

A Selected Look at the Caribbean Response to COVID-19

White sand beaches with crystal clear waters, tropical temperatures fuelled by the blazing sun, all-inclusive resorts, rhythmic beats hypnotizing your senses, friendly and fun-loving people; these are just a few of the things that come to one's mind when asked to think about the Caribbean. It is undeniable that the Caribbean is one of the most popular and attractive tourist destinations globally. As such, it should come as no surprise that tourism is one of, if not the primary, industry for most islands. In the midst of the novel Coronavirus (COVID-19), while the wider world has been slowly churning to a standstill, how have these island nations been fairing? Have their governments been doing what is necessary, if anything, to help their citizens in these dire and uncertain times?

Sadly, in the midst of the COVID-19 pandemic, the street filled roads, the all-inclusive resorts, the many schools, trains and bus stations have become ghostly spheres; leaving the usual hustle and bustle that once stood for an active and thriving industry, as nothing but a fleeting memory. With COVID-19 cases rising around the globe, these pieces of paradise have not been spared the reach of the virus. While the numbers remain relatively low, the full effects on the population and their economy are yet to be discovered, but are estimated to have far reaching consequences on these countries.

As of the 30th March 2020, every single island and/or territory in the Caribbean has reported at least one case of the novel COVID-19. Most, if not all, have implemented similar protocols and procedures in order to contain the spread of the virus and protect their citizens, residents and visitors as best they can. The Offices of the various Prime Ministers, along with their respective Ministries of Health, have released several responses to the Coronavirus. A few of the similarities include:

- The immediate closure of all educational institutions;
- The restriction of individuals entering their borders (several border closures);
- Quarantine restrictions for minimum 14 days for people entering the islands, either in a government facility or self-quarantined at home;
- Asking/encouraging citizens to stay home and to practice social distancing (maintaining 1-2 metres between persons);
- Conducting testing on individuals who are believed to be infected or are exhibiting influenza like symptoms;
- Implementing work-from-home mandates for non-essential workers;
- Some countries implementing curfews ranging from 7pm to 6 am;
- Turning to the spiritual and observing national days of prayer and fasting.

Nevertheless, despite these basic conditions being put in place to ward off the rapid spread of the virus, not all the islands have been forthcoming on how their respective governments plan to combat the effects that this pandemic will have on their economies in the future. The information provided has been quite detailed by some of the countries, but indeed lacking by others. If cases of the virus exponentially increase as most have been projecting they will, the inevitable grinding halt that would befall a majority of these

countries could be crippling. However, there are a few islands that have enacted plans, or at least disclosed their plans, on how to help their respective economies and their people in the midst of this pandemic.

JAMAICA

The Jamaican Government, under the leadership of the Most Hon. Prime Minister Andrew Holness, Minister of Health and Wellness, Dr. the Hon. Christopher Tufton and Minister of Finance, Dr. the Hon. Nigel Clarke, have taken strong action to protect the people and their economy. Recognizing that COVID-19 would have adverse economic implications for the island, the government has done the following:

Reaction Timeline:

- Following initial news reports of the Coronavirus and its spreading, the government announced a travel ban between Jamaica and China. As other major countries got bombarded with the virus, they were added to the list of restricted countries.
- On March 12th, the Prime Minister ordered all primary and secondary schools to be closed for a period of at least 14 days.
- On March 17th, the Government issued work-from-home directives for non-essential workers.
- On March 20th, the Government closed all air and sea ports to incoming traffic for a period of at least 14 days.
- On March 20th – 22nd, the Government declared two days of national prayer and fasting.
- On March 23rd, the Government imposed a stay-at-home order for all Jamaican citizens and residents 75 years and older for a period of 14 days, school closures shall extend to the end of the Easter term and all persons who entered the country on 18 March will be placed on an additional 14 days quarantine.

