INSULT TO INJURY

The Impact of COVID-19 on Vulnerable Persons and Businesses
Insult to Injury
The Impact of COVID-19 on Vulnerable Persons and Businesses

Caribbean Policy Research Institute (CAPRI)
Kingston, Jamaica

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<td>BEST</td>
<td>Business Employee Support of Transfer of Cash</td>
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<td>CAPE</td>
<td>Caribbean Advanced Proficiency Examination</td>
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<td>CAPRI</td>
<td>Caribbean Policy Research Institute</td>
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<td>CARE</td>
<td>COVID Allocation of Resources for Employees</td>
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<td>CARICOM</td>
<td>Caribbean Community</td>
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<td>CARPHA</td>
<td>Caribbean Public Health Agency</td>
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<td>COVID-19</td>
<td>Coronavirus Disease 2019</td>
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<td>CSEC</td>
<td>Caribbean Secondary Education Certificate</td>
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<td>CSO</td>
<td>Civil Society Organisations</td>
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<td>CWFH</td>
<td>Persons who Cannot Work From Home</td>
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<td>CXC</td>
<td>Caribbean Examination Counsel</td>
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<td>GDP</td>
<td>Gross Domestic Product</td>
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<td>GOJ</td>
<td>Government of Jamaica</td>
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<td>IAs</td>
<td>Internal Assessments</td>
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<td>ICT</td>
<td>Information and Communication Technology</td>
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<td>IDB</td>
<td>Inter-American Development Bank</td>
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<td>ILO</td>
<td>International Labour Organisation</td>
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<td>IPC</td>
<td>Integrated Food Security Phase Classification</td>
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<tr>
<td>LAC</td>
<td>Latin-America &amp; Caribbean</td>
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<tr>
<td>MOEYI</td>
<td>Ministry of Education and Information</td>
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<tr>
<td>MSDFS</td>
<td>Ministry of Social Development and Family Services</td>
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<tr>
<td>NCD</td>
<td>Non-Communicable Diseases</td>
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<td>NPIs</td>
<td>Non-Pharmaceutical Interventions</td>
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<td>OECs</td>
<td>Organisation of Eastern Caribbean States</td>
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<td>PATH</td>
<td>Programme of Advancement Through Health and Education</td>
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<td>SBA</td>
<td>School Based Assessment</td>
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<td>SIDS</td>
<td>Small Island Development States</td>
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<td>SLCS</td>
<td>Survey of Living Conditions</td>
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<td>UN FAO</td>
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<td>UNICEF</td>
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<td>TVET</td>
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<td>WFH</td>
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<td>WFP</td>
<td>World Food Programme</td>
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<td>World Health Organization</td>
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<td>MSMEs</td>
<td>Micro Small and Medium Enterprises</td>
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<td>NIS</td>
<td>National Insurance Board</td>
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<td>OECs</td>
<td>Organization of Eastern Caribbean States</td>
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<td>SET</td>
<td>Supporting Employees with Transfer of Cash</td>
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<td>SRG</td>
<td>Salary Relief Grant</td>
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Executive Summary

To curb the rapid transmission of the disease

**NON-PHARMACEUTICAL INTERVENTIONS**

FULL AND PARTIAL BORDER CLOSURES, LOCKDOWNS, CURFEWS ETC. have been adopted, and are still in place, by governments in the Caribbean and around the world.
The socio-economic impacts of the COVID-19 pandemic in the Caribbean are non-neutral, affecting some persons and entities more than others, with vulnerable groups including children, youth, women and girls, the poor, informal sector workers and small businesses, being among the hardest hit. To curb the rapid transmission of the disease Non-Pharmaceutical Interventions (NPIs) – full and partial border closures, lockdowns, curfews etc. – have been adopted and are still in place (to varying extents) by governments in the Caribbean, and around the world. NPIs, while contributing to reduced transmission of the disease have destabilised social and economic activity, producing negative effects for many, with worse impacts for vulnerable groups, as their pre-existing susceptibility to socio-economic shocks limited their capacity to cope with the effects of the pandemic.

Furthermore, the vulnerabilities among the mentioned groups intersect with broader social, economic and environmental regional systemic vulnerabilities, exacerbating the socio-economic situation for those on the margins. Factors such as under-resourced health systems, weak or non-existent health insurance and social protection for most informal sector workers, limited economic diversification, high unemployment and greater youth unemployment rate, and predilection to natural disasters, hamper governments’ ability to fully respond to the fallout of the pandemic.

Governments have provided a range of measures to ease the socio-economic impact on vulnerable groups. By assessing how vulnerable groups have fared in the COVID-19 pandemic, and how government responses have or have not helped, this research sought to articulate recommendations for policies that would be suitable to mitigate the impacts of COVID-19 on the selected vulnerable groups.

Using case studies of Caribbean countries, Antigua and Barbuda, Barbados, Jamaica and Trinidad and Tobago, with varying levels of vulnerability, this study analysed the impacts of the pandemic and response on vulnerable groups with regard to water, sanitation, and hygiene (WASH), education, food security, income, and business sustainability.

The evidence suggests that the pandemic has further widened inequalities and access to social goods in the Caribbean. Children, youth, women and girls, the poor, informal sector workers, and micro and small businesses, especially those operating informally, are more susceptible to the socio-economic shocks associated with the COVID-19 crisis, given their inherent though mostly structural greater level of dependency on others, and unequal access to resources. The pandemic has impacted all people’s savings and income earning potential, but the poor have been most affected. Households with children and youth, and people with disabilities, are in the greatest need of social assistance. Pandemic-related relief often excluded informal sector workers and businesses, though informal small businesses have experienced some of the worst impacts, particularly as relates to their household expenses.

The impact of COVID-19 via school
closures and the shift to remote learning has been injurious to students’ learning, mental health, and development. Learning from home has negatively impacted the majority of students. The greatest challenges reported were difficulty in focusing on schoolwork in the absence of a learning-conducive environment at home, and lack of access to internet and electronic device access. The challenges to learning from home were worse for students in poor households. Governments have taken steps to increase access to devices for students, yet gaps remain. Regardless of these efforts, the lack of physical presence in a classroom, and interaction with teachers and fellow students, detracts from engagement and learning.

Dependence on social assistance for feeding the poor has increased while the non-poor appear to be increasingly at risk of becoming more dependent on the state for food assistance. Access to food and consumption during the lockdowns has affected both the poor-or non-poor, though it is more severe for the poor and households with children. More female-headed households appear to be receiving food support, which is appropriate considering they are generally worse off than male-headed households. With decreasing availability of budgets for social assistance, a multi-faceted approach is required which targets those most in need and with the least ability to cope.

Accessing hygiene products seemed to be a greater challenge than accessing water services, more so for the poor, yet these are both needs in the context of the pandemic. While care packages were provided in the Jamaican government’s response, this should be provided in all countries.

All households are experiencing decreased income because of the pandemic. Women have experienced increased care burdens which is having a negative impact on their income, at the same time as more women are becoming permanently unemployed than men, exacerbating their existing situation of having lower incomes, precarious work, and higher unemployment. Youth are impacted by the loss of opportunities for quality social connections and practical skill training, which is likely to further limit their access to the job market. With the economic downturn, many youth, both in poor and non-poor households who have recently graduated with secondary and tertiary level qualifications including TVET have joined the ranks of the previously unemployed. This situation will increase the youth unemployment statistics, which in the Caribbean, is generally double the national level.

Most self-employed persons or small business owners surveyed were unregistered, which makes it more difficult, sometimes impossible, for them and their employees to benefit from social assistance programmes, as most have a registration requirement. While some businesses have made adjustments to their operations by working through containment measures such as greater use of phone or internet for ensuring business continuity, more than half have reported making no adjustment. While about half of the business owners prefer cash grants, their urgent business needs included access to loans, rental subsidies, and training for digital marketing. While governments have provided grants in some cases, a majority of small business owners have not applied or received any benefit from government. The pandemic’s socio-economic impact has been worse on small business owners than on households with salaried workers as to cover living expenses, more business owners had to spend savings, borrow money, and rely on assistance of extended family.

Governments of the countries within this study have responded to the negative impact of the pandemic on vulnerable groups with existing and new social protection measures. There is a considerable demand for social assistance to meet basic household needs, with poor households reporting the need twice as much as non-poor households. However, of those reporting a need for social assistance, the majority said they were unable to access available grants for a variety of reasons. Informal workers were most affected by the loss of income and exclusion from social protection, as they received little or no income loss support.

Those most affected by the pandemic are households with children, youth, women and girls, the poor, informal sector workers, and small business owners. While it might be becoming more difficult for Caribbean governments to support persons experiencing the fallout from the pandemic, given the constricted fiscal space, continued support for vulnerable persons now, and towards building their resilience, must be priorities. The risk of social and economic fallout is too great.
Key policy recommendations to address present and future needs are:

1. Where not already in place, **establish online processes to accept applications from and interface with the members of the public in need of social protection.** This will achieve greater coverage of persons and efficiency in management. To ensure inclusion of all, this must also be complemented by support for those who are unable or lack access to online means of communication, or the option of applications through in-person modes through local government offices.

2. **Expand the use of existing financial architecture for digitised social assistance payments** to ensure financial inclusion, enhancing of flexibility, security of funds, and potential for savings by the banked and previously unbanked. This can be done by utilising a range of options - money cards, and where available, mobile money, and digital currency - to disburse money that extends beyond direct deposits to bank accounts; these options should provide beneficiaries with choice in the form in which payments are received, which can be used for the unbanked which is likely to include women, youth, the poor, persons living in rural areas and persons with limited educational attainment.

3. **In the absence of a social registry, use alternative and multiple sources of data to identify vulnerable households**, such as electricity consumption, applications for unemployment benefits, or data from recent household censuses. For instance, in Guatemala, where there is no existing social register, lists of household electrical consumption were used to identify beneficiaries, prioritising those with consumption below a previously defined standard.¹ This could help to rapidly reach groups who need social support.


4. **Provide extended food support to households with women (including pregnant and lactating mothers) and children.** Prioritize support for households that are: poor; including persons with disabilities, recently unemployed; single-headed; with more than one child.

5. **Provide daycare vouchers for low-income parents who are working, especially women.** With consideration for COVID-19 health protocols, open day care centres where they are closed to ensure parents who must work outside do not lose their jobs or are blocked from employment opportunities.

6. **Disseminate information on the benefits of social protection and how to become part of the existing social protection system, and provide outreach and support to do so.**
Recognizing the increased importance of internet access to mitigate increased inequality in an era of remote schooling and work, establish public access wifi zones as numerous and widespread as fiscally feasible. Working with internet service providers (ISPs), sites critical to remote education should be zero-rate at a public cost. As a part of the same push, governments should collaborate with ISPs to enhance the infrastructure for internet provision in remote areas and especially in areas with a high incidence of poverty.

Partner with NGOs, development agencies, and commercial banks to create an accessible framework/mechanism for enabling small businesses to conduct business processes online such as a shopping platform including a payment facility.

Provide training/re-training opportunities to some unemployed workers (including informal workers, youth and women) and workers receiving reduced incomes, and workers receiving reduced incomes, with new skills that are in greater demand, help to diversify their skill bank, and which can reduce their earnings losses. The training can be provided by local institutions and incentivised through stipends and/or other modalities to encourage such persons to acquire and/or build their skills to access sustainable employment and mitigate the impacts of future shocks. The establishment of such work-enriched programmes (shift away from welfare) should be demand-driven to upskill and retool participants in key areas that respond to labour market needs such as digital literacy, and entrepreneurship with an emphasis on inclusion of small business owners, informal workers, and women.

Promote and incentivize all employers to adopt a flexible work from home (WFH) policy through provision of simplified and relevant WFH guidelines, advocacy approaches, or subsidies to small businesses that voluntarily adopt WFH policies. Pay special consideration to the impact of WFH on women and parents who are responsible for children's remote schooling.

Assemble a social registry, which is digital, integrated across agencies, interoperable with other databases, and dynamically maintained, to enable automatic checks and screenings of eligibility for benefits. Such a database, which would be adequately protected, should include socio-economic and geographic data on all vulnerable groups such as persons from low socio-economic backgrounds, older persons, persons with disabilities, etc.

Remove barriers to formality by reducing compliance cost and by creating simplified tax contribution assessment.

Promote and incentivise inclusion of informal workers into contributory social insurance systems. A progressive 3-year package could be used to incentivize the inclusion. This could include immediate financial support for informal businesses. At the same time businesses must provide data on the number of employees and immediately register into a system where, in the second year employer and employees will contribute, and in the third year, provide a facility whereby businesses can access credit linked to their graduation.
Introduction

COVID-19 is affecting mortality rates globally with 1.31 million confirmed cases reported, including 2.85 million deaths.
In December 2019 the Wuhan Municipal Health Commission, China, reported to the World Health Organization (WHO) a cluster of cases of pneumonia in Wuhan, Hubei Province, China and novel coronavirus (COVID-19) was eventually identified. By then, the disease was already spreading quickly within China and perhaps overseas as well. The situation evolved into a pandemic as declared by WHO on March 11, 2020.2 COVID-19 is affecting mortality rates globally with 131,020,967 confirmed cases, including 2,850,521 deaths reported to WHO as of April 5, 2021.3 The rapid transmission rate of the disease pushed primary healthcare systems to the brink of collapse in several countries,4 leading several countries, including those in the Caribbean,5 to adopt a range of Non-Pharmaceutical Interventions (NPIs) to limit transmission and avoid a health catastrophe,6 but these measures came at significant economic, social, and other costs.

Global Gross Domestic Product (GDP) contracted by 4.3 percent in 2020,7 but many Caribbean countries fared far worse with contractions of 10 percent in Jamaica and 11 percent in Trinidad and Tobago.8 The Caribbean economy, as a whole, has contracted, and although economic growth is anticipated for 2021, it is not expected to return to 2019 levels.9 This decline in economic activity, coupled with limited access to social services such as education, quality nutrition, and healthcare, have produced negative effects for individuals, families, and businesses. The impact has, expectedly, been worse for vulnerable populations, as their pre-existing susceptibility to socio-economic shocks limited their capacity to cope with the immediate and possibly longer-term adverse impacts. The NPIs associated with the Caribbean’s response to the

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5 Caribbean in this study refers to the independent English-speaking Caribbean only.


9 CDB, “CDB Projects Return to Economic Growth in 2021.”
pandemic have resulted in industrial and other productive activities coming to a halt, during the initial months of the pandemic (March to May) with patchy or limited loosening of national containment measures, and limited reopening of borders over time. This has resulted in increased unemployment, permanent and temporary closures of businesses, and decreased tax revenues for governments.

On December 31, 2020, one year into the outbreak of the virus, WHO authorized the first vaccine for Emergency Use. Barbados on February 10, 2021, received a donation of 100,000 vaccines from India (some of which were shared with Caribbean countries) and within the first phase of the National Vaccination Programme for COVID-19, over 63,000 people vaccinated with the first of two doses of the AstraZeneca vaccine. On March 1, 2021, Antigua and Barbuda received 40,000 vaccines as part of a donation made to some Eastern Caribbean States from India. Caribbean states, including the four under this study, Antigua and Barbuda, Barbados, Jamaica, and Trinidad and Tobago, had expected to receive a first tranche of COVID-19 vaccines by the end of February 2021 through the COVAX facility but delays were experienced due to global shortages and over purchasing by some developed countries. Jamaica, the first Caribbean country to receive COVAX vaccines, received its first tranche - 14,400 doses of the AstraZeneca vaccine on March 15, while Trinidad and Tobago received 33,600 doses on March 30, 2021. The COVAX facility, aimed at allowing equitable access to vaccines to countries around the world, is designed to provide for vaccination doses for at least 20 percent of participating countries’ populations. The Caribbean Public Health Agency (CARPHA), the single

10 All industries were forced to close due to COVID-19 such as the restaurants, airline, some manufacturing etc.
regional public health agency for the Caribbean, has recommended that social restrictions may be relaxed when “herd immunity” is achieved at a national level; that is when an estimated 60 to 70 percent of the population acquire immunity, to break the chain of transmission. An allocation of vaccines from COVAX for only 20 percent of the population will thus be insufficient. Furthermore, the novel disease continues to unravel other challenges such as variants with increased transmissibility, and vaccines with varying levels of efficacy. As such, ongoing mitigation and containment measures will likely be in place for several months, though these are being continuously updated and modified.

In the meantime, the multidimensional impacts of the crisis continue to deepen for the most vulnerable groups, including: children who have been out of school for at least six months and are continuing school remotely in several instances, as mandated by some governments; youth who experienced high unemployment pre-COVID-19 are now likely to struggle with increasingly limited work opportunities; women and girls who are disproportionately burdened due to gendered care roles and responsibilities; the poor who are already marginalised and are hindered from earning an income; informal sector workers who usually do not benefit from social insurance; and micro and small business owners who are struggling with increasing debt and liquidity challenges.

Statement of the Problem

The impact of COVID-19 on the most vulnerable groups in the Caribbean has not been adequately considered by Caribbean governments. Their COVID-19 policy statements and response measures have insufficiently taken into account pre-COVID structural vulnerabilities of groups such as the poor, children, youth, women, girls, informal sector workers, and small business owners. That inadequate consideration has impacted the efficacy of policy interventions.

To better understand how vulnerable groups have fared in the COVID-19 pandemic, and how government responses have or have not helped, this study asks:

1. To what extent has COVID-19 worsened the pre-existing socio-economic vulnerabilities of the identified vulnerable groups?

2. How have governments’ pandemic responses mitigated the impact of the COVID-19 crisis on the selected vulnerable groups?

The answers to these questions, and the ensuing analysis, inform recommendations for policies that would be suitable to mitigate the impacts of COVID-19 on the selected vulnerable groups.

Methodology

This assessment examines four CARICOM countries – Jamaica, Antigua and Barbuda, Barbados, and Trinidad and Tobago – with varying levels of vulnerability. By critically analysing the impacts of the pandemic


19 Micro and Small Businesses for the purpose of this research includes self-employed persons and businesses with one to 25 employees (with micro businesses being entities with 1-5 employees and small being businesses with six to 25 employees. This is based on national policy or legislation for the three countries in the study – Antigua and Barbuda, Barbados and Trinidad and Tobago - with the exception of Jamaica which classifies small businesses as entities with six to 20 employees.)

and response on the vulnerable groups across thematic areas including water, sanitation, and hygiene (WASH), education, food security, income, and business sustainability, the expectation is that any lessons learned will be applicable to countries that experience similar social and economic vulnerabilities.

The study utilised a mixed method approach of data gathering and analysis. A desk review of a variety of secondary data was completed. A face-to-face Perception Survey administered to 442 households across the four countries during the period August 15 and September 4, 2020. Two hundred questionnaires were administered to households where the primary earner was either a self-employed person or small business owner, while the other 242 questionnaires were administered to respondents engaged in paid employment (See appendix 2.) Twenty-one key informant interviews were conducted over the period September 6 to October 29, with local government officials and civil society organizations (CSOs) to obtain information on impacts and responses relevant to the vulnerable groups that were otherwise unavailable except from these frontline stakeholders. Information from the observation of developments, were tracked through several media sources on a frequent basis by members of the research team, complemented the above-mentioned sources of data gathering.

The study, however, did not cover all vulnerable groups, such as persons with disabilities (PWD), older persons, and persons living with HIV/AIDS, though it recognized that vulnerable groups extend beyond those included in this study. Notwithstanding this limitation, the study includes a section entitled “Other Vulnerable Groups of Critical Importance: Persons with Disabilities and Older Persons” which highlights the impact of the pandemic on these groups and suggests areas for further investigation. The survey was also limited in the extent to which it allowed analysis of some groups such as youth, girls, and informal sector workers as, by design, it utilized an approach of collecting data at the household level from one informed individual within the household (aged 18 and older) who provided a response based on their situation and in some cases the situation of other members of their household, such as children. The study sought to mitigate this shortcoming by conducting interviews with representatives of these vulnerable groups and secondary research. (See appendix 3 for a list of interviewees.) Lastly, spikes in COVID-19 cases and lockdowns affected data collection in areas such as St. Thomas in Jamaica where there was a community lockdown at one point during data collection. While most surveys were already completed for that location, the outstanding ones were collected in Kingston.

21 This included 110 respondents each in Antigua and Barbuda, Barbados, and Trinidad and Tobago, and 112 respondents in Jamaica. In administering the face-to face survey, COVID-19 health protocols were adhered to by enumerators.

22 In administering the face-to face survey, COVID-19 health protocols were adhered to by enumerators.
CARPHA, the single regional public health agency for the Caribbean, has recommended that social restrictions may be relaxed when ‘herd immunity’ is achieved at a national level.
THE CARIBBEAN is considered the most TOURISM DEPENDENT REGION IN THE WORLD, with nearly a dozen Caribbean countries featuring in the TOP 20 on a global ranking of 166 COUNTRIES.
Early into the COVID-19 crisis, Caribbean English-speaking countries took decisive actions. It is widely agreed that the island states’ leadership, discipline, and collective efforts resulted in the region’s “flattening the curve” relatively quickly and early during the initial months of the disease entering the region (March to May), which prevented the health system from being overwhelmed.\textsuperscript{23} This was significant because the region possesses low capacity to cope with additional pressure on its already overburdened and under resourced health systems which are characterised by a low number of physicians per capita, lagging behind the world’s average,\textsuperscript{24} high rate of non-communicable diseases,\textsuperscript{25} and weak health insurance and social protection especially for informal sector workers. This in a context where the informal sector comprises a significant part of the region’s economies, and is also concentrated in highly affected (by COVID-19) sectors such as tourism.\textsuperscript{26} The Caribbean is considered the most tourism dependent region in the world, with nearly a dozen Caribbean countries featuring in the top 20 on a global ranking of 166 tourism-dependent countries.\textsuperscript{27} The tourism sector is thought to contribute 39 percent of the region’s GDP and 37 percent of employment, with some countries being more highly dependent than others, such as Antigua and Barbuda, the Bahamas, and Barbados.\textsuperscript{28}

Demand and supply of tourism have plummeted across the world, with the closure of borders and widespread national lockdowns in both the host and the sending countries.\textsuperscript{29} Caribbean countries, against a backdrop of no tourist travel in the region during the months of April and May of 2020,

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\textsuperscript{24} World Bank, “Hospital Beds (per 1,000 people),” The World Bank Group, accessed February 17, 2021, https://data.worldbank.org/indicator/SH.MED.BEDS.ZS.

\textsuperscript{25} The Caribbean has the highest rate of mortality in the Americas from non-communicable diseases (NCDs) with more than 40 per cent of NCD deaths occurring prematurely in people under 70 years old. “Caribbean Has the Highest Rate of Mortality from NCDs in the Americas,” Observer, July 7, 2017, www.jamaicaobserver.com/news/caribbean-has-highest-rate-of-mortality-from-ncds-in-the-americas_104110?profile=1373.


recorded a 50 percent decline in tourist arrivals from January to June 2020.30 Decreased tourism, an expected slow and protracted recovery, as well as economic decline in all other affected sectors, will render several persons jobless, their income reduced, and/or they may find themselves lured into informal work. Regardless of the early actions, the strict containment efforts, and the new social protection measures, these are the expected outcomes, predicated by an extant weak economic and social context.

Despite their high- or middle-income designation, Caribbean countries, characterised as Small Island Developing States (SIDS), face economic and environmental vulnerabilities that affect the capacity of the state, families, and the individual to cope with the negative consequences of the pandemic. Pre-COVID-19, the Caribbean socioeconomic situation was characterised by a high debt-to-GDP ratio, sluggish GDP growth, limited economic diversification, high unemployment and an even greater youth unemployment rate, high levels of crime and violence, high inequality rates, vulnerability to climate change, and predilection to natural disasters with debilitating effects on small economies.31 This pre-existing socio-economic context, coupled with the significant transmission risks posed by the pandemic, could have materialized in a disastrous health situation, which has thus far been largely averted. However, the NPIs that stalled the virus’s transmission and allowed Caribbean countries to avert such a disaster—full and partial border closures, national lockdowns, curfews, school and university closures, and limits on social gatherings while contributing to curbing the spread of the virus—have destabilized and disrupted social and economic activity.

Since June 2020, countries in the region have relaxed NPIs, to varying extents. But the easing of restrictions has been accompanied by volatility in the incidence of the virus. Throughout the world, the easing of restrictions has resulted in an increase in the virus’s transmission, amounting to a resurgence in the United States, Europe, and several other countries.32 In Jamaica, a surge in COVID-19 cases in August is thought to have followed the emancipation-independence holidays.33 As the world faces just over one year of COVID-19, Caribbean countries continue to balance containment responses of NPIs with the ongoing spread of the virus. The attempt to find a middle ground has been dubbed “balancing lives with livelihoods,” which, while already a cliché, is an apt description of the difficult situation that Caribbean governments find themselves in.34 Though the Caribbean region began receiving vaccines from the COVAX facility and other donations within the first quarter of 2021, access for all is not yet guaranteed, and in any case a vaccine will take some time to have a meaningful effect as regards returning to normal economic activity.

