



IMPROVING THE MANAGEMENT OF THE CAYMAN ISLANDS  
FINANCIAL WELFARE PROGRAMME THROUGH A PUBLIC-PRIVATE  
PARTNERSHIP

Dissertation Manuscript

Submitted to Unicaf University in Zambia  
in partial fulfilment of the requirements  
for the degree of

Doctor of Philosophy (Ph.D.) – Business

Delroy Donnavan Dyer

July, 2024

Approval of the Thesis

IMPROVING THE MANAGEMENT OF THE CAYMAN ISLANDS FINANCIAL  
WELFARE PROGRAMME THROUGH A PUBLIC-PRIVATE PARTNERSHIP

This Thesis by Delroy Donnavan Dyer has been approved by the committee members below, who recommend it be accepted by the faculty of Unicaf University in Zambia in partial fulfilment of requirements for the degree of

Doctor of Philosophy (PhD) – Business

Thesis Committee:

Dr. Ali Malik, Supervisor

Dr. Isaak Papadopoulos, Independent Chair

Dr. Emmanuel Attah Kumah Amponsah, External examiner

Dr. Mary Nanyondo Byaruhanga, Internal examiner

## **Abstract**

### **IMPROVING THE MANAGEMENT OF THE CAYMAN ISLANDS FINANCIAL WELFARE PROGRAMME THROUGH A PUBLIC-PRIVATE PARTNERSHIP**

Delroy Donnavan Dyer

Unicaf University in Zambia

This qualitative research looked at the problems faced in the management of the financial welfare program in the Cayman Islands and reviewed the existing practices and management of the said financial welfare in the Cayman Islands and other jurisdictions. The research resulted from the fact that despite the availability of generous financial support from the Cayman Islands government, the existing management systems make administration of welfare very ineffective.

The study was driven by three main questions; RQ1. What challenges affect the effectiveness of the financial welfare program in Cayman Islands? RQ2: What effects do the challenges affecting the financial welfare programs have on the welfare beneficiaries? And RQ3, How Can the implementation of PPP initiatives significantly improve the management and delivery of welfare programs in Cayman Islands? No similar research had been undertaken on the topic in the Cayman Islands.

The research was therefore conducted to identify and benchmark the practices in the Cayman Islands welfare program and compare them with best practices of welfare provisions in another context to develop a framework that can be used to improve the management of the financial welfare programme in the Cayman Islands through a public-private partnership. An extensive literature review was conducted to examine existing literature on PPP in a different

context and those in the Caribbean to understand what has been done in terms of PPP's in providing social services within which financial welfare falls and the type of social services that have been examined. The research used online survey questionnaires to collect data from the research participants via SurveyMonkey. 12 eligible participants aged between 18-55 responded to survey questionnaires.

The study found that there was inadequate staffing to process financial welfare applications. The applications took too long to be processed, and the interactions between beneficiaries and welfare administrators is unstable. The application system needs to be upgraded to an online application system. There is the need for more proper living accommodation for the availability of welfare beneficiaries as those available are mostly dilapidated.

The benefit amount amounts were usually insufficient due to the cost of living. There was a lack of sensitivity and professional behaviour from the staff while there are lengthy delays when payment was to be made to vendors including landlords leading uncertainties to the detriment of the beneficiaries.

The financial welfare beneficiaries were sometimes faced with an undue financial burden from having to pay to obtain documents such as birth certificates that are required to make up the application package. Housing Problems persisted where there were few options for people who were on welfare and trying to find accommodation to rent.

There was the need for the implementation of proper legislation which is required to ensure that the financial welfare program is modernized and addressed various types of emergency approvals and quicker processing times rather than waiting on the lengthy process. There was a need for the creation of more PPP initiatives to assist with the needs of the beneficiaries. The

creation of PPP with Non-Profit and Private Organizations could have partner ventures to provide adequate housing and to provide much-needed financial contributions.

Policy makers should ensure that there is legislation in place to determine how financial welfare beneficiaries are treated which includes a grievance procedure that addresses aggrieved financial welfare beneficiaries as well as financial welfare administrators. There needs to be a register of complaint held by the NAU which is made accessible. There should be clearer timelines for the application and approval of financial welfare benefits and the legislation should provide for flexibility in the approval process which covers eventualities.

The welfare beneficiaries could benefit from a health care program that would alleviate the stress placed on them having no health care benefits while accessing welfare.

Implementing an income service that could be a buffer and provide security to the beneficiaries and reducing the need for welfare. For example, the wage scale could have a sliding ladder based on numerous criteria such as years in service, qualification and experience, so with a base minimum wage of CI\$7, this can then be increased on a chosen criterion, which would mean that the person does not automatically receive CI\$7 but what is considered commensurate with the set criteria.

The implementation proper legislation to prevent eviction coupled with the inclusion of rent control legislation. Living accommodation will be secured as landlords cannot evict at will and cannot arbitrarily increase rent to avoid renting to certain classes such as financial welfare beneficiaries. A Payback As You Earn (PAYE) system would act as a deterrent for those people who access financial welfare only because it is available.

It would prevent abuse by those who do not wish to be gainfully employed but rather live off the system. People would be restricted to a minimum of 3 months and a maximum of 6 months

on welfare while actively seeking gainful employment. Once they are employed, there is a requirement to pay back a portion if they receive welfare for the maximum 6 months.

Future research is needed to determine the willingness of the financial welfare beneficiaries to participate in training that will assist in improving their relationships. A study is needed to determine the viability of a partnership between the government and the private sector entering into a PPP to address the housing crisis affecting the financial welfare beneficiaries.

A study is needed on the amount of financial welfare benefit that would be suitable to cover the beneficiaries' needs and adjust with inflation. A study is also needed to determine a suitable timeline for the processing of the welfare applications for all parties. Lastly, a study is needed to understand why there is a knowledge gap between the financial welfare administrators and the beneficiaries pertaining to the available services and why the administrators do not try to understand the needs of the financial welfare beneficiaries.

**Declaration**

I declare that this thesis has been composed solely by myself and that it has not been submitted, in whole or in part, in any previous application for a degree. Except where stated otherwise by reference or acknowledgement, the work presented is entirely my own.

**AI Acknowledgment**

I acknowledge the use of ChatGPT, <https://chatgpt.com/> to check the accuracy of the references. This action(s) was completed on 05 February 2025.



**Copyright Page**

I confirm that I retain the intellectual property and copyright of the thesis submitted. I also allow Unicaf University in Zambia to produce and disseminate the contributions of the thesis in all media forms known or to come as per the Creative Commons BY Licence (CC BY).

### **Dedication**

I dedicate this research to the financial welfare beneficiaries of the Cayman Islands as well as the Cayman Islands Government for making the programme possible and its continued support of financial welfare.

### **Acknowledgements**

To my mother Ms. Junette Parker for my birth. My daughters Azaria Bryan-Dyer for always being confident and positive in my endeavors. Latonya Kemisha Dyer who motivated me to be all that I can become. Debbie-Ann Williams Dyer who told me she would be at the end of the line to cheer me on. Mrs. Rose Williams (deceased), who encourage me in the year 2000 to attend Northern Caribbean University to pursue my first degree. My dear grandparents and supporters, Mr. Lynford Parker and Mrs. Francella Parker, for taking the time to nurture me into adulthood. Ms. Kim France who encouraged me to earn a Ph.D. Dr. Martin Richards for believing in me at Northern Caribbean University by allowing me to complete 21 credits in the final semester so that I could graduate.

Mrs. Patricia Elaine Cunningham, who was my high school music teacher who paid my book rental fees. Dr Ali Malik for accepting to supervise me and challenging me to perform better on each iteration of my thesis write-up. I also wish to acknowledge the faculty and staff of Unicaf University in Zambia for giving me this opportunity to study at their prestigious university and to be mentored by the fine scholars within and without those walls.

## TABLE OF CONTENTS

Delroy Donnavan Dyer .....	iii
Unicaf University in Zambia .....	iii
List of Abbreviations.....	xxii
List of Tables .....	xxiv
List of Figures .....	xxv
CHAPTER 1: INTRODUCTION .....	1
Background.....	1
Statement of the Problem.....	6
Purpose of the Study, Research Aims, and Objectives.....	8
Purpose of the Study.....	8
Aims of the Research.....	10
The Research Objectives .....	10
Nature and Significance of the Study .....	11
The Nature of the Research.....	11
The Significance of the Research.....	13
Research Questions .....	14
Structure of the Dissertation .....	14
Conclusion.....	16
CHAPTER 2: LITERATURE .....	19
Introduction.....	19
The Issues Identified.....	19
Theoretical and Conceptual Framework and Justification .....	20

Conceptual Review .....	21
Hypothesis .....	22
Theoretical Review .....	23
Grounded Theory .....	25
Inductive Theory .....	26
Deductive Theory .....	26
Approaching the Issues Faced .....	27
The Scope of the Research .....	27
The Research Gap .....	29
The Source and Purpose of the Review .....	30
Global Public-Private Partnerships Ventures .....	33
Public-Private Partnership Theory .....	33
Stakeholder Theory .....	34
Institutional Theory .....	36
Managing the Financial Welfare of People in Indonesia .....	37
Managing the Financial Welfare of the Tanzanian People Through Public- Private Partnership.....	38
Using Public-Private Partnerships to Improve Welfare Management System in the Kingdom of Saudi Arabia.....	39
Using Public-Private Partnerships to Improve Welfare Management in Tanzania .....	42
Using Public-Private Partnerships to Improve Welfare Management in China .....	44
Using Public-Private Partnerships to Improve Management of Welfare in Africa .....	47

Using Public-Private Partnerships in Russia .....	49
Using Public-Private Partnerships in St. Lucia.....	52
Using Public-Private Partnerships to Improve Welfare Management in Brazil .....	55
Assessing the Formation of Public-Private Partnerships in the Caribbean .....	60
Public-Private Partnership Used to Improve the Welfare in Jamaica .....	62
Public-Private Partnership Used to Improve Welfare in the Cayman Islands .....	64
Public-Private Partnership Used to Improve Welfare in Bermuda .....	65
Using Public-Private Partnerships to Develop Welfare Management in Indonesia .....	67
Public-Private Partnerships in the Welfare Management of Organizations in the Small Islands.....	68
Public-Private Partnerships in other areas of Social Welfare .....	72
Convergence of Methods Used in Creating Public-Private Partnerships .....	80
A Critical Analysis of the Methods Used in Public-Private Partnerships Research from the Articles Reviewed.....	82
PPP Ventures in Improving Welfare Globally .....	84
Improving Welfare Management through Public-Private Partnership in the Kingdom of Saudi Arabia.....	84
Improving Welfare in Tanzania Through Public-Private Partnership .....	86
Improving Welfare in China Through Public-Private Partnership .....	87
Improving Welfare in Africa Through Public-Private Partnership.....	89
Improving Welfare in Russia Through Public-Private Partnership .....	90
Improving Welfare in Brazil Through Public-Private Partnership .....	91

Convergence on Key Points for the Successful Implementation of Public-Private Partnerships.....	92
Determinants of Success or Failure of Public-Private Partnerships.....	95
Identifying Partners for Public-Private Partnerships.....	97
Effective Government Engagement .....	98
Financial Commitment .....	98
Good Governance Structure.....	100
Conclusion.....	102
CHAPTER 3: RESEARCH METHOD.....	108
Introduction.....	108
Research Questions .....	111
Research Approach and Design .....	111
Approach to Study.....	111
Qualitative Approach .....	111
Grounded Theory .....	112
Purposive Sampling.....	115
Generating and Data Collection .....	116
Other Designs.....	117
Data Collection Tool .....	118
Data Collection Approach .....	118
Informal Interview.....	119
General Interview .....	119
Open-Ended Interviews .....	120

Open-Ended Survey Questionnaires .....	120
Recording Devices .....	121
SurveyMonkey .....	122
Population Sample of the Research Study .....	123
Population Sample .....	123
Population Size .....	123
Eligibility Criteria for Financial Welfare Participants .....	124
Exclusion Criteria for Financial Welfare Participants .....	124
Eligibility Criteria for Financial Welfare Administrators .....	125
Exclusion Criteria for Financial Welfare Administrators .....	125
Sample Size .....	125
Demography of the Sample Size .....	127
Appropriateness of the Sample Size .....	128
Procedures Adopted .....	129
Ethical Concerns .....	130
Protection of Participants .....	131
The Researcher .....	132
Data Analysis .....	134
NVivo Analytical Software .....	134
Data Extraction and Trustworthiness .....	135
Coding .....	135
The Purpose of Coding .....	136
Intermediate Coding .....	136



Advance Coding.....	137
Appropriateness of the Data Analysis Methods.....	137
Variable Description and Measurement .....	138
Variable Description.....	138
Variable Measurement.....	139
Validity and Reliability of Variables.....	141
Summary.....	141
<b>CHAPTER 4: ANALYSIS AND INTERPRETATION OF FINDINGS.....</b>	<b>145</b>
Overview of the Research Problem.....	145
Research Questions Driving the Study .....	146
Overview of the Purpose of the Study.....	146
Trustworthiness of Data.....	148
Credibility.....	148
Data Analysis.....	148
Data Quality Control.....	150
Initial Coding.....	150
Advanced Coding .....	151
Transferability of the Information.....	152
Dependability of the data collection.....	152
Confirmation of the data collected. ....	153
Credibility and Validity .....	155
Reliability of the data .....	155
Validity of the data .....	156

Results.....	158
Demography and Sample of Research Participants .....	158
Description of the Sample .....	162
Evaluation of Findings .....	163
Analysis of Data.....	163
Research Question 1:.....	164
Research Question 2:.....	174
Research Question 3:.....	179
Connecting the Findings with the Literature Review.....	184
Connecting RQ1 Findings to the Literature Review .....	184
Connecting RQ2 Findings to the Literature Review .....	190
Connecting RQ3 Findings to the Literature Review .....	192
Relationship of the Study Findings and the Literature Review RQ1 .....	194
Relationship of the Study Findings to Theme 1 Inadequate staff.....	195
Relationship of the Study Findings to Theme 2 Lengthy Application Processing Times.....	196
Relationship of the Study Findings to Theme 3 Unstable interactions.....	197
Relationship of the Study Findings to Theme 4: Need for the upgrade to Online Application System.....	198
Relationship of the Study Findings to Theme 5: Dilapidated accommodations.....	199
Relationship of the Study Findings to Theme 6: Insufficient Benefit Amounts.....	200
Relationship of the Study Findings to Theme 7 Lack of Sensitivity and Professional Behaviour.....	202
Relationship of the Study Findings to Theme 8 Lengthy payment delays to vendors.....	203

Relationship of the Study Findings and the Literature Review RQ2.....	204
Relationship of the Study Findings to Theme 1: Longer Application Processing Times.....	204
Relationship of the Study Findings to Theme 2: Undue financial burden on financial welfare applicants.....	205
Relationship of the Study Findings to Theme 3: Housing Problems.....	206
Relationship of the Study Findings to Theme 4: Insufficiency of Benefits.....	207
Relationship of the Study Findings and the Literature Review RQ3 .....	208
Relationship of the Study Findings to Theme 1: Implementation of proper legislation, more PPP, staffing, and accountability.....	208
Relationship of the Study Findings to Theme 2: Creating PPP with Non-Profit and Private Organizations.....	209
Relationship of the Study Findings to Theme 3: Partnering ventures to provide adequate housing.....	210
Relationship of the Study Findings to Theme 4: PPP providing financial contribution.....	211
Summary of the Key Findings and Outcome of the Study .....	212
Conclusion.....	214
CHAPTER 5: IMPLICATIONS, RECOMMENDATIONS, AND DISCUSSIONS .....	219
Revisiting the Research Problem .....	219
An Overview of the Purpose and Objective of the Study.....	220
Methodology Applied.....	221
The Theory Applied .....	221
Implications.....	223

Limitations to the Study .....	223
Implications.....	226
Implication for Practice .....	226
Implications for Policy .....	228
Recommendations for application.....	229
Recommendation 1: On Knowledge Gap for the Benefit of Financial Welfare Administrators and Financial Welfare Administrators .....	231
Recommendation 2: Governance for the Benefit of Financial Welfare Practitioners/Managers.....	232
Recommendation 3: Policy and Legislation for the Benefit of Policymakers/Legislators ....	234
Summarizing the Themes and Identifying the Way Forward.....	237
Recommendations for future research.....	240
The Research Road Map.....	242
Achieving the Research Objectives and Answering the Research Questions .....	243
Developments in the Financial Welfare Programme Since this Study Commenced .....	244
The Research Findings Driving the Recommendations for Future Research .....	246
Novel Findings and Contribution to the Existing Body of Knowledge .....	249
Duscussion on Other Points for Future Consideration.....	253
Implementing a Health Care Protection Pillar.....	253
Implementing an Income Protection Pillar.....	254
Implementing a Social Benefits Pillar.....	254
Safeguarding Employment to Prevent Dependency on Welfare and Homelessness .....	256
Summary.....	258

Conclusion.....	275
REFERENCES .....	277
APPENDICES .....	296
Appendix 3A: Cayman Islands Financial Welfare Figures 2013-2022 .....	304
Appendix 3B: Cayman Islands Population 2022 .....	305
Appendix 3C: REAF- DS .....	306
Appendix 3D: UREC Decision.....	317
Appendix 3E: Gatekeeper Letter .....	318
Appendix 3F: Data Collection Tool with Informed Consent .....	319
Appendix 4: Codebook Data Analysis .....	324
Appendix 5A: EcayTrade House Rental Advertisement.....	338
Appendix 5B: Needs Assessment Online Application.....	343
Appendix 5C: Financial Assistance Act, 2022 .....	344
Appendix 6: Survey Monkey Data Collected Names Redacted .....	348

## List of Abbreviations

NAU	Needs Assessment Unit
PPP	Public-Private Partnership
PPPs	Public Private Partnerships
IT	Information Technology
USA	United States of America
UK	United Kingdom
NAO	Needs Assessment Officer
KYD	Cayman Dollar
USD	United States Dollars
IFC	International Financial Centre
RQ	Research Question
PFI	Private Financing Initiative
DBFOM	Design-Build-Finance-Operate-Maintain
LEAP	Livelihood Empowerment Against Poverty
GDP	Gross Domestic Product
UN	United Nation
BOT	British Overseas Territory
BOT	Build Own Transfer
LS	Leadership Synergy
ROT	Rebuild-Operate-Transfer
BOOT	Build-Own-Operate-Transfer

BDFO	Build -Design-Finance-Operate
DBFOM	Design-Build-Finance-Operate-Maintain
LDO	Lease-Develop-Operate
COVID-19	Corona Virus ID 19
WHO	World Health Organization
EIA	Environmental Impact Assessment
MBJ	Montego Bay Jamaica
HR	Human Resources
DMO	Destination Management Organizations
GPS	Global Positioning Satellite
POPS	Privately Owned Public Spaces
NGO	Non-Government Organization
NPO	Non-Profit Organization
UREC	University Research Ethics Committee
REAF	Research Ethics Application Form
CAQDAS	Computer-Assisted Qualitative Analysis Software
RQ	Research Question
MCDM	Multi-Criteria Decision-Making Model
CIMA	Cayman Islands Monetary Authority
PAYE	Paying As You Earn
WPMPP	Welfare Prevention Management and Poverty Prevention

