



Desk Review of Social Protection Nets for Vulnerable Populations in Barbados

[September 2024]

1. Overview

This report provides a short overview of the Government of Barbados' support mechanisms for vulnerable populations, emphasizing their relevance to immediate Cash and Voucher Assistance (CVA) initiatives. It examines measures, such as the National Insurance Scheme (NIS) and non-contributory benefits like the National Assistance Program (NAP), highlighting their roles in providing financial assistance to vulnerable people. The report also identifies challenges in reaching these groups, such as limited access to formal financial services and exclusion from existing social protection programs, particularly for fisherfolk. Additionally, it explores external support from national and international actors, which play a vital role in post-crisis recovery efforts, offering financial assistance and essential supplies. The report underscores the importance of community-led monitoring to ensure transparency and timely aid delivery. The analysis aims to inform CVA programming in response to Hurricane Beryl and guide actors interested in supporting vulnerable groups through this modality. This report is based on a desk review conducted using secondary data from the DEEP platform.

2. Domestic Legislation and Social Protection Mechanisms in Barbados

The **National Insurance and Social Security Act (NISS Act)** is the primary legislation governing social protection in Barbados. Enacted in 1967, the Act introduced a social insurance model that provides coverage to workers through the **National Insurance Scheme (NIS)**. The **National Insurance Board (NIB)**, established under this Act, is composed of two representatives from employers' associations, two from trade unions, and three additional members appointed by the Minister. Key official members include the Chief Labour Officer and the Director of Finance and Economic Affairs or their nominees.

The NIS, funded through contributions from employees, employers, and the self-employed, provides both short- and long-term benefits, such as sickness benefits, employment injury, maternity benefits, unemployment benefits, and pensions. **Self-employed individuals are required to affiliate with the NIS but are excluded from some benefits** like employment injury and unemployment benefits. The NIS Fund is used to pay claims, administrative costs, and other approved expenditures.

In addition to the NISS Act, the National Assistance Act regulates non-contributory benefits, such as the **Non-Contributory Old-Age Pension**. The National Assistance Board, consisting of seven members appointed by the Minister, oversees the provision of assistance to the needy, especially the elderly. The Board also manages institutions for the care of aged individuals who are poor or in need.

The **Ministry of People Empowerment and Elder Affairs (MPEEA)** is responsible for managing and coordinating various social assistance programs. These include the Welfare Department, National Assistance Board, the Bureau of Gender Affairs, National Disabilities Unit, and Child Care Board, among others ([ILO](#) 01/06/2022).

2.1. Disaster Resilience Measures:

To strengthen its financial resilience against natural disasters, the Government of Barbados has taken several key steps:

- **Parametric Insurance Coverage:** The government purchases parametric insurance coverage for high-intensity tropical cyclones, excess rainfall, and earthquake events. Between 2010 and 2021, the government received payouts totalling US\$20,649,434 due to tropical storms and hurricanes, as well as intense rainfall events associated with trough systems, as per the table below ([WFP](#) 26/09/2024).

Date	Event (Policy)	Payout Amount (US\$)
October 2010	Tropical Storm Tomas (Tropical Cyclone)	8,560,247
November 2014	Trough System (Excess Rainfall)	1,284,882
September 2016	Tropical Storm Matthew (Tropical Cyclone and Excess Rainfall)	1,728,277
September 2017	Tropical Storm Maria (Excess Rainfall)	1,917,506
October 2018	Tropical Storm Kirk (Excess Rainfall)	5,813,299
August 2019	Tropical Cyclone Dorian (Tropical Cyclone / Aggregated Deductible Cover)	123,500
July 2021	Tropical Storm Elsa (Tropical Cyclone and Excess Rainfall)	2,469,924
Total		21,897,635

Source: CCRIF SPC, 2020

It should be noted that these payouts do not nearly cover a modest percentage of total damage after an extreme climate event.

