

WINDS OF CHANGE

Summary

This summary is based on the [briefing note](#) and [blog](#) commissioned by the CaLP network in order to compile evidence on good practice and lessons learned to generate recommendations for humanitarian practitioners and other actors to take into consideration when designing cash and voucher assistance (CVA) in the Caribbean region. The document is intended to be updated regularly and stakeholders are invited to share documents on the [CaLP library](#) and reflections on [CaLP discussion groups](#).

There are significant opportunities to increase CVA as a go-to response, recovery and resilience tool in the Caribbean. CVA has been documented in the Caribbean since at least 2004, with Hurricane Ivan in Jamaica and most recently in the 2019 Hurricane Dorian response in The Bahamas. CVA gained prominence as a critical recovery tool in government-led and humanitarian-supported social protection programmes in the [British Virgin Islands \(BVI\)](#) and [Dominica](#) in the aftermaths of Hurricanes Irma and Maria.

KEY LESSON 1

Go local - and be humble

There are generally strong national and local capacities ranging from government to Red Cross national societies to Rotary clubs, church groups and other civil society actors - invest in them. Compared to international humanitarian actors, with limited or non-existent footprints in the region, local actors possess a deep and nuanced understanding of the context, culture, communities and local dynamics. A frequent miscalculation of international humanitarian actors in the Caribbean is to assume that what worked on one island would work in another, without accounting for differing political dynamics, history, governance structures, languages and culture.

KEY FINDING 2

Share tools, approaches, funds and working spaces to maximise effectiveness

In a limited funding environment, limited international presence, and strong government responses in small countries, sharing and leveraging is a necessary way of working. The good practice that has emerged from recent CVA led operations have been on coordination

and the shared tools and approaches through the Haiti cash working group, efficiencies of shared or pooled funding (BVI and Dominica) and of working spaces (Bahamas, BVI and Dominica). Beyond the efficiency argument these practices have led to better coordination and a more holistic and effective CVA response for affected communities.

KEY FINDING 3

Develop the software while building the hardware

Relationships are very important in the region, in part due to the geography, small populations and tight knit communities where 'everyone knows everyone.' Scaling up requires political buy-in and can encounter cultural obstacles, however, humanitarian actors also need to be able to quickly shift their role from sensitising partners on CVA to supporting institutionalisation in the preparedness phase. This means not just investing in skills development with CVA training but pre-positioning agreements with financial service providers (FSPs) and developing SOPs and systems for CVA delivery. With the increasing intensity of natural disasters due to climate change, building resilient communities and institutions, nationally, is a key action to undertake.

KEY FINDING 4

Go digital

A key phrase sums it up: “the Caribbean runs on WhatsApp”. This was true of the Bahamas response (dissemination of meeting announcements and minutes). The key findings and lessons learned on digitisation include:

- *Data collection (assessments, monitoring, etc.) should be digital; the infrastructure and technology exist and are used. It’s a more efficient way of processing data. As with any other place, ensure proper data protection protocols are in place.*
- *Use all available mediums for two-way communication with communities such as WhatsApp, SMS blasts, Facebook and radio. Messaging must cater to different languages. Face-to-face communication is still a preferred method with word of mouth and hearing from community leaders leading the way.*
- *With physical distancing measures, consider investments in digital payments (banking apps, bank transfers), where possible.*

KEY FINDING 5

Humanitarian market assessments aren’t the holy grail for CVA feasibility

Market assessments based on extensive primary data collection exercises are one of the initial steps usually conducted by humanitarian actors to determine CVA feasibility in a response. However, in most Caribbean states, relatively comprehensive data usually exists on populations, socio-economic conditions, markets, commodity prices and infrastructure, rendering the comprehensive, in-depth immediate humanitarian market (and other) assessments moot - or at least, not the most efficient use of limited resources. Despite - and due to - the island geography, there is a deep inter-dependence on the flow of goods between islands, which is one of the top response priorities of governments in the region when disasters disrupt supply chains.

KEY LESSON 6

There are no ‘one size fits all’ financial service provider (FSP)

Going local is challenging when it comes to selecting FSPs, which must be assessed island by island, due to differing national financial regulations. For international humanitarian actors, this means that the primary options are to:

- *use an expensive, but relatively fast global or regional FSP*
- *use a national FSP (often a bank), which usually takes time to set-up but is cost-efficient*
- *work through existing government transfer systems, which takes time to build effective partnerships; or*
- *use cash-in-hand, though this is not usually preferred due to the availability of digital cash options and traceability needs.*

The number of delivery options provide stakeholders - government, local and international responders and donors - the opportunity to acknowledge the trade-offs of the different mechanisms and ensure complementarity between rapid response and recovery and resilience-oriented interventions.