### COVID-19 and Vulnerable Groups

While multiple definitions and different conceptual frameworks of “vulnerability” exist, as it is employed in this study, the concept revolves around the risk of exposure (intrinsic or external) to a hazard or shock (disruptive event), and resilience, conceptualized as the ability to manage the disruption.35 The

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nature of vulnerability thus defined is multi-dimensional, dynamic, scale-dependent, and site-specific.\textsuperscript{36} Responses must therefore take these factors into consideration.

Responding to vulnerability includes strengthening coping capacities and building resilience before and after a disruptive event: “If there is a mismatch in the likelihood of a risk and the ability to manage a shock, the individual, household, community, or nation is vulnerable.”\textsuperscript{37} In the context of the COVID-19 shock, this study first outlines the factors surrounding the exposure (pre-existing vulnerabilities of the groups and new threats posed by COVID-19), and assesses the ability to cope (based on the impact of the pandemic on the groups and the capacities and resources available to the groups). Where “vulnerability reflects threats to choices and capabilities,” policy responses must seek to widen choices and capabilities, especially for those who were already in fragile situations when the pandemic hit.

The pandemic has affected all aspects of economies and societies, through its impact on people, livelihoods, government revenues and expenditure, and businesses. The severity of the impact is varied, based on the pre-existing vulnerabilities of various groups, as well as on the different ways in which the pandemic has changed social and economic conditions. There are three main reasons why special attention ought to be placed on vulnerable groups:\textsuperscript{38}

- Those already suffering from multiple deprivations can least afford to be hit by the multiple shocks detonated by the pandemic;
- The probable long-lasting impact of the shocks; and
- Those engaged in more precarious day-to-day realities not only face a greater risk of contracting the disease but also are a plausible source of transmission.

The interaction of existing vulnerabilities with the effects of the pandemic can put vulnerable populations at increased risk of exposure to contraction of the virus, deepen threats to their wellbeing and life chances, widen inequalities, and jeopardise the operations and sustainability of precarious businesses. (See Appendix 6 for situation analysis of Caribbean vulnerable groups pre-COVID-19.) The intersectionality of inequalities experienced by disadvantaged groups across categories such as gender, age, class, and abilities, amidst the pandemic, if not examined and considered in policy responses, could worsen the situation faced by these persons and businesses.\textsuperscript{39} Marginalised groups, such as informal sector workers, small businesses, women and girls, children and youth, and the poor, must be a principal target of policy responses. Failure to do this will likely result in increased marginalization of these groups, their greater dependence on state resources and on others for support, and employment of negative coping mechanisms such as crime, as well as non-criminal activities that increase their vulnerability such as taking on dangerous work or opting not to work.\textsuperscript{40}

\textsuperscript{36} Multi-dimensional: physical, social, economic, environmental, institutional, and human; dynamic: vulnerability changes over time; scale-dependent: vulnerability can be expressed at different scales from human to household to community to country resolution; site-specific: each location might need its own approach.

\textsuperscript{37} Coping capacity is the ability of people, organizations and systems, using available skills and resources, to face and manage adverse conditions, emergencies or disasters. The capacity to cope requires continuing awareness, resources and good management, both in normal times as well as during crises or adverse conditions. Resilience is the ability of resistance, absorption, adaptation and recovery of a system from the effects of hazard, including preserving and restoring the basic structures and functions. (UN-ISDR, 2009); and Wheeler and Haddad, “Donor Documents,” 5.


\textsuperscript{39} The Merriam-Webster dictionary defines intersectionality as the complex, cumulative way in which the effects of multiple forms of discrimination (such as racism, sexism, and classism) combine, overlap, or intersect especially in the experiences of marginalized individuals or groups. Merriam-Webster, “Intersectionality,” accessed October 20, 2020, https://www.merriam-webster.com/dictionary/intersectionality.

\textsuperscript{40} Such as multiple pregnancies without means to support children.
The PHYSICAL CLOSURE OF SCHOOLS has affected TEACHING AND LEARNING AND EXAMINATIONS, and had effects on the NON-ACADEMIC ASPECTS OF SCHOOL.
The Non-Pharmaceutical Interventions to fight the transmission of the novel coronavirus are worsening the pre-COVID-19 vulnerabilities of people and small businesses in the Caribbean, at the same time as they are reversing the socio-economic progress made by these groups. For instance, the digital divide has always existed, but the closure of schools and the move to remote learning exposed its prevalence and how it perpetuates inequality. Caribbean governments have attempted to alleviate these problems. The impact of the crisis on vulnerable groups, and the efficacy of these governmental responses, are here explored, informed by the survey data, the key stakeholder interviews, and desk-based research.

**Educational Impacts**

Measures to control the spread of COVID-19 have disrupted the consistency, quality, and scale of education provision in schools across the Caribbean region. The physical closure of schools from March 2020, a closure which continued into the 2020/1 academic year in many Caribbean countries, has affected teaching and learning and examinations, and had effects on the non-academic aspects of school. Some countries have fully reopened physical school, while others have adopted blended learning approaches (where “blended” means a mix of remote and in-person school), or fully remote education. Even where schools have physically reopened, social distancing and other strict protocols have meant that school and student life is not able to carry on normally. For some of the schools that physically reopened, spikes in COVID-19 cases, following measures to ease restrictions in some countries, have resulted in the sudden and periodic halt of face-to-face schooling and the transition back to remote education. The consequences of these disruptions disproportionately affect children and youth, especially those who are poor, or who have intellectual or physical special needs. Further, parents/carers, especially women, are disproportionately impacted because increased care and supervision responsibilities associated with school-from-home fall to them. Thus the impact of COVID-19 via school closures, protocols, and the shift to remote learning, particularly as it happened so suddenly and with virtually no preparation, has been injurious to students’ learning, examinations, mental health, and development.

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41 St. Vincent and the Grenadines for example, took a policy position to fully reopen schools in September 2020 for face-to-face education while managing the risks associated with the pandemic’s transmission through observing stated health protocols. Other countries in the region such as Antigua and Barbuda (fully face-to-face) and Barbados (blended approach) reopened physical school since September 2020 but following spikes in COVID-19 infections, resorted to remote schooling in Term 2 of academic year 2020/2021. Jamaica and Trinidad and Tobago utilized remote learning for majority of the school population during Term 1 of the 2020/2021 academic year with phased reopenings occurring in January and February 2021 in these countries respectively.


The impacts on the education of students with multiple deprivations are likely to be worse. Vulnerable students were more likely to be from poorer families and to attend schools that had fewer resources available to assist students and teachers in the transition and therefore to provide quality options for remote teaching and learning. When schools closed for face-to-face teaching, classes were online. All students are expected to own tablets or computers to “attend” school remotely. Some schools, particularly private schools, already had bring your own device policies and online schooling modalities in place so were in a better position to cope. In Trinidad and Tobago, stakeholders’ views were that schools with more resources and those that were traditionally better-performing were able to better meet students’ learning needs. For instance, some parents who are utilizing printed packages for their children’s learning have complained that they are unable to help their children academically. This suggests that the absence of resources linked to low household socio-economic status could have negative impacts on students’ learning as those who are not accessing online school and are in households where no person could provide guidance, will have poorer outcomes. More resources also meant children were physically back in the classroom sooner: in Jamaica the very few schools that opened for the Christmas term 2020/2021 were all private, as they had the resources and the space to implement strict COVID-19 protocols.

The effects of the pandemic on learning in the Caribbean are yet to be thoroughly investigated, and the pandemic is ongoing. The evidence had already existed, pre-COVID-19, that major disruptive events such as natural disasters lead to learning loss and possibly to learning regression. For example, hurricanes in the Caribbean have had negative impacts on students’ learning and achievement. A study on the effects of hurricanes on student performance in subjects in the sciences and humanities over the period 1993 to 2010 in 13 Caribbean countries, including the four in this analysis, found that there is a negative and significant effect on performance in the sciences if hurricanes strike when school is in session, but no effect on subjects in the humanities. Similarly, a 2007 study in the US looking at unscheduled school closure due to snow found that the effects were greatest for the youngest children. An average of five days school closure resulted in approximately a 3 percent drop in the overall pass rate. For each day lost, approximately 0.5 percent fewer children reach the expected grades in reading and maths. A preliminary study on the impact of COVID-19 on education in Jamaica found that the pandemic has negatively impacted

46 Youth Representative, Tobago Youth Council, Interview, October 10, 2020.
48 Spencer, Polachek and Strobl, “Hurricanes.”
students’ attendance, their learning due to curriculum objectives not being covered, and there are indications of lags in literacy and numeracy.49 Though there was a revision of the curriculum and guidelines on prioritisation and lesson delivery, teachers in Jamaica found it difficult to complete the syllabus and fully prepare their secondary exit-examination level students, especially those from rural and not-top-performing schools.50

Whereas learning loss is expected in the short term, wider achievement gaps are likely in the long term. A US study conducted in April 2020 suggested that, on average, students will retain about 70 percent of the year’s reading gains, and less than 50 percent in math.51 The research also suggested that learning losses are likely to be more pronounced in the early grades, when students normally acquire many basic skills. Moreover, students with differentiated learning needs may face an additional disadvantage as it is more difficult for teachers to know which concepts students do and do not understand especially where contact is limited. With respect to COVID-19, the limited research is already showing similar impacts, including learning loss and regression.52

As it relates to examinations, most were cancelled or postponed for students who were not doing exit examinations, especially in the case of public schools. The lack of assessments on students are likely to deepen learning losses. Failure to identify learning challenges or ensure that the components of the curriculum have been completed successfully, and that knowledge/skills have been gained and validated, could not only contribute to failure to learn but also hinder longer-term educational outcomes.53 The regional exit examinations for secondary school students typically held in May/June were held in July and August, 2020, despite calls for the exams to be postponed.54 Subsequently the results were disputed by thousands of students across the Caribbean region with students signing online petitions requesting a review of results.55 CXC responded that reported cases would be reviewed.56

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50 CAPRI, “The Impact of COVID-19 on Education.”
52 UNICEF and CAPRI, “The Effect of the COVID-19 Pandemic.”
While schools and education ministries have made efforts to maintain learning continuity during this period, and to increase access to online learning, some gaps remain. Given the scale of the issue, the issue requires a multi-dimensional and multi-actor response which many governments have embraced. Education officials and stakeholders across the region, as in other countries, have struggled to reconcile the competing priorities of protecting teachers, students, and school administrators from contracting the virus, and mitigating the adverse effects of school closures and remote learning. 57 Caribbean governments took different approaches to reopening school in September 2020. In Antigua and Barbuda, and Barbados, school physically reopened in September utilizing a hybrid approach (in person and online learning and a timetabling and/or shift system) with health and social distancing protocols in place. 58 Jamaica planned to reopen all schools on September 7 with a transition week, but then postponed the opening to October 5 amidst a surge in COVID-19 cases. By October 5, with the surge unabated, schools reopened online/remote only, with a plan to undertake a physical reopening of some schools as a pilot. 59 The November 7 pilot start date for the 17 selected schools was postponed to the next day due to flooding across the island, a germane example of the combination of challenges faced by vulnerable Caribbean states, with the susceptibility to extreme weather events. Upon completion of the pilot, the Ministry of Education Youth and Information (MOEYI) indicated that it was successful and would be extended to several hundred other schools with a phased reopening that began in December. 60 In Trinidad and Tobago, it was first announced that school would be reopened in January 2021, however on August 25, 2020, ministry officials announced the decision to offer school fully online from September 1 until the end of the term in December 2020.

In January/February 2021, the four countries within this study adjusted the approaches to teaching and learning following their varying experiences with reopening of schools in September 2020, displaying flexibility to the need for hybrid approaches to education, as well as the intention to give greater consideration to the particular needs of some students. In January 2021, in-person school began in Antigua and Barbuda, but on February 3, the Ministry of Education (MOE) announced an immediate move to remote learning with allowances for a nominal group of students to have limited in-person classes, and the possibility of in-person instruction recommencing on February 22. 61 In Barbados, plans to recommence in-person school in January 2021 as part of a hybrid approach halted, following a spike in cases against the backdrop of the Christmas season, resulting in a two-week extension of the Christmas vacation and then a move to full remote learning from January 18, 2021. 62

While Barbados and Antigua and Barbuda shifted toward remote schooling in January/February 2021, Jamaica and Trinidad and Tobago broadened their approach from online school to include

A US study conducted in April 2020 suggested that, on average, students will retain about 70 percent of the year’s reading gains, and less than 50 percent in math.

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57 This is with the exception of some temporary openings in July to facilitate preparation for students taking their exit examinations.
59 “Students Will Not Return to Classroom Oct 5; Online, TV Among Options,” Loop News, September 22, 2020, www.loopjamaica.com/content/students-will-not-return-classroom-oct-5-online-tv-among-options; “School Reopening on a Phased Basis from October 5, Says Williams,” Loop News, September 19, 2020, www.loopjamaica.com/content/school-reopening-phased-basis-october-5-says-williams; However, private schools were allowed to open once they received approval from the Min of Health, and many did, albeit with varying approaches.
aspects of physical school attendance with a focus on preparation of students for exams. In Jamaica 132 schools reopened for face-to-face teaching and learning as part of a hybrid approach in January 2021.63 The focus was the preparation of children for exit exams: CSEC, City & Guilds, CAPE, NCTVET and the Primary Exit Profile (PEP) exams. Jamaica’s MOEYI also announced plans to offer additional Special Learning Interventions such as: fully-funded access to Edufocal and One on One Educational Service in preparation for PEP and other external exams; a mobile student support initiative to focus on the students who have not been consistently engaged in the last school term; provision of after-school classes to small groups of five for two hours, twice per week, using the schools, church halls, community centres, USF community access points, the Jamaica Library Service locations, and other temporary learning spaces; and a Learning Kit Challenger and Learning Kit Motivator for those students who are performing below expectations.64

In Trinidad and Tobago, Term 2 of the 2020/2021 academic year commenced on January 4, 2021 with remote learning. A three-phased approach for the reopening of schools was later announced. Phase 1 was a hybrid approach utilizing online school and face-to-face school adhering to stated COVID-19 guidelines whereby from February 8, only secondary school students in Forms 4, 5, and 6 preparing to write the CSEC/CAPE 2021 exams resumed face-to-face sessions, and only where absolutely necessary ie. For Practicals, School Based Assessments (SBAs), and Internal Assessments (IAs). Phase 2 is expected to include face-to-face school for primary students in Standard 5 preparing for the exit exam, Secondary Entrance Assessment (SEA), at the start of Term 3 on April 12th, 2021.65 Though no date is set for the roll out of the proposed Phase 3, MOE-issued guidelines indicate that the following students be considered for face-to-face teaching: children with special needs, primary school students in Standard 4, and where possible the entire student body for schools with small student populations. The guidelines also propose that consideration be given to primary and secondary school students who are not accessing online or packaged curriculum delivery for inclusion on rosters, subject to the physical capacity of individual school.66

A deeper understanding of the challenges faced by students pursuing school-at-home was elicited from the survey, which was administered to households with students from early childhood to secondary school level. (See Figure 1.)

**Figure 1: Challenges to School from Home During COVID-19**

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64 Edufocal and One on One Educational Service are technology-based educational platforms. Edufocal is Jamaican-based and describes itself as an online social learning community focused on enriching the learning experience outside of the classroom as well as to help ideate and innovate the way we move forward with technology in education. It offers online learning and an exam preparation platform for students in grades four to six. One on One Educational Service is a Caribbean-focused eLearning solutions provider; “129 Schools Cleared for Face-to-Face Teaching - Education Ministry,” Observer, December 31, 2020, www.jamaicoobserver.com/latestnews/129_schools_cleared_for_face-to-face_teaching_-_Education_ministry?profile=1228.
Across the region, 38 percent of respondents reported that students faced no challenge in learning from home, with varied responses by country ranging from 52 percent in Antigua and Barbuda and 24 percent in Jamaica. The greatest challenge reported was difficulty in focusing on schoolwork at home (34 percent), though this ranged from a high of 43 percent in Jamaica to a low of 11 percent in Trinidad and Tobago. Twenty-one percent of respondents reported that the students in their household had no access to the internet, with wide disparities across countries: 44 percent in Jamaica, 14 percent in Trinidad and Tobago, 5 percent in Antigua and Barbuda; and 2 percent in Barbados. Seventeen percent of respondents indicated that students had no access to a computer or tablet for online learning, with at least one fifth of students experiencing this challenge in Jamaica and Trinidad and Tobago, while 2 percent of Antigua and Barbuda respondents reported this as an issue as did 8 percent in Barbados.

The challenges to learning from home were worse for students in poor households. Of the challenges reported regionally, the students in poor households experienced greater difficulties than non-poor households, due to absence of internet access (71 percent), and lack of access to devices (71 percent), indicating greater barriers to online learning. Additionally, students in poor households also faced increased difficulty in focusing on schoolwork (58 percent), and reported the absence of a conducive environment for learning (65 percent), factors which could be addressed through learning in a physical school environment. An equal proportion of respondents in poor and non-poor households reported that they faced the issue of no supervision for children. (See table 1.)

Table 1: Challenges to learning from home: Poor and Non-Poor Households*

<table>
<thead>
<tr>
<th></th>
<th>No Internet Access</th>
<th>No Access to Devices</th>
<th>Difficulty focusing on schoolwork</th>
<th>Home environment not conducive to learning</th>
<th>No Supervision of Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regional**</td>
<td>21%</td>
<td>17%</td>
<td>34%</td>
<td>12%</td>
<td>6%</td>
</tr>
<tr>
<td>Poor</td>
<td>71%</td>
<td>71%</td>
<td>58%</td>
<td>65%</td>
<td>50%</td>
</tr>
<tr>
<td>Non-Poor</td>
<td>29%</td>
<td>29%</td>
<td>42%</td>
<td>35%</td>
<td>50%</td>
</tr>
</tbody>
</table>

Note: This table shows the proportion of Poor and Non-poor respondents across various areas where challenges were reported.

*The “poor” includes respondents from households with a post-COVID-19 per capita income below the national poverty line while “non-poor” includes respondents from households with a post-COVID-19 per capita income at or exceeding the national poverty line.

**Regional = Antigua and Barbuda, Barbados, Jamaica, and Trinidad and Tobago.

The challenges highlighted from the survey are concerning for school-at-home, whether online or other remote modalities. There is also the implication that this situation is more severe for younger children as generally, the younger the child, the less mature the stage of their intellectual development, and the more dependent they are on an adult for supervision and guidance with school and learning. Further, parents or other carers may face challenges in supervising online or other forms of remote learning of multiple students in a household who are at different stages in the education system. This may be compounded in single-parent households, particularly those that are female-headed and where the burden of care is greater. Further, the household head may be working from home and in addition to student supervision responsibilities, may also have to adhere to timelines for work-related deliverables.

The four countries’ governments, in attempting to mitigate the digital divide, have taken a range of actions. These include alternative/complementary-to-online modes, such as the provision of printed packages, instructional television, and radio shows, while simultaneously taking measures to increase access to online learning. National collaborative measures to bridge the gap in the digital divide are underway in Jamaica, Trinidad and Tobago, and Barbados.

The Trinidad and Tobago Ministry of Education introduced an Adopt-a-School Initiative to leverage the corporate social responsibility of the country’s businesses to give schools financial support. The ministry reported in October 2020 that 65,000 students were in need of devices; through the initiative those students received 20,168 laptops and tablets from...
45 corporate sponsors. The ministry further signed an agreement to obtain 10,000 SIM card-equipped devices for students in public schools. In January 2021, the ministry reported that 30,000 students still without devices for online classes.

In Jamaica, an estimated 148,000 devices are being provided to marginalized students under the Programme of Advancement Through Health and Education (PATH, the state social safety net programme). The timeframe for procurement of these devices however could further stall the learning of several students without access to a device to gain online access. Jamaica’s Prime Minister indicated in November 2020 that the Government would require at least another six months to procure the number of tablets required; this is only in response to those needs for students on PATH and does not include the time the Government says it spends modifying the items and fitting them with educational content. In October 2020 it was estimated that an additional 100,000 non-PATH students require laptops or tablets to effectively participate in electronic learning. Jamaica’s Ministry of Education, Youth and Information (MOEYI) launched a “One Laptop or Tablet Per Child” initiative in October 2020, to promote inclusivity in the education sector by targeting 600 special needs students, 94,900 students (not on PATH), and 4,500 students in state care/children’s homes, at a cost of J$4.5 billion. On January 14, the government announced that the initiative had received cash donations and pledges totalling J$97.9 million to purchase more than twenty thousand teachers out of a total of 31,656 teachers in Jamaica have been trained to deliver online classes. Training has also been conducted in Trinidad and Tobago, Barbados, and Antigua and Barbuda.

The Barbados Minister of Education announced in May 2020 that there was a gap of 6,500 students who were without access to the requisite devices. A Google G Suite Tech Drive initiative was launched where the ministry partnered with private sector organizations and individuals to bridge the gap in access to devices. They received 4,000 tablets in a combined donation by the celebrity Robyn ‘Rihanna’ Fenty and her Clara Lionel Foundation, as well as from the Jack Dorsey Start Small Foundation. In January 2021, prior to a shift to fully remote education, the Ministry of Education announced that the government would purchase 4,000 to 5,000 ICT devices, representing the existing shortfall of devices needed by students without access to ICT devices or internet connectivity or electricity.

The lack of access to the internet was in part addressed by initiatives such as allowing temporary zero-rated access to educational websites in Barbados, Jamaica, and Trinidad and Tobago during the summer term (April – July 2020).

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69 Ria Chatim, “30,000 students still without devices for online classes,” Trinidad and Tobago Newsday, January 3, 2021, https://newsday.co.tt/2021/01/03/30000-students-still-without-devices-for-online-classes/.
76 Andrew Holness (@AndrewHolnessJM), “Jamaican Government Websites Zero Rated Due to COVID-19,” Twitter post, March 13, 2020, 7:23 PM, shared on...
Governments also deliberated on how to increase internet access. The Jamaican government initiated negotiations with international donor partners towards infrastructure to facilitate connectivity, particularly in rural areas.\(^76\)

Teacher training for online teaching has been conducted. More than twenty thousand teachers out of a total of 31,656 teachers in Jamaica have been trained to deliver online classes.\(^77\) Training has also been conducted in Trinidad and Tobago, Barbados, and Antigua and Barbuda.\(^78\) Notwithstanding the training provided, gaps in the delivery of teaching remain. In Jamaica the digital divide among teachers was a pressing concern, and 25,000 tablets were distributed to teachers.\(^79\) However, some teachers do not have internet and therefore must go to school to deliver their remote lessons. GOJ had issued data plans to teachers between May and June but it was insufficient to conduct lengthy classes online – many teachers reported that they were restricted to doing lessons via WhatsApp.\(^80\) Attendance and engagement was also low in Jamaica.\(^81\) In Trinidad and Tobago, teachers’ accounts suggested that low participation in online classes due to lack of parental supervision, internet access, and paucity of teacher resources affected education delivery.\(^82\)

Those students who participated were those who were normally engaged prior, raising the concern that the break in face-to-face education would exacerbate disinterest and disengagement, and contribute to drop out rates.\(^83\)

While schools and education ministries have made efforts to maintain learning continuity during this period, and to increase access to online learning, some gaps remain. Tens of thousands of students are still without devices. In Jamaica a study done in the first few months of the pandemic found that in 34 percent of households each child did not have exclusive access to a device for educational purposes.\(^84\) Some had access to a parent’s or other person’s device, but it is usually inconsistent, and often the device, such as a phone, does not have adequate capacity.\(^85\) The provision of printed packages to students has been employed as an alternative to online learning.

Regardless of these efforts, the lack of physical presence in a classroom, and no in-person interaction with teachers and students during remote classes, affected education delivery.\(^86\) Those students who participated were those who were normally engaged prior, raising the concern that the break in face-to-face education would exacerbate disinterest and disengagement, and contribute to drop out rates.\(^87\)

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fellow students, undermine engagement and learning. The online classroom, even with live online classes, is a difficult environment for students to ask questions for clarification, or to get help with reading or comprehension challenges. Television and radio instruction, while a useful supplement and better than nothing at all, have similar drawbacks.