Fiscal Stimulus:

- Providing a \$25 billion stimulus to help support economic activity in Jamaica.
- Reducing the GCT from 16.5% to 15%, which the government argues will put \$14 billion back in the hands of consumers and support consumption.
- Providing a \$1 billion Micro, Small and Medium Enterprise (MSME) tax credit to provide cash-flow support to MSME businesses.
- Encouraging residents to buy local and support the domestic market.
- The Banking sector volunteered to forgo the reduction of the asset tax for one year, which will provide \$3 billion towards the COVID Contingency plan.
- Creating a \$10 billion COVID Fiscal Contingency plan which includes:
 - The waiver of Special Consumption Tax on certain products such as sanitizers.
 - Waiver of Customs Duty on importation of masks, gloves, hand sanitizers and liquid soap for a 90-day period.

- Waiving the requirement for Business Process Outsourcing (BPO) firms to keep their operating equipment at their place of business, in order to facilitate working from home.
- Negotiating with commercial banks in order to provide temporary cash-flow support to businesses and consumers through deferral of principal payments, new lines of credit etc.
- Introducing the COVID Allocation of Resources for Employees (CARE) programme, which has 4 elements:
 - Business Employee Support and Transfer of Cash (BEST Cash) which will provide temporary cash transfer to businesses in specific sectors
 - Supporting Employees with Transfer of Cash (SET Cash) which will provide temporary cash transfer to individuals who have lost their jobs after March 10, 2020 (the date of the first COVID case on the island)
 - Soft loans fund for individuals and businesses that have been affected by COVID
 - Grant to support the poor and vulnerable
- Reallocating the budget in order to help Jamaica prepare and weather the economic effect of COVID-19 in 2020/2021.

Special Provisions for Businesses and Student Loan Borrowers:

- The Tax Administration Jamaica (TAJ) will facilitate the issuing of a single-use Tax Compliance Certificates to companies that may fall into non-compliance due to the coronavirus until June 30,2020.
- The Students' Loan Bureau (SLB) has extended the moratorium period for the repayment of loans. Graduates now have 14 months to begin payment after graduation, instead of the previous six months.
- For current loans, the SLB will waive late fees for the period April to June and the SLB will defer all loans in repayment – principal and interest – for three months.

Grant for Tourism and Small Business Operators

- The Ministry of Finance announced a grant assistance for tourism and small businesses impacted by COVID-19 of approximately \$2 billion.
- The funds are being made available under the Government's COVID Allocation of Resources for Employees (CARE) Programme.

The Pre-Emptive Measures of the Bank of Jamaica

- The central bank has pumped \$57 billion into the financial market in anticipation of Jamaica's 2 top foreign exchange earners – remittance and tourism- to face disruptions. The Bank of Jamaica (BOJ) has taken other measures and is prepared to take additional measures, to maintain liquidity in the Jamaican market, and keep the financial system going amid the COVID-19 pandemic.

The government has also proposed plans to aid the local population especially the most vulnerable in the society: the indigent, elderly and the sick. The Ministry of Local

Government and Community Development will be spearheading the implementation of measures designed to safeguard indigent persons living at infirmaries and other locations island wide against the coronavirus (COVID-19) outbreak. Such measures will include:

- Ensuring all parishes have access to an adequate supply of water.
- Aiding the individuals who are currently assisted by the Poor Relief Department.
- Distributing care packages to the homeless for a 3-month period, beginning March 30, 2020.
- The Poor Relief Department will continue to provide meals to eligible students on a daily basis.
- Arranging drop-in centres for the homeless to conduct tests on the homeless population, provide care packages and at least 2 meals a day.
- Implementation of a special sanitation programme for all infirmaries and retirement/golden age homes.
- Placing restrictions on visitation to infirmaries and golden age homes for a 30-day period, and placing a 60-day restriction on new admissions.

TRINIDAD & TOBAGO

The twin island republic of Trinidad and Tobago is the 5th largest island (2nd largest English-speaking Island behind Jamaica) in the Caribbean. The government of Trinidad, led by Prime Minister, Dr. the Hon. Keith Rowley, like most nations did not have to worry about the coronavirus until the first case came to light on March 12th. As a result, and following the lead of other Caribbean nations, the following was implemented:

Reaction Timeline

- After the first case was identified on March 12th, it took only 9 days for that number to jump to 49, following the return of residents to the island from a cruise.
- Similarly, to Jamaica, the country closed their borders to visitors from China initially. This restriction soon pertained to Italy, South Korea, Singapore, Japan, Iran, Germany, Spain, and France.
- March 13th, all schools and universities were closed.
- On March 21st, all borders were effectively shut down.
- As of March 29th all non-essential activities are prohibited until April 15th.