## List of Tables

<b>Table 2.1:</b> The Different Approaches Between Theoretical Framework and Conceptual Framework	21
<b>Table 2.2:</b> A Non-Exhaustive List of Social Welfare Fields Reviewed	28
<b>Table 2.3:</b> A Non-Exhaustive List of Sources Reviewed	31
<b>Table 2.4:</b> The Four Safeguards for the Protection of PPPs in the Cayman Islands	65
<b>Table 2.5:</b> Depicts Tourism Models in the USA	70
<b>Table 2.6:</b> A Non-Exhaustive List of Common Models Used in PPP	82
<b>Table 2.7:</b> A Non-Exhaustive List of Key Principles, Frameworks and Concepts for a Successful PPP	93
<b>Table 4.1:</b> Demography of Research Participants	158
<b>Table 4.2:</b> Theoretical Framework	163
<b>Table 5.1:</b> Depicting Recommendations in Research	231



## List of Figures

<b>Figure 1.1:</b> Showing the Progression of the Research	16
<b>Figure 2.1:</b> The Research Design Framework and Process Used to Conduct this Research	24
<b>Figure 2.2:</b> The Steps Taken in the Formation of PPP for the Brazilian Transportation/Road Sector	58
<b>Figure 2.3:</b> The 5 Main Areas Looked at in the Assessment of Caribbean PPPs	62
<b>Figure 3.1:</b> Grounded Theory Design used in this Research	114
<b>Figure 3.2:</b> Coded Names of Research Participants	132
<b>Figure 3.3:</b> Independent and Dependent Variables	139
<b>Figure 4.1:</b> Representation of the Age of Research Participants	159
<b>Figure 4.2:</b> Representation of the Education Level of the Research Participants	159
<b>Figure 4.3:</b> Representation of the Location of Research Participants	160
<b>Figure 4.4:</b> Representation of the Gender of Research Participants	160
<b>Figure 4.5:</b> Representation of the ages of Research Participants that appear the Most	161
<b>Figure 4.6:</b> Representation of the Parish and Age of Research Participants that Appears the Most	161
<b>Figure 4.7:</b> Research Question 1 Thematic Finding	164
<b>Figure 4.8:</b> Research Question 2 Thematic Finding	174
<b>Figure 4.9:</b> Research Question 3 Thematic Finding	179
<b>Figure 4.10:</b> Showing the Key Findings of the Research	214

## CHAPTER 1: INTRODUCTION

### 1. Background

The Cayman Islands is regarded as an International Financial Centre (“IFC”) and ranked by the Cayman Islands Monetary Authority among the top 10 international financial centres in the world, having earned over United States six hundred seventy-four billion dollars for the reporting period.

The success is due to the jurisdiction’s low risk for money laundering. As a top international financial centre, the Cayman Islands is home to "118 licensed banks and 135 trust companies; 670 insurance companies; 10,559 mutual funds; 1571 Registered Persons; 46 Licensees and over 100,000 registered companies" (Panades-Estruch, 2019).

The three main sectors which drive revenue for the Cayman Islands are the tourism sector, the financial sector and the real estate sector. Some activities of the financial sector include, but are not limited to, a robust insurance sector, banking sector, and investment funds sector, all of which are compliant with global standards. In 2019 the Island’s GDP grew at an estimated rate of 3.1%.

The construction sector grew by 6.1% during that period, and the tourism sector’s arrivals grew by 5.3% that year. The labour force for the same year grew by 6.3% and saw the government with a surplus of \$102.1million Cayman Dollars (KYD\$ 1KYD is equal to 1.20 USD) as a result of a 3.6% growth of revenue which amounted to \$860 million when compared to \$757.9 million in expenditure (Compendium of Statistics, 2022).

An attractive feature of an IFC is that the Cayman Islands has no direct taxation mechanism in place when compared to other IFCs, however, the government levies an indirect taxation mechanism as there is a 7.5% stamp duty which is charged on the value of real estate purchases with Caymanians benefitting from lower rates. Additionally, there is a 1% charge on

mortgages that are less than KYD 300,000 and 1 1/2% on mortgage that are above KYD 300,000.

There are no additional taxes that come with the purchase such as land tax etc. The currencies in circulation are provided by the Cayman Islands Monetary Authority (CIMA) and come in denominations of \$100, \$50, \$25, \$10, \$5 and \$1. There are coins which are 25c, 10c, 5c and 1c. The United States dollars are also legal tender in the Cayman Islands with 100 USD valuing 80 KYD.

The foregoing reveals a very strong economic position for the Cayman Islands and its people. Despite the strong economy, the cost of living (Compendium of Statistics, 2022) in the Cayman Islands is very high based on the Island's dependency on shipped goods which attracts a markup based on freight customs and insurance charges.

However, had there been a charge for property tax and income tax charges the cost of living would have been much higher and as such, not having those direct taxation is considered a reprieve by the Cayman Islands residents and the government (Compendium of Statistics, 2022).

The Cayman Islands' financial welfare assistance is currently provided by the government through the Needs Assessment Unit ("NAU") ([www.gov.ky](http://www.gov.ky)), (Compendium of Statistics, 2022), which is vested with the task of assisting those citizens who are most in need. A Needs Assessment Officer ("NAO") conducts an eligibility assessment of the applicant.

The extent of the assessment entails proof of the applicant being Caymanian by the definition of who is a Caymanian and meeting the requirements for welfare which are set out and in accordance with the Poor Persons (Relief) Act (1997 Revision), The Children Act (2012) The Health Insurance Act (2021 Revision) for indigent persons seeking assistance, The Older Persons Act (2017) the Immigration (Transition) Act (2021) Revision and the Disabilities (Solomon Webster) Act 2016.

A self-assessment guide (NAU-application form-1, 2023) is provided which states that the applicant must prove that they are Caymanian and have a Caymanian in their household in order to apply for a benefit. That the combined income of all people living in their household is under CI\$3,000 per month. If they are a disabled Caymanian or caring for a disabled Caymanian. If their total savings are less than CI\$3,000 if they are under age 60 or CI\$8,000 if they are age 60 or over. They have been physically present in the Cayman Islands for a combined total of at least 8 months over the past 12 months. Once the above criteria have been met, the applicants are expected to receive the assistance required.

From 2013 up until 2018, the NAU assessed approximately 5,685 people and assisted them to the tune of \$46,000,000 Cayman Islands dollars. The figures show that the government spent approximately \$30,000 on each family that was assessed, yet the need for assistance recurs. Not only does the need recur but it also increases as in the years 2012-2014 the amount spent was approximately \$12,000,000.

That figure increased to \$18,000,000 in 2015-2016. While 1,805 people received financial assistance in 2015-2016, the numbers increased to 2,049 in 2016-2017, In 2018 the number increased by 10 as 2,059 people received financial assistance. However, in 2019 the number fell to 1,907 but jumped to 2,558 in the year 2020. In 2021 the number of people receiving financial assistance decreased to 1,783 but then sharply increased to 2,591 in 2022. No other statistics were available for comparison nor were the dollar value reported. (Compendium of Statistics, 2022), (Appendix 3B)

Welfare institutions all over the world provide welfare services for their people to improve their quality of life in any circumstance (Abukari and Kreitzer, 2016). For example, the government in Ghana provides Livelihood Empowerment against Poverty (LEAP) for its people. The programme which was instituted in 2008 provided a bi-monthly payment to a wide range of beneficiaries which include the elderly, orphans and vulnerable people.

Approximately 213,000 people are currently benefitting from this provision while there are other programs such as health care and school feeding programs available to further improve the citizens' quality of life (Owusu et al., 2020).

Finland's provision of welfare for its citizens has placed the country as a welfare state that's desired by many and as such receives heavy migration (Alho et al., 2019). Canada and the United States of America (USA) both have robust welfare policies, the Covid-19 pandemic tested both.

The institutions responded by providing the assistance needed financially and socially to ensure that the citizen's quality of life is enhanced. In both Canada and the USA, they implemented employment and unemployment protection which prevented job loss and financial assistance for the unemployed. They also provided food, health care and housing (Béland et al., 2020).

As provided earlier, the Cayman Islands government provides welfare to its citizens through the Needs Assessment Unit ("NAU"). During the COVID-19 pandemic, the government similarly provided financial, housing and food assistance to its citizens to assist in their quality of life. Eligible people were given a stipend of KYD 1,500 per month to offset expenses. Some people were also given food vouchers.

Public-private partnerships ("PPP") are seen as a better way to deal with social issues (Tabassum, 2013; Rusliadi, Widianingsih & Buchari, 2024). A public-private partnership occurs when the government and private organizations partner with each other (Scardigno, 2020; Liu, Clegg & Pollack, 2024) which results in the private organization providing public services as agreed by contract (Woodson, 2016). The contracts are specific and include data factors such as "cost and time" as they relate to performance (Verweij & Meerkerk, 2021) with all risks involved, transferred from the public. However, the program or entity is still owned by the government (Panadès-Estruch, 2021).

Public-private partnership as described by Smythe (2004), is a relationship between the government and the private sector where they try to improve the delivery of benefits to its citizenry, the aim being to have a result beneficial to both parties. According to Panades-Estruch, (2017), the Cayman Islands government has been discussing public-private partnerships for a decade now in a bid to deliver more efficient services. She also holds the view that a public-private partnership can be beneficial provided that “both technical and financial innovation” is achieved.

The public-private partnership has been known to provide a long-term solution to social issues including financial welfare (Jae-jin, Hey, Choi, Ryu, & Young, 2020.) and has also aided by removing barriers such as spending caps which therefore ensures that there is always adequate cash flow to address the needs (Maskin & Tirole, 2006).

PPPs have become the go-to solution, particularly in Caribbean economies where governments want to improve the standard of life for their citizens. These types of partnerships are likely to continue as they give more value to the public money being spent (Guasch, 2013).

In other parts of the world, PPP has changed the lives of many as PPP was used in India to reduce poverty, and unemployment, increase literacy, and address rapid population growth and social inequality. PPP has numerous misconceptions which in some cases may cause resentment based on lack of proper knowledge.

Some of the many misconceptions are that when a government entity enters into a PPP it is privatized, that the government effectively no longer has control of an entity or programme once they enter into a PPP. Some believe that PPPs can only work on tangible projects; that governments only agree on PPPs because they don't want to spend money; that there will be a decline in the quality of service being provided under a PPP.

Others believe that staff will be made redundant or lose jobs; those people accessing products and services resulting from PPPs will bear extra costs; that if government alone

manages the programme or infrastructure, it will cost them less and that only the government and the private partner are engaged in the PPP (Tabassum, 2013).

PPPs must be entered into for the right reasons as alluded to earlier. Some good reasons for entering PPPs are deriving better value for the monies being spent when compared to what would ordinarily be offered by the public funds. There must be more creativity and effectiveness, more timely results and as provided earlier, a total transfer of risk to the public must occur (World Bank, 2017). While using PPPs to deliver social services is quite effective and, in most cases, provides the desired results. There are some limitations to such deliverables such as low fixed transaction costs which are the cost in the initial stages of agreeing on the PPP.

In some cases, an ensuing higher variable transaction cost follows which is what it costs over the lifetime of the PPP. The higher variable transaction cost is not altogether a bad thing due to the fact that it is incurred because the services have to be delivered to the standard agreed. This is done to ensure that the standard is improved from how it was previously being delivered (Nordtveit, 2004). It is also argued that PPPs do not necessarily work because they fail to reduce costs. Instead, the cost is spread over a period which can in effect become more costly because of a lack of efficiency gains. It is also said that private users can charge higher user fees to people accessing the services whereas the public sector would charge less (Hall, 2014).

### **1.1 Statement of the Problem**

Statistics show that the Cayman Islands government spent approximately \$30,000 on each family that was assessed in the years leading to 2022. The figure may be considered as being exorbitant as financial assistance is provided as a short-term measure to enable beneficiaries to transition to employment (Dean, 1999; Lister, 2004; Orton 2008 & Walker, 1999).

Despite the availability of what appears to be such generous financial support, existing management systems make administration very ineffective. Where applications are not processed speedily, they are not given due consideration and are sometimes refused without transparency (Dietrich, Malerba & Gassmann, 2024).

This ineffectiveness gives rise to problems such as lack of support from the NAU staff and delays in the processing of applications. The delays result in non-payment of bills and their subsequent effect, such as the need for additional funding to support the system (Jetté & Bergeron-Gaudin, 2024; Aghware, Okpor, Adigwe, Odiakaose, Ojugo, Eboka, Ejeh, Taylor, Ako & Geteloma, 2024; Sackey and Remoaldo, 2019).

There is a claim that the existing financial welfare system focuses more on monitoring and control, and this reduces the time workers spend interacting with beneficiaries to understand their problems and how best to support them (Cottam, 2018). The dissatisfaction with the current system is also reflected in the numerous complaints received by the Cayman Islands Ombudsman office.

The complaints include loss of living accommodation and denial of health care (Ombudsman Cayman Islands, 2020; Ombudsman Cayman Islands, 2021; Ombudsman Cayman Islands, 2022). These challenges present a dilemma between what beneficiaries want and what the state is offering. To put things into better context, the existing systems do not readily meet the needs of the beneficiaries.

Financial assistance for people in need has been of major interest in the Cayman Islands welfare system which is managed by the Need Assessment Unit (NAU). Access to welfare support such as financial assistance is the right of a citizen which governments must provide (Zanoni, 2023; Dietrich, Malerba & Gassmann, 2024; Bendixsen, 2018; Mehrdad, Philippe, & Da, 2020). Studies have shown that there are several factors influencing people to seek



financial support ranging from lack of jobs or employment, low income, high cost of living, market imperfection, and childcare among others (Achdut & Stier 2020).

The Caribbean economies are pushing for significant social development and economic growth for bettering the welfare of their citizens and one of the ways to achieve this is through PPP (Guasch, 2013). Research (e.g., Rouhani et al., 2016; Panadès-Estruch, 2021; Verweij & van Meerkerk, 2021) has shown how such partnerships could be used to provide social welfare with specific reference to transport facilities.

Woodson (2016) also discusses how such partnerships have been used to provide healthcare for those at the bottom of the pyramids to mitigate diseases and reduce poverty. The public-private partnership has also been used to increase access and facilitate the provision of treatment services such as malaria, tuberculosis, and HIV/AIDS (Joudyian Doshmangir, Mahdavi, Tabrizi, & Gordeev, 2001).

Given this evidence of how PPP has been used to provide social services and even within the Caribbeans, there is limited or no evidence on how it has been used or could be used to improve the management and delivery of financial support to citizens in Cayman Island. Moreover, there is evidence that PPP does not often lead to desirable results (Leigland, 2018). The problem that this research seeks to explore is; therefore, “How can PPP be used to improve the management and delivery of financial support in the Cayman Islands?”

## **1.2 Purpose of the Study, Research Aims, and Objectives**

### **Purpose of the Study**

The above discussions highlighted the challenges faced by persons accessing the financial welfare support programme provided by the Cayman Island’s government. It explored how the government could use public-private partnerships to improve the financial welfare programme despite its limitations as discussed above. Against this background, the purpose of this qualitative research was to review existing literature on practices and management of

financial welfare in Cayman Island and other jurisdictions. The best practices identified would be used as a benchmark for welfare provisions to develop a framework that can be used to improve the management of financial welfare programme in the Cayman Islands through a public-private partnership.

To achieve the purpose of this qualitative research, an extensive literature review was conducted. This review examined existing literature on PPP in a different context and those in the Caribbean to understand what has been done in terms of using PPP to provide social services within which financial welfare falls and the type of social services that have been examined. This examination was done to justify why this research on the use of PPP to provide financial support is relevant, novel and necessary.

A qualitative methodology was used to achieve the purpose of this research. The qualitative methodology involved the use of open-ended survey questionnaires. Participants for the open-ended survey questionnaires included both financial welfare beneficiaries and government officials who are financial welfare administrators from the NAU in the Cayman Islands.

A purposive sample technique Charmaz & Bryant (2011) was used based on the fact that the focus was on those who have made applications for financial support, have benefited from such support or are involved in the administration of financial welfare support. These groups of people had good knowledge about the subject under investigation and therefore justify why such a method was appropriate.

Purposive sampling was therefore most suitable as the participants were people who were intimately involved with the process and could share their experiences with the researcher to provide a better understanding of the problem.

The coding of the participants' responses was corroborated with the best practices of PPP applications in another context to be able to provide a better solution to the problems faced by the financial welfare programme in the Cayman Islands.

### **Aims of the Research**

The dissertation intended to address the key issues affecting the Cayman Islands financial welfare system. The issues included, but were not limited to, the timelines for processing financial welfare applications. Improvement of the timelines for government payments to vendors. Securing suitable living accommodations for financial welfare beneficiaries. The financial welfare benefit amounts are insufficient. The need to remove the unnecessary burden of having to pay for required documents in support of a financial welfare application and explore whether or not the Cayman Islands financial welfare program could be improved through the creation and implementation of Public-Private Partnerships.

### **The Research Objectives**

The following objectives were addressed in order to achieve the above aim.

- a) Reviewed available literature on public-private partnerships to identify how PPP was used to address timelines in welfare delivery, improve the delivery of benefits and improve the overall management of financial welfare and determine how they could be used to improve financial welfare experience in the Cayman Islands.
- b) Adopted the best practices of welfare provisions in Cayman Island as identified in similar or other jurisdictions.
- c) Collected information from eligible participants via open-ended survey questionnaires over a 6-week period to better understand the current challenges

of welfare provision in the Cayman Islands and the effects these could have on the beneficiaries of such services.

### **1.3 Nature and Significance of the Study**

#### **The Nature of the Research**

This research adopted a qualitative approach with the use of open-ended survey questionnaires to collect data. In addition to financial welfare recipients and applicants, some key participants who desired to be interviewed included government workers. Some of these government workers were social workers who made referrals for financial welfare applicants to the NAU to assist people in need.

These participants were able to provide valid feedback and assessment of the current financial welfare system. Likewise, Needs Assessment Officers who assessed and approved the financial welfare benefits application provided granular details of issues they faced in instances where they had to refuse a person's request for financial welfare assistance. These NAU officers gave suggestions on how the system could be made better and fit for purpose through practice, legislation or policies.

Various literature containing information on the use of PPP to deliver social services including financial welfare was reviewed to understand how such implementation was achieved. Having developed a proper understanding of how the PPPs were implemented, the information gained was used to guide the development of the survey questionnaire questions.

To ensure that the participants fully understood what was expected of them, it was desired that a pilot study (Eldawlatly, Alshehri, Alqahtani, Ahmad, Al-Dammas, & Marzouk, 2018) would be conducted. This would have allowed the participants to express any concerns that they may have. The desired method of data collection was face-to-face interviews. This was based on the fact that the Cayman Islands was in stage 5 of its border reopening and people

could meet face to face with the use of masks to avoid exposure to COVID-19. All interviews would have been recorded in order to ensure that the participant's full responses were captured to be analysed.