The issues enumerated with online and remote learning are not the only challenges. The widespread absence of a learning-friendly environment at home has an adverse effect on learning; this effect is worse for poor households. CAPRI’s survey found that the inability to focus on schoolwork in the context of online/remote schooling during the pandemic is perhaps the biggest difficulty faced by students, younger and older. This could be due to distractions at home, or to worries and fears about the pandemic and its uncertainties. Children may be facing anxieties about learning and examinations, and they miss their usual social interactions and seeing their friends and teachers.86 There may be increased stress levels at home related to decreased incomes or job loss by adults in the household which may also lead to increased stress levels for children. This may be exacerbated in households with high dependency ratios where time must be dedicated to the needs of other family members, for example, elderly persons and/or persons with disabilities or other special needs. A UNICEF poll of adolescents and youth aged 13-29 in LAC, investigating the feelings they faced in the first months the pandemic until September 2020, found that 27 percent of them reported feeling anxiety and 15 percent of them depression in the previous seven days.87 For 30 percent of the respondents, the economic situation was the main factor influencing their mental and emotional state.88 There is a need for psychological support for persons in the household including children and youth, as recognized by the heads of household themselves: 22 percent of respondents ranked counselling as one of their household’s top priorities if government implements further lockdowns.

The lack of supervision for children’s learning was reported by 6 percent of households with students, with equal reports from both poor and non-poor households. Additionally, the prolonged periods of children at home is likely to have disproportionate impacts on women who, prior to the pandemic, already bore a disproportionate burden of unpaid care work. This is especially the case where day care services are closed since March such as in Trinidad and Tobago.89 Day care centres were also closed in Jamaica since March but were allowed to reopen on July 21 for an initial two-week period.90 In Barbados child care centres were reopened on June 22 since their March 28 closure.91 In Antigua and Barbuda, day care centres opened along with schools.

87 The sample was 8,444 youths between the ages of 13 and 29 in nine countries and territories in the LAC region.
89 From March to the present month, February 2020, day care remains closed along with other schools in Trinidad and Tobago. In Jamaica day care centres were allowed to reopen on July 21, 2020 for the first time since the March closure.
on September 7. For parents or carers who are unable to work from home, closure of nurseries could force them to make a critical choice between being at home to provide supervision for their child or going to work. For parents or carers who are working from home, the additional responsibility of supervising their child or children, may lower their productivity and/or income. The results from the survey showed that 11 percent of respondents were no longer able to work due to care roles, with the situation being worse in Jamaica (18 percent) and Trinidad and Tobago (17 percent) than in Antigua and Barbuda (6 percent) and Barbados (7 percent). The survey also showed that increased care work has a more adverse effect for females, as 13 percent of them are no longer able to work, versus 5 percent of males who reported being unable to do so. This is particularly significant in the context of a large proportion of Caribbean households headed by single mothers. In Barbados, between a fifth and a quarter of children live in one parent/single adult households; of which over 80 percent are headed by women. Female-headed households comprise 45 percent of Jamaican households.

Home school presents particular challenges for children and youth learners with disabilities. Educational disruptions have affected their learning and development, and possibly their nutrition, as many students from vulnerable households, including children and adolescents with disabilities, depend on school meal programs. Although digital learning devices have been provided to some of these students to facilitate their learning, their challenges may extend beyond the digital divide, as there may be limitation in skills for use of the devices. Furthermore, special education is a specialized skill that parents or carers may lack, and parents (especially mothers/female guardians) now have to exert a higher degree of care and supervision to support the learning and other needs of their children with disabilities. While some Caribbean countries have established guidelines for the education of children with disabilities during the pandemic, the above-mentioned challenges are significant, and not easily overcome. The framework for Technical and Vocational Education and Training (TVET) in the Caribbean was not in a state of readiness to accommodate a transition to online learning, as compared to universities that had been offering online or blended learning programs prior to COVID-19. The vocational training systems in 11 CARICOM countries were largely incapable of maintaining continuity of delivery of instruction. A survey of the National Training Agencies/TVET Councils found 53 percent indicated the absence of use of ICT for delivery of instruction at a distance, while 47 percent of the respondents indicated moderate use of ICT for delivery of instruction via distance learning.

TVET students have faced what has been called a “double disadvantage,” due to the practical, hands-on nature of their training programs. Practical teaching, whether they are school-based or combined school- and work-based programmes, plays a critical role in TVET curricula, and TVET graduates are generally attractive to employers for this reason. Hands-on experience is provided in workshops, laboratories, or in the workplace, often using specialized equipment, and soliciting careful attention from teachers to ensure that tasks are correctly performed. Without the hands-on experience, which is essential to vocational qualification, there are challenges in how they should be assessed. Even in cases where practical training can be simulated remotely,
students will still be disadvantaged because of a more limited learning experience.\textsuperscript{103} There is also a gender dimension to the disadvantages. For females pursuing TVET programmes, a delay in completion and certification in non-traditional skill areas where remuneration is higher in the labour market is likely to negatively impact their pre-COVID-19 lower incomes based on the timing of their entry and labour market participation, which is further compounded by the lingering uncertainties, precipitated by the pandemic.

Where work-based learning is part of the programme, curfews, physical distancing measures, business closures, and work from home orders would have displaced that. In the Caribbean countries where tourism is a major employment contributor, student apprentices who were placed in companies and sectors such as catering or hotels, could be adversely impacted as a result of border closures, which led to the closure of hotels and restaurants.

This situation could be pernicious to youth enrolled in TVET programmes in the Caribbean who already grapple with a lack of employment opportunities. The importance of the TVET sector has been recognised as critical as it ensures education-work alignment and supports successful transition of students into the labour market.\textsuperscript{104} This is particularly significant in a region that has been known for an education-skills mismatch.\textsuperscript{105} As a trainee at National Energy Skills Centre from Trinidad and Tobago succinctly summed up: “While emails and WhatsApp facilitate communication among students, instructors, and schools, the decrease of employment opportunities appears to be the emerging challenge for many apprentices.”\textsuperscript{106}

Apart from academic-related issues, youths face particular challenges resulting from school closure coupled with social distancing, as they are at a stage where classes, school events, and other events provide opportunities for meeting new persons, gaining new perspectives, and building social capital that may be instrumental to their future education and careers. For instance, a university student may not be able to benefit from an in-person international exchange. Students are also missing out on milestones such as graduation ceremonies and other developmental opportunities, detracting from the fulfilment of their educational journey.

**COVID-19 Impact on Education: Implications for Vulnerable Persons**

Education is a key means of upward social mobility and has been the basis of the formation of human capital development in the Caribbean for the past several decades. Schools are not only about education – it is a critical site of children’s social and emotional development, a source of nutrition for some children, and a bridge to their social and economic futures. School closures around the world, including in the Caribbean, have affected all these aspects of school and education, and children and youth from poor households are the worst affected. The expected outcomes of learning losses and regression, while they will affect most if not all children, will be disproportionately borne by poorer children, who can least afford the diminished learning and other opportunities that school brings.

The impacts of COVID-19 on children and youth in the area of education have been most felt in school-at-home difficulties, such as focusing on school work, lack of a conducive learning environment, unequal access to the internet and to suitable devices for online learning, and limited supervision at home. The effects of these are worse for poorer households and younger children. The pre-existing inequality in access to quality education was a precursor to what has been thus observed.

School closures place adolescent girls at increased risk of abuse. Though limited evidence is available on the impact of this in the Caribbean, evidence from the Ebola crisis points to the possible risk that adolescent girls in the Caribbean may face given the pre-existence of some of the same factors. During Ebola, school closures led to increases in early and forced marriages, transactional sex to cover basic needs and sexual abuse, while adolescent pregnancy increased by up to 65 percent in some communities.\textsuperscript{107}

Evidence from Jamaica indicates that

\textsuperscript{103} Schleicher, “The Impact of COVID-19 on Education.”

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sexual abuse of underage girls from age 12 years up by older men, in situations approximating transactional sex, is openly accepted in communities.108 This risk could be worse for girls in disadvantaged households where there is greater need due to the increased economic vulnerability/pressures imposed by the fallout of the pandemic and where there is limited supervision. In Jamaica, community feedback suggests that, since school stopped, teenage pregnancy has been on the rise.109

Looking ahead, it is impossible to ignore the role that technology plays in learning, and despite remote schooling’s drawbacks, the benefits of government investment in the technological infrastructure for online school will redound beyond COVID-19. Apart from enabling online teaching and learning during this pandemic, it can be a useful supplementary tool for teaching and learning in instances when it is not possible to physically open schools, such as in an adverse weather event. While there is as yet no solid evidence on the impact of remote or online school in the Caribbean, other research shows that there may be benefits to having online school as a temporary alternative, in the form of e-learning days for instance.110

Governments have implemented measures to support students and learning in the COVID-19 crisis, including special measures for vulnerable children and youth. The effects of COVID-19 on education will be felt beyond the pandemic itself, and governments must maintain a focus on the sector. This focus should entail addressing gaps as they appear in the immediate term, proactively attending to the expected short and medium term fallout, and a longer term approach to attending to the systemic and structural factors that undergird inequality in education, as well as to strengthening the education system’s resilience and responsiveness in preparation for future shocks.

**Food Security**

Food security is achieved when all people, at the individual, household, national, regional and global levels, at all times, have physical and economic access to sufficient, safe, and nutritious food to meet their dietary needs and food preferences for an active and healthy life.111 Key to this understanding of food security are availability, access, utilisation, and stability of food supply over time. The “over time” element points to the fact that food insecurity may be chronic or transitory, whether as a result of a seasonal change, or shocks such as weather events, deaths, conflicts, or, as is the case in 2020, a pandemic. The exposure to such shocks puts affected persons, especially those who experience repeated shocks, in a vulnerable position. Shocks that threaten food security often have other impacts, and those experiencing food insecurity, in responding to those other impacts, may take actions that further worsen their food insecurity, such as the sale of assets or involvement in hazardous or unreliable employment. These impacts are likely to disproportionately affect women given that their over-representation in poor populations.

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Drivers of food insecurity may be conflict, weather extremes, economic shocks, and health shocks, among others. 112

Within the LAC region, eight major food crises occurred in 2019.113 These crises have produced knock-on effects for the Caribbean. For instance, over 50 percent of the 18.5 million people in Venezuela were classified as being in a crisis situation or worse based on an Integrated Food Security Phase Classification.114 The economic crisis and displacement in that country has been a driver of Venezuelans seeking refuge in Trinidad & Tobago and Guyana.115 The majority of Venezuelan migrants have poor or limited access to food, which is exacerbated by visa and residency status restrictions affecting their revenue-generating capacities, forcing them to adopt various coping strategies to deal with a lack of food.116

Weather extremes can also be a driver of food insecurity, and Caribbean SIDS are especially susceptible to a wide range of natural hazards (droughts, earthquakes, floods, hurricanes, landslides) which cause an estimated US$3 billion in annual losses.117 Given the Caribbean’s recent experiences in extreme weather events, the severity of the economic shock associated with the pandemic, and the food security risks faced by the poor, the survey conducted across the four countries sought to assess the availability, access, and consumption elements of food security experienced by respondents during COVID-19 lockdowns.118 (See Figure 2.)

There were challenges to access to food during the stringent lockdowns of March and April 2020. Forty-three percent of respondents indicated that they were unable to buy the food they would usually buy because of high costs, with varying responses across countries ranging from 69 percent in Jamaica, to 15 percent in Barbados. Forty percent of respondents indicated that they experienced difficulty in purchasing food because of the mobility restrictions established by the government; this was the case for at least a third of the respondents in each of the countries, other than Trinidad & Tobago where 6 percent of the respondents reported experiencing challenges in purchasing food due to government-imposed restrictions. Mobility restrictions varied across countries during the March and April 2020 lockdowns and within countries over different time periods. In Barbados, for example, where 54 percent of respondents reported experiencing difficulty in purchasing food because of the mobility restrictions, the Government of Barbados (GoB) imposed an alphabet system for grocery shopping and undertaking other essential tasks/chores which impacted people’s movements. However, during later mobility restrictions in place from February 3 to 17, 2021 no alphabet system was used but supermarkets closed on the weekends for the period of the restrictions.119 During March and/or April mobility restrictions in other countries, supermarkets were required to operate at reduced opening hours, with closing time of 6 p.m. daily in Trinidad and Tobago,120 5:00 p.m. daily in Jamaica,121 while in Antigua and Barbuda supermarkets were required to close in time for employees to arrive home at 8 p.m. pursuant to a national 24 hour curfew.122

112 Acute food insecurity is any manifestation of food insecurity at a specific point in time of a severity that threatens lives, livelihoods or both, regardless of the causes, context or duration. These acute states are highly susceptible to change and can manifest in a population within a short amount of time, as a result of sudden changes or shocks that negatively impact on the determinants of food insecurity and malnutrition. Integrated Food Security Phase Classification (IPC) Global Partners, “Integrated Food Security Phase Classification Technical Manual Version 3.0: Evidence and Standards for Better Food Security and Nutrition Decisions” April 2019, www.ipcinfo.org/fileadmin/user_upload/ipcinfo/manual/IPC_Technical_Manual_3_Final.pdf.


114 The Integrated Food Security and Humanitarian Phase Classification (IPC) is a system for defining the severity of a food insecurity situation based on the following classifications which range from least food insecure to most food insecure: Minimal, Stressed, Crisis, Emergency, and Famine. Regional Hunger and Vulnerability Programme (RHVP), “The Integrated Food Security and Phase Classification (IPC): A review April 2007,” 2007.


Poor households were disproportionately affected in their diminished access to food. (Figure 3.) Sixty percent of respondents from poor households were unable to buy food because of high prices, compared to 34 percent of non-poor households. The impact of decreased income on food access also affected poor households by 16 percentage points more than non-poor households (33 percent). *The ‘Poor’ includes respondents from households with a post-COVID-19 per capita income below the national poverty line while ‘Non-poor’ includes respondents from households with a post-COVID-19 per capita income at or exceeding the national poverty line. Households with children were slightly more impacted by access to food during COVID-19 lockdowns than households without children, as 47 percent of households with children were unable to buy food because the price was too high, while this was the situation for 41 percent of households with no children.

Figure 2: Food Security Situations

Figure 3: Access and Consumption of Food in Poor and Non-poor households.

Note: This graph shows the proportion of Poor and Non-poor respondent across selected areas where challenges were reported.
In terms of food availability, 37 percent of respondents were unable to buy the usual quantities of food due to market shortages, with at least half of the respondents experiencing this in Antigua & Barbuda and Jamaica, and under a quarter of respondents experiencing this in Barbados and Trinidad & Tobago. (See figure 2.) Twenty-nine percent of respondents reported that they faced difficulties in buying food due to its unavailability, this being the case in 16 percent of cases in both Barbados and Trinidad & Tobago, while the reports were higher for Antigua & Barbuda (49 percent) and Jamaica (36 percent). During lockdowns, many countries included in the list of essential workers, not only food manufacturers and retailers, but producers and retailers of fresh food. In Antigua and Barbuda for example, fish and meat markets, abattoirs, vending of agricultural produce, registered livestock and vegetable farmers, licensed fishermen as well as authorized delivery services of food, were named as essential workers.\textsuperscript{123}

Twenty-one percent of respondents indicated that they had to reduce the number or portion of meals they eat each day. In this regard, Jamaica stood out as 49 percent of respondents indicated this challenge, compared to 10 percent in Trinidad & Tobago, 12 percent in Barbados, and 13 percent in Antigua & Barbuda. (See figure 2.) Poor households reported having to reduce the number or portion of meals they eat each day, almost twice as much (29 percent) as non-poor households (17 percent). (See figure 3.) A UN FAO study conducted in the Latin America and Caribbean region showed that there was an increase in the consumption of canned, packaged, and non-perishable products, probably because they can be kept for long periods in the home.\textsuperscript{124} Notwithstanding some availability of fresh food on the market, evidenced by the continuity of work in these sectors during national lockdowns, the increase in consumption of non-perishable products, may be linked to their cheaper cost (as compared to fresh food). Non-perishable food items are generally more physically accessible, making them the primary option for the population whose purchasing power is severely affected by the COVID-19 crisis.

\textbf{COVID-19 Impact on Food Security for Vulnerable Persons}

Evidence from this survey, interviews, and desk-based research suggests that the COVID-19 pandemic has caused a reduction in food consumption and a narrowing of access to food in the Caribbean. Our survey also showed that persons were affected by food availability due to market shortages; other reports suggest that where there appeared to be availability shortages, these may have been induced by stockpiling and sudden increase in global demand.\textsuperscript{125} However, in the short term, food availability is proving to be less of a challenge than previously anticipated by organizations such as the UN Food and Agriculture Organisation (UN FAO).\textsuperscript{126} Official

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{figure4}
\caption{Food Security in households with and without Children.}
\end{figure}


sources state that the Latin American and Caribbean region produces and has sufficient reserves to adequately feed its inhabitants through the pandemic.127

Further, food availability challenges experienced during the lockdowns appear to be decreasing: a World Food Programme survey compared food availability in the Caribbean in April and June 2020, and respondents reported an increase in availability of staple foods, fresh foods, hygiene items and medicines, though among these medicines appeared to be the least available in both April and June.128 Moreover, in the context of the ongoing pandemic, global food trade has remained more resilient than overall trade, with production levels for the three most widely consumed staples (rice, wheat, and maize) being close to its all-time high, with trade prices being close to their January 2020 levels.129

A food security crisis has been mitigated, in part, due to the exemptions from lockdown granted to essential workers in agriculture and manufacturing.130 In response to the access challenge, governments across the four countries implemented measures to guarantee food security to persons at least during the first three months of lockdowns and then at subsequent intervals, especially to the vulnerable (children, the poor, persons in quarantined communities), through cash transfers or in-kind transfers. (These measures are discussed in more detail in the social protection section.) Due to broader criteria for accessing food such as families with children, or children on school feeding programmes, or horizontal and vertical expansion of existing food assistance programmes by governments, the impact of limited access would have been curtailed. Such policies helped to minimize the impact of the crisis on women as they head more single parent and poor households that were eligible to benefit from such programmes.

There is still a risk.131 Despite the measures taken by governments, more than a third of all respondents reported that they were unable to buy food because of a drop in the main source of income, though responses vary across countries, and appear to have affected Jamaica the most. Moreover, the impact was worse on poor households as approximately half of the respondents indicated that they experienced inability to buy food due to cost or to lower incomes. Approximately one-fifth of the respondents in our survey reported that they had to reduce the number or portion of meals they eat each day during lockdowns, with this impact being worse for poor households and households with children. Apart from being a rights issue, food security is an economic imperative: people cannot be productive without food and cannot contribute to their economies.132 Food insecurity can be a source of social unrest.133 Therefore, as the effects of the pandemic continue to be felt, guaranteeing access to food must be a priority.

While food availability appears to have been successfully addressed food consumption is a challenge (though to an extent, mitigated by government’s responses) and it appears to be worsening. One survey found an increase in the difficulty to eat enough between April and June, from 32 percent to 56 percent. WFP July 2020 estimates suggest that 2.9 million people in the Caribbean are

The coupling of worsening food consumption and dwindling government food support could threaten the food security of persons most in need, such as children and the poor.

130 Almira Henry, Director of Department of Social Policy, Research and Planning, Ministry of Social Department, Human Resource Development and the Blue Economy, Antigua and Barbuda, Trinidad and Tobago, Zoom Interview, October 23, 2020.
132 Since 1948, food security was considered a basic human right under Article 25 of the Universal Declaration of Human Rights: “Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food …”
estimated to be food insecure compared to 1.2 million in April. This situation could be as a result of the prolonged effects of the pandemic, which is affecting the ability of both governments and individuals to cope with job losses, income reductions, and savings depletion. The coupling of worsening food consumption and dwindling government food support could threaten the food security of persons most in need, such as children and the poor.

**Water, Sanitation, and Hygiene (WASH)**

Universal access to safe and clean drinking water and sanitation is a key public health issue around the world, and its absence affects some segments of the population more disproportionately including remote populations, the poor, children, and women. This issue is also represented in Sustainable Development Goal 6: Ensure access to water and sanitation for all, and use indicators which focus not only on access but equitable and adequate access to safely managed drinking water and sanitation services, along with the use of handwashing facilities with soap and water.

In the context of the COVID-19 pandemic, WASH takes on even greater importance, as frequent washing of hands with soap and water is one of the main ways in which persons can protect themselves from contracting the virus, a practice that has been recommended by national and regional health authorities in countries around the world, including the Caribbean. This recommendation requires persons to have sufficient access to and use of water and hygiene facilities, services, and products. But only 65 percent of the LAC population has access to safely managed water services, less than the world as a total, 71 percent.

In a context of limited WASH data for the Caribbean, the data that is available suggests that it is a concern especially in the COVID-19 context of mobility limitations and the increased need for access to clean and safe water in the household. A relevant measure for assessing whether persons have access to safely managed water is the population without on-premises water collection. In 2011, approximately 10 percent indicated that they were unable to safely manage water. As it relates to water access, 5 percent of respondents indicated having access challenges because they could not afford it, with responses across countries differing markedly: 15 percent in Jamaica, 5 percent in Trinidad and Tobago, and nought in both Antigua and Barbuda. As it relates to water access, 5 percent of respondents indicated having access challenges because they could not afford it, with responses across countries differing markedly: 15 percent in Jamaica, 5 percent in Trinidad and Tobago, and nought in both Antigua and Barbuda. Nineteen percent of respondents reported that they faced difficulties in accessing safe clean water due to disruption by authorities, with respondents in Antigua and Barbuda (54 percent) standing out as being most affected by this issue, followed by Jamaica (15 percent), Barbados (7 percent), and Trinidad and Tobago (1 percent).

Almost one in four respondents (24 percent) indicated that they were unable to and use of water and hygiene facilities, though responses varied by country ranging from 83 percent in Barbados to 33 percent in Antigua and Barbuda. Nineteen percent of respondents reported that they faced difficulties in accessing safe clean water due to disruption by authorities, with respondents in Antigua and Barbuda (54 percent) standing out as being most affected by this issue, followed by Jamaica (15 percent), Barbados (7 percent), and Trinidad and Tobago (1 percent).
to access hygiene products such as soap and detergent because the price was too high, with those in Antigua and Barbuda being the most affected, at 52 percent. The inability to access hygiene products owing to the high cost was a challenge for both poor and non-poor households, with non-poor households being slightly more affected (27 percent), compared to 23 percent for the non-poor. (See figures 5 and 6.) Similarly, hygiene access challenges were experienced almost equally for households with children (24 percent), and households without children (22 percent). (See figure 7.) Likewise, water access was almost equivalent for households without children (5 percent) and those with children (6 percent).

Figure 5: Prevalence of issues faced in Accessing proper Water and Hygiene

Figure 6: Hygiene Access Challenges in Poor and Non-Poor Households
COVID-19 Impact on Water, Sanitation, & Hygiene and Implications for Vulnerable Persons

Based on the survey, it appears that accessing hygiene products is a greater challenge than accessing water services, slightly more so for the poor and households with children. Access to both is germane in the context of this pandemic. The survey found that access to hygiene products such as soap for washing hands, posed a challenge for one quarter of the respondents. Jamaica implemented measures to address hygiene issues with the provision of hygiene packages. There remains, however, a gap in the provision of hygiene products and attention should be paid to this where there are future lockdowns.

The inability to afford water, while reported by a small number of households, is of particular concern as curtailing the spread of COVID-19 is dependent on collective hygiene practices, and the portion of the population without access to water and hygiene products can put their communities and indeed the entire country at risk. Ensuring that water is available to all is critical.

Measures to improve water access during COVID-19 have been taken or planned by some governments. The Antigua & Barbuda government immediately suspended disconnection on water and electricity accounts and reduced the cost of its utilities, including water, by 25 percent for a three-month period, April to June 2020. Trinidad & Tobago ordered its Water and Sewerage Authority to hold out on disconnections in March. Similar measures to support water access by deferring disconnections during the period of 24-hour curfew in April have been implemented in Barbados, though on a case by case basis. Also, the Barbados Water Authority announced that it would provide an amnesty for homeowners whose accounts were in arrears, as well as a US$25 million capital works programme to be undertaken, to include several critical water projects. In addition, the government encouraged the Barbados Light and Power Company Ltd. (a private company) to delay disconnections of service for households that were in arrears. Jamaica and Trinidad & Tobago expanded their fleet of water trucks to better supply poorly served or unconnected households with water. These efforts take on greater importance given droughts and low water levels in key reservoirs. Thus, water conservation advice is also increasingly being communicated to users. Some of these measures to support water access include:

- Deferring disconnections during periods of lockdown.
- Providing water trucks to supply poorly served or unconnected households.
- Implementing capital works programmes to improve access.
- Providing water authority with financial support to maintain operations.
- Encouraging private companies to delay disconnections for households in arrears.