- **Natural Disaster Clause:** Barbados included a natural disaster clause in its 2018-2020 debt restructuring agreements. This clause allows the country to defer principal and interest payments when the country receives significant payouts from CCRIF (US\$ 5 million for earthquakes or rainfall, and US\$ 7.5 million for hurricanes). This clause can release up to US\$ 700 million for disaster recovery, but there are yet no practical applications of this clause. ([WFP](#) 26/09/2024).

3. Ministry of People Empowerment and Elder Affairs (MPEA):

The MPEA in Barbados plays a crucial role in the country's social protection system. Strategic goals focus on poverty reduction, social inclusion, and empowerment through education and training. The MPEA is a cornerstone of Barbados' social protection framework, aiming to foster a more inclusive and equitable society. Its mission is to contribute to socio-economic development by empowering all citizens through evidence-based policies and accessible social programs ([BISG](#)).

To further enhance its capacity, the PULSE-MIS (Management Information System), part of the MPEA, is being developed to support the delivery of social protection services. The system helps manage over 20 social protection programs, providing monetary and non-monetary benefits in areas such as education, food, legal services, utilities, and childcare. It also assists senior citizens, individuals requiring at-home care, and those in need of emergency relief. By centralizing and streamlining the administration of these programs, PULSE-MIS ensures transparency, improves data management, and enhances the overall effectiveness of Barbados' social protection initiatives ([Synergy](#) 27/01/2023).

Key functions include:

- **Social Assistance Programs:** The MPEA administers various social assistance programs aimed at supporting vulnerable populations, including financial aid, food assistance, and housing support. These programs are designed to alleviate poverty and provide a safety net for those in need.
- **Elder Care Services:** The ministry provides services and support for the elderly, ensuring they have access to healthcare, social activities, and financial assistance. This includes programs like the National Assistance Board, which offers home care services and day care facilities for senior citizens.
- **Community Development:** The MPEA works to strengthen community ties and promote social cohesion through various community development initiatives.

These include skills training, youth empowerment programs, and support for community-based organizations.

- **Disability Support:** The ministry offers support services for individuals with disabilities, including financial assistance, vocational training, and advocacy for disability rights. This ensures that people with disabilities can lead dignified and independent lives.
- **Emergency Relief:** In times of natural disasters or other emergencies, the MPEA coordinates relief efforts to provide immediate assistance to affected individuals and families. This includes the distribution of food, water, and other essential supplies.

3.1. Barbados Social Protection Policy, Strategy, and Implementation Plan (BARSPIP) 2021-2024:

The Barbados Social Protection Policy, Strategy, and Implementation Plan (BARSPIP) 2021–2024 is a comprehensive initiative aimed at strengthening the social protection system to reduce poverty and inequity while promoting social cohesion and economic growth. The plan, led by the MEPA emphasizes the importance of a robust social safety net to address the needs of the vulnerable, ensuring income security across the life cycle—from childhood to old age. It provides support across all life stages, from pregnancy to old age, offering essential services tailored to different phases of life. BARSPIP is structured around two key components: horizontal and vertical coverage. Horizontal coverage, or the social protection floor, guarantees essential health care, income security for children, support for the unemployed and underemployed, and income security for the elderly and disabled. Vertical coverage aims to enhance the depth of protection, offering higher levels of support for those already covered. The plan also seeks to streamline social services under the Department of Children and Family Services, improving efficiency, decentralizing service delivery, and enhancing targeting for the most vulnerable populations.

A key feature of the strategy is the implementation of a Management Information System (MIS), which will improve the processing of data, case management, targeting, and overall service delivery. The policy also focuses on gender responsiveness, environmental protection, and inclusion of persons with disabilities, with the ultimate goal of advancing the country's sustainable development objectives ([Barbados Weekly 31/05/2022](#)).

4. Overview of Existing Social Protection Programs

4.1. National Insurance Scheme (NIS):

The National Insurance Scheme (NIS) of Barbados provides a comprehensive range of benefits designed to support individuals during periods of unemployment, sickness, and other life events. Here are some key aspects of the NIS.