Where applicable and possible the interviews would also have been conducted via Skype or Google Meet and in some cases, over the telephone, as there may be some participants who were still apprehensive about meeting face-to-face despite the lifting of COVID-19 restrictions. Where difficulties were preventing the collection of data by face-to-face interviews, participants' responses would have been obtained through the use of open-ended survey questionnaires once the requisite approvals were received.

The data sources were from primary data mentioned earlier in the form of responses received from the open-ended survey questionnaires conducted with the participants previously mentioned. Once the open-ended survey questionnaire responses were received, content analysis was used to analyse the data collected to detect frequency (McKenzie, Roberts, Klein, Manganello, & McAdams, 2020), themes and concepts in order to create relationships.

The researcher used NVivo (Jackson & Bazeley, 2019) software to analyse the data collected. NVivo has been known for its methodical approach when analysing data. As the research adopted the use of grounded theory (Dalkin, Forster, Hodgson, Lhussier, & Carr, 2021) NVivo was considered to be most effective in its ability to effectively theorize what the data was saying.

NVivo also assisted in coding the data (Chun Tie, Birks, & Francis, 2019) so that the analysis was well managed (Wong, 2008) and can withstand rigour as it identified the relationships among the data (Dhakal, 2022). Had there been challenges and NVivo was unable to complete the analysis, the researcher would have used Excel or Microsoft Word to assist with the analysis.

## **The Significance of the Research**

Welfare provision and specifically financial support from the government is very important in enabling struggling families to survive on basic subsistence. By addressing the problems identified above, this research contributed to the existing body of knowledge by developing an efficient and effective welfare provision model (Zhang, Long, Yan, Yang & Yang, 2016) for financial support in the Cayman Islands.

Another contribution is the provision of a framework for other welfare provisions in the Cayman Islands. The framework minimizes the challenges beneficiaries face in accessing support and working with private organizations that have the expertise in delivering such support. The outcome is the development of testable hypotheses that future studies could adopt a quantitative methodology to examine such relationships (Chun Tie, Birks, & Francis, 2019).

Furthermore, in addition to the contribution of providing a testable hypothesis for future research, this research is the only of its kind in the Cayman Islands. The research; therefore, contributed vastly by giving a full understanding of the issues faced by the financial welfare program beneficiaries in the Cayman Islands.

Another contribution was the insight gained forming a solid basis for changing the management of the current financial welfare program. The research also formed a base for creating the necessary policy changes. It also made those policies more related to the issues, their effects on the system and the design of the programs that are geared towards the improvement of the system.

Additionally, the study was of significant benefit to the financial welfare beneficiaries as it highlighted the issues they faced and provided solutions. The solutions are of significant benefit to the financial welfare providers in understanding the issues that exist in managing the welfare program. Policy makers also benefit from making better policies that suit the needs of the welfare beneficiaries.

The findings will be shared with the NAU so that they can hear the voices of the financial welfare beneficiaries and their suggestions for making the management of the program better. By extension, it will also be shared with the government minister who has responsibility for welfare in the Cayman Islands. The findings will also be shared with the participants in the study. It is also envisaged that the findings will be published at UNICAF and in various journals so that other people can have access to the research and may wish to conduct further research to contribute to the body of knowledge.

The research will also be shared with the Cayman Islands public library so that people who do not have access to technology and are conducting research can have access to the document. Sharing the research with the library will also ensure that the information is preserved and forms a part of their archives in years to come ensuring that the information is not lost so that it can also be used in comparative research.

#### **1.4 Research Questions**

To be able to achieve the aim of this research, the following questions were answered.

RQ1. What challenges affect the effectiveness of the financial welfare program in Cayman Islands?

RQ2. What effects do the challenges affecting the financial welfare programs have on the welfare beneficiaries?

RQ3. How can the implementation of PPP initiatives significantly improve the management and delivery of welfare programs in Cayman Islands?

#### **1.5 Structure of the Dissertation**

This section provides an overview of the path that this dissertation followed in order to attain the objectives as set out earlier above. The structure consisted of the literature review,

data collection, methodology, analysis of the data, the results, evaluation of the findings, implications, recommendations for future study, and a general conclusion.

**Chapter 1** Provided clarification of the research topics and objectives of the dissertation. The main objective of the study was the improvement of the financial welfare programme through public-private partnership.

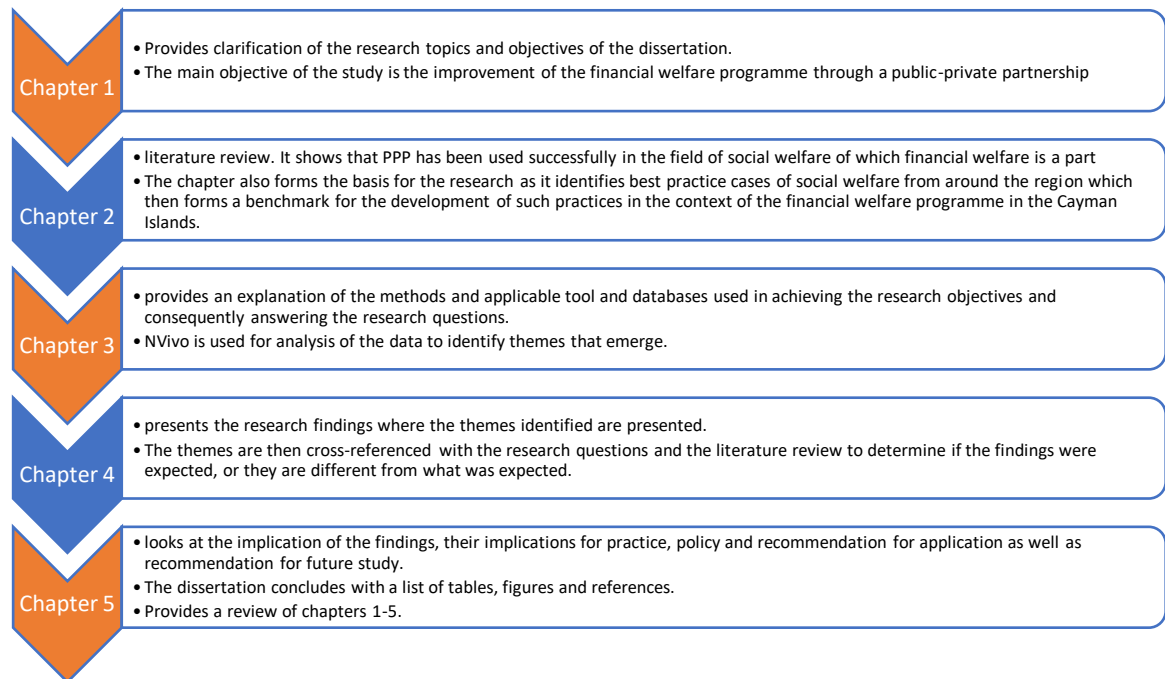
**Chapter 2** was the literature review. It showed that PPP has been used successfully in the field of social welfare of which financial welfare is a part. The chapter also formed the basis for the research as it identified the best practice cases of social welfare from around the region which then formed a benchmark for the development of such practices in the context of the financial welfare programme in the Cayman Islands.

**Chapter 3** provided an explanation of the methods and applicable tools and databases used in achieving the research objectives and consequently answered the research questions. NVivo and Microsoft as well as manual review were used for analysis of the data to identify themes that emerged.

**Chapter 4** presented the research findings where the themes identified were presented. The themes were then cross-referenced with the research questions and the literature review to determine if the findings were expected, or if they were different from what was expected.

**Chapter 5** looked at the implication of the findings, their implications for practice, policy and recommendation for application as well as recommendations for future study. The dissertation concluded with a review of chapters 1-5 and a list of tables, figures and references.



**Figure 1.1***Showing the Progression of the Research**Author's Construct***1.6 Conclusion**

This chapter introduced the research that focused on improving the management of financial welfare programs (s) in the Cayman Islands through a public-private partnership.

This research provided evidence to argue that existing financial support or welfare support programs in the Cayman Islands are not efficient and effective. This lack of effectiveness is causing untold suffering by families without any alternative source of subsistence. As a result, this research argues that the benefit of public-private partnerships can be used to improve the management of such programs. To achieve this, data was gathered with the use of open-ended survey questionnaires and best practices from different contexts were examined to develop an improved model for financial support in the Cayman Islands.

The chapter focused on the participants of the research who were the financial welfare beneficiaries and the financial welfare administrators, NAU staff past and present who were

the key to this. They were able to contribute to the study by providing valuable feedback in their survey questionnaires assessing the current financial welfare system. The NAU officer's contributions were vital as they had the daunting task of assessing financial welfare applications for approval. They were able to give better insight into issues they face daily, what works well and what needs fixing.

The chapter also looked at the significance of this study and why it must be conducted. The financial welfare system has a lot of people depending on it and has a vested interest in the smooth management of its function. The benefits of conducting the research were looked at briefly in the chapter. Likewise, the positive impact that it would have on the financial welfare system, which is the establishment of an effective model, was explored.

It is also envisioned that the creation of such a model will be beneficial in the establishment of a framework aimed at reducing if not eradicating issues facing the financial welfare system. The possibility of creating meaningful partnerships with private companies that possess a certain skill set that can assist in improving the financial welfare system was also explored in the chapter. The chapter also provided that it is hoped that the result of these actions will produce a testable hypothesis that could be adopted by future studies to develop a quantitative methodology to examine existing relationships.

The chapter also provided an overview of the entire dissertation where **Chapter 1** provided clarification of the research topics and objectives of the dissertation. The main objective of the study was the improvement of the financial welfare programme being achieved through the creation and implementation of a public-private partnership.

**Chapter 2** was the literature review segment which will show that PPP has been used successfully in the field of social welfare of which financial welfare falls. This chapter also forms the basis for the research as it identifies best practice cases of social welfare in motion from around the region. The cases of best practice in turn form a benchmark for the

development of such practices in the context of the financial welfare programme that would be improved in the Cayman Islands.

**Chapter 3** contributed by providing an explanation of the methods and applicable data collection and analytical tools and databases used in achieving the research objectives and consequently answering the research questions. NVivo is highlighted for its use in analysing the data to identify themes that emerged.

**Chapter 4** then presented the research findings where the themes identified are presented. The themes are then cross-referenced with the research questions and the literature review to determine if the findings were expected, or they are different from what was expected.

**Chapter 5** concluded the study by looking at the implication of the findings, their implications for practice, policy and recommendation for application as well as recommendations for future study. The dissertation concludes with a list of tables, figures and references. The chapter also reviews the previous 5 chapters in which the salient points were reiterated for emphasis.

In the next chapter, this research will extensively review relevant literature on public-private partnerships. An examination of the delivery and management of welfare programs in the Cayman Islands will be conducted to identify emerging themes required to achieve the aim of the research.

## **CHAPTER 2: LITERATURE**

### **2.1 Introduction**

The research being conducted is a result of the exhaustive issues encountered by financial welfare recipients in the Cayman Islands who face dire consequences. The consequences include loss of living accommodation, an inability to maintain the basic standard of living, denial of health care and the inability to find suitable accommodation for rent among other issues. The need for better engagement by the staff at the NAU is heavily underscored.

The latter, along with the applications not being attended to with the alacrity needed, insufficiency of benefit amounts to cover their needs is also discovered to be a significant issue. Such a fallout results in applicants not being able to pay their bills on time. As found by Sackey & Remoaldo, (2019), Jetté & Bergeron-Gaudin, (2024) the issue of insufficient funding to support the needs of recipients also affects effective management of financial welfare services. This is a significant cause of the issues affecting the management of the Cayman Islands financial welfare system.

The theoretical framework utilized in the research which as Grant & Osanloo, (2014) and agreed by Ravitch & Carl (2016) found indicates how the research interprets the study “philosophically”, methodologically, and “analytically”. Ployhart, Schepker & McFarland (2022) also provide that the framework also offers a valuable perspective for theory as well as verifiable data and also assists in advancing previous research. The literature review covers a wide spectrum of areas of social welfare in which PPPs have been successfully used to improve lives.

### **2.2 The Issues Identified**

The situation presents an obvious revelation of malfunction between the needs of the financial welfare applicants/beneficiaries and how these needs are being met. Cottam, (2018) found that this is a result of the recipients concerns not being taken with proper understanding

so that their needs can be better addressed. What is being offered to the recipients, according to Tabassum, (2013) and Sumarto (2021) in some instances, highlights institutional failures.

The failure results from a lack of understanding among those who require financial assistance. The management system that exists results in unsatisfied customers as the services are not being dispensed with the level of responsibility owed by the government to recipients according to Bendixsen, (2018); Mehrdad, Philippe, & Da, (2020). The dissatisfaction leads to frustration which in turn leads to the creation of animosity between the financial welfare beneficiaries and the financial welfare system and by extension the financial welfare programme.

Financial welfare beneficiaries have one expectation which is their needs being met by the program that has been put in place by the government for their benefit. The government has implemented a program aimed at relieving people who are financially distressed for one reason or another. The financial welfare staff are the agents of the government who represent the government; therefore, any failure of the financial welfare administrators equates to the failure of the government.

This vicarious responsibility is a result of the agency principal theory (Baker, 2019). This means that the government is breaching the rights of its citizens in failing to provide for their needs (Bendixsen, 2018; Mehrdad, Philippe, & Da, 2020). When it comes to the financial welfare beneficiaries, the reasons why the issues exist are inconsequential. They are not concerned with the administration of financial welfare; therefore, they expect their needs to be met in a timely fashion.

### **2.3 Theoretical and Conceptual Framework and Justification**

In determining whether a theoretical or a conceptual framework is appropriate for this research, Adom, Hussein, & Agyem, (2018) conducted a comparative analysis as shown in Table 2.1 below:

**Table 2.1**

*The Different Approaches Between Theoretical Framework and Conceptual Framework*

<b>Theoretical Framework</b>	<b>Conceptual Framework</b>
Provides a general group of theories in the area in which the study falls	It provides a smaller number of theories used in the study.
It is driven by the number of theory/theories contained within the literature which have all been tested and proven by other researchers.	It is grounded in concepts.
It is constructed as a model that is pinned to a study that has support and the outcome.	It is a model created by the researcher and utilized in his/her explanation of relationships between the significant variables contained in the study.
It is well-developed, designed and accepted.	The design has not been accepted and is a mere proposal of an answer to the problem defined by the researcher.
It offers a centre of concentration when conducting research in unknown fields.	It provides a map sequencing how research should be conducted.
It contains theories seemingly connected and their arguments concluded.	It comprises related ideas that show connectivity and shows how the researcher proposes to answer the defined issues.
Theories are tested by it and the research is controlled by it.	Its objective is to garner the construction of a theory that could be beneficial to researchers.

#### *Author's Construct*

The above table depicts the different applications and outcomes of employing a theoretical and conceptual framework to the study.

#### **Conceptual Review**

The table provides that a conceptual framework is limited in its provision as it provides a smaller number of theories in the study. A theoretical framework, on the other hand, provides a general group of theories in the area in which the study falls. The conceptual framework is

grounded in concepts while the theoretical framework is driven by the number of theories contained within the literature which have all been tested and proven by other researchers.

The conceptual framework is a model created by the researcher and utilized in his/her explanation of relationships between the significant variables contained in the study. The theoretical framework, however, is constructed as a model that is pinned to a study that has support and the outcome (Adom, Hussein, & Agyem, 2018).

The conceptual framework's design has not been accepted and is a mere proposal of an answer to the problem defined by the researcher while the theoretical framework is well-developed, designed and accepted. The conceptual framework provides a map sequencing how research should be conducted while the theoretical framework offers a centre of concentration when conducting research in unknown fields. The conceptual framework comprises related ideas that show connectivity and shows how the researcher proposes to answer the defined issues.

On the other hand, the theoretical framework contains theories seemingly connected and their arguments concluded. Finally, the conceptual framework's objective is to garner the construction of a theory that could be beneficial to researchers while the theoretical framework's theories are tested by it and the research is controlled by it (Adom, Hussein, & Agyem, 2018).

## **Hypothesis**

The ensuing problems faced by the financial welfare beneficiaries can be solved through the implementation of a public-private partnership. The PPP will provide more affordable and suitable living accommodations and more funding to fill the gap left by the public purse. Public-private partnerships can also be used to improve the overall management of the financial welfare system by using the best practice used by private partners.

## **Theoretical Review**

The theoretical framework, according to Imneda (2014) and Ployhart et al. (2022), gave the research the direction it required. Akintoye, (2015) posits that grounded theory gives more meaning to research. Makri & Neely (2021) also provided that the use of grounded theory is quite useful and is quite popular with researchers. Additionally, the researcher was guided by Simon and Goes (2011) who posit that the theory can be enhanced through having a thorough knowledge of the research that is being conducted.

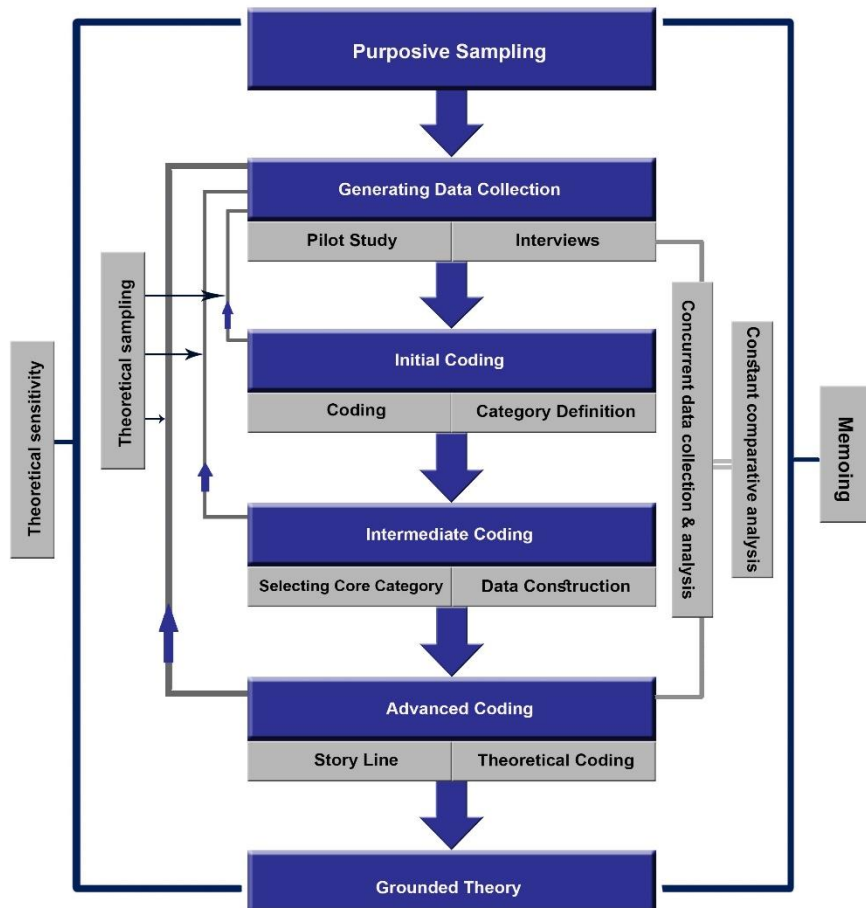
The key enhancements are; (a) highlighting the key variables, (b) conducting a thorough literature review, (c) noting the key “variables and constructs” of relevance to the study, (d) explore the relationships among the variables, (e) revise the search by inserting the word “theory” to find suitable material, assessing what each theory gives and pinpoint their contribution to the research, (f) look at other theories that have divergent views and look at the “limitations” of the theory chosen.