KEY FINDING 7

Leave no one behind

Exclusion of migrant, refugee, undocumented and other marginalised groups is a significant humanitarian challenge in the Caribbean, where governments often lead the response. Haitian migrants and stateless persons, as well as the increasing population of Venezuelans in the Caribbean, are some of the groups which humanitarian organisations have struggled to reach in recent responses - yet are often the most impacted. As the center of gravity shifts to building shock-responsive government capacities and response systems, there is a clear role for humanitarian actors to advocate to governments to include vulnerable populations in disaster response, as well as to respond to their specific needs.

The complexities of the Caribbean are rightfully forcing a new humanitarian approach, one which matches the humanitarian ideals of strengthening ‘the nexus’ and building local capacities and systems, while also focusing on inclusion. Many of these lessons are not CVA-specific and emphasise the need for strong preparedness efforts, based on working with and through local, national and regional actors and processes. The Caribbean is ripe for scaling up CVA and given the relatively limited contextualised evidence base, it is critical that stakeholders share learning and collaborate to ensure that affected populations can access the financial resources to recover and build resilience with dignity.

No.	Document	Country	Year	Sector Delivery	Mechanism
01	DOMINICA: Lessons Learned from Hurricane Maria ACAPS.	Dominica	2018	• All	• Government • Cash in Envelopes • Debit Card
02	Joint Emergency Cash Transfer for Dominicans Most Affected by Hurricane Maria Stocktaking Exercise Report WFP/UNICEF.	Dominica	2018	• Basic Needs • Child Protection • Social Protection	• Bank transfer • Cheque • Community • Government
03	Rapid Gender Analysis, Latin America & the Caribbean – The Bahamas / Hurricane Dorian. CARE.	Bahamas	2019	• Basic Needs • Gender	• NA
04	Independent Review of the Added Value of the Central Emergency Response Fund (CERF) in Cuba and the eastern Caribbean for the Response to Hurricanes Irma and Maria. September 2017 – June 2018. Jock Baker and Silvia Hidalgo.	Antigua & Barbuda, British Virgin Is. Dominica, Cuba	2019	• Basic Needs • WASH • Livelihoods • Social Protection • Anticipatory Action	• Government • Bank transfer
05	Final Evaluation of Hurricane Maria Operation, Dominica Response to Recovery. IFRC. Saara Ali-Browne.	Dominica	2019	• Basic Needs • Health • WASH • Shelter • Livelihoods, • Early Recovery	• Debit Card
06	Rapid Review of the Regional Response in the Hurricanes Irma and Maria Events. CDEMA.	Antigua & Barbuda, British Virgin Is. Dominica	2017	• All	• NA
07	Review of Cash-Transfer Coordination in Haiti following the Earthquake of January 2010. Groupe URD.	Haiti	2012	• All	• All
08	Haiti: Unconditional cash transfers-Lessons Learnt Christian Aid.	Haiti	2010	• Basic Needs	• Mobile money • Cash in Envelopes
09	Ground Truth Solutions Response and Recovery Surveys in the Caribbean.	Antigua & Barbuda, Dominica	2017-18	• All	• All
10	Moving Forward with Cash in Haiti: A Review of Cash-Based Interventions During Hurricane Matthew Response in Haiti. Mercy Corps and ECHO.	Haiti	2018	• All	• All
11	British Virgin Islands Joint Cash Platform: Case study for learning on collaborative cash programmes. Red Cross and CRS.	British Virgin Islands	2018	• Basic Needs • Social Protection	• Bank transfer • Cheque
12	British Virgin Islands Joint Cash Platform: Case study for the Red Cross and Red Crescent Movement British Red Cross.	British Virgin Islands	2018	• Basic Needs • Social Protection	• Bank transfer • Cheque
13	Hurricane Richard DREF operation n° MDRBZ002 final report. IFRC.	Belize	2011	• Shelter	• NA
14	Cash Transfer Program Final Report. Belize: Earl Hurricane. IFRC.	Belize	2016	• Basic Needs	• Debit Card
15	Using Innovation & New Technologies to Improve Cash Transfer Programming. IFRC.	Jamaica	2015	• Basic Needs	• Debit Card
16	Antigua and Barbuda: Hurricane Earl; DREF Operation Final Report (MDRAG002). IFRC.	Antigua & Barbuda	2011	• Livelihoods	• NA
17	Jamaica: Hurricane Sandy - Emergency appeal n° MDRJM003 Final Report. IFRC.	Jamaica	2013	• Livelihoods	• NA
18	Emergency Plan of Action Final Report. Dominica: Tropical Storm Erika. IFRC.	Dominica	2015	• Basic Needs • Food Security • Livelihoods	• Debit Card
19	Revised Emergency Appeal. The Bahamas: Hurricane Dorian. IFRC.	Bahamas	2019	• Basic Needs	• Debit Card
20	Haiti Red Cross Society. Earthquake response: Return and relocation programme.	Haiti	2010-13	• Shelter • Early Recovery	• Mobile money, • Remittance Agency
21	Cash for Shelter Programme. Belize. IFRC.	Belize	2010	• Shelter	• NA
22	Cash grants aid recovery in the Bahamas after Tropical Storm Noel. IFRC.	Bahamas	2008	• Early Recovery	• Cheque