Trinidad and Tobago is fortunate to be one of the Caribbean islands do not rely primarily on tourism. Trinidad has an industrial economy derived from oil reserves and natural gas. However, with the price of crude oil decreasing daily, their government is seeking ways to lessen the economic impact to their citizens. The government has proposed and implemented the following provisions in order to assist individuals and businesses cope with the economic and financial difficulties caused by the Coronavirus pandemic.

Stimulus Efforts

Trinidad announced social programmes to help the vulnerable in their society. The government plans to:

- Provide food support to families with children registered to receive meals under the School Feeding Programme
- Providing Food Support Cards to families in need who currently are not registered for Food Cards. Individuals who are "Retrenched, Terminated and now experiencing Reduced Income" Temporary Food Support Cards valued at \$510 will be issued for a period of three months.
- Accommodation Rental Assistance for 3 months initially, but not to exceed 12 months.
- Financial support for persons on Public Assistance and Disability Assistance Grants
- Implementing a "move along system" to aid the homeless and get them off the streets and into shelters.
- Providing the Ministry of Health \$157 million over the next 3 – 6 months to be used for the four Regional Health Authorities to deal with COVID-19. The resources will be spent on consumables, human resources, infrastructure and equipment.
- Salary Relief Grant of up to \$1500 for up to 3 months towards those temporarily unemployed during the COVID-19 pandemic.
- The Central Bank reduced the reserve requirement for the commercial banks from 17% to 14% and reduced the repo rate by 150 basis points from 5.0% to 3.5%. These actions will inject an additional \$2.6 billion in increased liquidity into the commercial banking system.
- Commercial banks have been asked to lower their prime lending rates to 6%.
- Commercial banks have agreed to provide a one-month moratorium on some loan payments, waiving penalty interest on overdraft facilities.
- Lowering interest rates on credit cards from amounts ranging from 10% to 17%.
- Two main business organisations have agreed to not reduce their staff for at least the next 4 weeks (from March 18th)
- Government has agreed to make accelerated payments for goods and services and provide VAT and income tax refunds within the next 30 – 60 days in order to provide businesses with much needed cash flow.
- The government will ask the Trinidad and Tobago Mortgage Finance Company (TTMF); the Housing Development Corporation (HDC); as well as major moneylenders in the country to provide moratorium to customers during this period.
- The Government will implement a Liquidity Support Loan Programme through the Credit Union, providing loans to members and small businesses who qualify. The loans achieved will be required to be repaid within 12 months following the affected period.
- A special grant for the Tourism industry and small businesses in general.
- Increasing the allocation of foreign exchange in order that businesses providing essential goods to the general public can pay outstanding bills to foreign suppliers and to ensure that supplies to the island are not disrupted.

The goal of the Trinidadian government is to ensure that during the difficult times ahead measures are in place that may help to ease the burden on their citizens and as best as possible provide cash flow for businesses and keep their population employed.

CUBA

All eyes should have effectively been on Cuba, the Caribbean's largest country, to see how they responded to the crisis. However, due to Cuba's communist culture, no island out-rightly praised them until their medical prowess and subsequent assistance was needed. This has expanded beyond the Caribbean, as contingencies of Cuban medical teams have now been deployed to hard hit areas such as Italy and Spain. There are currently Cuban medical professionals working in several countries in the region and around the globe to help combat the pandemic.

Although Cuba has deployed many of its citizens to aid in the fight, unfortunately, the Cuban government has not openly presented statistics on the virus and its ongoing detriment to their country, or discussed how they plan to protect the country from further economic ruin.

THE DOMINICAN REPUBLIC

The Dominican Republic had the dubious honour of being the first country in the Caribbean to report a case of the Coronavirus. Their response to 'patient zero' and the subsequent plan for the country fell short of preparedness, resulting in them having the highest number of cases of the virus within the Caribbean. Restrictions took some time to be implemented and the islands ineffective response time served as a lesson to fellow nations to act swiftly and efficiently.