Having chosen a qualitative approach for the research, the researcher looked at the various frameworks applicable to the study. The first theory looked at is the grounded theory which has the components as outlined by Chun Tie, Birks, & Francis, (2019) in the below figure:



**Figure 2.1**

*The Research Design Framework and Process Used to Conduct the Research*



### *Author's Construct*

The researcher utilised purposive sampling which according to Charmaz & Bryant (2011) allows for data to be collected from participants whose information can assist in answering the research question. Therefore, the researcher targeted the financial welfare recipients and government workers who work in the field of financial welfare in the Cayman Islands and have the information that guided the research and the outcome. The researcher also

used the memoing technique to record his thoughts throughout the research process as highlighted in the directional flow of the diagram above.

In the general data collection, the researcher used the data collected from the open-ended interview questionnaires as they allowed continuous and concurrent collection of data. The research then moved to the coding phase where ideas, correlations and other thematic indicators that link and interpret the data collected were identified and labelled as provided by Chun Tie, Birks, & Francis, (2019).

Theoretical sampling was conducted (Chun Tie, Birks, & Francis, 2019) accordingly as it assisted with the theory as it evolved and acted as a pilot so that the theory that developed was in congruence with the data collected. The research then entered the intermediate and advanced coding stages.

### **Grounded Theory**

According to Shank, (2006); grounded theory gives the researcher the ability to commence the research from an opinionated position of the topic under investigation. This approach caused the researcher to become more open to the interpretations of the direction that the data led, making it much better to interpret the data. This is the same way in which individuals who have critical decisions to make will look at all the different sets of available choices and evaluate them to see what is in their best interest as found by Sirakaya & Woodsie, (2005).

Not only did grounded theory enable easier understanding and conclusion of the data, but it also presented a clear theory which also further clarified the topic being studied. Such ease of interpretation and understanding was possible because the grounded theory is factual as it interpreted the stories and experiences given by the participants of the research according to Meriam, (2002).

Grounded theory (Meriam, 2002) also provided the researcher with the ability to use his own experiences, however; he ensured that his experiences are in reconciliation with the account of the research participants (Meriam, 2002). Another good reason for the use of grounded theory was its usefulness when there is a minimal amount of knowledge that exists on the topic under investigation as found by Miller, (2015).

### **Inductive Theory**

Inductive theory and deductive theory as identified by Reckwitz, (2002) and Woiceshyn & Daellenbach, (2018), were useful as grounded theory which according to Meriam, (2002) feeds off the experience of the persons telling the stories. This was beneficial to the situation being faced by the welfare recipients as their stories solidified the theory. while inductive theory would have required the testing of hypotheses.

### **Deductive Theory**

In particular, deductive theory as found by Locke, (2007) sets out to test a theory that already exists. In the instant case, this research was being conducted as a result of the fact that there is a fallout in the management of the welfare services being offered and it is believed that a Public-Private Partnership (“PPP”) can improve the management of those services. Therefore, pertinent questions were being asked to ensure that the aim of the research was achieved.

The questions asked were related to the challenges faced by recipients in the Cayman Islands welfare programme. The questions sought understanding of the effects that these problems have on the programme and recipients in the long and short term. They also sought answers on the benefits that can be derived from a PPP to improve the financial welfare programme in the Cayman Islands.

## **2.4 Approaching the Issues Faced**

The framework explored whether or not the challenges faced currently in the management of the Cayman Islands welfare programme could be addressed with the implementation of a PPP. As Panades-Estruch, (2017); Panadès-Estruch, (2021) recorded, the Cayman Islands Government has considered using PPP to deliver social welfare services more efficiently.

To determine the outcome of a PPP, an extensive assessment of the issues being faced by the recipients of financial welfare in the Cayman Islands was conducted. The researcher found and reviewed the literature to provide examples of how the financial welfare management of the Cayman Islands could be improved through a PPP.

The researcher looked at other countries' financial welfare management systems and compared them to that of the Cayman Islands. The researcher also sought the input of people in the Cayman Islands who benefit from financial welfare as well as government officials who administrate the welfare system to understand the issues faced in accessing the services. According to Miller, (2015), the literature review sets a solid basis for the formation of open-ended interview survey questionnaires for participants.

## **2.5 The Scope of the Research**

The Cayman Islands government provides financial welfare to the people of the Cayman Islands who require such financial assistance. However, the program faces issues which cause delays in financial welfare benefits being received. Namely, the beneficiaries are affected negatively by the lack of available and suitable accommodation for rent, the amounts allotted to them are insufficient, the treatment received from the financial welfare administrators is not always the best, and the time frames for processing financial welfare applications can be too long.

To address these challenges, the research explored the potential use of public-private partnership (“PPP”) which according to Scardigno, (2020) is a partnership between government and private entities. It also looked at its strengths and weaknesses as well as the causes that require the creation of PPPs.

The literature was taken from various countries as well as the Caribbean and highlighted numerous instances of government and the private sector venturing into public-private partnerships, (PPPs). The PPPs were aimed at improving the lives of its citizenry through infrastructure development or services (Bulk & Gregory, 2013; Cappellaro & Longo, 2011; Eschenfelder, 2011; MoHSW, 2013; Montagu & Harding, 2012; Spreng, 2011; Sturchio & Cohen, 2012). The literature review demonstrated that PPP has been formed in various sectors in the field of social welfare as listed in the Table below:

**Table 1.2**

*A Non-Exhaustive List of Social Welfare Fields Reviewed*

<b>Social Welfare Fields Reviewed</b>
Health Care and Health Care Management
Road and Transportation
Railroad Transportation
Tourism
Private Financing Initiatives to Increase Standards in Life
Community Development
Public and Private Space Development
Agriculture & Commerce

*Author's Construct*

While the list is not exhaustive, PPP has been used in many other areas and has vastly contributed greatly by improving or enabling improvement measures in the areas where its use has been employed. According to Jayasuriya, Zhang, Setunge & Patnaikuni, (2016), the

creators of the PPP must get things right during the concession stages otherwise there will be significant failures throughout its operation.

Jayasuriya et al., (2016) further posits that a concession period that is too long will cause the public partner to lose revenue. In the opposite, a concession period that is too short will have issues with the private partner not being attracted to such terms. The lack of attraction may lead to a rejection or increase in user fees. The PPP should, therefore; be mutually beneficial to both parties.

It is also quite useful to ensure that the design of the concession period is well thought out and executed through the use of suitable designs. Designs such as “Monte Carlo simulation method, fuzzy comprehensive simulation, the critical path method, decision support system and the bargaining game theory” Jayasuriya et al., (2016) are quite useful.

Research showed that some PPP failures are caused by revenue growth being overcalculated, a miscalculation in the uptick of customers, and their gravitation towards the goods and services being provided through the PPP. Therefore, knowing how to deal with uncertainties and gain an advantage in renegotiating the contractual arrangements can help the PPP to become successful.

Uncertainty is not always an easy eventuality to be covered, however, according to Kang, Feng, & Kuo (2012) this can be forecasted with the use of models designed to ease the uncertainty. Such models include the Royalty Negotiation Model inclusive of the “lump-sum royalty”, the “operational revenue-based royalty” and the “operational output-based royalty”. The revenue-based royalty model was found to be most fitting for government contracts.

## **2.6 The Research Gap**

The research gap is the lack of literature that exists in the area of financial welfare, particularly in the Cayman Islands. Financial welfare has never been investigated before in the Cayman Islands and is therefore a novel topic. There is also a gap in terms of whether or not a

public private partnership would be able to improve the management of the Cayman Islands financial welfare program.

## **2.7 The Source and Purpose of the Review**

Countries will always have social issues and governments will always be required to address those social issues. However, that does not mean that those issues are the sole responsibility of the government. Some willing partners are, in some cases, set to benefit equally from those social issues being solved and are willing to enter into partnerships.

According to Tabassum, (2013), there is a growing argument on the use of PPPs to solve social issues. Shan & Zang (2021) highlights its use in sustainable development. To find literature on PPP, the researcher utilized the search words ‘public-private partnership welfare’, public-private partnership social welfare’ utilizing search engines and databases including Google Scholar, Science Direct, and ProQuest. Table 2.3 below shows the non-exhaustive literature found and reviewed in the English language.

**Table 2.3***A Non-Exhaustive List of Sources Reviewed*

Source	Year	Country
<i>Sage</i>	2012/2014	
<i>International Journal of Psychological Rehabilitation</i>	2020	Nigeria
<i>Indian Journal of Public Health Research &amp; Development</i>	2011	India
<i>Zamfara Journal of Politics and Development</i>	2020	Nigeria
<i>The International Journal of Health Planning and Management</i>	2019	China
<i>Malaria Journal</i>	2009	Africa
Conference papers	2014/2018	Australia/Russia/USA
lecture presentations	2018	
books	2008/2014	United States of America (USA)
Press	2016/2020	Russia
<i>Journal of Construction Project Management and Innovation</i>	2011	Nigeria
Pharmacy and Pharmacology	2017	Russia
<i>Saudi Journal of Anaesthesia</i>	2018	Saudi Arabia
<i>Jurnal Online Mahasiswa Fakultas</i>	2018	Indonesia
Economic and Social Research Foundation	2011	Tanzania
<i>Jurnal Ilmiah Ilmu Administrasi Publik</i>	2016/2020	Indonesia
<i>Journal of Social Change</i>	2018	Tanzania
The Indian Journal of Political Science	2013	India
<i>Journal of Public Administration and Policy</i>	2021	Europe
<i>International Journal Of Architecture and Urban Development</i>	2017	Jersey and the Channel Islands

*Author's Construct*



The articles looked at the many ways in which PPP has been used to improve systems, lives, infrastructure, and other areas of social welfare. How the research was conducted, the benefits of the interviews, and pilot studies (Eldawlatly, Alshehri, Alqahtani, Ahmad, Al-Dammas, & Marzouk, 2018) among other methods used assisted in the current research. The knowledge gained from the literature review was used to develop a workable methodology that assisted in improving the management of the financial welfare system in the Cayman Islands, thereby making it fitter for beneficiaries of the financial welfare program.

The management of the current financial welfare system has been found to be lacking, and it has in some instances failed to meet the expectations of the people it seeks to serve. Therefore, reviewing the proposed literature from other jurisdictions gave an overall view of the frameworks used in other countries where PPPs have aided in solving social issues. How they were constructed and their effects on the issue it was intended to fix and whether or not they worked was explored. Where the implementation of PPPs was unsuccessful, it was important that the researcher explored why they did not work. Obtaining such knowledge was vital to ensure that those pitfalls are avoided.

This literature review provided a platform for current research as it assisted in the formulation of the research questions that guided interviews of the participants of the research. The literature review also guided the creation of all other tools required such as survey questionnaires. Similarly, the review acted as a road map for the researcher as the insights gained from the review assisted in the analysis of the information gleaned from the participants.

The literature review also assisted in justifying that such an approach is viable and has novelty and that the topic was worth researching. The latter is based on the limited area of research on the topic of social welfare, particularly financial welfare in the Cayman Islands and the region. Reviewing the available literature also ultimately assisted in meeting the objectives of the research.

## **2.8 Global Public-Private Partnerships Ventures**

### **Public-Private Partnership Theory**

PPP has been regarded as any collaboration between the private and public sectors that run over a protracted period. The collaboration includes pooling the public sector and the private body resources whether it is tangible or intangible with the aim of providing improved goods or services to the public (Kivlenice, & Quelin, 2019). PPPs play a major role in society but for the most part, they provide infrastructural development or improvement in the field of approximately US \$800 billion to US 1Trillion dollars per year.

It is said that the dollar amount for infrastructural development increases when it comes to developing countries which is estimated to be about US \$2.5 trillion yearly. Where there is no collaboration between private and public sectors, the citizens' quality of life diminishes. The private sector has a higher appetite for risk and therefore takes on the financial cost for infrastructure development or improvement and recuperates those costs over some time to the benefit of the public purse as the public sector does not have to foot the expense (Berrone, Ricart, Dutch, Bernardo, Salvador, Piedra Peña, & Rodriguez Planas, 2019).

The creation and development of public infrastructure by PPPs contributes to the social value of society by providing improved tangible products such as roads, housing, agriculture, healthcare, and education just to name a few. PPPs have become an attractive tool for countries around the world as they have the potential to improve lives in various areas as outlined. However, as mentioned earlier the risks associated with PPPs are numerous such as exorbitant capital costs, high operation costs and management costs. Berrone, Ricart, Dutch, Bernardo, Salvador, Piedra Peña, & Rodriguez Planas, (2019) observed that while PPPs create a value-added dimension to society, that validation by its economic attributes there is a lack in the social contribution measures hence the need for exploration of the social contribution.

## **Stakeholder Theory**

For PPPs to have the desired impact it intends to create there 6 factors that must be taken into consideration according to Berrone, Ricart, Dutch, Bernardo, Salvador, Piedra Peña, & Rodriguez Planas, (2019) firstly, the stakeholders must be engaged to the extent of the scope of the PPP. The PPP should include all those who stand to benefit or be affected in one way or another.

Engagement does not only refer to having a communication line open where the stakeholders receive information but also for information to be received and assessed as the stakeholders may have valuable suggestions or objections. Having an open flow of communication is important to avoid conflicts and also will aid in the success of the PPP. It must be emphasized that stakeholders can also be social groups or other interest groups and do not have to be people who may be directly affected by the results or success of the PPP. The engagement should also run throughout the life cycle of the PPP.

Secondly, the access must be broadened by the PPP, in other words, the success of the PPP is determined by it adding that value of reach or access to the social service or tangible benefits it aims to improve. There should be no member or group of society that is affected by the implementation of PPPs, whether it is by religion, gender, sexual orientation, demographic makeup, education, or anyone with any form of limitation. Therefore, the aim of the PPP should be that all will have access to any infrastructure or any services that are being offered by the PPP. The higher the number of persons who access the services or benefit from the infrastructure the higher the success rating for the PPP (Berrone, Ricart, Dutch, Bernardo, Salvador, Piedra Peña, & Rodriguez Planas, 2019).

Thirdly, the PPP must be able to be scaled and replicated in other locations other than where it has been implemented. The PPP must therefore be able to expand successfully in a geographical manner thereby benefiting more people whether in the same area that it has been

implemented or other geographic location nearby. The essence here is that the benefit must increase further than where the intended PPP was implemented. Likewise, there must be the potential for the PPP to be transferred to any other location with the same potential of success that was achieved in the initial geographical location where it was initially implemented. The replication includes the entire process which includes the management processes, infrastructure and anything that was used to make the project successful (Berrone, Ricart, Dutch, Bernardo, Salvador, Piedra Peña, & Rodriguez Planas, 2019).

Fourthly, there needs to be inclusiveness where no people are being excluded by way of discrimination or otherwise. There are increasing conventions aimed at protecting the rights of people so that no one is willfully excluded from any service or infrastructure that may be made available through the creation of PPPs.

For that reason, the member states of the UN have committed to not seeing anyone left behind by taking the measures necessary to attempt to eradicate any social inequalities which would include discrimination thereby ensuring that everyone has the potential to benefit from any social improvement. The same is true for PPPs as no one should be excluded from the relief they bring.

Ensuring that all members of society benefit from PPPs can have far-reaching effects as it has the potential to improve the lives and well-being of others through an improved quality of life and by extension reduce the potential of poverty and destitution (Berrone, Ricart, Dutch, Bernardo, Salvador, Piedra Peña, & Rodriguez Planas, 2019).

Fifthly, the PPP must have a positive economic outcome on the society in which it has been implemented. When a private person invests in a PPP venture, they want to ensure that it is successful so that they can make a return on their investment. Similarly, when the government invests in a PPP with a private partner, they wish to see the economy grow as a result. Therefore, both parties wish for a positive economic outcome as it not only benefits the

private partner and the government but the citizenry benefits and causes a positive reaction that is conducive to economic growth.

Economic growth can also span through job creation resulting from the PPP being implemented. The implementation of PPPs allows the government to use government funds in other areas of society while the PPPs take care of those areas agreed on in the PPP (Berrone, Ricart, Dutch, Bernardo, Salvador, Piedra Peña, & Rodriguez Planas, 2019).

Lastly, the PPP must be resilient in building while protecting the environment in which it is created. The word environment has become a buzzword used often, not only among environmentalists alone but also by curious onlookers whenever projects are being implemented, whether or not they are PPPs.

There is no benefit in creating something that will have a long-term negative effect on the environment and as such PPPs are expected to be created in a way that the future is protected. To that end, an ecological balance must be maintained, and all-natural resources protected for the benefit of future generations as well as to prevent the worsening of the climate (Berrone, Ricart, Dutch, Bernardo, Salvador, Piedra Peña, & Rodriguez Planas, 2019).

## **Institutional Theory**

Institutional theory speaks to the way institutions form structures to mitigate against failures. Where these structures are absent, institutions are bound to fail (Mouraviev, 2021). Such failures can be avoided through the implementation of structures, including but not limited to obtaining constant feedback from the stakeholders (Raheem, 2020). Institutional theory is considered to be a significant driving force in organizations as it is focused on change due to its wide scope (Aksom & Tymchenko, 2020).

The failings in the management of the Cayman Islands financial welfare program will benefit from ensuring that there are structures in place that will ensure that the program is successful. The three theories, while they are seemingly independent, are in some ways

interconnected and can be useful in the success of the Cayman Islands financial welfare program if they are properly implemented.

## **2.9 Managing the Financial Welfare of People in Indonesia**

Developing countries are always seeking ways of improving the financial welfare of their people. As a Muslim majority country, they sought to identify and implement innovative ways to improve the financial standing of the people both from a monetary and property position (Qurrata, Yusida, Hussain, Merlinda, Purnamasari & Seprillina, 2021).

To improve the lives of the people, a system of passing benefits financial and otherwise is done through a system known as “Waqf (wakif)” which is passed on to beneficiaries. The system is well managed and reduces poverty and also ensures that people never go without what they need.

The program includes tangible and intangible goods through a depository scheme. Other Muslim countries such as Malaysia, Indonesia, Bangladesh, Singapore and Morocco have implemented the Waqf system (Qurrata, Yusida, Hussain, Merlinda, Purnamasari & Seprillina, 2021).