Figure 7: Hygiene Access Challenges in Households with Children and without Children.

- **Unable to access hygiene products e.g. soap for washing hands, detergent etc.) because the price was too high**
- **Difficulties in accessing safe, clean water for drinking, cooking, cleaning etc. due to inability to afford it**

### Sources


measures such as subsidies and deferral of disconnections were for a limited time, in many instances during the first lockdown period in 2020, yet impacts induced by the pandemic linger, warranting the need for continued support in accessing water and hygiene products.

Where there is a lack of access to safely managed water during the health crisis, this could negatively affect persons, including women who spend more time at home, persons in remote areas without access to water on their premises, and children who are now spending a significantly greater time at home due to shifts to remote/online school or hybrid versions of school.

**Income Impacts**

Apart from primary food, water, and hygiene impacts, the pandemic has jeopardised vulnerable people's income. Job losses and wage reductions, whether due to a decrease in the availability of work or curtailed pay, are exacerbated by increasing prices of goods and services (such as food), and the increased need for internet and devices to enable at-home schooling. That is, incomes have fallen at the same time that expenses and costs have risen. Caribbean countries' already small economies have been affected, worse in countries that heavily depend on tourism, such as Antigua & Barbuda, the Bahamas, Barbados, and Jamaica.

As has happened all over the world, there are job losses. According to an ILO estimate, the pandemic has led to the loss of 1.5 million jobs in the wider Caribbean in the second quarter of 2020.¹⁴⁹ But the particular vulnerabilities associated with being SIDS, as well as the openness of their economies, makes the task of balancing containment of the disease with the urgency of reopening the economy, a particularly challenging one. More jobs could yet be lost, and people could be out of work for some time,¹⁵⁰ especially since key tourist markets in Europe and the United States entered a second phase of lockdowns and border closures in November 2020 due to a resurgence of COVID-19.

The global nature of the crisis implies that shocks may be multidimensional, affecting the sources of income that vulnerable groups are particularly dependent on. These include low income jobs, remittances, government assistance, and informal work in the tourism, personal services, and transportation sectors.¹⁵¹ Evidence from Jamaica showed that there was a dip in remittances in March and April of 9 percent (compared to March and April 2019), but for April to September 2020, net remittance inflows increased by 30 percent or US$325.9 million relative to the previous corresponding period. The survey sought to assess how COVID-19 has impacted the income of vulnerable groups.

**Impact of Care Work on Income**

Increased care work has an impact on income, and this impact is gendered. (See figures 8 & 9.) Eleven percent of respondents (both men and women) indicated that increased care responsibilities due to the pandemic measures left them unable to work, with this situation being higher in Jamaica (18 percent), and Trinidad & Tobago (17 percent), than in Antigua & Barbuda (6 percent), and Barbados (7 percent). A further 10 percent reported a significant reduction in income due to the increase in their care work obligations, with this being reported the most in Barbados (16 percent) and the least in Antigua & Barbuda (0 percent). Nine percent of respondents experienced a minor reduction in earnings. Across the four countries, 33 percent of respondents reported that the increased care work resulting from the pandemic measures did not affect their income-earning capabilities.

Gender was most obviously a factor in the extent to which increased care work had the adverse result of not being able to work at all, which was the case for 13 percent of women versus 5 percent of males. With regard to care work affecting their ability to earn income, the responses were similar for males (32 percent) and females (33 percent). Similarly, respondents reporting a significant reduction in earnings were similar for males (11 percent) and females (10 percent).

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¹⁴⁹ This includes the non-English speaking Caribbean, which is beyond the definition of Caribbean that is being employed in this study: International Labour Organization, “ILO: COVID-19 Eliminates the Equivalent of 1.5 Million Jobs in the Caribbean,” May 13, 2020, www.ilo.org/caribbean/newsroom/WCMS_744643/lang-en/index.htm.


Figure 8: Impact of Increased Care Work

- It has not affected my ability to earn a livelihood
- No longer able to work
- Significant reduction in what I earn
- Minor reduction in what I earn
- Other

Antigua & Barbuda  Barbados  Jamaica  Trinidad & Tobago

Figure 9: Impact of Increased Care Work by Gender

- It has not affected my ability to earn a livelihood
- No longer able to work
- Significant reduction in what I earn
- Minor reduction in what I earn
- Other

Male  Female
Change in income Levels during the COVID-19 Lockdown

While a similar percentage of respondents reported that no income was lost during the lockdown (23 percent) and all income was lost during the lockdown (22 percent), the impact was more severe for the poor and female-headed households. (See figure 10.)

Fifty-three percent of poor households reported that for at least one income earner, all income was lost, while only 5 percent of non-poor household experienced this. Slightly more female-headed households reported experiencing a situation where at least one income earner lost all income (23 percent) than male-headed households.

Coping Strategies during COVID-19 Lockdown

The main coping strategy across all countries was spending of savings to cover living expenses. (See figure 11.) The impact was greater among poor respondents (65 percent), compared to non-poor respondents (33 percent). Other coping strategies included: planted a home garden (18 percent), looked for another job (15 percent), borrowed money (12 percent), engaged in farming (11 percent), relied on government social assistance to meet living expenses (6 percent), started an online business, or used social media to advertise goods and services for sale (2 percent). One percent of respondents reported that children from the household begged for money.

Many vulnerable households relied on social support to cushion the effects of income loss during the pandemic. The Caribbean's substantial group of informal workers were among the hardest hit by the pandemic, especially during stay-at-home orders/lockdowns, as they were without pay and had restricted access to social support or other financing such as loans, given their lack of formalization. (This is discussed in greater detail in the social protection section.)

This research has shown that the poor engage in negative coping strategies as a result of reduced income. Forty-nine percent of respondents who were poor compared to 33 percent of non-poor respondents declared an inability to buy food due to a decrease in household income. Reduction in number and/or portions of meals has been a coping mechanism for 21 percent of households, with poor-households (29 percent) being affected almost twice as much as non-poor households (17 percent).

Figure 10: Change in income levels during COVID-19 lockdown
**Figure 11**: Coping Strategies during COVID-19 Lockdown

- Looked for another job
- Borrowed money from others
- Spent savings to cover living expenses
- Begged for money
- Children from the household begged for money
- Relied on government social assistance support to cover living expenses
- Engaged in farming
- Started a home garden for vegetables
- Started an online business or used social media to advertise goods and services for sale

**Figure 12**: Impact on employment since the declaration of pandemic

- Temporary layoff/suspension of work (without pay)
- Temporary layoff/suspension of work (with full/partial pay)
- Permanent layoff
- Reduction in hourly wage, piece rate, or salary
- Increase in hourly wage, piece rate, or salary

**Figure 13**: Impact on employment since the pandemic by breadwinner

- Male Breadwinner
- Female Breadwinner
Impact on employment since declaration of the pandemic

Across all countries, at least 50 percent of respondents reported a temporary suspension or layoff from work without pay. (See figure 12.)

This situation was worse among respondents who were poor (29 percent poor persons, compared to 12 percent of non-poor), and from male-headed households (66 percent of males compared to 53 percent of females). (See figure 13.)

Twelve percent of respondents reported that at least one member of their household experienced a permanent layoff from work, with this situation being more severe for women (16 percent), than men (9 percent). Poor households experienced permanent layoffs to a slightly greater extent (5 percent) than non-poor households (2 percent).

The survey did not allow for a comprehensive impact of the pandemic on youth. Youth are affected more severely and quickly than other groups in such shocks, as they are amongst the first to lose jobs in crisis situations, especially those youths in the informal economy, and in sectors such as tourism, transport, non-electronic commerce, and other services in which remote work is not an option. We can thus presume that their limited or non-existent savings given their limited time in the work market, and the limited opportunities to seek re-employment in the context of widespread lay-offs and the general economic downturn produced by the pandemic, has lessened their capacity to cope with the adverse effects of the crisis. Added to this is youths' inability to enter the labour market despite having achieved academic and TVET certification.

COVID-19 Impact on Income – Implications for Vulnerable Groups

Evidence from the survey shows that COVID-19 lockdowns impacted income, earnings, and savings, and more severely so for the poor. Increased care work has impacted earnings as some persons are no longer able to work at all; women are impacted two and a half times as much as men are. Since the pandemic, at least half of the respondents in every country reported a temporary lay-off or suspension of work without pay, with poor households experiencing this twice as much as non-poor households. Households with male breadwinners appeared to experience the most temporary layoffs, which could be understood in the context of men comprising the majority of the workforce in the Caribbean. While there were fewer permanent layoffs than temporary layoffs, women were almost twice as much affected by permanent layoffs than were males. An Inter-American Development Bank (IDB) survey similarly reported that job losses disproportionately affected females and low-income households. The impacts of the crisis contributed to the worsening of pre-existing vulnerabilities for persons. For instance, women who were already facing higher underemployment and unemployment than men have faced a wider degree of adverse impacts than men such as permanent lay-offs and inability to work due to care responsibilities. Similarly, vulnerabilities are deepening for the poor who previously earned less, had less savings, and were now worse off by being subject to lower pay, than the non-poor.

With the exception of Barbados, no country in this study has unemployment benefits as part of the social insurance system. Governments in two countries instituted temporary income loss support programmes: Jamaica created the COVID-19 Allocation of Resources for Employees (CARE) programme, and Trinidad & Tobago introduced a Salary Relief Grant. (There was no income loss measure offered in Antigua & Barbuda.) These measures mainly provided cash grants to workers who had lost their jobs, which offered some relief to the newly unemployed and workers who received decreased salaries.

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Women, the poor, and youth are likely to benefit less from these measures as they tend to work more in the informal sector where businesses and employees are less likely to be registered and paying social insurance. (This is discussed further under the social protection section.)

Apart from income support or unemployment benefits, the extent to which work from home policies have contributed to relieving the care situation for women and persons unable to work from home is questionable. For example, in Trinidad & Tobago the government allowed workers to work 50 percent capacity on a rotation system, however workers are to do 100 percent of their work.154 The T&T government, the country's main employer, stated that it would take into account workers with children by giving them the option of going to work at later hours, working from home, or on rotation where applicable.155 Additionally, a work from home policy within the public service was implemented.156 In Jamaica, a work from home order was effected from March 18 to May 31.157 The rule was then modified to a “work safe, work smart” order from June 1, which encouraged employers to make allowances for certain categories of employees to continue working from home, including those with children and those who have a sick or elderly person in their care.158 While several companies have instituted work from home measures, in the absence of employees’ flexibility, this may have brought little relief to some parents with young children as care and school supervision is still required. Several persons who are poor may not be able to work from home depending on the nature of jobs that they do. As such, work from home policies should pay special consideration to the needs of persons with children by incorporating flexibility, accountability, and innovation as central elements.

Another measure some governments have taken in response to the loss of jobs is the provision of free skills and entrepreneurship training. (See a discussion of this under the Impacts on Business Sustainability.)

### Small Business Sustainability

Existing vulnerabilities such as limited access to financing, technology, and markets, and small workforce complement, are likely to put small businesses at risk of closure, increasing debts, and layoffs when a shock such as a pandemic occurs. We surveyed 206 self-employed persons and small business owners across the four selected countries, to gauge the impact of the pandemic on their businesses in the following areas:

- During COVID-19 lockdowns: business operations (demand, supply, access to finance, productivity, and labour) and coping strategies.
- Going forward: perceptions on business needs and reach of government support, and impact on household expenses of business owners

The status of these small businesses surveyed was as follows:

- 11 was the maximum number of employees (pre-COVID-19);
- 49 percent of the businesses reported that they were registered with the relevant national legal authorities responsible for company registration; and
- 75 percent of them neither filed business tax returns nor payroll returns last year or this year.

The high degree of informality of the businesses surveyed is thus apparent.

### Business Operations During COVID-19 Lockdowns

The following are the results from the survey.

#### Impact on Demand

Across the four countries, the majority of small business owners reported both difficulties in accessing customers due to movement restrictions (66 percent), and a loss in demand not due to mobility reasons (53 percent), while 8 percent reported an increase in demand. (See figure 14.) This is corroborated by the results of a survey carried out with MSMEs in OECS member states which found that a there was a 59 percent reduction in demand, among other factors impacting sales.159

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157 This order was not policed by government as business owners had the discretion to determine if a worker could work from home if they had to be in office.


**Impact on Supply**

Government-imposed movement restrictions caused 39 percent of small business owners across the region to experience difficulties in accessing suppliers. (See figure 15.) Twenty percent reported a reduction in availability of supplies, or increased prices for business inputs. These supply disruptions due to availability and increased prices were approximately twice higher in Jamaica (27 percent) than in the other countries – 8 percent in Barbados, 14 percent in Antigua & Barbuda, and 12 percent in Trinidad & Tobago.

**Productivity & Access to Finance**

Forty-two percent of respondents reported a reduced level of productivity during COVID-19 lockdowns (see figure 16).160 This was the case for at least one in four small business owners in each country surveyed. On the other hand, 5 percent of respondents reported that there was an increase in productivity during the COVID-19 lockdown.

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160 An OECS study in May 2020 reporting the same percentage of business owners reporting decreased productivity. OECS, “COVID-19 and Beyond,” 101.
Difficulties in accessing finance was reported by 6 percent of respondents across all countries, with variations by country. No respondents reported this challenge in Jamaica, while 10 percent of respondents in both Antigua & Barbuda and Barbados reported challenges in accessing finance, and 4 percent in Trinidad & Tobago. Twelve percent of small business owners indicated that they experienced difficulties in attending to their business due to the need to care for a family member at home.

During COVID-19 Lockdowns: Business Coping Strategies

The majority (53 percent) of businesses owners reported making no adjustment to sales strategies based on the need for social distancing and reduced contact with customers. Twenty-three percent (23 percent) of businesses reported increased use of phones, while 19 percent reported the use of internet-based technology to facilitate business. (See figure 17.)

Looking ahead: Small Businesses’ Perceptions on Business Needs and Government Support

Based on a comparison of business needs with government support received, results from the survey indicate that the desire for business loans by small businesses (16.5 percent) is five times greater than the loans that businesses avail themselves of (2.9 percent). (See table 2.)
### Business Needs and Government Support Received

<table>
<thead>
<tr>
<th>Measure</th>
<th>Business Needs</th>
<th>Government Support Received</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business loans</td>
<td>16.5%</td>
<td>2.9%</td>
</tr>
<tr>
<td>Loan payment deferrals</td>
<td>6.8%</td>
<td>1%</td>
</tr>
<tr>
<td>Partial or total salary subsidies (cash support to keep workers hired)</td>
<td>1.9%</td>
<td>1%</td>
</tr>
<tr>
<td>Subsidized provision of specific products, inputs or services</td>
<td>1.9%</td>
<td>1.4%</td>
</tr>
<tr>
<td>Tax cuts</td>
<td>2.9%</td>
<td>0.5%</td>
</tr>
<tr>
<td>Deferral of tax payments</td>
<td>1.0%</td>
<td>8.1%</td>
</tr>
<tr>
<td>Cash grants (to support the business in ways not mentioned above)</td>
<td>54.4%</td>
<td>0.5%</td>
</tr>
</tbody>
</table>

Small businesses have been in receipt of salary subsidies and subsidized provision of products and services (1 percent) almost as much as they believed such assistance was needed (2 percent). Most respondents (58 percent) indicated that cash grants is the type of support most needed by their businesses over the COVID-19 period, while only 0.5 percent of respondents reported being in receipt of cash grants. Data on the disbursement of grants for small businesses was unavailable for most countries at the time of reporting. In Jamaica, under the Small Business Grant, offered as part of the CARE programme, 1,375 beneficiaries were paid as at July 1, 2020.161 However, the very low percentage of respondents

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**Figure 18: Impact on Household Expenses of Business Owners**
in this study (0.5) who reported being in receipt of a small business grant can be understood in part as the majority of small business respondents (75 percent) operate informally; this excludes them from accessing grants such as the Small Business Grant due to formality requirements such as business registration and filing of tax returns. While 8 percent of respondents were benefitting from tax deferrals, only 1 percent perceived this as the type of support their businesses needed to cope with the challenges. Respondents listed other types of support needed as rental or utilities subsidies (7.3 percent), rental or utilities deferrals (3.4 percent), and training for digital marketing and sales (3.9 percent).

Going Forward:
Impact on Household Expenses of Business Owners

The survey results suggest that the pandemic’s socio-economic impact has been worse on small business owners than on households with salaried workers. (See table 3.) The impact of the pandemic on the household expenses of business owners is placing immense pressure on their financial resources. (See figure 18.) Eighty-three percent of business owner respondents reported having to spend savings to cover living expenses, compared to 68 percent of all respondents (business owners and salaried workers combined). There was a higher incidence of borrowing to cover living expenses (22 percent) among business owners, compared to the overall response (12 percent). To cover living expenses, there was more reliance on the help of extended family members by small business owners (31 percent), compared to the overall response (6 percent).

Table 3: Impact on Household Expenses: Business Owners compared to all survey respondents

<table>
<thead>
<tr>
<th>Household Expenses</th>
<th>Business Owners</th>
<th>All respondents (Salaried workers and Business Owners)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spend savings to cover living expenses</td>
<td>83%</td>
<td>68%</td>
</tr>
<tr>
<td>Borrowed money</td>
<td>22%</td>
<td>12%</td>
</tr>
<tr>
<td>Relied on the help of extended family members</td>
<td>31%</td>
<td>6%</td>
</tr>
</tbody>
</table>

Figure 19: Business Status (Regional)
At the time the survey was administered, July to August 2020, 64 percent of small businesses reported being open, with 4 percent being permanently closed. Temporary closures were at 28 percent due to factors related to the pandemic, and 3 percent related to non-COVID-19-19 reasons.

**Impact of COVID-19 on Small Businesses**

Evidence from the survey shows that both during lockdowns and more than four months into the pandemic, COVID-19 has had a considerable impact on Caribbean small businesses and their owners. Decreases in demand, supply, and productivity have impacted at least two-fifths of small business owners within the regional survey, and reduced income has had a greater impact on the household situation of self-employed persons and small business owners than on salaried or other workers. Despite these hardships, it appears that approximately two thirds of small businesses are surviving, with indications that those in temporary closure are hopeful about reopening. This signals some resilience on these small businesses’ part. However, more than half of the small businesses reported making no adjustments to sales strategies during the lockdowns, bringing into question their continued sustainability, in the context of ongoing containment measures, including lockdowns.

Access to finance has also been a challenge. Having to take care of a family member presented a challenge to productivity according to several business owners, an indication of the interconnectedness of the business to the owner, and the challenges that household, domestic, and familial obligations pose to business continuity. The household expenses of business owners appear to be worse affected than that of salaried workers as business owners are borrowing more, spending savings more, and relying on family members more than salaried workers are.

Governments in the region have implemented support programmes to small businesses and their owners over the COVID-19 period including cash grants, training, and employee retention grants. (See appendix 3 for examples of the various cash grants, credit, and training programmes implemented across the countries.) The measures offered to small businesses are likely to bring some relief to some persons who can participate in online learning and/or who have registered businesses.

Gaps remain. In considering the survey sample population, at least half of them are not eligible to apply for grants or loans due to the absence of business registration. Another 25 percent do not file tax returns, therefore the tax credit is not particularly helpful to them. However, the 16.5 percent of business owners who indicated the need for loans, suggest that there is an opportunity for increased financial inclusion of these small businesses, whereby formalization, training, and registration for social insurance, can be incorporated as a pathway to increased credit access.

**Social Protection**

Poverty and unemployment rates are expected to rise due to COVID-19. It is estimated that a 5 percent reduction in GDP, as is being projected, will increase the poverty rate in the LAC region by 3.5 percent, with extreme poverty rising by 2.3 percent, and unemployment increasing by 3.4 percent. Estimates are more severe for some countries. For instance, for Jamaica, GDP was projected to fall by 9 percent in 2020, with harmful impacts on hotels and restaurants contracting more than 30 percent, and a likely increase in poverty by 4 percent.

At the same time, domestic responses to the pandemic, while being critical to saving lives, are also contributing to the pandemic’s negative socio-economic impact on people. Curfews and stay-at-home orders, especially those that last for long periods, are the most severe containment measure directly affecting incomes, and these were heavily utilised during the initial efforts at containment of the virus. It has been observed that “the stringency of national lockdowns, including curfews, impacted heavily on community mobility, with countries implementing strict measures seeing stark drops in post-implementation mobility.”

Some Caribbean countries

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162 Based on our survey, 6% of businesses experienced difficulty in accessing finance. The OECS survey reported a 43% reduction in working capital: OECS, “COVID-19 and Beyond,” 102.


166 March to June.

It is estimated that a 5% reduction in GDP as is being projected, will increase the poverty rate in the LAC region by 3.5%. With extreme poverty rising by 2.3% and unemployment increasing by 3.4%.
have relaxed some measures, as seen in the reopening of international borders (some still with restrictions). Airports were reopened on June 4 in Antigua & Barbuda, June 15 in Jamaica, and July 12 in Barbados. Airports in Trinidad & Tobago remain closed, unless an exemption to enter or leave the country is granted.

Given the likely increase in poverty rates, unemployment rates among youth and women, increased care burdens especially by women, food insecurity of children and the poor, and increase in informal work, social protection is crucial to cushion the negative fallout, which is likely to be widespread.

Caribbean governments have responded to the severe impacts of COVID-19 on vulnerable groups by increasing social protection in areas such as employee retention support to businesses, unemployment benefits to persons who lost some or all income, and cash and in-kind transfers in areas such as food support and utility discounts. While there has been no homogenous approach to targeting and delivering grants to beneficiaries, the general aim of governments has been to cushion the impact of the crisis on as many affected persons as can be reached.

The interplay of the severity of containment measures, the dire need for assistance, and the level of expense is a consideration in determining who will get support, the period of the support, and its value. Many social protection measures were offered for a three-month period or were a one-off benefit and targeted categories of the population where there was some level of need. These measures coincided with the initial period of border closures. For example, the following measures were offered:

- Trinidad & Tobago: the Salary Relief Grant and Rental Support Grant were available effective 20 March 2020, for a period of three months in the first instance. A separate grant, the Income Support Grant, was offered for a period of three months for households whose members were not registered for NIS, such as the self-employed.
- Barbados: National Insurance Scheme (NIS) deferral to employers that retain three-quarters or two-thirds of their staff was available for three months (and another three months if needed);
- Antigua & Barbuda: suspension on disconnection and reconnection of water and electricity during April to June, with extended halts on disconnection and discounts for September and October for accounts that are current; and
- Jamaica: Supporting Employees with the Transfer of Cash (SET) and Business Employee Support and Transfer of Cash (BEST Cash) from March to June, which was subsequently extended to August.

Notwithstanding the support provided through these social protection measures, the prolonged duration of the pandemic and implementation of NPIs, though less stringent in the latter parts of 2020 and

http://dx.doi.org/10.1016/j.resglo.2020.100019.3
171 www.nibtt.net/News_09/2020/SRG-FAQs-All.html
early 2021 than in the initial months of 2020, implies that vulnerable people and entities will continue to be affected.

The survey sought to get a deeper understanding of how the social protection responses by governments have impacted persons, as well as to understand their needs in the months ahead. We found that 39 percent of respondents in the region reported that they require assistance to meet basic needs and to alleviate the challenges resulting from COVID-19, with varied responses across countries, where the highest need was reported in Jamaica (64 percent), and the lowest in Antigua & Barbuda (20 percent). (See figure 20.)

However, of the respondents reporting a need for social assistance, 77 percent indicated they are unable to access it because they do not meet the criteria for assistance. (See figure 21.)

Reasons given for being unable to access the grants include lack of internet access, Tax Registration Number (TRN) does not match identification, no information on the grant, applied too late, and did not qualify because of the means test. More poor households (46 percent) than non-poor households (23 percent) indicated needing social assistance and being unable to benefit from it. Similarly, of the households reporting the need for social assistance, 66 percent were households with children, while 34 percent were without children.

Considerations of balancing need with ability to cope have been featured in the targeting of groups in governments’ responses. Students, the poor, and female-headed households appear to be among the prime beneficiaries of food support programmes. The survey found that more female-headed households (18 percent) than male-headed households (7 percent) have been in receipt of food support programmes (see figure 22).
Additionally, slightly more poor households (17 percent) have been in receipt of food support than non-poor households (12 percent). Of the households receiving food support, 57 percent were households with children, while 44 percent were households without children.

