaint and feedback mechanisms was uneven – 44% of respondents did not receive contact information for raising concerns. Older adults, particularly those aged 76 and above, were disproportionately affected by this gap. One of the comments from a female age 43 stated that

“Some clients aren't tech savvy so it would be difficult to access the text”

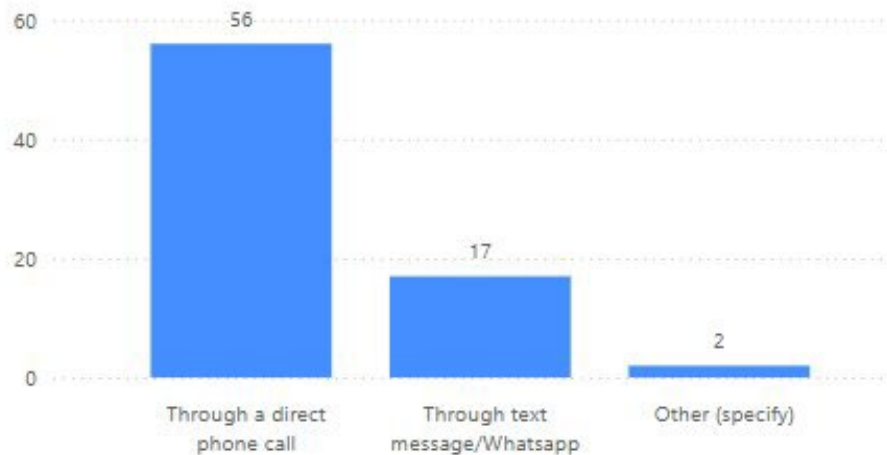
Satisfaction with the distribution process and management



Received information on how to make a complaint, ask a question or inquire about the programme

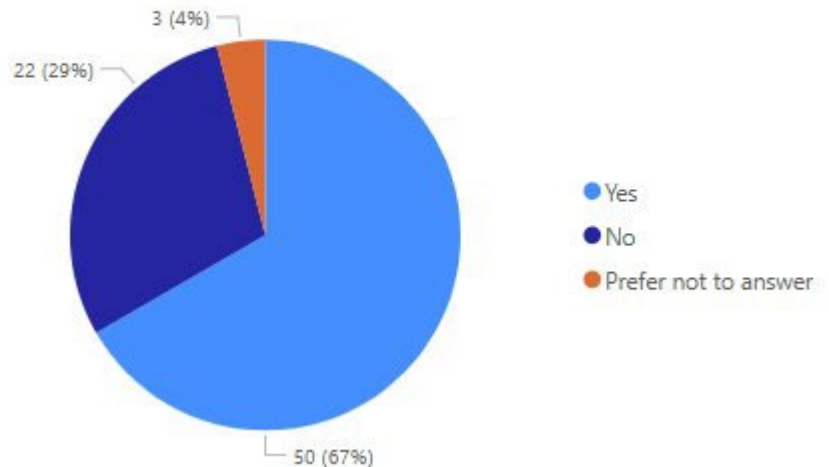


Medium of communication of enrolment in the AA Exercise



A majority felt the assistance was sufficient for hurricane preparedness, indicating alignment with their household needs, though a notable minority felt it was not sufficient.

Benefits are sufficient for household hurricane preparedness



Post-Distribution Follow-Up

The post-distribution evaluation faced significant limitations. Of the 24 phone survey attempts, only 7 were successful, and the planned two focus group discussions saw participation from just five individuals. Anecdotal insights from these interactions aligned with results noted in the on-site monitoring exercise, however, the small sample size limited the ability to draw broader conclusions.

Key Barriers and Enablers

Most respondents (73 out of 77) reported no issues during the distribution process. 2 persons reported that an incorrect location was shared in the text messaging. Among the 12 who did face barriers to collecting vouchers, the most common challenges were related to income-generating activities, cooking, and farming. Individuals asked to participate in focus groups cited a lack of financial resources to pay for the bus ride as a barrier. These findings underscore the importance of designing anticipatory action interventions that account for household schedules, responsibilities and financial constraints.

Limitations

Several limitations affected the depth and reliability of the monitoring outputs. The simulated nature of the exercise means that findings may not fully reflect real-world conditions prior to an actual hurricane. A lack of urgency among programme participants led to reduced voucher pick up rates during the indicated timeframe. Limited participation in post-distribution activities reduced the representativeness of qualitative insights. Additionally, gaps in communication, particularly among older adults, suggest that digital literacy and outreach methods may need to be more inclusive.