The Waqf system is quite inclusive and flexible, allowing all people to participate by contributing cash injections. The three main drivers of the system are the people who contribute, the money collected and the tangible property or assets. To ensure trustworthiness, the system is managed by people who are highly qualified through proper education and training. Ensuring that the correct people manage the system prevents abuse and corruption (Qurrata, Yusida, Hussain, Merlinda, Purnamasari, & Seprillina, 2021).

## **2.10 Managing the Financial Welfare of the Tanzanian People Through Public-Private Partnership**

The Tanzanian people were interested in improving the delivery of infrastructural and social welfare in their country. Being aware of the benefits of public-private partnerships they ventured along utilising the mediation model to achieve such efficiency (Mwakapala, & Sun, 2020). Although PPP was known to have its many pitfalls in the early stages such as massive failures which were blamed on corrupt practices, the Tanzanian people were optimistic that it could bring about the financial and social changes they desire. With PPP's reputation of significantly lowering financial gaps thereby enhancing creativity and effectiveness in management functions, they were even more confident (Mwakapala, & Sun, 2020).

To ensure effectiveness in the process, they sought to establish what barriers could hinder a successful outcome. It was established that good governance is essential throughout the life of the project. Governance speaks to the parties who are involved in the project including internal and external parties. Governance also involves identifying any issues that could interfere with the smooth process or affect parties carrying out their functions.

Organizations or institutions are dependent on each other in a symbiotic venture (Mwakapala, & Sun, 2020). It was found that any improvement of welfare systems are hinged on numerous factors which are correlated and interdependent namely; institutions which set the rules by which these projects are governed, the decision makers who provide the resources necessary to ensure inception and continuity of the program as well as connecting to the bodies responsible for the administration of the process to ensure delivery of the benefits to those for whom the program is designed (Mwakapala, & Sun, 2020).

It was also discovered that success is pinned to stakeholders' comprehension of the rules and garnering trust in each other and the process. Trust is important due to the mistrust which emanated at the inception of PPPs in the 1990s which led to significant losses and

failings (Mwakapala, & Sun, 2020). PPP was found to be quite useful in improving functions of government particularly through the use of proper governance and increases overall efficiency.

## **2.11 Using Public-Private Partnerships to Improve Welfare Management**

### **System in the Kingdom of Saudi Arabia**

According to Al-Hanawi & Qattan, (2019), when the Kingdom of Saudi Arabia (“the Kingdom”) was faced with significant healthcare issues as it pertained to the management and financing of this social welfare issue, they focused on a solution to the problem by reviewing the services of health care providers and the ministry.

However, they did not only look at their local policies but turned to the international field to get insights into how health services were provided and managed in the wider region. In particular, they looked at the provision of healthcare services in the United Kingdom (UK) and assessed the practicality of such collaboration with the public and private sectors remedying the issues the Kingdom faced with their healthcare services.

Holden, (2009) found that there was a distinct difference in the results of PPP in developing as opposed to developed countries. Al-Hanawi & Qattan, (2019) also looked at the type of political, financial, and social environment of the countries in which PPPs were established or explored in detail, a model PPP of the UK which was used to achieve a modernized welfare system.

Al-Hanawi & Qattan, (2019) looked at PPP in the UK where Private Financing Initiative (PFI) is used. While the cost was shifted from the government to the private sector, the services became a trading tool and ran contra to the intended purpose of providing prime service thereby no longer meeting the needs of those who required service. However, the costs and risks were transferred to the private sector. This was considered positive as any future costs



would be absorbed by the private sector, whether it is infrastructural or technological. They considered PPP's ability to provide the required health service to the Kingdom.

It was concluded that while PPP may have drawbacks in the sense that it was quite a novel idea and considering the autonomous control of the Kingdom, the partnership would bring about the required changes needed to improve the management and viability of the health services of the Kingdom. It is concluded that the government can no longer provide health care as it is a right and is therefore burdened on several fronts and diversification would bring about new life despite the grave division between the aims and objectives of private and public sector companies. As it is well established, the former is about profits, while the latter is about the provision of services (Al-Hanawi & Qattan, 2019).

Along with the fact that the objectives present doubt about the efficiency that a PPP would bring as a result of the difference in objectives. For a PPP to work, the contracts formed would have to be well managed. Several other factors such as an ageing society, cost of living, technology, and disease among others affect the Kingdom's ability to provide the level of healthcare services required and are seen as a hindrance.

Additionally, while the Kingdom may be inclined to adopt a PPP venture, some policies do not auger well with the ability for such changes. Although there is scepticism surrounding the viability of PPP, it is viewed that it would not altogether be impossible as it may be too early to discount its viability and it's a positive sign that the Kingdom even considers its engagement in solving its issues.

It is also viewed that PPP may be the single most viable method of fixing the health care system of the Kingdom, with the necessary changes being made to the management. Al-Hanawi & Qattan, (2019) noted that the research had limitations in the use of secondary data and could benefit more from the use of primary sources. The result of this research assures that a PPP can be successful in improving social welfare issues.

The economic makeup of the Kingdom bears some representation of the Cayman Islands' financial and economic status. The Cayman Islands is one of the wealthiest Caribbean British Overseas Territory (BOT). With the correct structure and approach the Cayman Islands financial welfare management will improve.

The fact that there has been limited research in the area of social welfare in the Cayman Islands, particularly in financial welfare, presented a very high limitation in secondary data that could have strengthened the analysis and findings. The Cayman Islands situation is also similar to the current case reviewed as the services expected by the financial welfare participants are not being delivered as Al-Hanawi & Qattan, (2019) found.

These examples were quite useful in shaping the outcome of the current research as in the case of the Kingdom. The Cayman Islands can use the examples of other countries to enhance their policies and legislation for the improvement of the financial welfare program. Although the Cayman Islands is a smaller country when compared to the Kingdom and the UK, the same principles and provisions used in their health care system can be replicated here in the Cayman Islands financial welfare program.

The collaborations between the public and private sectors were quite beneficial in remedying the issues faced by the Kingdom; therefore, any collaboration will be useful to the Cayman Islands financial welfare program. The Cayman Islands are a developed country and as such it provides comfort that the literature applies to the issues faced in the financial welfare program. It has to be borne in mind that the outcome of PPPs will vary in developed and developing nations according to Holden, (2009).

The Cayman Islands have all the elements for a successful PPP implementation as Al-Hanawi & Qattan, (2019) provided that the political, financial, and social environment have to be conducive for success. The political, financial, and social environment of the Cayman Islands is very stable and therefore conducive to a modernized financial welfare system.

The literature showed where the UK utilized a Private Financing Initiative (PFI) to implement a successful PPP (Al-Hanawi & Qattan, 2019). The outcome of the PPP initiative provides some good guidance to the Cayman Islands and any other country that would wish to implement PPPs. One main example is to ensure that the cost of services when in the hands of the private sector does not defeat the intended purpose, which is to improve the lives of the citizens (Al-Hanawi & Qattan, 2019). A major benefit of the PFI as brought out from the literature was the fact that the government is devoid of all risks and associated costs of the PPP project as they all rest with the private partner.

The removal of any risks and associated costs will benefit the government of the Cayman Islands in the long run as they will have more money in their surplus to address other issues. Unlike the Kingdom, the Cayman Islands are not new to PPPs, so the idea is not as novel as the Kingdom found it to be.

The Cayman Islands, unlike the Kingdom, is a democratic society where the will of the people speaks through elections every 4 years. However, there are significant concerns similar to the Kingdom that the government can no longer effectively provide the financial welfare needed. The government of the Kingdom could no longer provide health and were burdened with the responsibilities. Although the private sector and government have different mandates in their aims and objectives the literature has shown that they can collaborate for the provision of efficient services to benefit the citizens (Al-Hanawi & Qattan, 2019).

## **2.12 Using Public-Private Partnerships to Improve Welfare Management in Tanzania**

According to Creswell, (2014); Patton, (2014) owing to the benefits gained by other countries who have partnered with private partners to improve the social welfare of their citizenry. Tanzania similarly adopted public-private partnerships as a means of fixing their healthcare systems. While they were conducting their analysis to determine what key

components were required to establish a successful PPP, they immediately realized that there was a severe disconnect between the PPP partners and leadership.

Determined to ensure that they fully understand why the disconnect exists Tanzania utilized a case study approach which identified that for PPPs to be successful there has to be buy-in, therefore “leadership synergy (LS) is required” as highlighted by Mshana, Aagard, Cullen, & Tschida, (2018). To understand why LS was absent, the research employed the “diffusion of innovation theory (Glanz, Rimer & Viswanath, 2008), as well as a public-private integrated module” (Llumpo et al., 2015; Salvail, Turchet, Wattling & Zhang, 2015) directed content analysis (Miles, Huberman & Saldana, 2014; Yin, 2017) and NVivo was used to analyze the data.

Creswell, (2014); Patton, (2014) analysis concluded that a lack of ownership of various functions required to make the initiative successful, unconvincing data as well and a lack of sufficient comprehension of what can be achieved through PPP acts as a significant hindrance to its success (Itika et al., 2011; Tomlinson, Hewitt & Blackshaw, 2013). It was further found that for LS to be more effective in the PPP venture, more cohesiveness, leadership support and strategy must be increased. A high number of stakeholders believe that LS being used in PPP is the best practice and that more collaborative meetings are vital to success.

In summary, this literature provides that similar to the Kingdom, Tanzania was faced with severe issues in their health services (Creswell, 2014; Patton, 2014). Likewise, they looked at the benefits other countries gained through the exploration and implementation of PPPs to gain improvement. Tanzania therefore implemented a PPP aimed at fixing their healthcare system which has issues as does the Cayman Islands financial welfare system. This literature shows the need for proper analysis to be done before the establishment of PPPs. It was through proper analysis that they discovered that the disconnect that exists between those responsible for the implementation and leaders would severely hinder any success in the implementation

of a PPP. Understanding of the core issues causing PPPs to fail must therefore be identified and addressed.

The parties involved must always ensure that they are all in support of the success of the PPP otherwise it is pointless to engage. Failing to own various aspects of the PPP project is a recipe for failure as Creswell, (2014) & Patton, (2014) put it. In the context of the Cayman Islands financial welfare system, in any PPP formed, the parties must ensure that after analysis they assign people with various responsibilities so that those responsibilities are owned.

In owning the responsibility for the project, the government will have sufficient and reliable data which will make it easier to gain buy-in from both private partners as well as the citizens of the Cayman Islands. The ultimate result will lead to the success of any PPP formed (Itika et al., 2011; Tomlinson, Hewitt & Blackshaw, 2013).

### **2.13 Using Public-Private Partnerships to Improve Welfare Management in China**

According to Zhang, Long, Yan, Yang & Yang, (2016), China's medical and health services required necessary management reforms causing them to explore the use of PPP to remedy the situation. China adopted various models of PPP namely, Rebuild-Operate-Transfer (ROT) which involved the private company fronting the cost to revamp the system and then recuperate their cost by collecting user fees. The risk and responsibilities are shared equally by both parties until the monies expended are recouped over a fixed period at which point the infrastructure/service is then transferred back to the public entity. The hallmark of the model is the preservation of the public nature while improving the management of the quality service given to the public.

Zhang, Long, Yan, Yang & Yang, (2016) provided that, the "Build Own Operate Transfer Model (BOOT)" allows the public entity to construct the necessary infrastructure and manage/operate it for a specific period before handing it over to the public body to operate.

The best feature of this model is the fact that all technological, managerial, and structural improvements are the responsibility of the private entity, and the ease of transfer back to the public entity gives the ability to provide quality public service. In the Mixed Ownership, Model (Zhang, Long, Yan, Yang & Yang, 2016) where the government and the private entity own a set number of responsibilities and shares and therefore operate in partnership to improve the quality and ownership of the outcome.

Wang & Zang (2019) looked at the willingness of the Chinese people to accept the implementation of a PPP which would aim to provide better health care. Health care in China is provided predominantly by the private sector for which the citizens are willing to pay. The research was conducted using peer-reviewed articles on PPP and the willingness of the Chinese people to pay. An extensive review was conducted on 37 of the literature identified, 7 revealed a willingness of Chinese citizens to pay an additional fee for health services while 4 papers revealed an unwillingness on the part of Chinese nationals to pay any additional fees. According to Gao, Xia, Pan, Xiong, & Li, (2015), the ones more willing to pay additional fees are those with “quality-adjusted life years” and noted particularly, those with epilepsy.

The research method chosen by Wang & Zang (2019) also included looking at the willingness of the Chinese citizen to pay “for health risk reduction”, their willingness to “pay for disease screening” and how much they would be willing to pay, their willingness “to pay for health insurance” the conditions that would prevent their willingness to pay and the conditions that would make them not inclined to pay. Wang & Zang (2019) research concluded that PPP is predominantly accepted in China and that the vast majority of Chinese citizens are willing to pay a part of their earnings to access private health care. The research highlighted that among education, other factors that may affect the PPP initiative are cumulative family income and “self-reported health status.

The review has shown that despite PPP's ability to improve social welfare, there are some instances in which a one-size-fits-all approach will not work. Evidently, in the case of the Chinese people, they were willing to pay and have set aside the necessary funds to ensure that they receive the care needed Wang & Zang (2019). This position by the Chinese nationals provided a rather unique situation which had to be carefully navigated to get the right result. The initial thought would have been that based on the stellar health care provided by the private sector, the citizens would have been bolstered by those facts to inform their decision in opting to enjoy the benefits of a PPP.

The Chinese people are rather concerned about ensuring that, not only will they get the best health service available but also that their health coverage includes illnesses for which they are more likely prone. It was this knowledge of the willingness to pay versus the unwillingness to pay that guided the research to determine the success of the PPP. It is quite fascinating to see how this research has brought to the fore, the benefits of PPP in especially a more conservative country such as China. The results further underscore that PPPs are very influential in bridging gaps through well-researched aims and objectives and as such PPPs have the potential to create significant changes in the current issue under research in the Cayman Islands as it relates to improving the management of the financial welfare programme.

We see from the literature that similarly to the Kingdom and Tanzania, China had significant issues with their health system (Zhang, Long, Yan, Yang & Yang, 2016), necessitating attention to the management similar to the issues the Cayman Islands' financial welfare system is facing. China looked towards PPP to solve their issues and like Tanzania did China used a model that saw the private partner fronting the cost and thereby taking all the risk. However, they share the risk and responsibilities after the building and the private company has recovered the cost through user fees. The PPP model that was used by China can work in the Cayman Islands as it was able to address the issues faced in the health sector management.

The Cayman people are very protective of the public funds as well as the environment. This literature is quite assuring as the partnership created the preservation of the public interest and achieved its objective of improving the management of the quality service given to the public. This is the desired outcome that would be beneficial to the Cayman Islands financial welfare program.

## **2.14 Using Public-Private Partnerships to Improve Management of Welfare in Africa**

Njau, de Savigny, Gilson, Mwageni, & Mosha, (2009) conducted research into the challenges that were encountered during the use of PPP to implement malaria treatment in Africa. Africa has been battling for the most part with the treatment of malaria. The research was conducted with the use of qualitative and quantitative data collection tools. The qualitative methods included information from “interviews, policy characteristics analysis, analysing stakeholders, and “focus group discussion. The researchers used a case study approach to highlight the issues faced during the various phases of the implementation.

The research found a common theme that seems to be echoed throughout which is necessary for the success of any PPP that is, (a) the common vision of the stakeholders and their working together in unison for the same purpose, (b) stakeholders coming together and remaining levelheaded when there are challenges, (c) collaboration between local and international parties, (d) positively using conflicts in a positive way to engage and continue the dialogue.

The approach taken by the researcher, in this case, is appropriate and sufficient based on the fact that extensive previous research was conducted in the field of malaria treatment. Using this data informed the researcher on the issues found by the researchers, the gaps that exist and what further research can be conducted to fill those gaps. The researcher was able through qualitative research, to garner the current views that are held on the topic, contribute



to the existing body of research by providing this new information as well as attempt to fill the previous information gap. The key concern highlighted by the participants is echoed throughout this literature review, unity in purpose (Ferreira & Marques, 2021) is at the forefront of the factors for the success of PPPs in South Africa as itemized earlier.

The unification of stakeholders will not always be easy because of our personality differences among other things. It then becomes imperative for those parties being unified for the success of the PPP to remain in dialogue and respect each other when there are disagreements. PPPs may require collaboration outside of the jurisdiction in which the PPP is intended to be formed. The collaboration may not altogether be among people not known to each other but may be the case where States are separate from the Federal government and the former may require certain approvals.

As provided earlier, disagreements can be a positive tool when used to further advance the dialogue between the partners engaged in the creation of the PPP. Failure to use the disagreements in a positive way to advance the project can be very costly because all the work that was already done would be in vain and investment in terms of time and money would have been wasted so it is very beneficial to continue engagement.

This literature by Njau, de Savigny, Gilson, Mwageni, & Mosha, (2009) provides very useful guidance into the possible challenges that PPPs can encounter during the implementation process. This is vital information that can guide the Cayman Islands financial welfare improvement PPP initiatives. Although the research results were achieved through a mixed method approach, the results are still applicable and quite beneficial to the Cayman Islands financial welfare program management improvement. The most interesting takeaway the literature provided was to ensure that pitfalls are avoided, and success was achieved so that there is a common vision of the stakeholders, and they are working together to achieve the same objective.

With previous attempts to establish PPP in the Cayman Islands particularly the cruise berth facility and port expansion, while there was a common purpose, both parties did not appear to work together and thus the project failed to get off the ground. The parties engaged in the PPP must remain focused whenever they are faced with any challenges as certain types of conflict can be detrimental to the success of the project.

There have to be collaborative efforts among all parties, whether they are based locally or internationally and as mentioned earlier certain types of conflicts can cause failures, those conflicts must be channeled in a way that creates a positive opportunity for continued dialogue. These points will especially be important to the Cayman Islands as the conflicts faced caused the program to stall and hence a referendum was called. These are vital pointers and can be cost saving once the dialogue continues positively.

## **2.15 Using Public-Private Partnerships in Russia**

Following the COVID-19 pandemic, Vaslavskiy & Vaslavskaya (2020) looked at the need to create PPPs as a matter of priority to improve and manage the healthcare system in Russia as a result of the level of lack of trust that arose. The distrust issues were so grave that it was dubbed a “societal crisis”. PPP in his view would be a necessary tool to restore faith in the system and restore trust. According to Gjaja, Rich, Farber, Brimmer, & Kahn, (2020), the lockdown had a devastating effect on the economics of the country as well as the lives of the people and as such has been dubbed “Epinomics”. As put by Vaslavskiv et al., (2020) the pandemic is not a bad thing as it provides the opportunity for reengineering to meet future needs.

The methodology looked at models that present positive outcomes where PPP is created in the health sector as it would improve the health care available thereby fortifying the workforce and boosting the economy (Mckinsey Global Institute, 2020). They further found that PPP is an appropriate method of improving healthcare access as well as other projects.

Vaslavskiv et al., (2020) research found that creating PPP is a good way for the government and public bodies to engage each other for the good of the people and equally share the risks and costs. It is also seen as a positive for creating or improving government and private entities' synergies with the government becoming a partner of private business and vice versa.