Reaction Timeline

- March 1st, the first case was confirmed. A tourist from Italy, who entered the country on February 22nd, fell ill on February 24th.
- March 6th, a second case was confirmed. A tourist from Canada, vacationing in the same area as 'patient zero'.
- On March 8th, 3 more cases were confirmed; another Italian tourist.
- Between March 1st and March 16th, confirmed cases jumped from 1 to 21, including 1 death.
- March 16th, schools and universities closed.
- March 17th, the President finally addresses the nation and declares a state of emergency. This included:
 - Closing all land, air and sea borders
 - Suspending all commercial business activity
 - Confining persons aged 60 and above to their homes.

- On March 20th, the Government implemented a curfew from 8 PM to 6 AM. However, residents did not take kindly to this mandate, which resulted in over 1700 arrests.

As of March 26th, the island had a reported 719 cases of Coronavirus.

Stimulus Efforts

On March 27th, the country announced a plan to mitigate the country's economic issues as a result of COVID-19. This includes:

- Launch the "Stay at Home" program to subsidize 1.5 million Dominican households, identified as poor or vulnerable and which are mainly informal. The program will transfer RD \$ 5,000 pesos per month to 811,003 families that currently benefit from "Comer es Primero". In addition, coverage will be increased to include 688,997 new homes, over a period of 2 months. The program will also make an additional transfer, reaching up to RD \$ 7.00 to those households with a member over 60 years of age or with a health condition that makes them vulnerable to COVID-19. This focused intervention will involve resources for RD \$ 16,981.7 MM.
- Create the Employee Solidarity Assistance Fund (FASE), which will transfer RD \$ 8,500 per month to formal employees who have been suspended from their work. FASE will impact more than 754,000 families, representing an injection of liquidity into the economy of up to RD \$ 15 billion.
- Guarantee the cost of coronavirus diagnostic tests for adults over 59 years old and people who have at least two of the symptoms of the disease. (Must present a medical prescription)
- Reduce the Monetary Policy Rate by 100 basis points to promote a general drop in interest rates in the national financial system.
- Provide liquidity to financial intermediation entities for more than RD \$ 80 million and US \$ 600 million.
- Increase to RD \$ 30,133.4 million the resources released from legal reserve to facilitate loans to households and the productive sectors.
- Postpone the application of the rate to the Advance Price Agreements to the tourism sector so that it can have the resources to meet its commitments.
- Grant a one-month extension, until April 30, in the presentation of the statement that companies must make of the operations they carry out with a related one.
- Grant a one-month extension, until May 29, for the declaration and payment of the companies' ISR. In addition, they are allowed to divide the payment into four equal and consecutive instalments, without penalty.
- Defer for one month, until the end of April, the declaration and payment of the ISR of the people and those taxpayers included in the Simplified Tax Regime (RST).
- Postpone the ITBIS declaration and payment for 10 days, and payment can be made in four equivalent instalments, without penalties.
- Halve the value of the instalments of all the current payment agreements, thereby doubling their term.

- Grant regularization facilities for taxpayers who have late payments, without charging penalties.

The Other Islands

Some of the smaller islands in the Caribbean have not commented on their economic policies on how to weather the storm that is COVID-19. However, they have all implemented policies to protect or contain the spread of the disease within their territories. For example, the Cayman Islands, one of the smaller islands in the Caribbean, implemented some of the most stringent policies to protect their citizens and contain the spread of COVID-19. Implementing strict curfews, shelter in place/ stay at work orders, several travel restrictions and gathering restrictions limited to no more than 2 persons who are not related. Guyana has an aggressive Facebook campaign advising residents of precautions to take, status updates on the virus' effect in the country, as well as any new initiatives imposed by the government. St. Kitts and Nevis the latest country to confirm a positive case of the virus, has implemented curfews and other restrictions on the movement of their citizens in order to combat this contagious disease.

No one knows when these island nations will be able to get back to "business as usual". As Coronavirus has forced her way into the islands through the industry that most Caribbean workers depend on, most islands are focused on protecting their people in the midst of this storm. The focus for most governments has been to safeguard the welfare of their people first, we see this in the closure of schools, hotels, air and sea ports and the mandates for non-essential personnel to stay at home. While these decisions are not without consequence, only time will tell how these nations will fair economically. However, the strategy of people first was/is necessary, as the lives of people should always come first.

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