4.1.1. Unemployment Benefits:

The NIS offers financial support to individuals who have lost their jobs. To qualify, individuals must have been insured for at least 52 weeks and have a minimum number of contributions paid or credited. The daily rate of unemployment benefit is 60% of the insured person's average insurable weekly earnings. This benefit is payable for each day of unemployment, excluding Sundays, up to a maximum of 26 weeks in any continuous period of unemployment. To the left is a box from the NIS website explaining the full range of qualifying criteria for the benefit. ([National Insurance and Social Security Service](#)).

1. have been insured for at least 52 weeks.
2. have at least 20 contributions paid or credited in the 3 consecutive quarters ending with the quarter but one before that in which unemployment began.
3. have at least 7 contributions paid or credited in the relevant quarter, which is one quarter preceding the
4. contribution quarter in which the unemployment commenced.

4.1.2. Sickness Benefits:

This benefit supports individuals who are unable to work due to illness. To be eligible, employed persons must have paid or credited a certain number of contributions. The daily rate of sickness benefit is 66 2/3% of the insured person's average insurable weekly earnings. The sickness benefit is payable for each day of illness, excluding Sundays, subject to a maximum of 26 weeks in any continuous period of illness ([National Insurance and Social Security Service](#)).

4.1.3. Maternity Benefits:

The NIS also provides maternity benefits to insured women who are unable to work due to pregnancy. This benefit includes a maternity allowance and a maternity grant, which help cover the financial needs during maternity leave ([National Insurance and Social Security Service](#)).

4.1.4. Survivors' Benefits:

In the event of the death of an insured person, the NIS provides financial support to the surviving dependents, including a widow, widower, or children ([National Insurance and Social Security Service](#)).

4.2 School Feeding Program:

The School Feeding Program in Barbados, known as the School Meals Program (SMP), plays a vital role in supporting the nutritional and educational needs of students across the island. Established in 1963, the program primarily targets students in primary schools, government-run nursery schools, and special schools, with meals provided to secondary school students based on individual need as identified by guidance counselors. The program operates five days a week during the school year and aims to meet educational goals, provide a social safety net, and address nutritional and health objectives, including the prevention of obesity ([Global Child Nutrition Foundation](#) 2021).

The SMP is managed by the School Meals Department and involves the preparation of meals off-site through a centralized food service system with four preparation sites across geographic zones. The food items provided include grains, cereals, vegetables, fruits, dairy products, and various proteins such as meat, poultry, and fish. The program sources 30% of its food domestically and 70% from foreign purchases. Although students contribute a small sum toward the meals, no child is denied a meal if unable to pay ([Global Child Nutrition Foundation](#) 2021).

The program has faced challenges, such as the high costs associated with its operation and the need for stronger linkages with the local agricultural sector. However, it has also seen successes, including improvements in school enrollment, particularly among resource-limited families, and enhanced social skills among students.

4.3. Barbados Employment and Training Fund (BETF):

The Barbados Employment and Training Fund (BETF), established under the 1993 Technical and Vocational Education and Training (TVET) Council Act and operational since 1997, promotes workforce training and skills upgrading.

The BETF provides training grants to employers, business associations, and both private and public training institutions. However, individual employees and students are not eligible to apply directly for these grants, and the fund does not support training programs that involve university degrees or professional qualifications. The primary objective of the BETF is to increase the incidence of employee training within levy-contributing firms and to fund special government initiatives that address youth unemployment.

The fund operates through a levy system where a payroll-based levy of 1.25% is collected—0.75% paid by employers and 0.5% by employees. The fund is national in scope and applies to private enterprises, public sector employers, state-owned enterprises, and self-employed individuals, although the latter group only pays a 0.5% levy. The levy is collected by the National Insurance Scheme (NIS), and a portion of the collected funds is allocated to the TVET Council, with the remainder retained by the national budget ([UNESCO 2022](#)). While the fund plays a crucial role in addressing skills shortages and retraining workers, challenges include the small proportion of collected levies returned as direct training grants and inefficiencies in fund management. Despite these issues, BETF remains a significant social protection tool in Barbados, contributing to national training priorities.