Jensen (2016) similarly to Vaslavskiv et al., (2020) found common benefits of PPP and that different socioeconomic factors can be a determinant of whether or not a PPP will succeed. The workshop was put on by the World Health Organization (WHO) along with other stakeholders convalesced to arrive at solutions that will improve the social welfare of countries around the world.

The workshop took the approach of reviewing the lessons learned from previous PPP ventures such as ensuring that there is adequate consultation with various stakeholders and ensuring priorities are set and understood. Stakeholder engagement must be at all levels, global and local, to ensure that there is a common interest in the PPP. Ensure that goals and objectives are not only well established but agreed upon. Ensure that there is an agreed conflict resolution process in place and all parties are engaged in the process. Ensure accountability, record, and report progress to create and maintain transparency among other things. They also discussed how PPP has evolved in aspects of social welfare.

They noted the appearance of "Proto-Institutions" which work in tandem with the State in the field of governance over various aspects of social welfare creating solutions and opportunities. A common finding of the workshop as found in the foregoing literature is the positive effect on the economy when the PPP is formed to improve the social welfare of the population. Another common theme brought out was the need for governments entering into PPP to have a well-laid-out legal framework and pay particular attention to the willingness to pay as cited earlier.

Kosinova, Sazonov & Glazkova, (2018) similarly looked at the analytical and strategic priorities required to modernize the healthcare system in Russia. PPP is predominantly used in Russia as a way of subsidizing the shortfalls in the economy, in other words, PPP is used to create more efficiency in social welfare. The study looked at the financial and economic partnerships formed between the government and the private sector through the use of a “strategic and integrated economic analysis”.

The study found that PPP has become a staple in both developed and developing economies and provides continuous goods and services to the public through these partnerships. Adzhienko, & Kosinova, (2017) also identified that PPP is quite fundamental in the continued governance (Xiong, Chen, Wang & Zhu, 2019) of providing goods and services, as well as rebuilding various sectors. According to Kosinova et al., (2018), PPPs in Russia have attracted investments of over “57 billion rubles”.

The study provided that removing red tape such as lengthy implementation processes and ensuring that there is proper legislative work identifying the rules of engagement and positive measures for the successful creation of a PPP. The absence of such mechanisms will bring about dire consequences such as corrupt practices which will defeat the purpose of the partnership. It is cautioned that PPP longevity and stability create more certainty for PPPs and therefore constant frank and fair dialogue will ensure that PPPs remain viable. As in previous studies mentioned earlier, reporting progress, proper recording, and auditing, and identifying and owning the responsibility of aspects in the PPP ensure that there is no confusion and creates confidence for stakeholders as they are key to such success.

Again, we see PPP coming to the fore with fixing social welfare issues in this case, it was to fix the management of the healthcare system in Russia after the COVID-19 pandemic, (Vaslavskiy & Vaslavskaya, 2020). The urgent need was as a result of a lack of trust, this can occur in many cases and is best to avoid as where there is no trust there is no respect. The

absence of respect and trust can have dire consequences as we have learned from the literature that the economy can suffer Gjaja, Rich, Farber, Brimmer, & Kahn, (2020). The situation in the Cayman Islands financial welfare management is similar to that addressed in this literature, the methods and findings can be applied successfully to remedy the management issues that now exist and have the potential to remedy them.

## **2.16 Using Public-Private Partnerships in St. Lucia**

Laparoscopic surgery is a less invasive type of surgical procedure which was not prevalent in the Caribbean as it was a procedure best known to the developed countries according to Cawich & Kabiye (2019), however, the procedure was reportedly first conducted in the Caribbean countries of Trinidad and Tobago in 1991, Jamaica in 1993 and Barbados and the Cayman Islands in 1994. The reasons given for the lack of interest in laparoscopic surgery were numerous and included, insufficient experts in the field from a Caribbean perspective, lack of engagement from healthcare practitioners and surgical pioneers opposing its use and a lack of equipment and financial capabilities of the Caribbean nations.

St. Lucia is recorded as the first Caribbean Island to embark upon creating a public-private partnership resulting from an increased interest of surgeons in that region wanting to utilize laparoscopic surgical procedures in their everyday surgical practice. With the prevalence of gallstones and other symptomatic ailments in the Caribbean regions, the National Institutes of Health, endorsed the use of laparoscopic surgery for those types of surgical procedures, actually naming it as the “gold standard” procedure for such conditions (Cawich & Kabiye 2019).

The first laparoscopic surgery was reportedly performed in St. Lucia on October 2, 1998, some 7 years after the first reported Caribbean procedure in Trinidad and Tobago. After the first procedure in St. Lucia, there was not much need for the procedure. Laparoscopy would

obtain newfound life from the desire of surgeons who wanted to have it incorporated into their everyday surgical procedures for its middle-income population of 178,000 inhabitants.

Like most Caribbean countries, St. Lucia has public and private health care with the government providing free health care for its nationals and legal residents. As seen with some other PPPs, the surgeons embarked upon using education as a means to get people interested in laparoscopic surgery. It was a hard sell; however, the surgeons would not relent and formed a group to incorporate their ideas to make laparoscopy a more accepted form of surgical procedure through the introduction of a public-private partnership. The group kept the hospital administrators and other stakeholders informed of their discussions (Cawich & Kabiye 2019).

Emanating from the group's discussion was the fact that the idea of using laparoscopy in surgical procedures was not going to be easy sell to those in charge of policies, therefore, they had to ensure that they conducted relevant research to support their position on why the procedure should be used during other forms of surgical procedures. The group conducted a feasibility study looking at the procedures conducted for 1 year and whether or not open surgery or laparoscopy was used (Cawich & Kabiye 2019). They were guided by information that laparoscopy is best used when dealing with certain forms of conditions such as gallstones (Parker, Ramdass, Cawich, Oen & Rosin, 2019; Cawich, Matthew, Newnham & Arthurs, 2006), herniae "ventral herniorrhaphy, appendectomy and colorectal resections. The feasibility study provided the group with the information that they required to bolster their bid to use the procedure more.

Having set the foundation by getting collective support, forming a group, and conducting a feasibility study, the group realized that it was time to reengage the stakeholders to garner their support of laparoscopy being utilised in the procedures in which they would be best served. The group used surveys and interviews to gauge the knowledge and interest of medical professionals in the topic of laparoscopy. The result indicated that they lacked a high

level of knowledge of the procedure and what it does but also showed interest in learning. They also showed very little interest in laparoscopy (Cawich & Kabiye 2019). The group also provided training for several healthcare workers to increase the support needed for the use of laparoscopy.

The staff gravitated well as anticipated and were quite enthused with what they learned and were eager to commence using the procedure. The group went on to secure the funding needed to get the project off the ground. They realized that the fact that laparoscopy was a very cost-effective procedure they could use this as a selling point to the government to have them engage in a public-private partnership.

The group provided the policymakers at the hospital with the information they had gathered, and they agreed to provide them with the required funds through a one-off grant to purchase the startup material needed (Cawich & Kabiye 2019). The hospital board further provided additional funding to provide laparoscopic hardware and other materials needed. Funds in support of laparoscopy were also raised through donations from public and private partners as well as international governments.

To ensure good governance (Xiong, Chen, Wang & Zhu, 2019), the group formed a medical advisory committee that advised on what hardware they should purchase with the funds raised. The group continued providing ongoing training to their staff to ensure they remain viable and interested in laparoscopy. The group also provided community training for non-medical personnel including prospective patients, and media houses both electronic and printing to ensure that the campaign reached those for whom it is intended (Cawich & Kabiye 2019).

The public-private partnership was a success, however, there was a need for sustainable funding. Based on the approach taken, it was found that the group needed to continue with the edification of all stakeholders to ensure that the interest and skills remained. Even though there

were known examples in the Caribbean, the St. Lucia team had to become innovative in charting their path to make laparoscopy a success through a public-private partnership.

This literature takes us close to home where like the Cayman Islands, a Caribbean Island, they had issues in their health system and needed to find a solution for the issues they were encountering. The issue specifically as we saw was that they could not get the buy-in to laparoscopic surgery which was a significantly less invasive type of surgical procedure.

The problem was that these types of surgeries were not common in the Caribbean but more so in the developed countries (Cawich & Kabiye, 2019). It wasn't the case that these procedures were altogether unknown in the Caribbean as it was recorded to have been performed in Trinidad and Tobago in 1991, Jamaica in 1993 and Barbados and the Cayman Islands in 1994. Therefore, it was known to the Caribbean but there was no expertise in the Caribbean on the subject matter, hence the lack of interest.

A public-private partnership was therefore necessary to establish the use of laparoscopic surgery. This is something that can affect small Islands such as the Cayman Islands where there is limited information, resource personnel and knowledge experts available to spearhead or support such initiatives as a PPP to improve the Cayman Island financial welfare program management. The Cayman Islands will have to ensure that they first educate the public on what they are hoping to achieve. The problem is already known as the media reported the issues faced before, during and after the pandemic. Therefore, they just need to educate the public so that they have full buy-in support to ensure that any PPP initiative is successful.

## **2.17 Using Public-Private Partnerships to Improve Welfare Management in Brazil**

With the realization that a positive correlation exists between the delivery of public service and successful social welfare service. Brazil envisioned that having a sustainable road



network based on its geographical outline where everything is dependent on a viable road network would bring about this success. Queiroz & Motta, (2012) found that PPPs were used in Brazil to achieve the required level of cost-effectiveness and transformation needed in the road sector. Not having such infrastructure and with only 6% of paved roads Brazil experienced increased costs and excessive damage to goods being transported which resulted in the consumers accessing damaged goods.

The state of the roads contributed to road deaths in the tens of thousands and injuries in the hundreds of thousands. The PPP was seen as the harbinger of local and foreign investment as well as a driving force for the overall improvement of other sectors in Brazil. The Brazilian Ministry of Transport was tasked with the responsibility of creating initiatives to form a PPP to contribute to the upgrade of the transport sector thereby improving the economy.

The approach looked at the environmental impacts through a “strategic Environmental Assessment”, (Queiroz & Motta, 2012) and a cost-benefit analysis of the social, and environmental aspects. It was concluded that the PPP was the single best way to improve the road networks in the short and long term and as such, it was considered to be the right move. The legal framework was a positive reinforcement as it brought with it confidence that the goals would be achieved.

The legal framework provided two types of PPP a “sponsored concession” (Queiroz & Motta, 2012) where the revenues are generated through consumer use as well as “subsidies paid” by the public partner for “services” (Queiroz & Motta, 2012) rendered. An administrative concession (Queiroz & Motta, 2012), where all public entities are responsible for paying for all services rendered, therefore, the user pays nothing, commonly seen in health services.

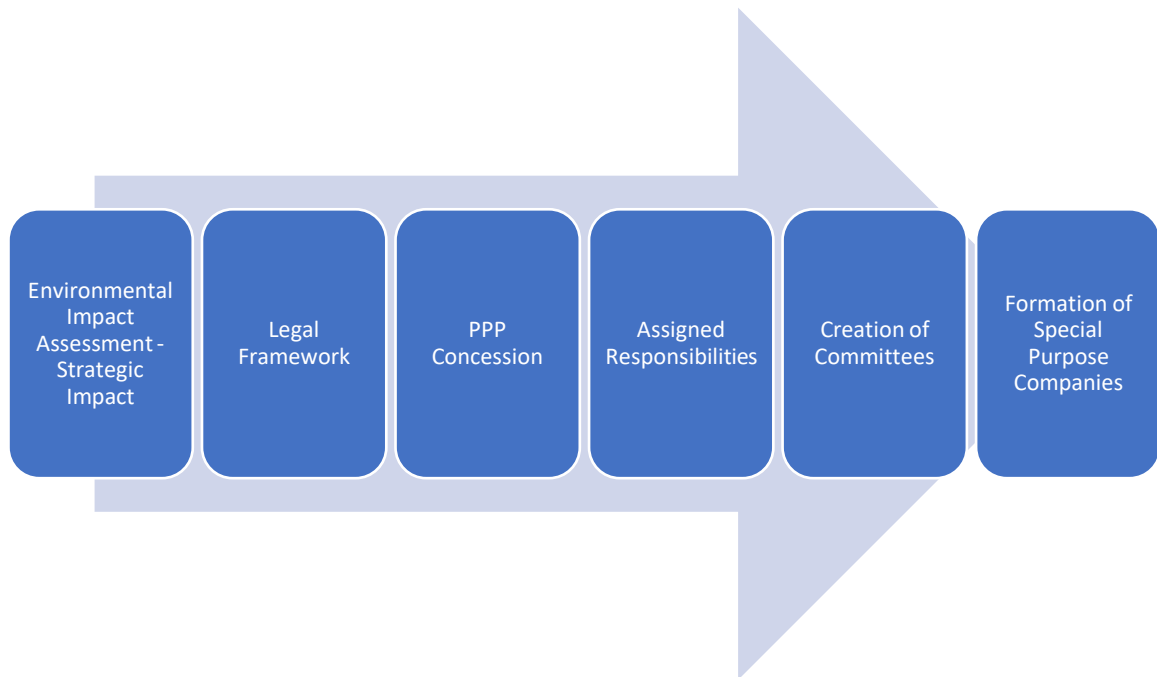
To ensure specific performance and success of the PPP, responsibility is assigned to various units in government, including but not limited to, budget approval, approval for bidding, setting agreements on service provision, time of delivery and deliverables, rules for

awarding the contract, and the commencement of bidding and approval of the documents for the process (Queiroz & Motta, 2012).

Queiroz & Motta, (2012) found that the creation of committees ensures that there is no uncertainty as to who is responsible for certain deliverables. For instance, the creation of a technical committee ensures as a matter of priority the delivery of studies, surveys, and investigations in support of the PPP initiative. A company formed specifically to perform the objectives of the PPP also ensures performance as this is its sole responsibility. The establishment of a Guarantee Fund is also a good structure to establish when forming a PPP as it ensures that the funds are available to carry out the necessary work. Bids are a good way to determine whom the government should engage in PPP ventures; this comes in the form of an internal and an external planning phase.

Additionally, Queiroz & Motta, (2012) provided that the internal plan should be prepared by a contracted external party to include the parameters of the PPP. In addition to a technical committee, legal, fiscal and technical study can be vital to the success of the PPP. The technical study looks at things such as service demand, performance, and service parameters while the fiscal study deals with economic, and financial structures, models of the business, and associated risks.

Lastly, the legal study deals with the legal models, notices, and drafting of necessary contracts. The external phase on the other hand covers the consultation processes, from tenders to bidding to the award of the contracts. The PPP must have guarantees and therefore good governance (Xiong, Chen, Wang & Zhu, 2019) is vital to its success. The process used to improve the Brazilian transportation sector is depicted in Figure 2.2 below.

*Figure 2.2**The Steps Taken in the Formation of the Brazilian Transport/Road Sector**Author's Construct*

The Brazilian transportation PPP formation provides a good example of an effective formation of a PPP. The stage was set through the provision of a robust environmental assessment and a legal framework that guided what else would follow. Considering the sensitive issue of environmental damage, it is rather prudent of the partners involved to conduct an environmental impact assessment. The environmental impact assessment signals to environmentalists that the PPP is not aimed at providing the desired outcome at the expense of the environment and is therefore to investors. Brazil has also demonstrated the importance of ensuring that the concession period is well considered when entering into a PPP, there are very critical details that need to be worked out throughout this period as the literature has

demonstrated that the details of the concession can make or break the deal if the stakeholders believe they aren't in their best interest.

Assigning tasks to partners at an early stage has been shown to save a lot of time and keep the project running smoothly. The latter prevents unnecessary delays in obtaining information when needed. The creation of various committees has also played a vital role in keeping the project flowing smoothly. These committees are also proven to be a great governance tool for the PPP project because there are no overlaps, and each group, therefore, focuses on one specific task. As Queiroz & Motta, (2012) outlined earlier, the use of PPPs was instrumental in Brazil's cost-saving and improvement. Therefore, a successful PPP can save cost, save time, create efficiency and overall, improve the social wellbeing of a nation.

This literature again provides some valuable lessons and examples that can lead to the improvement of the management of the Cayman Islands' financial welfare program. The same design if utilized in the Cayman Islands financial welfare program can benefit the Cayman Islands and the financial welfare beneficiaries and the financial welfare administrators.

The stages that have led to the success of the PPP in Brazil can be replicated in the Cayman Islands as they are familiar terms. For instance, Brazil conducted an Environmental Impact Assessment (EIA)- Strategic Impact. Whenever there are projects to be carried out in the Cayman Islands, an EIA must be conducted to ensure that the project will not be done to the detriment of the environment which would lead to the detriment of the people of the Cayman Islands.

EIAs are public documents and are made available for feedback and education. There is a robust legal framework in the Cayman Islands as well as activist groups who independently take interest in whatever is happening to ensure transparency and legality. Brazil ensured that it had a solid Legal framework. The Cayman Islands would be quite comfortable in this area

based on the availability of adequate and competent legal representatives through the Attorney General's Chambers.

The Cayman Islands government has always made concessions to attract investment, hence the Cayman Islands is an IFC, the Brazilian government gave PPP concessions to ensure that the PPP implementation was successful. This would be an important factor for consideration for any private party who would be engaging in any PPP to improve the management of the Cayman Islands financial welfare program. The literature spoke to the assignment of responsibilities as that would ensure accountability.

The assignment of responsibilities will therefore cause the Cayman Islands PPPs to ensure smooth running and increase accountability. Brazil also created committees to oversee the project, again this is a valuable takeaway for the Cayman Islands to further aid in the success. A further measure taken by the Brazilian government was to incorporate special-purpose companies with different areas of responsibility. The literature is quite useful and provides applicable measures that can be used in the Cayman Islands.

## **2.18 Assessing the Formation of Public-Private Partnerships in the Caribbean**

Panades-Estruch (2021), looked at the implementation of PPPs in the Caribbean transportation sector, the governance (Xiong, Chen, Wang & Zhu, 2019) involved and the benefits derived by the people whom they aim to benefit. The research explored the expansion of the Donald Sangster's International Airport expansion in Jamaica, the cruise berthing and cargo facility proposed development in the Cayman Islands, and the LF Wade International Airport in Bermuda. The research drew from the literature on PPPs in the Caribbean region, comparable with PPP research around the region, to fill the gap.

The unique features of the Caribbean that present areas of vulnerability such as "natural disasters" and economic opportunities for investors were explored (Queyranne, Daal & Funke,

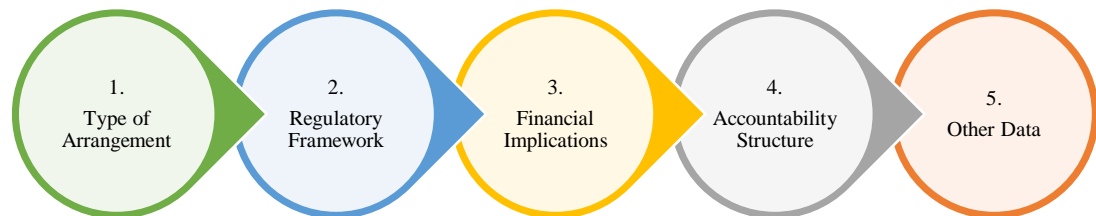
2019). The Caribbean nations have to become creative in their quest to attract investment into PPPs. Some Caribbean Islands are tax-neutral like the Cayman Islands and do not charge corporation taxes either, this results in some being home to many offshore banks. In 2017, the number of PPPs in the Caribbean region was 48 of which some were in advanced stages of development while some were still in their conceptual stages. The models of choice were private financing, and, in some cases, investment was recuperated from user fees, which seems to be quite a popular model.