**COVID-19 Impact on Social Protection: Implications for Vulnerable Groups**

While there appears to be a greater demand for social assistance than what actually reached households, there are signs that the financial burden on the government in the context of small economies, high debt, and absence of comprehensive social support systems, is becoming increasingly difficult to sustain. The Prime Minister of Trinidad & Tobago warned that should there be another set of lockdowns, the government will be restrained in the support it can provide.174 A UNDP report, likewise, indicated that the financial packages set out by the Jamaican government were close to maximisation without having been fully accessed by eligible persons, highlighting the variance between need for, and provision of social assistance.175 Though not a country being examined in this study, the announcement by St. Vincent and the Grenadines’ prime minister in early April 2021, that the government may be unable to pay salaries and benefits in the next one to two months, is a possible harbinger for the rest of the region.176

With the closure of schools, it was imperative to support children’s nutritional needs, especially those from vulnerable households. Food support has been a key element of government social assistance programmes across the countries. Some are linked to school feeding programmes, while other programmes targeted children, the poor, and the elderly, among others. In Antigua & Barbuda, the COVID-19 Emergency Food Assistance Programme was introduced and provided food vouchers, which aimed to provide support to unemployed persons with children, elderly persons living alone, and persons with disabilities. Daily lunches were also provided for Caribbean Secondary Education Certificate (CSEC) students, and teachers who were preparing for the July/August 2020 examinations.

In Jamaica students on PATH were provided with an allocation in their back-to-school grant for school meals in the amount of J$150 for children in high school, and J$100 for primary school students, per day. Moreover, since March 2020, Jamaica’s Ministry of Labour and Social Security (MLSS) distributed over 40,000 food packages to persons on PATH, and 40,000 food packages were delivered to quarantined communities, strengthening the ability of the beneficiaries to cope given the restrictions faced in pursing their own

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economic options.177 In Trinidad & Tobago, students on the school feeding programme were absorbed under the existing Food Card programme. The Food Card programme also benefitted households where a family member was retrenched, terminated, or income reduced as a result of COVID-19.

The impact of school feeding goes far beyond the basket of food, producing returns in areas such as education, gender equality, and health and nutrition, as well as in social protection, local economies, and agriculture.178 Moreover, given the feminisation of poverty with higher rates of poverty and unemployment among women, their higher care burden, and the high likelihood of children to be in single female headed-households, the results from the survey that suggest that more female headed-households are beneficiaries of food support, is a positive sign in terms of how food support has been targeted. This matters for children since research has shown that women are more likely to spend, even through the use of vouchers and food cards, on the wellbeing of children.179

COVID-19-related food assistance may have averted the adverse impact that some people were likely to experience, thereby contributing to a lessening of the financial burden on their carers, and a more positive outlook for the children and youth beneficiaries. Evidence from the survey and the range of government measures suggests that several of these programmes are reaching some of the intended beneficiaries and those most vulnerable including children, women, and the poor. However, while a greater proportion of the poor reported the need for social assistance, only half of them were in receipt of food support, while almost three-quarters of the non-poor who reported the need for social assistance received food support. This suggests that although the poor are in greater need, they are receiving less support, which could be linked to poor targeting, errors of inclusion and exclusion, limited allocation of resources, and weak coordination and integration of programmes leading to duplication of programmes across ministries.

Beyond food support, unemployment support has been critical with the rise in joblessness. The survey conducted for this report showed that 12 percent of respondents were in households where at least one person was permanently laid off, while 61 percent were in households where at least one person experienced a temporary lay-off without pay. Additionally, an OECS survey in June revealed that redundancies and lay-offs were at 26 percent.180 This unemployment situation is a challenge for Caribbean countries with their limited economic diversity.

Unemployment insurance is not common in the Caribbean, as mentioned under the Income section.181 Barbados, the only country in this analysis with unemployment insurance as part of its contributory social insurance system, during the period March 23, 2020 to July 31, 2020, paid out 28,950 unemployment benefit claims through its National Insurance Scheme (NIS), valued at B$70.6 million, representing approximately three years of unemployment benefit claims in a few months.182 Yet, several Barbadians could not access unemployment benefits for various reasons, including insufficient contributions (those who had not worked for 52 weeks), and exhaustion of eligibility. Provisions were ultimately made for those individuals in the informal sector (who were not registered) to benefit from limited assistance, if they then registered.

Jamaica and Trinidad & Tobago introduced new temporary social assistance cash transfers to provide income support to those who became

177 Interview with official from MLSS, Jamaica.
181 Among the few countries in the Caribbean with unemployment insurance are Barbados and the British Virgin Islands and The Bahamas.
182 “$70.6 Million Payout For Unemployment Benefit,” Barbados Government Information Service, August 5, 2020, gisbarbados.gov.bb/blog/70-6-million-payout-for-unemployment-benefits/. The Barbadian labour force is 155,113 according to World Bank Data for 2020, however, the unemployment benefits quoted as paid out are not based on grants to individual people. The figure represents more than one benefit paid to an individual. Thus a calculation of what percentage of the labour force benefitted could not be done.
Informal workers comprise a substantial group in the Caribbean and, in the countries under this study, are the least supported through social assistance grants.

unemployed or experienced reduced income as a result of COVID-19. As at September 25, in Trinidad & Tobago, 33,970 persons (nearly 6 percent of the country’s labour force) benefited from the Salary Relief Grant (SRG) targeted at workers in all sectors with disbursements of TT$132 million,183 while Jamaica through its CARE programme SET Cash grant has offered a cash transfer of J$9,000 per fortnight to workers who lost employment since March 10 until August. On October 1, the programme was reopened for applications from persons with disabilities.184 At June 25, 2020, 17,013 applicants were paid grants valued at J$310 million under the SET Cash grant.185 While Antigua and Barbuda did not offer income support grants for workers broadly, through the Thrift Fund operated by the Antigua and Barbuda Hotels and Tourism Association, hotel workers whose employers contributed to the fund were offered relief grants of ECS$640 fortnightly for a period of three months from March 2020.186

From a supply-side perspective, to incentivise retention of workers, governments engaged in temporary financial support to businesses. Up until August in Jamaica, the Business Employee Support and Transfer of Cash (BEST Cash) programme provided grants to businesses under the tax threshold of J$1.5 million within the tourism industry, who were licensed with the Jamaica Tourist Board, based on the number of workers they kept employed.187 In Barbados, a small business wage subsidy of up to a maximum of BDS$1,000 over a two-month period, for disbursement through Fund Access, was offered but businesses had to be registered with the National Insurance Department to access the funding.188 This measure aimed to include small businesses, from the informal sector to the formal business sector, with the goal of providing an opportunity for them to become bankable, improve their credit rating, and offer an opportunity to not only access financing, but to access assistance.189 Other support measures to incentivise worker retention include NIS deferral to employers that retain up to two-thirds of their staff in Barbados. Sectoral support has also been featured in responses. Jamaica through its COVID-19 Tourism Grants provided financial support to registered businesses

188 According to Barbados’s Minister of Small Business, Entrepreneurship and Commerce, Dwight Sutherland; Scott, “Bajan SMEs.”
189 According to Barbados’s Minister of Small Business, Entrepreneurship and Commerce Dwight Sutherland: Scott, “Bajan SMEs.”
in the tourism sector.

Poverty targeted schemes were pre-existing schemes in Caribbean countries to provide support for the poor and vulnerable. For instance, the Public Assistance Grant in Trinidad & Tobago, PATH in Jamaica, National Assistance Grant in Barbados, and support through the National Board of Guardians Scheme in Antigua & Barbuda. While increases in grants are likely to help alleviate the situation faced by existing beneficiaries, improved targeting and coordination of these programmes will be essential as COVID-19 is estimated to pull several persons into poverty.

While means testing used to assess eligibility for these programmes may look at items in a household to ascertain coping capacity, the challenge is that someone who is poor in all aspects but are in receipt of donations of items like an old television or refrigerator may not qualify in a means test. According to one survey respondent from Jamaica, “I need the grant but I was told that because I have a television, I am not eligible.” Means testing if inappropriately applied can be counter to resilience building because while assets such as a television or refrigerator might give some indication of the capacity of the poor, they often need more entitlements than basic appliances to break the cycle of poverty.

**COVID-19 Impact on Informal Workers**

The nature of the informal sector puts businesses and workers at increased risk of lowered incomes as they do not benefit from formal mechanisms to bolster their coping capacity through social insurance, labour regulations applying to severance, bargaining power through representative groups, and access to finance or networks to smooth the effects of the shocks. As informal entities, they also do not contribute to social protection. Informal workers tend to be concentrated in jobs such as domestic work, transport, street and market vending, and work on short term contracts. While data on the full impact of COVID-19 on informal workers in the Caribbean is as yet limited, it is likely that they will experience greater economic insecurity than formal workers, in the context of limited or no social insurance, government-mandated lockdowns, and job losses without compensation.

Informal workers comprise a substantial group in the Caribbean and, in the countries under this study, are the least supported through social assistance grants. Some governments, nevertheless, have introduced temporary measures to extend social protection to them. In Trinidad & Tobago, to apply for the SRG, applications must include a National Insurance (NIS) number, making it difficult for many informal workers, who are likely not to have the NIS number, to benefit from the grant. Applications by persons outside of the NIS system who applied for grants were invalid. Means testing if inappropriately applied can be counter to resilience building because while assets such as a television or refrigerator might give some indication of the capacity of the poor, they often need more entitlements than basic appliances to break the cycle of poverty.

In Jamaica the multisectoral approach to grant delivery mostly targets registered workers including the SET and COVID-19 General Grants. These registration requirements result in the exclusion of informal sector workers experiencing loss of income, who may be worse off than formal sector workers as they do not benefit from other supporting mechanisms such as sick leave. The Compassionate Grant offered in Jamaica, however, provided a one-time grant of J$10,000 to anyone in need and not formally employed, while a formally employed person would have been entitled to receive J$18,000 for three months under the SET Cash grant. A study of quarantined communities found that of the various types of CARE grants, the Compassionate Grant was by far the most applied for (94 percent of all people who applied for any grant), as compared to only 6 percent for any of the other grants, all of which would have been

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limited to formal sector workers.\textsuperscript{195}

Notwithstanding the apparent demand by informal workers, the mechanisms for their contributions to social insurance vary across countries. In Jamaica and Barbados, all persons engaged in productive activity, including self-employed, are required to register for the National Insurance Scheme (NIS), and arrangements are in place for voluntary contributions (payments to be made when self-employed, or out of a job).\textsuperscript{196} In Antigua and Barbuda, social insurance coverage exists for employed and self-employed persons,\textsuperscript{197} but data on coverage is limited. In Trinidad & Tobago, no provisions exist for self-employed workers, who comprise approximately 20 percent of workers, to pay for social insurance; they however benefit from a non-contributory social pension, the Senior Citizen’s Grant.\textsuperscript{198}

Despite the variations in mechanisms to include informal workers, including self-employed persons, into contributory social protection systems, they remain an underserved population and are excluded from social protection floors.\textsuperscript{199} With increasing pressure on governments’ budgets, decreasing contributions to social insurance schemes associated with COVID-19-induced unemployment, and increased needs of informal workers, there is scope for the consideration of inclusion of informal workers into social insurance schemes.

Moving forward, appropriate allocations and efficient targeting and resilience-building are critical factors to be considered in providing social protection. Applications for grants where there is an overlap of criteria could cause wastage if not caught. For instance, in Trinidad & Tobago 3,000 persons applied for both the SRG and the Income Support Grant, being administered by two separate government agencies, to assist cash-strapped families and individuals during the Covid-19 coronavirus pandemic (these duplicate applications were caught). Jamaica appears to have too many different programmes which is substantiated by responses from the survey indicating that persons need more information on the grants, despite the multiple grants that were made available. Several officials have indicated that a key lesson that they have learned is that there is need for additional data to be collected on vulnerable persons, and that a social registry would be a key tool in helping them to streamline the need for and allocation of support.\textsuperscript{200} One official stated: “With the absence of data we face difficulties in identifying who are the vulnerable people. We do not have a sense of the group that has now become vulnerable as a result of the event (COVID-19) and that is the data capture we need to focus on. How do we identify those people and communities where those people are? Those are the data gaps we need to fill urgently.”\textsuperscript{201} Another official highlighted that a vulnerability map could assist with improved targeting by showing persons who are more likely to fall into poverty in the instance of a disaster.\textsuperscript{202} This could be useful as poverty and vulnerability mapping increases the robustness of the social protection system at the level of social assistance provision, and allows for updating of the targeting system through proxy means testing and re-listing of beneficiaries. Barbados utilized a climate vulnerability mapping (which was being developed in the country prior to the pandemic) to assist in the targeting of vulnerable persons.\textsuperscript{203} In meeting the needs of vulnerable groups, the importance of strengthening and integrating electronic systems and

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\textsuperscript{199} Social Protection Floors are “nationally defined sets of basic social security guarantees that should ensure, as a minimum that, over the life cycle, all in need have access to essential health care and to basic income security which together secure effective access to goods and services defined as necessary at the national level,” International Labour Organization, “Social Protection Floor,” undated, accessed February 20, 2021, www.ilo.org/secsg/areas-of-work/policy-development-and-applied-research/social-protection-floor/lang--en/index.htm.


\textsuperscript{201} Vijay Gangapersad, Deputy Permanent Secretary, MSDFS, Trinidad and Tobago, Zoom Interview, October 7, 2020; Andrew Pollard, Primary Social Care Development Specialist, Ministry of People Empowerment and Elder Affairs, Barbados, Zoom Interview, October 22, 2020.

\textsuperscript{202} Almira Henry, Director of Department of Social Policy, Research and Planning, Ministry of Social Department, Human Resource Development and the Blue Economy, Antigua and Barbuda

\textsuperscript{203} Andrew Pollard, Primary Social Care Development Specialist, Ministry of People Empowerment and Elder Affairs, Barbados, Zoom Interview, October 22, 2020.
continually encouraging more people to use the system will allow for timely and efficient processing of applications for grants and other relief.

However, there ought to be a balance with the use of such online systems and the need to reach persons who live in remote areas, those who are not computer literate, or those who lack online access, by having complementary central points for raising awareness through traditional media and in-person applications. In Antigua & Barbuda, the paper-based system coupled with social distancing protocols made applications and social distancing difficult. In Trinidad & Tobago, 56 percent of applications to Ministry of Social Development and Family Services (MSDFS) were received online and the use of a private provider to validate data entry and processing of online applications supported the increased load. Other countries enlisted the support of volunteers from the private sector and other government ministries to meet the increased demand for social assistance.

Other Vulnerable Groups: Persons with Disabilities and Older Persons

Similar to the other vulnerable groups included in this study, Persons with Disabilities (PWD) and older persons experience internal (personal) and external vulnerabilities (e.g. social and environmental) that limited their ability to cope with the negative effects of the pandemic. While this study did not directly assess the impact of COVID-19 on the aforementioned groups, special consideration must be given to these groups as they experienced substantial and multiple vulnerabilities in the pre COVID-19 context, which are now magnified by the pandemic.

People with disabilities are at a greater risk for contracting COVID-19, and suffering complications. Data on the number of COVID-19 cases and deaths among PWD in the Caribbean is limited. However, based on evidence that older persons have a higher morbidity and mortality rates, coupled with a positive relationship between age and disability, it is likely that at least some of the older persons who contracted COVID-19 and died were disabled. The need for various types of support from others, puts PWD in a disadvantaged position. Some PWD may be at greater risk of

204 Almira Henry, Director of Department of Social Policy, Research and Planning, Ministry of Social Department, Human Resource Development and the Blue Economy, Antigua and Barbuda
Trinidad and Tobago, Zoom Interview, October 23, 2020.
206 This study adopts the UN definition of an older person who is defined as a person who is over 60 years of age; UNHCR, “Older Person,” accessed February 22, 2021, https://emergency.unhcr.org/entry/43935/older-persons#:--text=10Overview,or%20age%2Drelated%20health%20conditions.
208 UN ECLAC, “Persons with Disabilities and Coronavirus Disease.”
contracting COVID-19 because of their limited ability to protect themselves from infection or to seek diagnosis and treatment, owing to the need for support from others who may have the virus, lack of access to information, and/or poor accessibility to health facilities. PWD living in institutions or community residences may also be unable to avoid contracting the disease due to limited social distancing options.

People With Disabilities are a diverse group, which, before the pandemic, due to physical, social, economic, and environmental barriers to their socio-economic participation, experienced greater vulnerabilities than other social groups, resulting in higher susceptibility to poverty, hunger, and other negative outcomes.209 As defined in Article 1 of the United Nations Convention on the Rights of Persons with Disabilities, PWDs include “those who have long-term physical, mental, intellectual or sensory impairments, which, in interaction with various barriers, may hinder their full and effective participation in society on an equal basis with others.”210 Barriers to their participation include lack of finances, accessibility to the physical environment, and discrimination which limit the opportunities to access education, work, healthcare, and other chances to live with dignity and improve their socio-economic wellbeing. Studies show that PWD are more likely to face multiple deprivations compared to persons without disabilities.211 These deprivations intersect across characteristics such as socio-economic status, age, gender, place of residence, among others, to affect the wellbeing of PWD and their families.

A higher proportion of People With Disabilities live in poverty compared to persons without disabilities.212 Though data on the number of PWD in the Caribbean is limited, it is estimated that in excess of 70 million persons with some form of disability live in Latin America and the Caribbean.213 From a life-cycle perspective, at a very young age, PWD face exclusions making them more susceptible to poverty. For instance, the exclusion of a child from the education system results in low skills, knowledge, and educational attainment, which limits their prospects for obtaining decent work, sufficient income, and access to social protection.214 It has been reported that approximately 90 percent of PWD in the Caribbean are unemployed.215 Additionally, their limited financial resources could be adversely impacted based on increased expenditures related to disability, pushing more PWD into poverty. Households whose members include a person with a disability, incur higher expenses related to the cost of specialized health, rehabilitation, and education services, the purchase and maintenance of assistive devices, medicines, and transport, among other expenses that people without disabilities do not incur.

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212 UN, “Disability and Development Report.”
214 UN ECLAC, “Critical Obstacles to Inclusive Social Development in Latin America and the Caribbean: Background for a Regional Agenda,” 2019.
household income. While social protection programmes help to alleviate the financial resource burden, in accessing these programmes some PWD may encounter barriers such as lack of accessible information about social protection programmes and how to apply for them; absence of the requisite documentation; limited accessibility of grant offices to persons with disabilities; pervasive discrimination by grant offices, in particular, towards those with psychosocial disabilities; and lack of clarity in the disability evaluation process.

Unemployment of PWD is likely to have increased. Given their existing low participation in the labour force in the Caribbean, substantial participation in the services and informal sector, both of which were adversely affected by the pandemic, PWD are not likely to have been spared from job losses or lay-offs. This compounds their existing low income and employment levels, and further decreases the income that they have to meet their individual needs associated with a particular disability.

School closures have disrupted learning for students with disabilities and is likely to have affected their nutritional status as many students from vulnerable households depend on school meals. The move to remote schooling, whether fully or through a hybrid system, has affected students with disabilities differently from those without disabilities, as not only do they face challenges in accessing electronic devices and internet to facilitate learning from home, but also they may have heightened limitations of skills or capacity to use the devices. Added to this is the responsibility for accompanying and supporting learning which may fall on parents or other household members who may lack the skills and teaching techniques to meet the learning needs of children with disabilities.

Persons who support persons with disabilities, especially their family members, are also impacted by the pandemic. One survey on people with disabilities and COVID-19, with respondents from 60 countries, showed that that 71 percent reported that they required the services of another person to carry out their daily activities, 80 percent of whom are family members, indicating the high level of dependence of these persons within a household. The same survey found that 59 percent of PWD do not have another person who could provide them with care if their main carer were to become infected with the virus, a factor that further increases their vulnerability.

Among the populations most impacted by the pandemic is older persons. They are particularly vulnerable to COVID-19 as the risk of severe illness or death if diagnosed with COVID-19 increases with age. For instance, eight out of ten COVID-19 deaths reported in the U.S. have been in adults 65 years and older. About 13 percent of the population in Latin America and the Caribbean are over the age of 60, placing a substantial proportion of the population at risk. Further, older persons may be more susceptible to underlying health conditions which has been found to increase the risk of death or illness from COVID-19. Additionally, physical distancing, while helpful in reducing the rate of disease transmission and saving lives, has brought on adverse psychosocial impacts for older persons, whose social opportunities are diminished by stay at home orders, and people avoiding contact with them for fear of putting them at risk.

Older persons residing alone may experience increased challenges in accessing services and food especially during curfew times due to physical distancing measures. While information communication technologies (ICTs) have and continue to be a key enabler of connectivity to the world, enabling online shopping, video calling, and social protection applications, studies from around the world show that older persons, especially those living alone, are less likely to utilize ICTs and therefore experience more exclusion than others. For instance, one third of adults 65 or older in the U.S. reported never using the internet, with half of them saying they do not have home broadband.

216 UN ECLAC, “Critical Obstacles.”
218 UN ECLAC, “Persons with Disabilities and Coronavirus Disease.”
220 CDC, “Older Adults.”
222 More is being learnt as time progresses about the type of underlying medical conditions that increase the risk for severe illness from the virus that causes COVID-19. As reported by the CDC, these currently include: cancer, Chronic kidney disease, COPD (chronic obstructive pulmonary disease), Type 2 diabetes mellitus, Heart conditions, such as heart failure, coronary artery disease, or cardiomyopathies, Immunocompromised state (weakened immune system) from solid organ transplant, among others. Centers for Disease Control and Prevention, “People with Certain Medical Conditions,” last updated February 3, 2021, https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-with-medical-conditions.html.
services.\textsuperscript{223} In the Caribbean, the digital gap may be larger. Many older persons, therefore, lack access to perhaps the most critical channel of accessing dynamic information during the pandemic which can limit their knowledge about protecting themselves from the disease or utilizing online shopping or telemedicine. This can exacerbate the level of exclusion, stress, and anxiety that older persons may face.

While calls have been made for senior citizens to limit visitors to their homes, for instance by GOJ,\textsuperscript{224} older persons living with others, even if they take care to physically distance in an attempt to limit their exposure, can still be at increased risk of contracting the disease based on the practices of other members of their household who display risky behaviours. In the four countries within this study, there have been cases of persons being fined, charged, or detained for violating COVID-19 regulations.\textsuperscript{225} This situation may impact many older persons in the Caribbean as traditionally in developing countries, older persons are thought to live in multigenerational households.\textsuperscript{226} However, more recently, in the Caribbean especially in countries like Jamaica and Trinidad and Tobago, there has been an expansion of the private elder care sector.\textsuperscript{227} Older persons living in such community residences or institutions have a higher risk of infection and adverse outcomes from the disease because they live in close proximity to others.\textsuperscript{228} Many residential facilities in the Caribbean have implemented restrictions to visitation and group activities,\textsuperscript{229} which, while helpful in reducing the transmission of the disease, can negatively affect the physical and mental health and well-being of residents. Older people, especially in isolation and those with cognitive decline, dementia, and those who are highly care-dependent, may become more anxious, angry, stressed, agitated, and withdrawn during the outbreak or while in isolation.

Physical distancing and other NPIs have impacted the income and employment of older persons in the Caribbean. While they have been encouraged to stay at home to reduce their risk of contracting the disease, for some this is simply not an option. Given the substantial informal sector in the Caribbean and limited social protection afforded to them, many persons such as small-farm workers, street vendors, domestic helpers, taxi drivers, and local peddlers, continue working beyond retirement age. Additionally, based on the social protection schemes in place prior to COVID-19, most informal or unemployed workers only benefit from non-contributory pensions, and in some cases at an older age than those who benefit from contributory social insurance, based on the schemes in place prior to COVID-19. For instance, in Trinidad and Tobago, the non-contributory Senior Citizens Pension (SCP) is available at age 65, while the contributory retirement pension is available to persons from the age of 60.\textsuperscript{230} Likewise, in Antigua and Barbuda, non-contributory social assistance is provided through the Old-age Assistance Programme for older persons over the age of 65 while a contributory Old-age Pension or Old-age Settlement Grant is available to older persons of age 62 years and older.\textsuperscript{231} Unlike the other countries, Jamaica provides non-contributory social assistance for persons aged 60 years and older under the PATH programme,\textsuperscript{232} and a contributory Old Age Pension through the NIS scheme for those age


\textsuperscript{229} Amour, Robinson and Govia, “Long-Term Care.”


65 and older. In Barbados, pension is only available at the age of 67 through the non-contributory National Assistance Programme (NAP) and the contributory NIS scheme.