4.4. National Assistance Programme (NAP):

The National Assistance Programme (NAP) in Barbados and the social protection systems in Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, and Dominica share a common goal of providing financial assistance to vulnerable populations. The NAP in Barbados is the country's largest non-contributory social protection initiative, providing crucial cash assistance to approximately 6,500 households. Administered by the Welfare Department, NAP serves as a vital safety net for vulnerable populations, particularly low-income families. The program is designed to offer financial support to vulnerable populations, including those affected by economic hardship or disasters. Barbados is working to make this program shock-responsive, meaning it will be more capable of delivering rapid and predictable assistance in the wake of disasters like hurricanes or economic crises. The shock-responsive focus ensures that the system can adapt quickly to emergency situations, reducing the long-term impact on the most vulnerable groups ([WFP 26/09/2024](#)).

4.5. Universal Health Care

Universal health care in Barbados serves as a fundamental component of the country's social protection system, ensuring that all residents have access to essential medical services through publicly funded provisions. This approach reflects the government's commitment to health equity, allowing individuals from all socioeconomic backgrounds to receive necessary medical care without financial barriers. The inclusion of universal health care within the broader social insurance framework, which covers over 90% of the labor force, highlights the well-developed nature of Barbados's social protection mechanisms. However, ensuring its continued effectiveness and responsiveness to emerging challenges, such as demographic shifts, economic pressures, and environmental threats, requires careful consideration and potential reform ([ILO](#)).

4.6. COVID-19 Response Measures:

During the COVID-19 crisis, Barbados implemented a comprehensive social protection net to support affected households and workers. Key initiatives included the COVID Relief Program, providing temporary jobs in essential sectors like health, education, and social services. The Household Survival Program offered direct financial aid to households, while the Unemployment Insurance Scheme paid BBD\$114 million to those who lost their jobs due to the pandemic. These measures helped cushion the economic fallout, offering critical financial support during a period of severe disruption ([World Bank](#) 28/05/2021).

5. Post-Crisis Support Initiatives

Following major crises of Hurricane Beryl, the Government of Barbados, in collaboration with local and international organizations, implemented several post-crisis support initiatives aimed at strengthening social protection for its citizens:

5.1. Sandy Lane Charitable Trust

After Hurricane Beryl, the Sandy Lane Charitable Trust played a crucial role in supporting vulnerable populations in Barbados. They organized the distribution of food packages to affected families, ensuring access to essential nutrition and preventing food insecurity during the recovery period. In addition to food, the Trust provided basic necessities such as hygiene kits, clothing, and household items, helping families maintain their well-being and dignity in the aftermath of the disaster. Recognizing the hurricane's significant impact on the fishing community, the Trust specifically targeted support for fishermen, offering financial assistance and essential supplies to help them rebuild their livelihoods. The Trust worked closely with local government agencies and other non-governmental organizations to ensure a coordinated and efficient response, which streamlined aid distribution and maximized the impact of their relief efforts ([Sandy Lane Charitable Trust](#)).

5.2. National Fisheries Benevolent Fund

The aftermath of Hurricane Beryl, the Barbados government established the National Fisheries Benevolent Fund to provide social protection to fishermen affected by the storm. Government has received a humanitarian donation of USD \$250,000 (BDS \$500,000), provided by the CAF (Development Bank of Latin America and the Caribbean), to assist fisherfolk impacted by the widespread damage caused by the hurricane. This fund aimed to provide immediate relief and support to those in the fishing industry whose livelihoods were disrupted due to the storm surge, which caused severe damage to the fishing fleet and coastal infrastructure ([GIS](#) 08/07/2024).

Additionally, the government extended the Business Interruption Benefit, which was originally introduced during the COVID-19 pandemic, to ensure financial assistance for fishermen who were not up-to-date with their National Insurance Contributions. This benefit aimed to cover the immediate period of recovery, ensuring that all affected fishermen could receive financial support while the industry worked to recover.

Furthermore, a 30-year revolving fund was introduced to provide medium-term financial assistance for boat repairs and new vessel purchases, with the government offering grants of up to 25% of the costs to ensure that access to financing did not become an obstacle for the fishing community ([Business Barbados](#) 08/07/2024).