The Bahamas government not wanting to be left out of the rising PPP ventures has implemented PPP policies for future investment, however, they have not yet commenced any PPP projects (Government of Bahamas, 2018). Similarly, the British Virgin Islands is ready to commence PPP ventures starting with the expansion of their international airport (Hearnden, 2015; Government of British Virgin Islands, 2016) in a similar fashion to the Donald Sangster International Airport in Jamaica and the LF Wade International Airport in Bermuda.

The Turks and Caicos have entered into PPPs with two of their hospitals and the Close-Circuit Television (CCTV) initiative as reported by (Invest Turks and Caicos, 2020). Assessment of PPP projects in the Caribbean can only be made at the end of the project through the oversight bodies set up to ensure there is no conflict of interest and that the projects are being operated as agreed. In the assessment of the Caribbean sector PPPs, Panades-Estruch looked at the five main criteria that guided the assessment of PPPs in the Caribbean as depicted in Figure 2.3 below.

**Figure 2.3**

*The 5 Main Areas Looked at in the Assessment of Caribbean PPPs*



*Author's Construct*

## **2.19 Public-Private Partnership Used to Improve the Welfare in Jamaica**

Due to the success of PPPs being implemented within the Caribbean region and globally, it stands a high chance of finding favour with the people of the country. Privatization, on the other hand, although sanctioned by the parliament or government of the day, is not bound to be successfully implemented. Jamaica is one country where privatization is frowned upon for one reason or another and as such PPP's are more favoured.

The Jamaican government attempted to privatize the Donald Sangster International Airport after receiving approval from the Jamaica Parliament as reported by the Caribbean Development Bank (2014). Following the failed privatization, a private partner (Simon, 2015) MBJ Airports Limited now operates the airport under a 30-year contract (Caribbean Development Bank, 2014) signed with the government of Jamaica.

The users of the airport pay fees to obtain services while the infrastructure remains the property of the Jamaican Government which provides performance reviews and oversees contracts. (Airports Authority of Jamaica, 2020). According to Panades-Estruch (2021) from a regulatory standpoint, frameworks supporting PPPs should be “enforceable and

comprehensive” and applaud Jamaica for having the most comprehensive and enforceable regulatory framework when compared to their counterparts Bermuda and the Cayman Islands rely on a balance between their laws and policies. Bermuda and the Cayman Islands rely on their procurement regime to enter into PPPs.

Panades-Estruch (2021) further provides that, the Jamaican regulatory framework consists of legal and policy provisions derived from an amalgamation of, the Public Procurement Act of 2015 and the accompanying 2018 Revision. The Government of Jamaica – Houses of Parliament, 2015; Government of Jamaica – Houses of Parliament, 2018a) and the accompanying 2018 Regulations. The Government of Jamaica – Houses of Parliament, 2018b) along with policies in its support as what appears to be a safeguard.

There is a provision in which the minister with the responsibility of overseeing PPPs having gained the approval of the Cabinet can approve non-compliance with the legal framework set out for PPPs. Panades-Estruch found the practice to be a positive move as in the absence of any direct policies governing PPPs, they would be held to strict conformity with the procurement policies and procedures. However, she found that the ability to cause the PPP not to comply with the procurement policies is troubling, even though it is sanctioned by the Cabinet.

The literature provides some solid base for the creation and continued operation of PPPs in the Caribbean region which can be used as examples by which successful PPPs can be formed and operated. Most assuring is the fact that some of those successful PPPs were formed in the Cayman Islands. The examples from Jamaica will also be beneficial to the Cayman Islands efforts as some of them can be explored to see if they could work in the Cayman Islands.



## **2.20 Public-Private Partnership Used to Improve Welfare in the Cayman Islands**

Despite the absence of PPP legislation, according to Panades-Estruch (2021), the Cayman Islands, of their own volition and in line with the available legislative framework, have complied with procurement guidelines. The regulatory framework for PPPs in the Cayman Islands with the absence of PPP legislation or policies is quite terse. In 2013 the Cayman Islands Government through the Public Management and Finance Act (2013) looked at four criteria for eligibility for PPP contracts being awarded.

This measure is seen as financial protection as it placed a spending cap by excluding PPPs that hold a lifetime value being less than 15 million Cayman Islands dollars (KYD\$ 15m), the equivalent of EUR 15.05m, or US 18m. Notably, according to Panades-Estruch (2021), the Cayman Islands cruise berthing procurement, although it commenced in 2015, the required framework in the form of the Procurement Act and accompanying regulations came into force three years later (Cayman Islands Government, 2016; Cayman Islands Government, 2018a; Cayman Islands Government, 2018b).

The Cayman Islands has set strict fiscal rules that must be complied with, this came into effect in 2013 and affects all PPP costs as they must comply with the generally accepted financing rules. The financial rule stipulates that debt cannot exceed “80% of the operating revenue” (Cayman Islands Government, 2012). There are four safeguards in place for the protection of PPPs referred to earlier as shown in the table below.

**Table 2.4**

*The Four Safeguards for the Protection of PPPs in the Cayman Islands*

<b>The Four Safeguards for the Protection of PPPs in the Cayman Islands</b>
“A sound appraisal underpinning the proposed project before the financing means has been determined” justifies the need for the project.
PPPs should deliver “improved value for money against a conventionally financed alternative”
“A long-term affordability case shall demonstrate the financial viability of the project”
The government will retain independent legal, financial-economic, and environmental advice, to ensure value for money

#### *Author’s Construct*

The Cayman Islands relies heavily on tourism arrivals both by air and sea. The cruise berthing and cargo port were considered by the government to be not fit for purpose. The cruise boats are docked offshore, and tenders take the passengers to shore. Some passengers are not fond of the practice and remain on board. The construction of the new berthing facility along with a cargo dock was seen as a way to increase revenue by attracting more passengers to get off from the direct dock (Cayman Islands Ministry of District Administration, Tourism and Transport, 2017).

The proposal for a 20-year Build-Design-Finance-Operate (BDFO) concession which was being financed by four investors of which Carnival Cruise was a major investor (Panades-Estruch, 2020b) was met with opposition and became the subject of a referendum (Matrix Law Chambers, 2020) which the government failed to get the consensus to proceed with the development.

## **2.21 Public-Private Partnership Used to Improve Welfare in Bermuda**

According to Panades-Estruch (2021), Bermuda has no PPP legislation in place, however, they have a robust procurement policy that guides engagements with private partners (Government of Bermuda Office of Project Management and Procurement, 2018). Despite the

robust procurement policy which provides for a competitive process, the procedure can be waived by the Director of Procurement through consultation with the Financial Secretary or the Accountant General, as reported by Panades-Estruch.

Panades-Estruch (2021) further proves that Bermuda has done well with its fiscal commitments. To ensure compliance, they formed a “Fiscal Responsibility Panel” comprising three independent evaluators who reported that no public spending would be required for the project. The latter, however, would come at a loss of revenue that would have normally come from the airport operations, but over time, revenues would increase. The panel encouraged Bermuda to become more innovative and seek to obtain funding to cover future projects and encouraged the government to set a clearer and more transparent fiscal strategy and targets.

The Government of Bermuda entered into a PPP for the redevelopment of the LF Wade International Airport. The objective of the PPP was to increase the capacity of the airport, which would in turn increase revenue through the addition of flights. The Government signed a concession for 30 years of Design–Build–Finance–Operate–Maintain (DBFOM) which will see the airport and its facilities returning to their control in 2047 (Bermuda Airport Authority, 2017). The arrangement with the private partner Aecon Concessions was seen as a well-designed arrangement through which projects were delivered with the cooperation of the Bermuda Airport Authority and Bermuda Skyport Corporation Limited (Skyport). The latter is a special-purpose company that is owned by Aecon Concessions (Bermuda Airport Authority, 2020).

The concession period of 30 years is quite notable and shows a significant commitment between the public and private partners. The partnership also bears the indicia of several factors important to create and maintaining good governance (Xiong, Chen, Wang & Zhu, 2019) practices. The parties had to trust each other and maintain communication throughout the project. The creation of the various panels was quite important and can be considered

responsible for ensuring that people knew their functions and ensured that accountability was maintained throughout.

It is also observed that with the 30-year concession in place, the public partner will lose revenues throughout the entire period and may have required and could still require further negotiation on that concession agreement to have the public partner returned to a partial financial beneficial position before the expiration of the concession period. Despite the positive benefit of being able to increase revenue, it turns out to be seemingly less beneficial to the public as a result of them not having an immediate financial benefit.

## **2.22 Using Public-Private Partnerships to Develop Welfare Management in Indonesia**

Kriswibowo, Pramestya, & Prasetyo, (2020), looked at the Indonesian government's implementation of a PPP to increase the economy of its country so that the citizens could benefit, in other words, the citizens would benefit through the provision of goods and services as a result of the increased revenue. The qualitative research detailed the Build Own Operate (BOO) to achieve the PPP; this type of partnership was mentioned previously as used by other governments to implement PPPs.

According to Niswaty, Darwis, Alimuddin, & Salam, (2016), the beauty of the country should be used as a revenue driver which Kriswibowo, et al., (2020) believe should benefit the welfare of the country and its people. The implementation of the PPP highlights a recurring theme undertaken in previously implemented PPPs identified earlier in this paper such as the creation of a "special purpose company (SPC)" with the responsibility of the design, build operation, and maintenance.

As with other PPPs Ikram, (2018) identifies similar key rules of engagement such as the fact that the private entity in the partnership is engaged for a fixed period, is compensated for its function, undertakes the associated risks during the engagement and the private entity

has access to the government infrastructure for the duration of the contracted period. According to Kriswibowo, et al., (2020), the PPP provided a significant reduction in unemployment while the private entity engaged in the PPP benefited from the profits gained from the partnership.

However, the success of the PPP was not without issues, the private entity had apprehension based on what is regarded as a “complicated licensing process for hotel construction” They also had difficulties finding suitable Human Resources (HR) personnel skilled in the hotel industry. The research concluded that the PPP was a success, despite the obstacles faced.

## **2.23 Public-Private Partnerships in the Welfare Management of Organizations in the Small Islands**

Chaperon (2017) case study on the PPPs engaged with destination management organizations (DMOs) located in the small islands of Jersey and the Channel Islands looked at the various issues faced by DMOs and how those issues were approached through the implementation of PPPs. The researcher chose a qualitative approach as there were no studies conducted in the field and secondly, a qualitative approach would provide the responses necessary to give an accurate account of the participant's view with regards to the use of PPPs, particularly in these small Islands.

The reliance on PPPs stemmed from the need for more reliable and competitive delivery of services on the small islands earlier mentioned. PPPs are therefore the preferred medium of providing the services required and ultimately delivering on government policies and developing the tourism product (Bramwell, 2011; Laws, Richins, Agrusa and Scott, 2011).

The study revealed that there is a paradigm shift in the way governance (Xiong, Chen, Wang & Zhu, 2019) is conducted in this era. Whereas the government as the public partner was once the driver of policies and procedures that dictated how things are done in the tourism

sector of these small Islands, the case is now different with the involvement of the private party (Kooiman, 2000). The governments have become more accommodating to the vision of the public partner and more in line with the needs of the tourism sector by shifting from being centralized to representing a bottom-up more decentralized form of engagement has shifted from the traditional top-down centralized system.

The shift has been attributed to a political and a more liberal and market-driven approach. From an economic perspective, the shift has been attributed to the government's desire to reduce the level of dependency that the public bodies place on the government purse. In some instances, the government has sold public assets and has those functions transferred to PPPs to create efficiency and reduce the debt burden on the public purse (Picketty, 2013).

In the same breath, the shift from the norm of the public body providing goods or services to a more commercial approach has several folds that include the delivery of the goods and services more efficiently and at a profit. The shift is also aimed at increasing public confidence and building lasting relationships with other partners (Hall, 2007).

The argument arose that the shift of the government from providing tourism services to enabling the provision of services had far-reaching effects. Some argue that the tourism industry can improve even without the direct involvement of the government. However, some hold the view that the government will be involved directly as they will be approached to lobby for legislative changes and implement policy changes for the tourism industry (Chaperon 2017).

Hall (2011) believed that regardless of the creation of PPPs, there is no shift when it comes to the legislature and the regulatory framework that makes and implements policies. He believes that the hierarchy still has a dominant presence in the PPPs. Chaperon (2017) cautions that it is important to explore the destination management process to see how relationships are formed and maintained. The latter is because the process can become quite political thereby

exerting unwanted influence in the formation of the destination management process. Five management models used in “tourism destination management” in the USA were looked at. More (2005) having examined the models, provides that they do not reflect the PPP models used in the UK, the five USA models are depicted in the table below.

**Table 2.5**

*Depicts Tourism Models in the USA*

Tourism Destination Models used in the United States of America	Definition
Fully Public Model	The government agency operates all services
Public Utility Model	The government agency operates as a private corporation
Outsourcing Model	Involves contracting out services to private companies
The private, Non-Profit Ownership	A non-government organisation is an owner and operator
Private, For-Profit Ownership Model	involves ownership and operation by a private company

*Author's Construct*

Baldacchino (2004) provides very inciteful information on the uniqueness of smaller Islands such as the Cayman Islands. As provided, the size and population of an island can be a political influence due to the protectionist stance taken by politicians to deter foreign influence. Baldacchino (2005) further posits that a distinguishing feature of these small Islands is due to their geographical location and as Stratford (2008) puts it, the make-up of the Islands is worth protecting, hence the protectionist approach. The study also looked at things from the UK

perspective based on the fact that Jersey is an Island of the British Monarchy and thereby operates under the will of the UK and their laws, therefore, the governance of Jersey will reflect that of the UK.

The governance of the day in the UK is regarded as ‘networks’ according to Hall (2011) while Kennell & Chaperon (2013) see it as a neo-liberal type of ideology. Regardless of the governance (Xiong, Chen, Wang & Zhu, 2019) or ideology type, it is manifest that PPPs are a popular and preferred tool used by various governments as a way to fix social issues in their countries. The increase in these partnerships is great for the improvement of services and the provision of infrastructures but there is the reminder that governments being involved in PPPs may not have the flexibility to return the assets to the public domain in short order due to their being bound by legal contracts for a set period (Ross and Yan, 2015).

Jersey, like the Cayman Islands, although owned by the UK has its own identity as Jersey has its laws and does not need permission from the UK to amend or legislate laws (States of Jersey Statistics Unit, 2011a; This is Jersey, 2012). However, the laws and policies reflect the influence of the local political sphere as would be expected and as posited above where the laws and policies are sometimes indicative of a protectionist position. Tourism is a mega revenue driver for the Jersey economy so it is in the best interest of all parties involved to ensure that the proposed management structures for the industry are fit for purpose and will have the desired effect of improving such management systems and increasing visitor arrival, spend and stay which then computes to increased revenue (Jersey Tourism, 2010).

The study found that despite the good performance of the tourism industry in Jersey, to scale more and achieve its objective, there has to be a closer working relationship between the public and private partners. Some recommendations suggested were to increase the amount spent on program expenditure, increase the stake in the ownership by the private sector, and spearhead more robust marketing campaigns and promotions to increase their revenue (States



of Jersey Statistics Unit, 2011a). The recommendations are similar to the previous ones made in other industries as the common theme throughout seems to be more inclusion, engagement and convergence of the partners in the PPP partnerships.

## **2.24 Public-Private Partnerships in other areas of Social Welfare**

According to Mohammed (2012), the UK government in their bid to reduce borrowing on the public purse resorted to the use of a PPP. Subsequent governments after the first private finance initiative (PFI) shifted the focus and resorted to “value for money” Mohammed (2012) by appropriately allocating risk. The initiative failed as the programs in which PPP was utilised exceeded their budget significantly thereby not being able to achieve the intended purpose of adding value for money as the cancellation costs were more than it would have cost to complete the projects.

The Australian government, similarly, adopted the use of (PFI) seemingly more successfully than the UK. The Canadian government has seen much success in PPP through an approach of sensitization as they host yearly forums in which research is conducted on PPP projects both on a local and international front and the findings are shared. The initiatives have resulted in consecutive yearly successes in the implementation of PPP projects.

According to Sanda, Daniel, Akande and Adeagbo (2016), the Nigerian government had not engaged the public sector to form any sort of PPP to provide goods and services to the people of Nigeria. According to Taiwo (2013), the government’s lacklustre performance in providing infrastructure has become untenable and therefore, the people of Nigeria desire new alternatives as the government is not seen as having the technical, conceptual, human skills and economic resources required to provide necessary goods and services. Overbearing bureaucratic settings, lack of funding, and being averse to and accepting the law of supply and demand among other factors as cited by Sanda, Daniel, Akande & Adeagbo (2016) have further exacerbated the situation.

To this end, the Nigerian government adopted the use of PPP to develop infrastructure in Nigeria. Like other developing countries that have recently resorted to the use of PPP to deal with social welfare issues, Sanda, Daniel, Akande & Adeagbo (2016) observed that PPP is steadily gaining momentum in “developing countries”. PPP has been used in housing Adeogun & Taiwo, 2011; Ibem & Auwo, 2012; Taiwo, 2013) and roads (Essia & Yusuf, 2013) in Nigeria.

Similar to previously discussed models, the Nigeria PPP included the Build-Operate-Transfer (BOT) to provide for the public (World Bank, 2015). The Design-Build-Operate (DBO), the Design-Build-Operate-Maintain; the Design-Build-Finance-Operate-Maintain and the Lease-Develop-Operate (LDO). The research provided that PPP can provide government economic relief, particularly in the area of infrastructural development and management. PPP provides a strong functional institutional framework thereby instilling confidence through a partnership with the public sector.

PPP provides political transparency as working together there cannot be any insinuation that a project is politically motivated and therefore the benefits will be more uniform across society. Through a well-established legal framework, PPPs can engage without any hindrances and as provided earlier, proper communication and monitoring are key ingredients for successful PPPs.

Raheem (2020) found that PPPs are not without risk and as such, the research provided that some risks could be governments losing control by not setting out the rules of engagement from the start and adhering to them. There is the risk of operating over the allocated and agreed budget. PPPs should establish policies that set pricing that covers the entire set of costs associated with the PPP. This is to ensure that user fees agreed upon are not increased as it will harm the objective of delivering the goods and services at an affordable price. PPPs are exposed to political risks due to the potential of the public and private partners being unfamiliar with

the entire PPP concept. This particular risk according to Raheem (2020), can be mitigated through familiarization and engaging in simple PPPs to gain knowledge.