Key lessons learned

The simulation exercise was able to provide critical insights into the operational readiness of Saint Lucia's anticipatory action mechanism for hurricanes. It served as a valuable opportunity to test the functionality of key components, assess coordination among stakeholders, and identify areas requiring further refinement ahead of the 2025 Atlantic hurricane season. The simulation exercise further demonstrated the feasibility of **government-led anticipatory cash and voucher assistance through social protection structures**, with Saint Lucia as a regional pioneer in that regard.

Operational Strengths

A major success of the simulation was the overall structure and design, which effectively tested core elements of the anticipatory action mechanism, including:

- Electronic funds transfer for anticipatory cash assistance
- Voucher distribution through Geographic Teams at seven different sites across the island
- Communication channels with beneficiaries
- Monitoring and evaluation using digital tools (Kobo Toolbox)

Roles and responsibilities were generally well understood across operational teams, with **strong engagement from field staff**, particularly in the planning and execution of voucher distributions.

The use of **Kobo Toolbox for beneficiary management**, voucher distribution and data collection marked a significant step toward digitalized monitoring.

The **Treasury department adapted quickly** to new requirements, completing bank transfers within 30 hours. The prior **validation of banking details** and the **introduction of ID card collection** were essential to this success and are now being mainstreamed across PAP operations.

The leak of the fictional forecast message to the public prompted the Saint Lucia Meteorological Service and the National Disaster Management Agency to **consider strategies for countering misinformation**.

Internal coordination was enhanced through the **use of WhatsApp** groups, which facilitated real-time communication among teams, while field teams used follow-up phone calls to ensure beneficiaries received timely information.

Identified Challenges

Despite these achievements, and as already highlighted in more detail in the section on the findings from the lessons learned workshop, the simulation also revealed several operational and structural bottlenecks which can be grouped in four broader categories:

- **Communication and Sensitization:** SMS messages were sometimes unclear, contained errors, or were sent to incorrect recipients. This led to confusion, missed distributions, and mistrust, particularly among low-literacy populations. The absence of alternative communication channels, such as phone calls or WhatsApp, further limited outreach. Additionally, staff managing the central hotline to manage beneficiary inquiries were not sufficiently briefed to respond to all queries.
- **Logistical Constraints:** Delays in voucher delivery, equipment shortages (e.g., tablets), and inadequate field support, such as lack of signage or refreshments, were reported at several distribution sites. The need for police escorts to navigate traffic and ensure timely voucher delivery to the distribution sites was also noted.
- **Coordination with Treasury:** Systemic issues emerged, including the absence of designated focal points, data formatting inconsistencies, and the lack of pre-season budget allocations for anticipatory action activities.
- **Internal Planning and Coordination:** Some preparatory meetings experienced low attendance, and real-time coordination on activation day could be strengthened.

Recommendations for Strengthening the Mechanism

The simulation confirmed that Saint Lucia's anticipatory action mechanism has a strong foundation and Government ownership, but also highlighted the need for targeted improvements to enhance responsiveness and inclusivity. Key recommendations developed through the lessons learned workshop and follow up discussions include:

- **Refine and expand SOPs** to clearly define roles, timelines, and communication templates and ensure SOPs are shared and understood by all stakeholders.
- **Establish a dedicated coordination team** and a centralized command structure during activations.
- **Enhance training and capacity strengthening** for field teams and Ministry of Equity staff, with a focus on data management and digital tools to ensure end-to-end management of Kobo processes and back end.

- **Adopt a multi-channel communication strategy**, including SMS, phone calls, WhatsApp, and community outreach for sensitization, tailored to the needs of low-literacy clients.
- **Establish a designated call centre** for activation day to call beneficiaries and to follow up, additionally to text messages.
- **Strengthen logistical planning** for voucher distribution, including site readiness, signage, and support services such as police escorts.
- **Share and pre-populate new electronic funds transfer templates** and ensure coordination focal points within both Ministry of Equity and Finance.
- **Define processes for handling of uncollected vouchers** and ensure all field teams and programme participants are aware.

The Ministry of Equity is taking the lead in addressing those recommendations in a timely manner to avoid encountering the same challenges during an actual anticipatory action activation during hurricane season. By surfacing both strengths and gaps, the simulation has laid the groundwork for a more agile and effective anticipatory action system, enabling the Government to take proactive measures ahead of forecasted hurricanes. With these improvements in place, Saint Lucia will be better positioned to deliver timely, dignified assistance to vulnerable populations before the next climate-related shock.