5.3. Ministry of Housing and the Department of Emergency Management (DEM)

Following Hurricane Beryl, the Barbados government implemented a range of social protection measures to support vulnerable populations affected by the disaster. The Ministry of Housing and the Department of Emergency Management (DEM) coordinated efforts to provide immediate relief, which included social assessments to determine the specific needs of affected individuals. These assessments enabled the government to offer temporary accommodation to displaced individuals while damaged homes were being repaired by agencies like the Urban Development Commission (UDC), Rural Development Commission (RDC), and National Housing Corporation (NHC) ([Barbados Today](#) 09/07/2024).

6. Challenges in Reaching Vulnerable Groups

The social protection challenges faced by fishermen, low income households and farmers during crises in Barbados are multifaceted, especially in light of the COVID-19 pandemic, natural disasters, and environmental stressors. From the file, some of the key challenges include:

6.1. Fishermen:

Fisherfolk, particularly those involved in small-scale fisheries, are highly vulnerable to income disruptions caused by environmental challenges such as climate change, overfishing, and the influx of sargassum seaweed. Both men and women in the fisheries sector face distinct challenges, with men predominantly involved in harvesting and women playing critical roles in post-harvest processes like fish processing and vending. Despite the existence of social protection programs like the National Assistance Program, coverage is often insufficient, especially for those not registered with government systems. The fishing industry, composed largely of small, informal businesses, remains under-

integrated into the national social protection framework. Environmental threats such as habitat degradation, tropical storms, and hurricanes regularly disrupt the livelihoods of fisherfolk, including women, whose contributions are often less visible. Poorly maintained infrastructure like jetties, landing sites, and freezer storage further hampers their ability to recover and sustain income during crises, affecting both men and women across the value chain ([CANARI](#) 30/09/2021; [UWI](#) 01/01/2019).

6.2. Low-income households:

The COVID-19 pandemic significantly exacerbated the vulnerabilities faced by low-income households and informal workers in Barbados, leading to widespread job losses and reductions in income. In fact, 46% of households reported either job loss or reduced salaries, highlighting the precarious financial situation many faced ([WFP](#) 26/09/2024). Low-income households in Barbados are vulnerable due to limited access to social safety nets like unemployment insurance, which requires formal employment and specific contribution periods. While Barbados offers unemployment benefits through its National Insurance Scheme, many informal workers are excluded, leaving them without protection during economic downturns. This lack of coverage increases financial instability for vulnerable groups during crises ([FAO](#) 01/01/2015). As a result, households, especially those with low incomes, were forced to adopt negative coping strategies such as depleting savings or reducing food consumption to meet their basic needs ([WFP](#) 26/09/2024).

6.3. Farmers:

Farmers in Barbados face significant challenges related to social protection, particularly during climate-related disasters such as droughts. These slow-onset hazards cause considerable crop losses and income reductions, yet receive less attention compared to immediate disasters like storms and flooding ([WFP](#) 26/09/2024).

7. Potential Implications for Immediate CVA Work

The Cash and Voucher Assistance (CVA) programs in Barbados, particularly in response to crises such as Hurricane Beryl, must prioritize the most vulnerable populations, including fishing communities, low-income households, and farmers. These groups often face compounded challenges, including loss of livelihoods, limited access to formal financial services, and inadequate support from existing social protection programs. The following recommendations focus on addressing the needs of these groups to ensure that CVA initiatives are both effective and equitable.

7.1. Targeting Vulnerable Groups in Crisis Response

Fishing communities, low-income households, and farmers are often excluded from formal assistance programs due to lack of registration or documentation. To address this, CVA programs should partner with community-based organizations and associations to target these vulnerable groups more effectively. These organizations can provide accurate beneficiary lists and improve outreach, ensuring that assistance reaches those most in need, bridging gaps in existing social protection systems.