The impacts of the pandemic on PWD and elderly are immense but many Caribbean governments cushioned the impact through existing social assistance schemes or new initiatives to support these groups by providing one or a combination of increased value of grants, additional one-off cash transfers, and food support. (See Appendix 1 for a discussion of the pre-existing grants available to PWD and older persons in the four countries in the study.) Increases in value of grants were provided in Trinidad and Tobago through the DAG (additional TT$150 per month for three months), and in Jamaica for persons enrolled in PATH (increase in number of payments April to June, resulting in 50 percent increase in grants over the period). Jamaica launched a volunteer outreach programme to assist those in the community who are facing psychosocial challenges. New temporary cash transfers were provided in Jamaica for persons who are unemployed or not formally employed through a one-off grant of J$10,000 via the CARE programme for which the elderly and PWD were eligible, while in Antigua and Barbuda via the COVID-19 Emergency Food Assistance Programme, food vouchers were provided to the elderly and PWD. In Trinidad and Tobago, 2,818 applicants of the Senior Citizens Pension (SCP) whose applications had not yet been processed, were provided with an interim relief of TT$1,500 per month for a period of three months totalling TT$12.7 million, pending finalisation of their applications. Likewise, it was reported that 488 applicants of the DAG whose applications had not yet been processed were also provided with interim relief of TT$1,000 per month for a period of three months pending the finalisation of their applications. The expenditure associated with this measure was TT$1.5 million dollars.

Within the initial months (March to August) of the pandemic, governments recognized the increased needs of groups, resulted in additional support for PWD and the elderly, however there is limited research on the full impact of the crisis on them and the extent to which government support increased their ability to cope during the pandemic. As the pandemic continues, and social assistance has dwindled, there is a need to assess how these groups are now coping as the effects of the pandemic on them lingers in respect of physical distancing to reduce risk of infection, and loss of income due to physical distancing and the downturn in the economy, as well as smaller household incomes where other family members may have lost their jobs.


Prospects for Inclusive Policy Response to the COVID-19 Pandemic

INEFFICIENCIES in existing social protection mechanisms WERE EXPOSED as the need for SOCIAL ASSISTANCE OF SOME VULNERABLE GROUPS such as the poor WENT UNMET
This section identifies prospects for a more inclusive policy response to the COVID-19 pandemic. It draws on examples of useful policies within the Caribbean and beyond, highlighting policy responses that can alleviate the socio-economic fallout of the pandemic for vulnerable groups, while building their resilience to continue coping as the crisis persists.

Social Protection

Social protection has been a safeguard for many of the vulnerable groups within this study. The study’s findings highlighted that among the factors that barred or constrained vulnerable groups in accessing social protection were financial exclusion coupled with a lack of effective social protection payment mechanisms, errors of inclusion and exclusion, limited allocation of resources, weak coordination and integration of programmes leading to duplication of programmes across ministries, and awareness gaps among some beneficiaries about available grants. Thus, as the need for social protection continues into the crisis and beyond, strengthening of social protection systems through the adoption of inclusive policy measures is critical in providing more effective responses to the needs of vulnerable groups.

Firstly, inefficiencies in existing social protection mechanisms to target and facilitate identification of beneficiaries were exposed as the need for social assistance of some vulnerable groups such as the poor went unmet. A social registry (records or lists of potential programme beneficiaries) is a social protection information system that decision makers can use to identify who needs social support amidst a crisis, and over the long term. It is a useful inclusion tool for vulnerable persons as it provides a common registry which serves as the typical means of registration for social support; thus at all times, persons know when and where they can register for potential inclusion, once the registry is properly supported by an effective communication strategy. While social registries exist in a few Caribbean countries such as Belize and St. Kitts and Nevis, with coverage of 35 percent of the population and approximately 6,000 households respectively, both countries utilised new lists of beneficiaries for providing social protection amidst their COVID-19 response. None of the four countries in this study have a social registry. This contrasts with some Latin American countries that have existing social registries, with notably broader coverage, that have been able to rapidly use and adapt these existing registries during the pandemic to target vulnerable populations. For instance, Colombia, Chile, and Dominican Republic, utilised their existing social registries to target beneficiaries for their COVID-19 social protection response. The social registries of these countries have a high coverage (pre-COVID-19) of 73 percent, 75 percent, and 85 percent of their population respectively, and the countries were able to use this mechanism to enable access to social protection for vulnerable

A Social Registry is an information system that supports outreach, intake, registration, and determination of potential eligibility for one or more social programs.
A social registry would facilitate a quick response; one that is digital, has broad coverage, is dynamically updated, and is interoperable with other government programmes.

Various forms of social assistance payments to beneficiaries is another important aspect of social protection administrative systems which can be tailored to reach vulnerable groups safely and efficiently. In the COVID-19 context of social distancing and without much notice, rapid and accessible disbursements of payments to beneficiaries was critical to cushion the socio-economic fallout for vulnerable groups. In Caribbean countries, governments made direct payments to beneficiaries’ bank accounts in several instances, along with options for receipt of payments via cheque in some cases. This, however, was not a comprehensive solution that allowed for reduced in-person interactions amidst risks of contraction and transmission of the disease and did not effectively meet the needs of vulnerable groups including the unbanked. In Jamaica for example, with one in every five persons unbanked, the government was hindered in making payments directly to bank accounts of all beneficiaries and thus utilised the services of remittance agents. While this aimed to provide a quick remedy in addressing the situation of the unbanked, with 40 percent of Jamaicans verified for CARE compassionate grants requesting the option to be paid through remittance outlets, issues of overcrowding occurred, forcing GOJ to pause those applications citing logistical and health challenges that needed to be resolved. This is an issue for which the existence and use of diverse payment options such as mobile money could have mitigated.

Similar to Jamaica, an estimated 20 percent of persons aged 15 and older are unbanked in Trinidad and Tobago. The issue of reaching unbanked persons is not unique to the Caribbean. Globally 69 percent of adults have any sort of bank account, with women, the poor, youth, persons living in rural areas, and persons with lower levels of education, being disproportionately underrepresented. With high levels of informal economic activity and high levels of poverty in the region, it is likely that there is a substantial unbanked population across the region, where vulnerable populations are overrepresented. Therefore, providing diverse options to ensure financial inclusion of this population is important. Financial technology has been a catalyst of financial inclusion in terms of mobile money - a service in which the mobile phone is used to access financial services – a critical tool for meeting the financial needs of the unbanked. For instance, in Sub-Saharan Africa, 21 percent of adults had a mobile money account in 2017 —nearly twice the share in 2014 and the highest of any region in the Caribbean countries, should explore the creation of fully digital social registers with key considerations being broad coverage, dynamic updates to the register, and collection of relevant information to support meaningful targeting and interoperability.
In Kenya, M-Pesa mobile money has improved financial inclusion of vulnerable groups, including women. It enabled women-headed households to increase their savings by more than a fifth.

In the Caribbean, there are some examples of digital solutions which do not necessarily require bank accounts such as money cards and mobile money which could be useful alternatives to provide safe financial access for the unbanked. Examples of mobile money initiatives in the Caribbean include— in Jamaica, National Commercial Bank's Quisk which offers person to person funds transfer and cash in and cash out options in branch, in Barbados, mMoney which allows users to send and receive mobile money and process many other transactions from the convenience of their mobile device or computer, and in Trinidad and Tobago, Yooz which enables utility bill payment. However, the uptake of these programmes has not been widespread. In Jamaica for example, only approximately 1 percent of adults use mobile money wallets. Despite the limited or lack of the use of these technologies as social protection payment options during the crisis, financial technology using mobile phones and the internet continues to offer openings for progress, with ownership of mobile phones in the Caribbean being 117 per 100 persons and internet penetration rates of 60 percent in the Caribbean.

Thirdly, while the need for social assistance will continue throughout the pandemic, declining government budgets, coupled with continuous waves of lockdowns of varied extents as COVID-19 cases rise and fall, suggest the need for more effective and precise targeting. This study has provided some insight into areas where vulnerabilities exist, and where they intersect with each other to compound the situation for particular groups. As such, targeting should be where the need is greatest and the ability to cope is most constrained. For example, our survey showed that the poor have been able to cope the least, spending more of their savings and eating smaller meals. At the same time, a smaller proportion of them reporting the need for food assistance received it. Tighter targeting mechanisms should therefore be utilised, ensuring the criteria for those in need of support are from low-income households, households including persons with disabilities, and households with children and women (including pregnant and lactating mothers).

Fourthly, given the prolonged existence of the pandemic, social assistance should be linked to more sustainable solutions. Our survey found that respondents' coping strategies as a result of reduced income included looking for a new job, engaging in gardening and farming, and reliance on social assistance. This demonstrates that while vulnerable persons may be dependent on social assistance, there is interest in food

245 World Bank, "Global Findex Database 2017."
246 World Bank, "Global Findex Database 2017."
production and finding work, presenting an opportunity to link social assistance support to these activities and objectives. One example of this is where agricultural seedlings were provided to households by the Government of Antigua and Barbuda Government during lockdowns. Another example is where the Government of Barbados extended its Adopt-A-Family Programme which initially focused on giving BD$600 per month to individuals or their family member who had lost their jobs because of the COVID-19 to a new element that would allow beneficiaries access to land for the purpose of rearing the sheep and other livestock. Similarly, given the unemployment impact of the pandemic linked to care roles, experienced mostly by women, daycare vouchers could be provided for low-income parents, especially mothers who are working.

Also, our survey showed that there is a gap between the proportion of persons who have displayed an interest in obtaining new work (15 percent) and those who started an online business, or used social media to advertise goods and services for sale (2 percent). This presents an opportunity to increase economic activity by enhancing the entrepreneurial skills of vulnerable groups (such as informal workers and women who are more affected by unemployment) through training on how to set up and successfully run an online business which can be done from their home.

Fifthly, with many vulnerable groups such as informal workers and unregistered small businesses having recently experienced the adverse impacts of the crisis, it is important at this time to actively reach out to them to communicate benefits of participation and provide suitable options for ease of enrollment in contributory social protection systems. The risks of failure to participate in the system must be clearly communicated and they must be guided on the steps for participation in the system and provided with realistic opportunities of participation. Where existing mechanisms for participation are constrained, for example providing no option for self-employed persons to contribute to national insurance, such systems should be reviewed with the aim of becoming more inclusive.

Sixthly, there is an imperative to develop and implement innovative financing for recapitalising social insurance systems. This must include an inclusive social dialogue, by stakeholders such as those in the informal economy, government, trade unions, and the private sector to develop solutions for increasing social protection. Inclusion of informal workers into contributory social insurance through mandatory contributions from informal workers and employers is critical and should be promoted and incentivized by government. At the same time, the absence of unemployment insurance in some countries in the context of extensive income support transfers offers by government, even to those who were not part of contributory schemes, underscores the importance of unemployment insurance for all supported by an innovative financing mechanism. Also, barriers to formality should be removed to provide financial inclusion to small businesses.

**Education**

The majority of students in the countries within this study are required to attend school virtually or using hybrid approaches, however students who are deprived of internet and device access or appropriate supervision/guidance, especially those from poor households, are at risk of negative educational outcomes. Thus, interventions that cater to their needs for extra educational support are critical. Stakeholders such as NGOs, schools, and other community groups can collaborate to provide learning support for children, targeted at children or young persons without internet or device access, parental supervision, and/or coaching.

With donations and government investments in tablets and/or laptops, progress has been made since the start of the pandemic in increasing access to internet-enabled devices to facilitate education.

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online learning. As donations were made from different stakeholders, the importance of targeting the vulnerable including children and youth, especially those that are poor, was underscored. Government should prioritize coordination, or where it does not have the capacity for coordination, this function should be carried out by a third party, administering the initiative in trust for the government.

Zero-rated data for poor students is essential to their education and thus increasing internet access for all should continue. Ongoing collaboration with internet service providers (ISPs), together with government-provided Wi-Fi, is needed to provide secure internet access for students. To ensure sustainability of internet provision, government should consult and collaborate with ISPs to ramp up investment in infrastructure for internet provision in remote areas, and areas with high incidence of poverty. In the longer term, it is important to develop policy and regulatory frameworks that focus on developing the internet and ICT infrastructure, towards providing access for all, in individual countries and across the region as a whole.

**Business Sustainability**

Results from our survey that showed that the majority (53 percent) of small businesses owners reported making no adjustment to sales strategies based on the need for social distancing and reduced contact with customers, while 19 percent reported the use of internet-based technology to facilitate business. Given the existence of technologies that facilitate e-commerce such as electronic payments and digital marketing, there is scope for greater leveraging of these resources by small businesses. Training in access and use of these resources should be made available to small businesses. Furthermore, with small businesses at risk of closure due to economic downturn, initiatives should be undertaken to increase business registration, and to support the creation of business continuity plans for sustainability during future lockdowns and other crises.

**Employment**

Informal workers and formal workers are being negatively impacted by the pandemic. For instance, taxi drivers in Trinidad and Tobago were subject to regulations requiring reduced passenger loads, in some instances by 50 percent, at varying times during the pandemic.253 This coupled with reduced commuting were reported to have affected taxi drivers, leaving them operating without a profit. To mitigate the impact on this group the government offered a one-time taxi-owner fuel relief grant of TT$750 from July to September 2020.254 Apart from grant funding, adaptability in the COVID-19 context is a key element of resilience. Thus worker, informal and formal alike, should be provided with retraining opportunities to help to diversify their skill set with skills that are in greater demand and which can reduce their earnings losses. Governments should focus on incorporating a human capital approach to resilience-building through the provision of training opportunities to break the dependency syndrome that reinforces the cycle and culture of poverty. The establishment of such work-enriched programmes should be demand-driven, so as to upskill and retool participants in key areas that respond to labour market needs.

More than a year into the crisis, with a growing importance for economic activity and recovery, many Caribbean governments have relaxed restrictions with many persons returning to work, but with relaxing of restrictions patterns of increases in COVID-19 cases and deaths have been recognized. A practical measure is for governments to promote or incentivize work from home/flexible work by all employers where possible, while acknowledging that some workers cannot work from home (CWFH). Promoting/incentivizing WFH policies by government may include drafting of relevant and simplified policy guidelines, communications and advocacy approaches, or subsidies for small businesses that adopt WFH policies.

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The evidence suggests that THE PANDEMIC has further WIDENED INEQUALITIES and access to SOCIAL GOODS in the Caribbean.
Even as the COVID-19 pandemic is ongoing the most vulnerable groups require attention to prevent further deepening of pre-existing socio-economic vulnerabilities and disparities. This study shows that vulnerabilities of persons such as children, youth, women and girls, the poor, informal sector workers, and micro and small businesses, especially those operating informally, are more susceptible to the socio-economic shocks associated with the COVID-19 crisis, given their inherent though mostly structural greater level of dependency on others, and unequal access to resources. The evidence suggests that the pandemic has further widened inequalities and access to social goods in the Caribbean.

Vulnerable groups are less likely to have the resources to cope with the adverse impacts of the pandemic, and may take longer or may even be unable to recover if they are left unsupported. The pandemic has impacted all people’s savings and income earning potential, but the poor have been most affected. Households with children and youth, and people with disabilities, are in the greatest need of social assistance. Pandemic-related relief often excluded informal sector workers and businesses, though informal small businesses have experienced some of the worst impacts, particularly as relates to their household expenses.

The impact of COVID-19 via school closures and the shift to remote learning has been injurious to students’ learning, mental health, and development. The study’s findings suggest that learning from home has negatively impacted the majority of students. The greatest challenges reported were difficulty in focusing on schoolwork in the absence of a learning-conducive environment at home, and lack of access to internet and electronic device access. The challenges to learning from home were worse for students in poor households with regard to internet access, devices, difficulties focusing, and no learning-conducive environment. Governments have taken steps to increase access to devices for students, yet gaps remain. Regardless of these efforts, the lack of physical presence in a classroom, and interaction with teachers and fellow students, detracts from engagement and learning. It is critical to do everything possible to restore person-to-person teaching and learning.

The survey results suggest that dependence on social assistance for feeding the poor has increased while the non-poor appear to be increasingly at risk of becoming more dependent on the state for food assistance. Access to food and consumption during the lockdowns has affected both the poor or non-poor, though it is more severe for the poor and households with children. More female-headed households appear to be receiving food support, which is appropriate considering they are generally worse off than male-headed households. With decreasing availability of budgets for social assistance, a multi-faceted approach is required which targets those most in need and with the least ability to cope.

Accessing hygiene products seemed to be a greater challenge than accessing water services, more so for the poor, yet these are both needs in the context of the pandemic. While care packages were provided in the Jamaican government’s response, this should be provided in all countries.

All households are experiencing

With decreasing availability of budgets for social assistance, a multi-faceted approach is required which targets those most in need and with the least ability to cope.
decreased income because of the pandemic. Women have experienced increased care burdens which is having a negative impact on their income, at the same time as more women are becoming permanently unemployed than men, exacerbating their existing situation of having lower incomes, precarious work, and higher unemployment. Youth are impacted by the loss of opportunities for quality social connections and practical skill training, which is likely to further limit their access to the job market. With the economic downturn, many youth, both in poor and non-poor households who have recently graduated with secondary and tertiary level qualifications including TVET have joined the ranks of the previously unemployed. This situation will increase the youth unemployment statistics, which in the Caribbean, is generally double the national level.

Most self-employed persons or small business owners surveyed were unregistered, which makes it more difficult, sometimes impossible, for them and their employees to benefit from social assistance programmes, as most have a registration requirement. While some businesses have made adjustments to their operations by working through containment measures such as greater use of phone or internet for ensuring business continuity, more than half have reported making no adjustment. This could be due to lack of capital and technical capacity, and is likely to be problematic as the pandemic progresses, as they may not be able to sustain their businesses by relying only on pre-existing business processes. While about half of the business owners prefer cash grants, their urgent business needs included access to loans, rental subsidies, and training for digital marketing. While governments have provided grants in some cases, a majority of small business owners have not applied or received any benefit from government to support their needs. The survey results also suggest that the pandemic’s socio-economic impact has been worse on small business owners than on households with salaried workers as to cover living expenses, more business owners had to spend savings, borrow money, and rely on assistance of extended family.

Governments of the countries within this study have responded to the negative impact of the pandemic on vulnerable groups with existing and new social protection measures to provide food support, short-term income loss support, free training, rental assistance, utility support, and small business grants, among other measures. There is a considerable demand for social assistance to meet basic household needs, with poor households reporting the need twice as much as non-poor households. Households with children were two-thirds of the households reporting the need for social assistance. However, of those reporting a need for social assistance, the majority said they were unable to access available grants for a variety of reasons. Food support by some governments targeted children as a special category of persons...
with need. Through horizontal and vertical expansion of social assistance programmes, grants were provided to persons already on poverty alleviation programmes, as well as new beneficiaries. Informal workers were most affected by the loss of income and exclusion from social protection, as they received little or no income loss support.

Those most affected by the pandemic are households with children, youth, women and girls, the poor, informal sector workers, and small business owners. While it might be becoming more difficult for Caribbean governments to support persons experiencing the fallout from the pandemic, given the constricted fiscal space, continued support for vulnerable persons now, and towards building their resilience, must be priorities. The risk of social and economic fallout is too great.

Policy Recommendations

While all policy measures may not exactly fit each country, given their varying circumstances and continued changes to containment measures, this research and the policy recommendations serves as a guide to ensuring that vulnerable groups are considered, targeted, and reached.

Enhancing Coping Strategies during the Crisis

Social Protection

1. Where not already in place, establish online processes to accept applications from and interface with the members of the public in need of social protection. This will achieve greater coverage of persons and efficiency in management. To ensure inclusion of all, this must also be complemented by support for those who are unable or lack access to online means of communication, or the option of applications through in-person modes through local government offices.

2. Expand the use of existing financial architecture for digitised social assistance payments to ensure financial inclusion, enhancing of flexibility, security of funds, and potential for savings by the banked and previously unbanked. This can be done by utilising a range of options - money cards, and where available, mobile money, and digital currency - to disburse money that extends beyond direct deposits to bank accounts; these options should provide beneficiaries with choice in the form in which payments are received, which can be used for the unbanked which is likely to include women, youth, the poor, persons living in rural areas and persons with limited educational attainment.

3. In the absence of a social registry, use alternative and multiple sources of data to identify vulnerable households, such as electricity consumption, applications for unemployment benefits, or data from recent household censuses. For
instance, in Guatemala, where there is no existing social register, lists of household electrical consumption were used to identify beneficiaries, prioritising those with consumption below a previously defined standard.255 This could help to rapidly reach groups who need social support.

4. Provide extended food support to households with women (including pregnant and lactating mothers) and children. Prioritize support for households that are: poor; including persons with disabilities, recently unemployed; single-headed; with more than one child.

5. Provide daycare vouchers for low-income parents who are working, especially women. With consideration for COVID-19 health protocols, open day care centres where they are closed to ensure parents who must work outside do not lose their jobs or are blocked from employment opportunities.

6. Disseminate information on the benefits of social protection and how to become part of the existing social protection system, and provide outreach and support to do so.

Education

7. Recognizing the increased importance of internet access to mitigate increased inequality in an era of remote schooling and work, establish public access wifi zones as numerous and widespread as fiscally feasible. Working with internet service providers (ISPs), sites critical to remote education should be zero-rate at a public cost. As a part of the same push, governments should collaborate with ISPs to enhance the infrastructure for internet provision in remote areas and especially in areas with a high incidence of poverty.

Business Sustainability

8. Partner with NGOs, development agencies, and commercial banks to create an accessible framework/mechanism for enabling small businesses to conduct business processes online such as a shopping platform including a payment facility.

Employment

9. Provide training/re-training opportunities to some unemployed workers (including informal workers, youth and women) and workers receiving reduced incomes, and workers receiving reduced incomes, with new skills that are in greater demand, help to diversify their skill bank, and which can reduce their earnings losses. The training can be provided by local institutions and incentivised through stipends and/or other modalities to encourage such persons to acquire and/or build their skills to access sustainable employment and mitigate the impacts of future shocks. The establishment of such work-enriched programmes (shift away from welfare) should be demand-driven to upskill and retool participants in key areas that respond to labour market needs such as digital literacy, and entrepreneurship with an emphasis on inclusion of small business owners, informal workers, and women.

10. Promote and incentivize in consolidate inhome (WFH) policy through provision of simplified and relevant WFH guidelines, advocacy approaches, or subsidies to small businesses that voluntarily adopt WFH policies. Pay special consideration to the impact of WFH on women and parents who are responsible for children’s remote schooling.

Strengthening Social Protection in the Medium to Long Term

Social Protection

11. Assemble a social registry, which is digital, integrated across agencies, interoperable with other databases, and dynamically maintained, to enable automatic checks and screenings of eligibility for benefits. Such a database, which would be adequately protected, should include socio-economic and geographic data on all vulnerable groups such as persons from low socio-economic backgrounds, older persons, persons with disabilities, etc.

12. Remove barriers to formality by reducing compliance cost and by creating simplified tax contribution assessment.

13. Promote and incentivize inclusion of informal workers into contributory social insurance systems. A progressive 3-year package could be used to incentivize the inclusion. This could include immediate financial support for informal businesses. At the same time businesses must provide data on the number of employees and immediately register into a system where, in the second year employer and employees will contribute, and in the third year, provide a facility whereby businesses can access credit linked to their graduation.

Appendix 1: Detailed Methodology

This assessment examines four CARICOM countries – Jamaica, Antigua and Barbuda, Barbados, and Trinidad and Tobago – with varying levels of vulnerability. It is a critical analysis of the impacts of the pandemic and response on the vulnerable groups presented across thematic areas including water, sanitation, and hygiene (WASH), education, food security, income, and business sustainability. The selected countries range respectively from the most vulnerable to the least vulnerable Caribbean country along an index where Jamaica is the most vulnerable and Trinidad and Tobago is the least vulnerable country. These four countries were also selected to provide a regional balance (e.g. OECS country and non-OECS Caribbean countries), and for their variations in size, from more populous countries such as Jamaica and Trinidad and Tobago with an excess of one million people, to microstates with populations of under 300,000 people (Antigua and Barbuda and Barbados).

By focussing on these countries, the expectation is that any lessons learned will be applicable to countries that experience similar social and economic vulnerabilities.

The study utilised a mixed method approach of data gathering and analysis using the following sources of data:

- **Desk review** – A variety of secondary data were examined to understand: (i) the pre-pandemic Caribbean socio-economic context; (ii) socio-economic challenges resulting from COVID-19-related NPIs; (iii) Caribbean and global pre-pandemic socio-economic vulnerabilities; studies on how COVID-19 affects these groups differently; and national, regional, and global socio-economic measures to meet the needs of these groups.

- **Perception Survey** – A survey was administered to 442 households across the four countries during the period August 15 and September 4, 2020. The regions/parishes for inclusion in this study were selected from among the poorest areas based on data from national Surveys of Living Conditions (SLCs), coupled with a purposive sampling of streets with high concentrations of poor persons. The households were selected based on simple random sampling of the family houses on the selected streets. Two hundred questionnaires were administered to households where the primary earner was either a self-employed person or small business owner, while the other 242 questionnaires were administered to respondents engaged in paid employment. (See appendix 1.) A purposive sampling technique was utilized to selectively identify persons with the characteristics of the vulnerable groups in order to assess the impact of COVID-19 on the poor, informal sector workers, children, youth, women and girls, and small businesses owners.