Conclusion and recommendations

The development and testing of the anticipatory action mechanism for hurricanes in Saint Lucia over the past two years, starting with the Government's participation in the Anticipatory Action Flagship Event in 2023, and culminating in the 2025 simulation exercise, offered invaluable insights into setting up and testing an anticipatory action mechanism embedded into national social protection structures, both in terms of systemic strengths and critical areas for improvement.

Start early. One of the clearest lessons was the importance of starting early and not underestimating the level of detail which needs to be discussed and agreed upon in advance. Mechanisms that are designed to carry out routine social assistance functions might require more comprehensive adjustments once viewed through an anticipatory action lens. For example, while a social protection registry is in place in Saint Lucia, extracting lists based on clear, pre-defined criteria proved challenging due to inconsistent or incomplete data, and very few staff able to operate the registry. The process of pre-identifying most vulnerable individuals and households highlighted the importance of clean, digitized records, with accurate and complete fields such as birthdates, national identification numbers and contact details, and initiated a more holistic review of how the Ministry collects and stores their client's data. Similarly, ensuring that phone numbers are up to date and usable for different forms of communication (SMS, WhatsApp, calls) is essential to reach the most vulnerable, including those with low literacy or limited access to mobile services. However, this might also require longer-term advocacy with telephone providers, as mobile numbers expire and are being reallocated if they are not topped up with credit regularly.

Communication is key. In that regard, even though field teams demonstrated strong coordination, dedication and commitment towards reaching their programme participants, communication with beneficiaries is an area that should not be underestimated. A structured approach to communication in the form of a multi-channel communication strategy – including WhatsApp, SMS and direct calls – needs to be developed, with a strong focus on community sensitization and outreach prior to an activation. This is especially relevant if not all persons receiving regular social protection benefits are part of an anticipatory action activation.

Strengthen financial processes. While digital payment modalities in Saint Lucia have experienced limited uptake and acceptance, the Government's ongoing transition from manual to electronic funds transfer, tested through the anticipatory action programme, helped align existing payment systems with disaster preparedness needs, instead of creating a parallel payment system for anticipatory action payments. The simulation highlighted coordination hurdles between the Ministry of Equity and Treasury but also helped establish a more common understanding of transfer timelines, templates, and financial workflows needed for an actual activation.

Test the system. While the anticipatory action SOP already contained a decent level of detail, the simulation exercise was able to highlight gaps with regards to logistics, team coordination, the handling of uncollected vouchers, and data responsibilities which were not evident before. Having the

opportunity to conduct a simulation exercise can help identify those gaps, revise processes and SOP, and be more efficient and effective during an actual activation.

Empower national stakeholders. While WFP provided technical support and training during the development of the anticipatory action mechanism and the simulation exercise, especially in areas like data management and monitoring and evaluation, it is essential to further empower Ministry staff through ongoing training and clearer role delineation. The simulation demonstrated significant progress, dedication and ownership across all teams, and it is crucial to use the momentum and further strengthen capacities and readiness to implement timely and effective anticipatory actions linked to social protection for long-term sustainability of the approach.

The simulation exercise served as a pivotal milestone in advancing Saint Lucia's readiness for anticipatory action ahead of the 2025 Atlantic hurricane season. It provided a practical proof of concept for operationalizing government-led anticipatory action through existing national social protection systems, demonstrating that despite some operational hurdles, the core components of the mechanism are functional and capable of being rapidly activated. Importantly, the exercise strengthened government ownership, with key institutions such as the Ministry of Equity, Treasury, and the Saint Lucia Meteorological Services actively leading critical elements of the process. This has not only enhanced institutional capacity but also deepened cross-departmental collaboration.

The SOPs have been refined as a result of the simulation, incorporating clearer steps for activation, improved communication protocols, and more defined roles and focal points across departments. Together, these outcomes signal a solid foundation upon which Saint Lucia can continue to build a more responsive, coordinated, and accountable social protection system which can flexibly scale before and after shocks occur to better protect vulnerable households and individuals and not risk development gains.

While being one of the first anticipatory action mechanisms embedded in national social protection systems and implemented almost exclusively by the Government, the experience in Saint Lucia can serve as an example for other countries, and more particularly SIDS, wishing to incorporate anticipatory elements into their social assistance programmes.

Acronyms

CCRIF SPC	Caribbean Catastrophe Risk Insurance Facility Segregated Portfolio Company
CDG	Child Disability Grant
PLHIV	Persons Living with HIV
PAP	Public Assistance Programme
SIDS	Small Island Developing State
SOPs	Standard Operating Procedures
WFP	World Food Programme

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World Food Programme

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