7.2. Support for Fishing Communities

Fishing communities face significant economic disruptions after hurricanes, such as the loss of boats, equipment, and access to fishing grounds. To support recovery, targeted cash grants and vouchers could be provided. Cash grants can help repair boats, purchase fishing gear, and meet immediate household needs, while vouchers can cover essential fishing supplies. This approach will enable fishers to rebuild their livelihoods quickly and stimulate local markets, ensuring a swift return to work.

7.3. Support for Farmers and Agricultural Recovery

In future disasters, we can prepare ourselves better to support farmers, who might face significant challenges during disasters, such as crop damage, loss of livestock, and destruction of farming infrastructure, which severely impact food production and livelihoods. To support their recovery, CVA programs should provide cash grants to repair farm infrastructure and restore agricultural production. Vouchers for seeds, tools, and inputs will help farmers resume operations quickly, while cash transfers can cover broader household needs, like lost income or urgent expenses. This approach will help farmers rebuild their livelihoods, enhance food security, and stimulate rural economies.

7.4. Leveraging Existing Government Programs

Barbados' existing social protection programs may not fully address the needs of fishing communities, low-income households, and farmers during disasters. To improve coverage, CVA initiatives should align with existing government programs, leveraging their infrastructure and databases to extend support to those previously excluded. Special attention should be given to filling gaps in coverage, particularly for informal sectors like fishing and small-scale farming. Aligning CVA with government efforts will enhance the overall reach and effectiveness of disaster response.

7.5. Coordination with Government and Local Entities

Effective coordination between national and local entities is essential for identifying and supporting vulnerable populations during crises, but it often faces challenges. Strengthening partnerships with government agencies, community-based organizations

(CBOs), and cooperatives can improve the identification process and ensure that assistance reaches those in need more efficiently. Local entities have a deep understanding of their communities, making them key to delivering targeted support. Establishing clear communication and coordination channels will enhance the timeliness and effectiveness of Cash and Voucher Assistance (CVA) efforts in disaster response.

7.6. Financial Inclusion Initiatives for Vulnerable Groups

Limited access to formal banking services among fishing communities, low-income households, and farmers can delay or prevent financial assistance, posing a significant challenge. To address this, collaboration with local financial institutions and telecommunications companies is crucial to improve financial inclusion. This may include setting up mobile banking units, simplifying account opening procedures, or using digital solutions like mobile wallets for cash transfers. Enhancing financial inclusion will enable faster, more secure disbursement of cash assistance to vulnerable populations, ensuring they receive support in a timely manner.

7.7. Flexible Distribution Mechanisms

A rigid approach to Cash and Voucher Assistance (CVA) may not adequately address the diverse needs of fishing communities, low-income households, and farmers, as each group has distinct priorities after a disaster. To address this, a combination of cash transfers and voucher systems should be implemented, offering greater flexibility. Vouchers could be used for essential items such as fishing gear or agricultural inputs, while cash grants would cover broader needs like food, household repairs, and income recovery. This flexible distribution mechanism allows beneficiaries to prioritize their needs based on local conditions and individual circumstances.

7.8. Community-Led Monitoring and Feedback

Ensuring transparency and real-time responsiveness in Cash and Voucher Assistance (CVA) programs is challenging without local engagement and continuous feedback. To address this, a community-led monitoring and feedback system should be established in partnership with community-based organizations (CBOs), local leaders, and representatives from fishing communities, low-income households, and farming communities. This approach enables real-time reporting on the effectiveness of CVA programs and ensures timely adjustments based on community feedback. Involving beneficiaries in the monitoring process ensures that CVA programs remain transparent and responsive to the needs of the most affected populations.

7.9. Emergency Contingency Fund for Vulnerable Groups

Vulnerable populations, such as fishing communities, low-income households, and farmers, are often the hardest hit during crises but have limited access to emergency

financial support. To address this, establishing an Emergency Contingency Fund within Cash and Voucher Assistance (CVA) programs, specifically for these groups, is recommended. Administered by the Ministry of People Empowerment and Elder Affairs (MPEA), this fund would provide immediate financial assistance during crises, enabling quicker recovery. Although a long-term initiative, such a fund would offer a critical safety net, ensuring these populations are supported in future emergencies.

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