This survey differs from other examinations of the socio-economic impact of COVID-19 in Caribbean countries in two ways. First, it was primarily focused on vulnerable groups who are less likely to have the capacity to cope with shocks, implying the need to particularly understand their situation to inform targeting of responses for those with the greatest need. By collecting a cross-sectional sample of household-level data, the survey collected data on both the identified vulnerable groups and non-vulnerable groups, which provided a comparator to help explain any variation in impacts between the groups. For example, data was collected from both women and men, and households with children and without children. Secondly, the survey was administered face-to-face which allowed access to respondents who were excluded by those surveys that were administered online or over the phone.

256 A Caribbean Multidimensional Vulnerability Index measuring economic, social and climate vulnerabilities rank countries along a spectrum from most vulnerable to least vulnerable. See Caribbean Development Bank, “Measuring Vulnerability.”

257 17 CDB borrowing member countries are included in this index including 15 CARICOM countries plus Anguilla and Cayman Islands; A key reason for inclusion of Jamaica in this study is because it is the most populous country in the Caribbean, just after Haiti, and this is relevant for understanding the impacts of the pandemic for countries with larger populations and similar social and economic structures. While Haiti is the most vulnerable country in the index, it was not selected for this study as there is great disparity between the social and economic structures of Haiti and the rest of the Caribbean; and Jamaica is the third most vulnerable country after Haiti and St. Lucia on the CDB’s Caribbean Multidimensional Vulnerability Index.

258 According to the World Bank, the 2018 population estimate for Antigua and Barbuda is 96,286 and for Barbados is 286,641.

259 This included 110 respondents each in Antigua and Barbuda, Barbados, and Trinidad and Tobago and 112 respondents in Jamaica.


261 In administering the face-to-face survey, COVID-19 health protocols were adhered to by enumerators.
### Table 1: Sample Characteristics

<table>
<thead>
<tr>
<th>Demographic Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Households</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Total Surveyed</strong></td>
<td>442 households (one person 18 years and older) (242 Non-poor 168 Poor)</td>
</tr>
</tbody>
</table>
| **Gender Ratio**        | Female (39.1%)  
Male (60.9%) |

### Table 2: Sample Characteristics by Country

<table>
<thead>
<tr>
<th>Region/Parish</th>
<th>Salaried Workers</th>
<th>Self-employed/Small Business Owners</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Antigua and Barbuda</strong> - Total Surveyed 110 households (one person 18 years and older; 48 males and 62 females)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>St John</td>
<td>13</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>St Phillip</td>
<td>17</td>
<td>11</td>
<td>28</td>
</tr>
<tr>
<td>St Peter</td>
<td>18</td>
<td>10</td>
<td>28</td>
</tr>
<tr>
<td>St Paul</td>
<td>12</td>
<td>16</td>
<td>28</td>
</tr>
<tr>
<td><strong>Barbados</strong> - Total Surveyed 110 households (one person 18 years and older; 44 males and 66 females)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>St John</td>
<td>15</td>
<td>6</td>
<td>21</td>
</tr>
<tr>
<td>St George</td>
<td>22</td>
<td>11</td>
<td>33</td>
</tr>
<tr>
<td>St Michael</td>
<td>11</td>
<td>18</td>
<td>29</td>
</tr>
<tr>
<td>St Joseph</td>
<td>13</td>
<td>14</td>
<td>27</td>
</tr>
<tr>
<td><strong>Jamaica</strong> - Total Surveyed 112 households (one person 18 years and older; 27 males and 85 females)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kingston</td>
<td>18</td>
<td>11</td>
<td>29</td>
</tr>
<tr>
<td>St Elizabeth</td>
<td>6</td>
<td>15</td>
<td>21</td>
</tr>
<tr>
<td>Manchester</td>
<td>17</td>
<td>15</td>
<td>32</td>
</tr>
<tr>
<td>St Thomas</td>
<td>16</td>
<td>14</td>
<td>30</td>
</tr>
</tbody>
</table>
Key Informant Interviews – Twenty-one interviews were conducted over the period September 6 to October 29, with local government officials and civil society organizations (CSOs) to obtain information on impacts and responses relevant to the vulnerable groups that were otherwise unavailable except from these frontline stakeholders.

Observation - Information from the observation of developments, tracked through several media sources on a frequent basis by members of the research team, complemented the above-mentioned sources of data gathering. The observational approach was useful as the novelty of the pandemic meant that information on the nature of the crisis and response was rapidly unfolding and varying, revealing differentiated impacts for groups. Thus, the observation approach included tracking not only response plans but observing their implementation or change. For instance, disbursement of relief to beneficiaries of COVID-19 palliatives in communities was observed through tracking of press conferences, social media posts by the relevant Ministers, and policy dialogues on the subject. Such observation added valuable insights to the research that shaped the formulation of survey and interview questions as well as analysis.

Limitations:
- It did not cover all vulnerable groups, such as persons with disabilities (PWD), older persons, and persons living with HIV/AIDS, though it recognized that vulnerable groups extend beyond those included in this study. However, recognizing the critical threats to the socio-economic wellbeing of some of these groups in the context of the pandemic, the study includes a section entitled “Other Vulnerable Groups of Critical Importance: Persons with Disabilities and Older Persons” which highlights the impact of the pandemic on these groups and suggests areas for further investigation.
- The survey was limited in the extent to which it allowed analysis of some groups such as youth, girls, and informal sector workers as, by design, it utilized an approach of collecting data at the household level from one informed individual within the household (aged 18 and older) who provided a response based on their situation and in some cases the situation of other members of their household such as children. Due to time and resource constraints, the survey did not fully target data collection from all vulnerable groups such as informal sector workers and youth but it sought to include their perspectives as part of the situation within the household and the design of the sample. The study sought to mitigate this shortcoming by conducting interviews with representatives of these vulnerable groups and doing secondary research to gather data on them.
- Spikes in COVID-19 cases and lockdowns affected data collection in areas such as St. Thomas in Jamaica where there was a community lockdown at one point during data collection. While most surveys were already completed for that location, the outstanding ones were collected in Kingston.
Appendix 2: Questionnaire

Survey - Impacts of the COVID-19 Pandemic Crisis and Response on Vulnerable Groups in the Caribbean

Consent to Participate in Research Study

We are asking you to participate in a research study about the current pandemic, COVID-19 in the Caribbean. This study is being commissioned by the Caribbean Policy Research Institute (CAPRI).

The current crisis people and firms are facing is unprecedented. The purpose of this research is to learn about how the COVID-19 is impacting your household and business where applicable. There is an urgent need to understand who is affected, how they are affected and how governments can support them. This study will inform governments across developing countries on the appropriate response.

The survey will take approximately 20 minutes to complete. We will ask about your economic and household activities prior to being affected by COVID-19, how the outbreak impacted you, and how the government could support you. You must be at least 18 years old in order to participate.

Please think about your answers carefully. You may also be asked personal or sensitive information that is important for the results of the study. Please note that this information will be kept strictly confidential. Your participation is purely voluntary and will be considered as implied consent. You can withdraw at any time without penalty. Please answer this survey only once.

If you have questions, concerns, or complaints, or think the research has hurt you, please contact us at researchsurveys19@gmail.com

This questionnaire is targeted at the primary income earner in the household or a responsible adult

Demographics and Household Characteristics

[For questions 1 – 14, please select the answer that is applicable to you]

1. Which country do you live in?
   - Antigua & Barbuda
   - Barbados
   - Jamaica
   - Trinidad & Tobago

2. In which neighbourhood/community do you live? ________________________

3. In which region/parish do you live? ________________________________

4. Which of the following statements best describe you? I am the primary earner in my household (brings in most the income/covers most of the expenses/supports dependents
   - I am the secondary earner in my household (brings in some of the income/covers some of the expenses/partially supports dependents
   - I am not an income earner in my household but I know about the financial situation of my household
   - None of the above [THANK AND TERMINATE]
5. What is your age range?
   - ☐ Under 18 [THANK AND TERMINATE]
   - ☐ 18-20
   - ☐ 21-29
   - ☐ 30-39
   - ☐ 40-49
   - ☐ 50-59
   - ☐ 60-69
   - ☐ 70 or older

6. What is your gender?
   - ☐ Male
   - ☐ Female
   - ☐ Other [specify] _______________________

7. What is the highest level of education that you completed?
   - ☐ None
   - ☐ Primary or Elementary
   - ☐ Secondary (high school)
   - ☐ Technical/Vocational
   - ☐ University

8. What is your civil status?
   - ☐ Married, Cohabiting
   - ☐ Single, Divorced, Widowed
   - ☐ Other: ______________________________________________

9. The head of my household is (the household head is the person in the household acknowledged as head by the other members):
   - ☐ Male
   - ☐ Female
   - ☐ Other [specify] _______________________

10. What is your housing/residence type?
    - ☐ Own my home (solely or jointly)
    - ☐ Rental apartment/house
    - ☐ Live rent free in home owned by family/friend/spouse etc.
    - ☐ Other

11. How many people live in your household (including yourself)?
    - ☐ 1
    - ☐ 2
    - ☐ 3
    - ☐ 4
    - ☐ 5
    - ☐ 6
    - ☐ 7
    - ☐ 8 or more. Please specify the number_____
12. How many of the people living in your household are under the age of 18?

☐ 0  
☐ 1  
☐ 2  
☐ 3  
☐ 4  
☐ 5 or more. Please specify the number____

13. What is/are their age/ages?__________________________________________________

14. Please tell us which of the following you currently have access to? [Select all that apply]

☐ Landline telephone  
☐ Basic mobile phone (for phone calls and texts only)  
☐ Smartphone  
☐ Desktop computer  
☐ Laptop computer  
☐ iPad or other tablet  
☐ Internet on mobile phone only  
☐ Internet access at home for use with computers and tablets etc. (wired or wireless connection)  
☐ None of the above

15. Please tell us which of the following you currently have access to? [Select all that apply]

☐ Landline telephone  
☐ Basic mobile phone (for phone calls and texts only)  
☐ Smartphone  
☐ Desktop computer  
☐ Laptop computer  
☐ iPad or other tablet  
☐ Internet on mobile phone only  
☐ Internet access at home for use with computers and tablets etc. (wired or wireless connection)  
☐ None of the above

16. Before the COVID-19 lockdown (e.g. first week of March 2020), please give an approximation of your household's total weekly income? [please give an approximate value in your local currency]?

17. During the COVID-19 lockdown (e.g. last week of April 2020), what was your household's total weekly income [please give an approximate value in your local currency]? ______________

**Employment**

Please answer questions 1-4 based on the situation of the primary income earner of the household (If there is more than one income earner, please answer the questions relative to the primary income earner).

1. Which occupation best describes the main job/activity of your household's primary income earner before the COVID-19 lockdown (e.g. first week of March 2020)? [Please select one answer]

☐ Vendor  
☐ Farmer  
☐ Domestic worker
☐ Bartender
☐ Fisher
☐ Restaurant worker
☐ Construction worker
☐ Retail worker (e.g. store or shop worker)
☐ Government/Non-Governmental Organization (NGO) employee
☐ Other worker [please state the type of work] __________________________ 
☐ Business owner/self-employed [If business owner/self-employed, answer the relevant section on page (11) at this point and then the following questions from 2 below]
☐ Unemployed and looking for work
☐ Unemployed and not looking for work (e.g. taking care of family members) [If option selected, skip to Q3]
☐ Full-time student [If option selected, skip to Q3]
☐ Other [specify] __________________________

2. Which sector best describes the main job/activity of your household's primary income earner before the COVID-19 lockdown (e.g. first week of March 2020)? [Please select one answer]

☐ Tourism (hotel, accommodation airline/airport worker, tour operator etc.)
☐ Agriculture, fishing or mining
☐ Manufacturing
☐ Construction or utilities
☐ Mining, Quarrying, Oil and Gas Extraction
☐ Retail or Wholesale
☐ Transportation (non-tourism) and storage
☐ Food and beverage services
☐ Personal Services (e.g. hairdressing, barbering, spa employees etc.)
☐ Information and communication
☐ Financial activities or real estate
☐ Education
☐ Health
☐ Arts, Recreation and Entertainment
☐ Government or Non-profit
☐ Other services [specify] _________________________

3. For the majority of the COVID-19 lockdown period, the business that the household's primary income earner worked in was:
[Skip question for Self-employed/business owners]

☐ Temporarily closed by government mandate”
☐ Temporarily closed due to challenges related to the COVID-19 outbreak
☐ Permanently closed due to challenges related to the COVID-19 outbreak
☐ Temporarily or permanently closed due to factors unrelated to the COVID-19 outbreak
☐ Open for business
☐ I do not know

4. Which of the following best describes the work location of the primary income earner of your household during a typical week during the COVID-19 lockdown (e.g. last week of April 2020)?

☐ Work from home
☐ Work at employer's premises
Work at own business premises (away from home)
☐ Work at client’s or patient’s premises
☐ Work in a car or another vehicle
☐ Work outside (e.g. street, construction site etc.)
☐ Other [specify] ________________

Household Income and Living Expenses

5. Which of the following contributed to your household’s source of income just before the COVID-19 lockdown (e.g. first week of March 2020)? [Select all that apply]

☐ Salary of member/s of the household
☐ Self-employment/trade
☐ Informal daily/casual work
☐ Remittances (family/friends often send money from abroad)
☐ Support from family and friends locally
☐ Government social assistance
☐ Pension
☐ Other [specify] ________________

6. Which of the following sources contributed to your household’s income during the COVID-19 lockdown (e.g. last week of April 2020)? [Select all that apply]

☐ Salary of member/s of the household
☐ Self-employment/trade
☐ Informal daily/casual work
☐ Remittances (family/friends often send money from abroad)
☐ Support from family and friends locally
☐ Government social assistance
☐ Pension
☐ Other [specify] ________________

7. My household has experienced the following approximate reduction in income levels during the COVID-19 lockdown (e.g. last week of April 2020):

☐ None (Income remained the same)
☐ ¼
☐ ½
☐ ¾
☐ All income was lost

8. Since the declaration of the COVID-19 pandemic (March 11, 2020), have you or a member of your household experienced any of the following because of COVID-19 related restrictions? [select all that apply]

☐ Temporary layoff/suspension of work (without pay)
☐ Permanent layoff/suspension of work (without pay)
☐ Reduction in number of working hours
☐ Increase in number of working hours
☐ Reduction in hourly wage, piece rate, or salary
☐ Increase in hourly wage, piece rate, or salary
☐ Delay in wage payment
☐ Reduction in non-cash benefits, such as employer-provided childcare, employer-provided meals, employer-provided
9. During the COVID-19 lockdown (e.g. last week of April 2020), did you or a member of your household engage in any of the following activities? [Select all that apply]

- Looked for another job
- Took a loan from a bank or financial institution to cover living expenses
- Borrowed money from others to cover living expenses
- Found another job/earning occupation
- Spent savings to cover living expense
- Sold assets to cover living expenses
- Begged for money or food
- Children from the household begged for money or food
- Relied on the help of extended family members to cover living expenses
- Relied on charity support to cover living expenses
- Relied on government social assistance support to cover living expenses
- Violated containment measures to maintain a living
- Started an online business or used social media to advertise goods and services for sale
- Engaged in farming
- Started a home garden for vegetables

10. Please state any other measure taken to meet living needs during COVID-19

________________________________________________________________________________________________________


________________________________________________________________________________________________________

Food Security

12. During the COVID-19 lockdown (e.g. last week in April 2020), have you or a household member experienced any of the following situations? [Select all that apply]

- Difficulties in going to food markets due to mobility restrictions imposed by government
- Difficulties in buying food due to food items being unavailable in food markets
- Unable to buy the amount of food you usually buy because of shortages in markets
- Unable to buy the amount of food you usually buy because the price of food was too high
- Unable to buy the amount of food you usually buy because our household income has dropped
- Had to reduce the number of meals and/or the portion of each meal you would usually eat

Water and Hygiene

13. During the COVID-19 lockdown (e.g. last week in April 2020), have you or a household member experienced any of the following situations? [Select all that apply]

- Difficulties in accessing hygiene (e.g. soap for washing hands, detergent etc.) products due to mobility restrictions imposed by government
- Difficulties in accessing hygiene products (e.g. soap for washing hands, detergent etc.) because they were unavailable in stores
- Unable to access hygiene products e.g. soap for washing hands, detergent etc.) because the price was too high
Care Roles

14. In general, who is the main carer for the children, sick, elderly in your home?
   ☐ Male
   ☐ Female
   ☐ Both male and female
   ☐ Other [specify]_____________________
   ☐ Not applicable

15. a. Due to COVID-19 restrictions (e.g. last week in April 2020), has there been an increased need to care for others (e.g. children, sick relatives) in your home?
   ☐ Yes [If yes answer 14.b & 14.c]
   ☐ No

15. b. If yes, during the COVID-19 restrictions who is/was usually responsible for caring for the children, sick, elderly in your home?
   ☐ Adult Male
   ☐ Adult Female
   ☐ Male under 18 years
   ☐ Female under 18 years
   ☐ Other [specify]_____________________
   ☐ Not applicable

15. c. If you experienced an increased need to care for others (e.g. children, sick relatives), has it affected your ability to earn a livelihood?
   ☐ It has not affected my ability to earn a livelihood
   ☐ No longer able to work
   ☐ Significant reduction in what I earn
   ☐ Minor reduction in what I earn
   ☐ Increase in what I earn
   ☐ Other [specify]_____________________
   ☐ Not applicable

Education

16. Do any of these categories of students reside in your household? [select all that apply]
   ☐ Pre-Primary/Nursery student
   ☐ Primary school student
   ☐ Secondary school student
   ☐ Tertiary education students
   ☐ Not applicable

17. Since the physical closure of schools due to COVID-19, have any of the students in your household experienced any of the following situations:
   [Select all that apply. Tick the experience according to the category of student/s you to which you are referring]
<table>
<thead>
<tr>
<th>Situation</th>
<th>Nursery/Pre-Primary</th>
<th>Primary</th>
<th>Secondary</th>
<th>Tertiary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Been unable to continue classes</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Been attending online classes</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teacher/or other person brought the schoolwork to their home</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parents collected the schoolwork from school</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Received the school work via email</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Received the schoolwork via Whatsapp</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Followed educational classes via TV</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Followed educational classes via radio</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Followed educational classes online via Flow Study or Digicel Learning</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Followed educational classes online via another Learning Management System</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Took the end of term/final examinations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unable to take the end of term/final examinations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

18. Which of the following challenges to learning from home are faced by the students within your household? [select all that apply]

- Not applicable
- Difficulty focusing on school work
- Environment is not learning-friendly (e.g. space too crowded, too noisy)
- No access to internet
- No access to computer or tablet for learning
- No supervision
- In the case of children, no adult in the household is able to assist them with their schoolwork
- No challenge
- Other [Specify] ___________________________________________
19. How have students in your household been able to adapt to learning from home? Please share any particular strategies that have been useful. ________________________________________________________________________________________________
__________________________________________________________________________________________________________

**Stress**

20. How do you think COVID-19 has impacted your stress levels? [Please select a number on the scale, with 1 being little to no stress and 5 being the highest level of stress]

☐ 1
☐ 2
☐ 3
☐ 4
☐ 5

**Social Assistance**

21. Are you aware of any of the following types of COVID-19 social assistance from government, that you or members of your household can benefit from?

<table>
<thead>
<tr>
<th>Social Assistance</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food Support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rental/Shelter Support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income Support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utility Support</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

22. Before the COVID-19 measures were introduced (e.g. first week of March 2020) were you or anyone in your household receiving any government social assistance benefits (e.g. cash grants, food support, disability support etc.)?

☐ Yes
☐ No

23. Have you or anyone else in your household received any government social assistance benefits based on the difficulties you faced because of COVID-19?

☐ Yes, the same value of public assistance that I/we received from before
☐ Yes, an increase in the value of the same types of public assistance I/we received
☐ Yes, new COVID-19 related social assistance for rental support
☐ Yes, new COVID-19 related social assistance for food support
☐ Yes, new COVID-19 related social assistance for unemployment or income reduction support
☐ No, but we can manage well without it
☐ No, but we need it and cannot access it because we do not meet the criteria for the assistance.
Please explain further why you do not meet the criteria to access the grant __________________________________________
_________________________________________________________________________________________________________

24. a. Have you/a member of your household received a government social assistance grant based on the difficulties you faced because of COVID-19?
24. b. If you are a beneficiary of social assistance, are you satisfied with the value of the grant/support you received?

<table>
<thead>
<tr>
<th>Social Assistance</th>
<th>Yes</th>
<th>No</th>
<th>Why?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food Support</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rental Support</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income Support</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utility Support</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Disability Support</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Medication Support</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Counselling</td>
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<td></td>
</tr>
</tbody>
</table>

25. Rank the following type of government social assistance support, in terms of the priorities that may be most helpful to you if there is another set of COVID-19 lockdown measures. [Rank the below options from 1-5 (1 being the most important and 5 being the least important)]

- Food support ___
- Loss of income support ___
- Rental support ___
- Childcare assistance ___
- Utility support ___
- Counselling support ___
- Other [state and rank] ___

26. a. Which one of the following organizations has been most responsive in supporting your basic needs during the COVID-19 related restrictions?

- Government
- Charitable organization (e.g. church or other non-governmental body)
- Credit Union/Bank
- Other [please specify] ______________

26. b. Please give a reason for your answer to this question (e.g. what has the entity done to support your needs)? ______________________

________________________________________________________________________________________________________

________________________________________________________________________________________________________
27. a. Which aspect of the lockdown measures posed the greatest challenge to your household’s ability to provide basic needs for itself?

☐ Curfews
☐ Social/Physical distancing
☐ Stay at home orders as mandated by government
☐ Quarantine (Mandated by government)
☐ State of Emergency
☐ Border Closures
☐ Other [please specify] _______________________________________________________

27. b. Please give a reason for your answer?
________________________________________________________________________________
________________________________________________________________________________

28. What changes, not mentioned before, have you had to make to your life because of COVID-19?
________________________________________________________________________________
________________________________________________________________________________

29. Please share any additional thoughts on your needs, experiences and expectations from government that would be useful in helping you and members of your household to cope with the impacts of COVID-19? _____________________________________
________________________________________________________________________________
________________________________________________________________________________

Business Owner/Self-employed Persons

Questionnaire (to be administered to self-employed persons and small business owners including those who had to close their businesses as a result of COVID-19)

1. Please state the type of business you operate?
   ☐ Sole-trader
   ☐ Partnership
   ☐ Limited liability company
   ☐ Other [please state] ___________________

2. Is your business registered with the national legal authorities responsible for company registration?
   ☐ Yes
   ☐ No
   ☐ I do not know

Operations

3. How many paid employees did your business have in the first week of March 2020 (before COVID-19 lockdown)? (both full-time and part-time, including yourself)
4. a. What is your average monthly sales/revenue for 2019?

$_____________________

☐ My business was not in operation in 2019

4. b. By how much did your total monthly sales/revenue in April 2020 increase/decrease compared to April 2019?

☐ Increased by [___]%

☐ Decreased by [___]%

☐ My business was not in operation in April 2019

COVID-19 situation

5. During the COVID-19 lockdown (e.g. last week of April 2020), has your business been facing any of the following challenges? [select all that apply]

☐ Difficulties in accessing customers due to mobility restrictions imposed by government

☐ Loss in demand due to other reasons (e.g., regular customers can no longer afford our products or services or have cancelled orders)

☐ Increase in demand due to mobility restrictions imposed by government

☐ Difficulties in accessing suppliers due to mobility restrictions imposed by government

☐ Reduction in the availability and/or price increases for the main business inputs

☐ Difficulties with worker absenteeism arising from mobility restrictions imposed by the government

☐ Difficulties with worker absenteeism arising from other reasons (e.g. workers being sick or not having childcare)

☐ Difficulties in securing access to finance (e.g. banks or financial institutions are closed or operate at restricted capacity)

☐ Difficulties tending to my business because I have to take care of a family member (e.g. children, sick relative, etc.)

☐ Increased productivity

☐ Reduced productivity

☐ No particular challenge, things have proceeded as normal

6. What is the current status of your business? (Note: if the business is closed to the public but operates it should be considered open)

☐ “Temporarily closed by government mandate”

☐ Temporarily closed due to challenges related to the COVID-19 outbreak

☐ Permanently closed due to challenges related to the COVID-19 outbreak

☐ Temporarily or permanently closed due to factors unrelated to the COVID-19 outbreak

☐ Business remains open

☐ I do not know

[Omit the next question for self-employed persons - answer only if the business has one or more employee apart from the owner]

7. How many of your workers experienced any of the following as a result of the coronavirus/COVID-19 outbreak and related restrictions?

☐ Temporary layoff/suspension of work (without pay) - ___ workers. [Enter 0 if no workers were affected].

☐ Permanent layoff/suspension of work (without pay) - ___ workers. [Enter 0 if no workers were affected].
Reduction in earnings or delays in wage payment - ___ workers. [Enter 0 if no workers were affected].

8. How has your business adjusted its business model to reduce being directly in physical proximity with customers? [select all that apply]
   - Use of phone for marketing or placing orders etc.
   - Use of internet, online social media, specialized apps or digital platforms for marketing or placing orders etc.
   - Switched products sold or services offered
   - Other [please state]________________________________________________________
   - No change in business model

9. If your business is still operating, under conditions similar to COVID-19 lockdown situation (e.g. last week of April 2020), for how long do you think you will be able to keep your business open?
   - Less than 2 weeks
   - Between 2 and 4 weeks
   - Between 1 and 2 months
   - Between 2 and 6 months
   - More than 6 months
   - I do not know (uncertain)

10. Since the COVID-19 lockdown (e.g. last week of April 2020), have you had to do any of the following? [select all that apply]
   - Find another job/earning occupation
   - Spend savings to cover living expense
   - Borrowed money to cover living expenses
   - Sold assets to cover living expenses
   - Relied on the help of extended family members to cover living expenses
   - Violate containment measures to maintain a living

11. Do you expect to have to do any of the following in the next two weeks because of COVID-19 or related restrictions? [Select all that apply]
   - Find another job/earning occupation
   - Spend savings to cover living expenses
   - Borrow money to cover living expenses
   - Sell assets to cover living expenses
   - Rely on the help of extended family members to cover living expenses
   - Violate containment measures to maintain a living

**Policy Response**

12. What would be the support most needed for your business over the COVID-19 crisis?
   - Business loans
   - Loan payment deferrals
   - Partial or total salary subsidies
   - Cash (grants) or unemployment benefits
   - Rental or utilities subsidies
   - Rental or utilities deferrals
   - Training for digital marketing and selling
☐ Subsidized provision of specific products, inputs or services
☐ Tax cuts
☐ Deferral of tax payments

13. a. Have you applied for or are you currently receiving any government programs to support businesses like yours? [select all that apply]
☐ Business loans
☐ Loan payment deferrals
☐ Partial or total salary subsidies
☐ Cash (grants) or unemployment benefits
☐ Rental or utilities subsidies
☐ Rental or utilities deferrals
☐ Training for digital marketing and selling
☐ Subsidized provision of specific products, inputs or services
☐ Tax cuts
☐ Deferral of tax payments
☐ I haven't applied for any programs [If this option is selected, answer 13.b]

13. b. Why have you not applied to any government programs?
☐ I am not aware of any such programs
☐ It requires internet and smartphones and I do not have both of these
☐ Even if I apply, I don't think I will get support from these programs
☐ I will need to pay a bribe to apply to these programs
☐ Others (specify)

14. What do you need the most to help you sustain your business at this point?
____________________________________________________________________________________________________
____________________________________________________________________________________________________

Thank you for participating in this survey! Your responses will help us understand the social and economic impact of COVID-19 faced by your household and business (where relevant) and inform the policy response to these challenges.
# Appendix 3: List of Interviewees

<table>
<thead>
<tr>
<th></th>
<th>Name</th>
<th>Office</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Almira Henry</td>
<td>Director - Social Policy Dept. of Social Policy, Research &amp; Planning, Ministry of Social Transformation and the Blue Economy</td>
<td>Antigua &amp; Barbuda</td>
</tr>
<tr>
<td>2</td>
<td>Eltonia Anthony-Rojas</td>
<td>Labour Commissioner, Ministry of Legal Affairs, Public Safety and Labour</td>
<td>Antigua &amp; Barbuda</td>
</tr>
<tr>
<td>3</td>
<td>Raisa Charles</td>
<td>Programme Officer, Focus Areas: GBV, &amp; Health Directorate of Gender Affairs, The Directorate of Gender Affairs</td>
<td>Antigua &amp; Barbuda</td>
</tr>
<tr>
<td>4</td>
<td>Marcelle Freeland</td>
<td>Liaison Officer, Ministry of Agriculture, Lands, Fisheries and Barbuda Affairs</td>
<td>Antigua &amp; Barbuda</td>
</tr>
<tr>
<td>5</td>
<td>Cleviston Hunte</td>
<td>Director of Youth Affairs, The Ministry of Youth and Community Empowerment</td>
<td>Barbados</td>
</tr>
<tr>
<td>6</td>
<td>Randy Clarke</td>
<td>Programme Assistant, Human Resource Development Implementation and Monitoring Unit Ministry of Labour and Social Partnership Relations</td>
<td>Barbados</td>
</tr>
<tr>
<td>7</td>
<td>Judamay Williams-Bryan</td>
<td>Senior Labour Officer, Labour Department, Ministry of Labour and Social Partnership Relations</td>
<td>Barbados</td>
</tr>
<tr>
<td>8</td>
<td>Psyche Burke</td>
<td>Senior Economist, manpower, Research and Statistical Unit, Ministry of Labour and Social Partnership Relations</td>
<td>Barbados</td>
</tr>
<tr>
<td>9</td>
<td>Andrew Pollard</td>
<td>Coordinator (ag) The Ministry of People Empowerment and Elder Affairs</td>
<td>Barbados</td>
</tr>
<tr>
<td>Name</td>
<td>Office</td>
<td>Country</td>
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</tr>
<tr>
<td>-------------------------------</td>
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<td></td>
</tr>
<tr>
<td>Patricia Boyce</td>
<td>Head, Gender Bureau, The Ministry of People Empowerment and Elder Affairs</td>
<td>Barbados</td>
<td></td>
</tr>
<tr>
<td>Joan Crawford</td>
<td>Director, Childcare Board, The Ministry of People Empowerment and Elder Affairs</td>
<td>Barbados</td>
<td></td>
</tr>
<tr>
<td>Sharon Rose-Gittens</td>
<td>President, Barbados Association of Professional Social Workers</td>
<td>Barbados</td>
<td></td>
</tr>
<tr>
<td>Kevin Manning</td>
<td>Project Officer, The University of the West Indies</td>
<td>Barbados</td>
<td></td>
</tr>
<tr>
<td>Viviene Johnson</td>
<td>Senior Director Planning and Development Division, Ministry of Education, Youth and Information</td>
<td>Jamaica</td>
<td></td>
</tr>
<tr>
<td>Mrs Audrey Deer-Williams</td>
<td>Chief Technical Director, Social Security Division, Ministry of Labour and Social Security</td>
<td>Jamaica</td>
<td></td>
</tr>
<tr>
<td>Deborah Patrick-Gardner</td>
<td>Chief Technical Director, Labour, Ministry of Labour and Social Security</td>
<td>Jamaica</td>
<td></td>
</tr>
<tr>
<td>Vijay Gangapersad</td>
<td>Deputy Permanent Secretary, Ministry of Social Development and Family Services</td>
<td>Trinidad &amp; Tobago</td>
<td></td>
</tr>
<tr>
<td>Shawn Ramrattan</td>
<td>Youth Officer 3, Ministry of Youth Development and National Service</td>
<td>Trinidad &amp; Tobago</td>
<td></td>
</tr>
<tr>
<td>Jacqueline Johnson</td>
<td>Permanent Secretary Gender and Child Affairs, Office of the Prime Minister- Gender and Child Affairs</td>
<td>Trinidad &amp; Tobago</td>
<td></td>
</tr>
<tr>
<td>Ms. Shanice Webb</td>
<td>President, Trinidad Youth Council</td>
<td>Trinidad &amp; Tobago</td>
<td></td>
</tr>
<tr>
<td>Ms. Janae Campbell</td>
<td>President, Tobago Youth Council</td>
<td>Trinidad &amp; Tobago</td>
<td></td>
</tr>
</tbody>
</table>
Appendix 4: Governments’ COVID-19 Support for Small Businesses

ANTIGUA & BARBUDA
» Strengthened and increased access to the country’s existing Entrepreneurial Development Programme which provides low cost financing, training and business support262

BARBADOS
» The National Training Initiative (NTI) have launched three free online courses (which benefit from zero-rating)263 with the aim of allowing persons to set up their own small businesses or cottage industries (Online Safety Essentials, Core Skills, and Entrepreneurship).264

JAMAICA
» Adapt Your Business in times of COVID-19 Training for entrepreneurs—held on December 3. The training was recorded and is available via YouTube.266

» A small businesses wage subsidy of up to a maximum of BD$1,000 over a two-month period, for disbursement through Fund Access has been offered but businesses must be registered or register with the National Insurance Department to access the funding.265

» New MSME Tax Credit — This measure provides micro- small & medium-sized enterprises (MSMEs), with annual revenues less than or equal to $550 million, a non-refundable tax credit of $375,000.

» Business Employee Support and Transfer of Cash (BEST Cash) programme provided grants until June to businesses under the tax threshold of J$1.5 million within the tourism industry who are licensed with the Jamaica Tourist Board based on the number of worker they keep employed.

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263 Zero-rating means that users who register to take online courses on the NTI’s website will not be charged for the data they use to access learning materials.
265 Scott, “Bajan SMEs.”
» Small Business Tax credit of $375,000.00 introduced for the first time in March of this year. Small businesses that file taxes will not pay income taxes on their first $1.5 million earnings.267

» Small Business Grant, a component of the Government’s COVID Allocation of Resources for Employees (CARE) Programme, for businesses that file income tax and payroll returns indicating that they have at least one employee.

» Barbers, hairdressers, beauty therapists, cosmetologists, taxi operators, bus operators and market vendors who apply and qualify will receive a one-time COVID-19 General Grant of $25,000.

» There is a one-time General Grant of $40,000 for bar operators and nightclub operators who apply and qualify.

» In addition, Craft vendors and operators of the Jamaica Union of Travellers Association (JUTA), Maxi Tours Limited and Jamaica Cooperative Automobile and Limousine Tours Limited (JCAL) who apply and qualify will receive a one-time General Grant of $40,000.

TRINIDAD & TOBAGO

» National Enterprise Development Corporation (NEDCO) in Trinidad & Tobago has established the Entrepreneurial Relief grant where MSEs can access up to TT $20,000. 268

» YTEPP – Workforce Recovery Programme – Five-week free online course on Digital Literacy and an eight-week Life Management Skills programme for retrenched persons between 25-60 years.269

ALL FOUR COUNTRIES:

» Workforce Recovery Programme sponsorship by the Commonwealth of Learning

Several Caribbean government ministries or agencies have partnered to promote to their citizens, the programme which includes free Coursera courses and specializations or retrenched, unemployed and underemployed persons.270

Appendix 5: Pre-COVID-19 government-provided contributory and non-contributory cash transfers to PWD and Older Persons

In all four countries, Social Assistance and Social Insurance payments were available to PWD and older persons, prior to the pandemic based on contributory and non-contributory schemes. Non-contributory social protection was available to PWD and the elderly (67 years and older) in Barbados through the National Assistance Programme (NAP) and through a contributory NIS scheme (persons ranging 65 to 67 years). In Trinidad and Tobago, non-contributory assistance existed through the Disability Assistance Grant (DAG), and the Senior Citizens Pension (SCP) for persons aged 65 and over, while a contributory retirement pension scheme provides income through the National Insurance Board (NIB) for persons aged 60 and over. In Antigua and Barbuda, non-contributory social assistance is provided through the Old-age Assistance Programme for elderly persons over the age of 65 and persons who are blind or with other disabilities, who have attained age 60 and are unable to generate autonomous income while a contributory Old-age Pension or Old-age Settlement Grant is available to older persons of age 62 years and older. A contributory Disability Pension or Disability Settlement for eligible persons younger than age 60 is available for PWD. In Jamaica, PATH provides a non-contributory social assistance for PWD and elderly persons (60 years and older) in families deemed eligible, and a contributory Old Age Pension or Grant, and Disability Pension or Grant through the NIS scheme.

271 National Insurance Scheme, “Old-Age.”
272 ILO Social Protection Department “Universal Pensions.”
273 USA Social Security Administration, “Social Security Programs 2019- Antigua and Barbuda.”
Appendix 6: Vulnerable Groups Pre Covid-19

Efforts to build resilience to cope with, adapt to, and rebuild from the negative impacts of COVID-19 first require an audit of the pre-existing situation among groups that make them less resilient than others.

**Children**

Children rely on adults for their basic survival needs such as food, shelter, and protection from harm, as well as developmental needs such as education and emotional support. Challenges such as loss of income or poor mental health faced by their parents or caregivers can directly impact their security and their development.276 This can result in many of them experiencing poor living situations and reduced access to resources and services critical to their wellbeing. Moreover, children living in poverty often experience multi-dimensional deprivations such as poor health, deficient nutrition, inadequate sanitation, adverse living conditions, and psycho-social and emotional instability, which when coupled with other shocks, can reduce their capacity to cope. This may lead to negative educational and health outcomes as well as risky behaviours such as unprotected sex leading to teenage pregnancy,277 crime, and violence.278 It is further understood that “poverty causes lifelong damage to children’s cognitive and physical development, perpetuating the cycle of poverty into adulthood and throughout succeeding generations.”279 As such, child poverty has negative implications not only for the children themselves but also for the society.

The proportion of children living in poverty in the Caribbean is substantial, ranging from 51 percent in Grenada, to 22 percent in Trinidad and Tobago. For the countries that are the focus of this study, child poverty stood at 24 percent in Antigua and Barbuda, 25 percent in Jamaica, 36 percent in Barbados, and 22 percent in Trinidad and Tobago.280 Given the inherent vulnerabilities of children in normal times, and increased vulnerabilities for those that are poor, the direct and indirect consequences of containment measures such as lockdowns and school closures are exacerbated. Children are in a special category of persons facing an increased risk of hunger, abuse and neglect, poverty, and learning loss and regression, and possibly other negative education outcomes.

**Youth**

Youth in the Caribbean face their own challenges, such as disproportionate levels of unemployment and precarious employment. The youth unemployment rate in the region stood at 19 percent in 2020, which exceeds the global rate of 14 percent.281 Worldwide, youths aged 15 to 24 were three times more likely to be unemployed than adults.282 A similar situation exists in the Caribbean for youths in that age bracket, where the ratio of youth to adult unemployment is around three to one.283 Not only do youth experience higher unemployment than adults, but females are disproportionately affected, with the unemployment rate for young women being 22 percent, approximately 7 percentage points above their male counterparts.284

High youth unemployment is based on factors such as structure of the labour market, state of the economy, lack of relevant skills and experience, constrained opportunities due to health status or disability, location, stigma and discrimination due to age, gender,

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279 In the Caribbean, the definition of ‘youth’ varies across countries, organizations and statistical instruments. However, according to the GOJ Green Paper National Youth Policy 2015 – 2030, the most common definition used (in the Caribbean) is the United Nation's definition of youth, which is the age cohort 15-24. There is some overlap with this definition and that of a ‘child,’ which according to the United Nations Convention on the Rights of the Child, is as every human being below the age of 18 years.
283 CDB, "Youth Are the Future."
284 ILO, "Global Employment Trends."
and young motherhood. Caribbean youth thus face hindrances to their socio-economic development, often with adverse consequences such as risky behaviours, poverty, engagement in crime, unplanned pregnancy, lost future earning capacity, and psychological scarring. This adverse situation is compounded by the relatively large number of youth not in employment, education, or training. In the Caribbean, the rate of young women classified as not in employment, education, or training is 29 percent, almost double that of young men, 15 percent. The inability or lack of motivation by these youth to access training and other continuing and professional education opportunities during normal times, as well as other challenges including high levels of adolescent pregnancy, and high levels of crime involving youth as both the perpetrators and victims of violence, also increase youth vulnerability. Within the context of the impact of COVID-19, the precarious situation of these youth could lead to higher rates of unemployment, informality, crime, unplanned pregnancy, and inactivity.

Women and Girls

Globally and in the Caribbean, women are more economically vulnerable than men as they are subject to lower wages, a gender pay gap, more precarious work, they dedicate three times more time to unpaid care and domestic work, and tend to work in jobs that pay less than men. Women are thus more likely to earn lower incomes, have less access to social protection, and be more disposed to unemployment, which can lead to increased poverty for women, especially during crisis periods. These gender disparities are evidenced by women's labour force participation rate, which in 2016, was 56 percent versus 71 percent for men. Data from six CARICOM countries showed that on average, women earn less than men, particularly when controlling for education. Caribbean women’s participation is concentrated in middle and low-level jobs and in sectors that are characterized by lower salaries and in lower levels in the employment hierarchy, with a large number of women working in community, social, and personal services, whereas men tend to dominate better paid jobs in the construction sector, craft, and plant and machine operation. There is a higher unemployment rate for women (10 percent) than men (6 percent) in the region.

Moreover, ascribed gender roles associated with care disproportionately affect women. The amount of time spent by Caribbean women on unpaid care work is presumed to follow global trends, despite a lack of time use data. A pilot Time Use Survey conducted in Jamaica in 2018 showed that females spend almost three times (249 minutes on average) the amount of time as males (90 minutes) on work (domestic and care work) that has value but is not monetized if it is done for one's own household.

As it relates to the tourism sector, a 2019 study showed that half of all women in the sector are working in low-wage and low-status jobs, despite the majority (66 percent) having completed tertiary-level education, suggesting greater underemployment for women. Given the high dependency on the tourism and service sectors in the Caribbean, women working in these sectors are subject to
sudden unemployment associated with the current decline in tourism. A study of six Caribbean countries (Barbados, Grenada, Guyana, Jamaica, St. Lucia, and Trinidad & Tobago) found that 62 to 69 percent of workers are in the service and sales sectors, with women being more likely than men to work in accommodation and food services, a proxy of employment in the tourism sector.297 Loss of jobs in this sector thus affects women disproportionately, and could push more women into informal work, a sector in which they are already highly concentrated, and which is a contributing factor to poverty and vulnerability.298

The above-mentioned factors contribute to a heightened risk of women’s exposure to poverty in the COVID-19 context. In addition to higher unemployment, Caribbean women are already disproportionately affected by poverty, though this is not the case for all countries.299 A 2016 Country Gender Assessment done for the Caribbean found that female-headed households are more likely to be poor than male-headed households.300 A high incidence of female-led single parent households in the region, coupled with the likelihood of high dependency ratios within these households, help to perpetuate the feminization of poverty in the region.301 Violence against women is another perennial challenge faced, with between 20 and 35 percent of women in the Caribbean subject to different types of violence, including physical, sexual, psychological, and economic.302

Girls face particular challenges associated with teenage pregnancy. Though at varying rates among Caribbean countries, teenage pregnancy places girls at increased likelihood of school drop-out, and limited time and opportunities for work, further reinforcing gender gaps in the labour market. For instance, 2010 data available for Jamaica, showed that the fertility rate for women aged 15 to 19 was 73 per 1,000 (above the LAC average of 66 and Caribbean average of 57), while the fertility rate for females within the same group was below 50 in Trinidad and Tobago (below the regional and sub-regional averages).303

**Informal Sector Workers**

Informal workers are estimated to substantially contribute to economic activity and employment in the Caribbean. The informal economy during 2010-2014 in Latin America and the Caribbean (LAC) represented 40 percent of GDP.304 The size of the informal economy as a percentage of GDP is estimated to be 30 to 40 percent in Barbados, 35 to 44 percent in Jamaica, and 26 to 33 percent in Trinidad and Tobago, 305 and 31 percent in Antigua and Barbuda.306 The sector is also estimated to account for 55 percent of total employment in LAC.307 Available data, though dated, estimates the following contributions of informal work to employment – Jamaica (50 percent),308 Barbados (15 percent),309 and Trinidad and Tobago (9 percent).110

Elements of informality such as limited or absence of registration, tax payments, conditions of employment, or operating licences, pose challenges for the regulation and development of those enterprises and for their workers’ protection. These workers do not have formal contracts of employment and do not contribute to social insurance schemes, and therefore do not benefit from unemployment insurance or other types of social protection related to contributory social protection schemes.311 Their work context

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297 UN Women, “Productive Employment,” 2.
298 UNDP, Caribbean Human Development Report.
299 While women can be susceptible to poverty as heads of households, poverty levels may be lower for female-headed households in some countries such as Antigua and Barbuda: Alicia Mondesire, Caribbean Synthesis Review and Appraisal Report on the Implementation of the Beijing Declaration and Platform for Action,” UN ECLAC, 2015, https://oig.cepal.org/sites/default/files/s1500700_en.pdf.
301 Platonova and Geny, “Women’s Empowerment,” 18; according to UN ECLAC Country Poverty Assessments in the Caribbean indicate that these households are more likely to become susceptible to poverty.
is characterized by an absence of workers’ representative associations, precarious working conditions, lack of social protection which makes them vulnerable to exploitation, unemployment, income insecurity, and shocks that affect the income and the sectors in which they work. Their lack of income security during sickness can result in working while sick, putting not only their health at risk but that of their co-workers. Caribbean youth and women are heavily represented in this sector, which adds an additional layer of vulnerability to their existing situations. The size of the informal sector coupled with the lack of social protection makes informal workers particularly vulnerable.

The Poor

Persons living in poverty comprise a significant proportion of Caribbean populations, averaging 30 percent for the region as a whole. The proportion of the population living below the national poverty lines stood at 18 percent for Antigua and Barbuda, 17 percent in Barbados, 13 percent in Jamaica, and 16 percent in Trinidad and Tobago.

While the number and proportion of poor persons varies across countries, the high poverty rate, despite the upper-middle- and high-income designation of the countries, highlights the inequality that is experienced in the region. One estimate is that the poorest quintiles’ share in national consumption is about only 5 percent. Further, “specific population groups, such as women, the elderly, youth, persons living with disabilities, and persons living in remote and isolated communities, including indigenous people, are more likely to be poor.” Persons who are poor often do lower skilled jobs and have no or low levels of education and skills training, limiting their income and opportunities for their development and that of their children. They also tend to have a higher number of dependents, greater health challenges, and limited access to quality health care. Consequences of these situations often include undernutrition and food insecurity, risky behaviour, joblessness, and vulnerability to shocks, which all already affect marginalized groups disproportionately.

The greater representation of poverty within certain marginalized groups, such as females and youth populations, alongside their other layers of vulnerability, helps to reinforce the cycle and culture of poverty, and increasingly, debilitating inter-generational poverty. As such, poverty is a cross-cutting element in assessing the impact of COVID-19 on vulnerable persons.

Small Business Owners

Small businesses play a vital role in Caribbean economies. They face many internal and external risks to their sustainability and growth, associated with their small size within small economies. Small businesses are estimated to contribute between 60 to 70 percent of GDP, and 50 percent of employment in the Caribbean. The importance of small business in the Caribbean is underscored by its contribution to dominant areas of economic activity. Micro and small enterprises are heavily based in the hotel and restaurant sector, accounting for 77 percent of employment in the tourism sector. Notwithstanding their significance, small businesses, unlike their larger counterparts, often lack the resources to ensure their sustainability, especially access to finance. As such, small business owners often rely on their family and friends for financial support. In the Caribbean, constraints faced by Caribbean small entrepreneurs include finance, training, marketing, networking, and infrastructure.
Given that many small businesses have few workers, the owners of small businesses often play multiple, simultaneous roles; should the owner not be present, this can debilitating the small business. Even where there are small enterprise development organizations or business support services geared at supporting these businesses, they too, face constraints that impede the provision of adequate support services such as lack of access to working capital, and limited means to provide assistance in marketing, technology, and specialized business training.\(^{324}\)

Operating in Caribbean SIDS with small domestic markets, having tiny economies of scale, and limited access to capital and technologies, the capacity of these businesses to respond to shocks is constrained. This intersects with other vulnerabilities of groups comprising the informal sector, where a large share of small business owners are groups who experience other non-business vulnerabilities such as women and informal workers, which contributes to a deepened overall situation of vulnerability for them. For instance, a 2010 Enterprise Survey revealed that the top three sectors (retail, hotel and restaurants, and food and beverage manufacturing) accounted for 66 percent of businesses with female sole proprietors.\(^ {325}\) In this context, small businesses require special protection.

\(^{323}\) The Jamaica Business Development Corporation (JBDC), the Barbados Chamber of Commerce are only few of the existing bodies providing assistance to entrepreneurs in various forms, from training to legal assistance, to counselling.


Insult to Injury
The Impact of COVID-19 on Vulnerable Persons and Businesses

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