PPP can function provided that good governance prevails, one area where such governance is required is ensuring that accountability remains at the highest levels. There is an obligation of governments to provide information to the public, therefore, there must be an effort made on the part of the government to ensure that this communication continues when the PPP is formed.

Another area that requires good governance for the benefit of the PPP is to ensure that the goods and services being offered through the PPPs are reliable according to Raheem (2020) who suggests that a crystal ball approach should be taken, and preventative measures put in place in the event of industrial disputes, or any other problems foreseen. Raheem (2020) also suggests that PPPs suffer from the lack of competition as competition acts in the interest of governments' savings while the benefits of those savings are passed on to the citizens. When there is little competition then the public partner does not have much leverage on which to negotiate.

According to Mouraviev (2021), Kazakhstan commenced engaging in PPPs to address various aspects of social welfare. Although the start was quite a slow process, PPPs became commonplace in Kazakhstan in the areas of transport, energy, schools, hospitals as well as infrastructure. The speed with which the PPPs took off caused alarm in all quarters with speculation as to whether or not the initiatives would fail.

Mouraviev (2021) in his research was determined to identify the rapid growth factors which caused the PPPs to succeed at the pace they did. Using the "agency theory, property rights theory and value for money concept", the study took the form of interviews which identified that the enabling factors that caused the PPPs to be successful were financial support

by the government as well as regional governments being kept in check and the processes being made simple.

Mouraviev (2021) provides those countries such as the United Kingdom, Germany, France, Ireland, Italy, the Netherlands, Portugal and Spain have engaged in PPP initiatives to improve social welfare in their countries. The common trend in the formation of the PPPs was to ensure that funding was available to finance the delivery of social welfare services. In Kazakhstan, the government implemented a concessions law which is also a contributory factor to the rapid growth and success of PPPs. The government also formed a national PPP centre which was used to spearhead PPP initiatives by identifying which areas PPPs could be created (Mouraviev 2021). The centre conducted training on PPP and constantly engaged the government and other stakeholders and updated the PPP legislation to make it better for its purpose.

The research according to Mouraviev (2021) also indicates that the positive results of the PPPs were nowhere near what was expected. The rapid formation and growth saw more than 700 PPPs being achieved in various areas of social welfare. Due to a misunderstanding in the service contract agreement, it behooves both the public and private parties to ensure that legislation is clear. The research also cautioned that understanding what PPPs care about does not mean that they will be formed easily. The theories mentioned in the two paragraphs above taught several lessons.

In the case of the agency and property rights theory, the expected outcome is that the public party expects to gain more from the arrangement as they consider the cost at which the service is to be provided acceptable. In the case of Kazakhstan Mouraviev (2021) found that this was not the case because of the rapid rate at which PPPs were being formed, there were concerns as to whether the public partner would be able to keep engaged in future projects. The

study concluded; however, that despite the different objectives of the theories above, the outcome was well aligned.

Harsha (2016) in a case study looked at public partnerships in India and posits that PPP is a method of delivering goods and services in a welfare state where the public body has failed or there are impediments such as institutional failures that prevent the effective delivery of such services. He cautions that while PPP is not the be-all-end-all to social welfare issues, it should be considered as a tool from the kit that will deliver the expected services if delivered appropriately.

Similar to Zhang, Long, Yan, Yang and Yang, (2016) Harsha (2016) study outlined the same types of contracts that PPPs may engage in such as BBO, BOT etc. The same benefits are highlighted such as increased revenue generation, cost-sharing, risk-sharing, and improved service delivery. Harsha (2016) also sees PPPs as providing transparency and accountability in the same ways as Raheem (2020).

The study found that lack of proper identification of responsibilities, fragmentation and lack of accountability are obstacles to the success of PPPs as well as corrupt bureaucracy and dependency. A lack of proper coordination among the stakeholders involved, members of society, the media or stakeholders opposing the PPP can also be attributed to the failures of the PPP.

Training as also identified by (Mouraviev 2021) as well as creating structures that are easy to understand will benefit the PPP being a success. Communication as alluded to by the (World Bank, 2015) in the sense of feedback and preventing industrial action as mentioned by Raheem (2020) is also seen as a good way to ensure the success of PPPs. According to the study, the areas of social welfare benefited from PPP in Bangalore where more people received homes, the police service received necessary upgrades and was able to provide better service to the public by improving the traffic situation. Citizens benefited from parking areas at a cost.

There was the installation of bus shelters, and power transformers which increased capacity, air pollution was reduced, and there were significant savings on fuel.

Finally, Harsha (2016) provided that PPPs can sometimes further disenfranchise the poorer class of society as they may not be able to afford the cost of the services being provided by the private entity. The latter he posits may result in social unrest. He further provided that in some instances, the unrest results from a lack of trust in private bodies and would rather that the public bodies provide the services.

The agriculture sector worldwide is affected by numerous man-made and natural problems that require a collective approach with a plethora of technological resources to assist in its transition to a more viable economic producer (Hermans, Potters & Klerkx, 2019). According to Jalil and Ginting (2017), a PPP named Better Rice Initiative (BRIA) was formed in Indonesia's farming sector to increase rice yield, achieve better market access as well and get young people involved in farming.

As a major rice producer, the agriculture sector has the responsibility of supplying rice to over 245 million people. The program, among other things, provided much-needed education and actual training for the farmers on the best practices used in farming rice. The farmers also learned technological skills through a special farmers' school where not only was training passed on but there were think tanks through which farmers exchanged ideas. The interest of young people in rice farming increased and farmers were taught about nutrition.

The technologies determined by the study as having the potential to increase rice productivity and the income of farmers are "seed technology" which encourages the use of quality seedlings and treatment; approximately 21 days after the seeds have been set and are growing. The farmers are encouraged to place between 1-3 seedlings in a hole; conduct soil testing to know the amount of fertilization that is needed and use the correct fertilizer; and use good pest control management.

It was found that with the use of certified seeds rather than the seeds from previous crops, rice yield increased and hence the reason the government provided training. However, the lack of sufficient certified seeds is also a hindrance to the high rice yield that is desired. The study showed that rice production yield can be increased through the use of apps and mobile phone monitoring. The applications through the use of GPS, it is found, have simplified human processes and are more accurate. According to Jalil and Ginting (2017)

To (2018) in a conference paper on the development of urban public spaces in Japan through PPP looks at various aspects including the views held by society that it's the responsibility of the public body to provide certain amenities including public spaces. The paper also looks at the reality faced in light of growing financial constraints that cause governments globally to form PPPs to engage in the planning, delivery and maintenance of social welfare. In Japan's context, the term privately owned public spaces (POPS) is used to describe the public spaces developed through PPP. POPS are a new phenomenon in Japan and have brought with it, great results as the public have benefitted significantly from the partnerships through improvement in their social lives.

The properties used in the POPS are private privately owned but must be accessed by the public according to Dimmer (2013). POPS falls under an initiative taken from the United States of America where the private developer is incentivized for the provision of such public spaces. The incentives can be tax breaks etc. To (2018) found that as attractive and innovative as POPS appears to be, there are concerns as it relates to the private ownership model as people believe it can have a negative effect if excessively strict measures are put in place with the usage of these spaces.

To (2018) used various case studies to aid in the study conducted; the study found that there was development in various sectors of social welfare including the development of popular river sites, public parks pedestrian trails, train stations etc. There was considerable

planning and thought that went into identifying the areas and projects for development. The thought processes from planning to execution of operation and maintenance surrounded ensuring that the lives of others would be enriched. Such enrichment was achieved as the areas in which the PPP projects were formed became more attractive as it caused other industries to redevelop.

Ahmed and Bin Sipan (2020) looked at the housing crisis in Nigeria and how PPPs were seen as the panacea to the problem however, the study emerged because PPPs have not been as beneficial as they were expected to be in this regard. The study found that the people who benefitted from the PPP housing initiative were those earning significantly decent salaries and therefore defeated the intended purpose.

Some of the issues that led to the failure of the PPP housing initiative were cited as the high cost to acquire land, the exorbitant cost of imported building materials (Ademiluyi and Raji (2008), coupled with the inability of the beneficiaries to access mortgages, other financing solutions among others. The study found that if the intended recipients are to benefit from the PPP initiative to provide affordable housing in Abuja, the government would have to provide the land for development free of cost.

The study showed that there has to be careful consideration taken when developing PPPs as there is a significant difference in approaches in developed and developing countries as found by Abdullahi and Abd Aziz (2011). The United Nations Global Strategic Organization Shelter has advised African Countries to remove the provision of housing from the public to the private sector by using PPPs to supply housing, according to Ibem and Aduwo (2012).

The study found that the Nigerian government has therefore in a bid to provide more housing come up with a housing initiative called the cooperative housing model which aims to bring about a simpler process of allocating land. With a housing deficit of over 14 million, there will be reliance on the formal sector which includes government organizations and



informal sectors which include banks, the real estate industry and private individuals of Nigeria to fill the deficit.

Morell (2019) looked at the way the government of Hungary reduced poverty through the implementation of PPP utilizing the method of that used by the EU in governance. Using Young's view of 'social justice' the research looks at the role played by recognitional, associative and distributional justice in the public-private entities' collaboration.

The research methodology entailed using notes collected by the researcher along with interviews which were recorded for future analysis as well as focus groups. The research found that a lack of collaboration between the entities vested with the power to alleviate poverty was causing the perpetuation of poverty. The programs designed to alleviate poverty were not decentralized and therefore did not have the desired effect and as Morell (2019) further shows a huge gap exists between 'distributive and associative justice'.

Literature provided is indicative of the problems faced by many PPPs. In the instant research, there lies a situation where there are available resources and measures in place to enhance the lives of those in need, however, those same systems and processes are a detriment to the objectives being met. It is rather pertinent that the programs are designed with utmost care and consideration for the end users.

## **2.25 Convergence of Methods Used in Creating Public-Private Partnerships**

This literature review has provided a thematic view of the methods used globally to establish PPP. There was significant usage of qualitative and quantitative research together (Njau, de Savigny, Gilson, Mwageni, & Mosha, 2009), qualitative in some instances (Kriswibowo, Pramestya, & Prasetyo, 2020). The researchers also used interviews, policy characteristics analysis, analysis of stakeholders' focus group discussion, case studies (Creswell (2014); Patton 2014; Morell 2019) and secondary data (Al-Hanawi & Qattan, 2019). The methods used to achieve the outcomes were quite diverse and appropriate in the

circumstances. It is not surprising that the methods used by the researchers converged regardless of the industry in which the research was conducted.

Various models were explored to ensure that the type of partnership chosen was fit for the purpose and would derive maximum benefit to the beneficiaries of the PPP. The models differ in terms of structure and whether or not the private partner builds operate then transfers the entity back to the public partner's control. In some instances, the private partner designs the PPP, builds, and then operates it while in some cases the private partner designs build operates and is responsible for the maintenance of the PPP throughout the life cycle.

There are some examples where the private partner leases the existing infrastructure development and brings it to a better standard than that which existed and operated it. There is also PPP engagement where the private partner takes what exists, rebuilds it, and operates it for the concession period before transferring it back to public control. In a slightly similar situation, the private partner can also rebuild the infrastructure and immediately transfer it back to the public's care.

There is also the option where the private partner is responsible for the design of the PPP, they build, finance, operate and maintain it until the expiration of their concession. Regardless of the design of the PPP, the commonality that exists is that the PPP is always aimed at ensuring that those for whom it is intended derive maximum benefits. Table 2.6 below shows the common models looked at during the implementation of PPPs as explained above.

**Table 2.6***A Non-Exhaustive List of Common Models Used in PPP*

<b>Common Models Used in PPP</b>
Build-Operate-Transfer (BOT)
Design-Build-Operate (DBO)
Design-Build-Operate-Maintain (DBOM)
Lease-Develop-Operate (LDO)
Rebuild-Operate-Transfer (ROT)
Design-Build-Finance-Operate-Maintain (DBFOM)

*Author's Construct*

## **2.26 A Critical Analysis of the Methods Used in Public-Private Partnerships**

### **Research from the Articles Reviewed**

The methods used in the literature reviewed were diverse as provided earlier. In some instances, they were sufficient for the intended purposes of the research while in another circumstance Al-Hanawi & Qattan, (2019) believed that in addition to the use of secondary data, primary data would have been more beneficial to the research. According to Cerar, Neil & Reiche, (2021), primary data adds quite a lot to research because the data is in its natural form, uncorrupted and therefore provides a true reflection of the subject or the topic being studied.

The methods chosen by the researcher in the quest to discover the viability of the formation of a PPP were chosen based on the objectives of the research. In some cases, examples were drawn with the use of similar demography, institutions, and ethnicity. It was also observed that several references were made to developing (Holden 2009; Abdullahi and Abd Aziz 2011; Sanda, Daniel, Akande & Adeagbo 2016; Adzhienko, & Kosinova, 2017) and developed countries (Holden 2009; Kosinova, 2017; Abdullahi and Abd Aziz 2011).

It is observed that the methods used in the establishment of PPPs were chosen based on the problem and the objective of the research. Qualitative methods were used in more cases

than quantitative, while some researchers used a mixed method. The methods, choices and tools used brought the researcher the desired outcome. Where a qualitative and quantitative research method was used as we saw with Njau, de Savigny, Gilson, Mwageni, & Mosha, (2009) the result provides a catch-all outcome where nothing is left out.

The combination of both methods results in the provision of balanced research as both perspectives are observed and explored through the use of interviews, policy characteristics analysis, analysis of stakeholders' focus group discussion, and case studies (Creswell (2014); Patton 2014; Morell 2019) and secondary data (Al-Hanawi & Qattan, 2019). Using the two methods not only makes the research on PPP balanced but it makes the research solid and able to withstand scrutiny whereas if the research was focused on one method, then it would not be able to withstand a great level of rigour.

Conducting interviews was found to be very insightful (Mouraviev 2021) because it allows for true interaction and gives the researcher a better understanding of what the participants are relating to them. From interviews, it was observed that content analysis and other analytical tools were used to analyse the data collected to establish the frequency, themes, and concepts to detect existing relationships (McKenzie, Roberts, Klein, Manganello, & McAdams, 2020). The interviews proved particularly useful in the PPP projects reviewed as they underscored the importance of commitment, collaboration, continued communication, and involvement of the main stakeholders to ensure that the PPP is successful.

The literature review provided invaluable insight and context that will be quite beneficial in the instant research topic. The topic to be researched has deep-rooted sentiments in the small Cayman Islands community with a vibrant economy catered to by an International Financial Centre. Using primary research and in particular, conducting interviews (Mouraviev 2021) will cause the participants to connect more with the researcher as they will be able to relate their most personal views on the state of affairs with the financial welfare system.

The information provided by the participants will be in their undiluted state and will be used to determine what common themes and concepts are shared by the participants. The data can therefore be used to determine the frequency with which these same concerns are shared by the participants and in turn provide insightful ways through which the management of the financial welfare system can be improved to best benefit the recipients.

Despite the use of face-to-face interviews (Mouraviev 2021) and the success they produced in the literature reviewed, the use of survey questionnaires (Tvinnereim, & Fløttum, 2015) may become vital to this study based on factors such as the conclusion of the recent pandemic. Open-ended survey questionnaires are equally capable of extracting significantly vital information from research participants and offering them comfort in providing the information. The information that will be obtained has the same effect as if the person was being interviewed, except that they are not being interrupted and can provide the information in a more relaxed setting.

## **2.27 PPP Ventures in Improving Welfare Globally**

### **Improving Welfare Management through Public-Private Partnership in the Kingdom of Saudi Arabia**

This literature review looked at numerous instances where PPP was used to improve social welfare in various aspects of life in numerous countries. We have seen it being used to improve the management and financing of this social welfare system such as the improvement of the health care system in the Kingdom of Saudi Arabia (“the Kingdom”) (Al-Hanawi & Qattan, 2019) with much success. By reviewing the services provided by health care providers and the health ministry, the Kingdom was able to, through PPP, provide solutions to the problems faced. Additionally, to provide a wider scope of solutions, the Kingdom looked also

at policies of other similar jurisdictions regarding how they implemented and managed their health systems.

For practicality, utility and relatability, the Kingdom narrowed in on the United Kingdom's health services paying particular attention to the granular details of how they interacted with the public sector in providing those services. This was quite necessary as using those examples of success would make things more seamless in the implementation of PPPs as the examples would provide best practice examples on which the Kingdom could rely. It was also important for the Kingdom to understand the vast difference in implementing PPPs in developed as opposed to developing countries as highlighted by Holden, (2009).

The Kingdom's exploration of the UK model Private Financing Initiative (PFI) has led to the realization that in one sense, PFI shifts the cost of providing the services to the private partner. There was an unintended consequence of the services being used as a form of trading which ran against the grain of what the programme was intended to achieve, which is, providing services to those who need them, efficiently and at an affordable cost.

Despite the seemingly negative unintended consequence, there was a positive outcome based on the fact that the private partner and not the government, stood for all the risks and costs associated with the PPP. With all the risks being owned by the private partner, the government was then able to ensure that there was a viable way of ensuring that the management of the health services would be improved. This is a significant assurance as the private partner being responsible for all future costs, whether technological or otherwise, allows the Kingdom to focus on other issues.

In considering the forgoing a positive outcome, the Kingdom was able to conclude that the creation of PPPs would provide its people with the much-needed reform of the health care system and thereby provide them with the quality of care they deserve. It is also significant to note the context of the rule of the Kingdom, therefore, the concession of the creation of a PPP

marked a rather novel situation due to the former autonomous regime for which it is known. For the Kingdom to conclude that it could no longer provide the quality of care its people required in and of itself is rather profound and a good indication that a PPP can and has the potential to provide the type of social welfare needed. While the aims and objectives of the private and the public partner may not altogether converge (Al-Hanawi & Qattan, 2019) as the former is based on profits while the latter is to provide necessary services, any willingness on the part of the public partner to enter into a PPP is a positive result for the people to whom such services are owed.

### **Improving Welfare in Tanzania Through Public-Private Partnership**

As with the Kingdom of Saudi Arabia, Tanzania as provided by Creswell, (2014); Patton, (2014) faced grave challenges in delivering health care to its people due to failures in the delivery system. Tanzania too explored the possibility of the issues being fixed through the establishment of a public-private partnership. In exploring such possibilities, it is important to note that the discovery that there existed a lack of harmony when it came to the PPP and leadership in itself provided the necessary platform for the exploration of viable solutions. As with any partnership or contract for that matter, there must be a mutual understanding of the parties involved. The use of a case study would provide useful information about where the discovery was made so that if the PPP was to be successful all leaders have to be in harmony.

This harmonization required is called “leadership synergy (LS)” as provided by Mshana, Aagard, Cullen, & Tschida, (2018) is an essential requirement for the success of any PPP. To ensure the success of the PPP, there had to be a dissection of the issues faced which led to the absence of LS. With the use of “diffusion of innovation theory (Glanz, Rimer & Viswanath, 2008) as well as public-private integrated module” (Lumpo et al., 2015; Salvail, Turchet, Wattling & Zhang, 2015) directed content analysis (Miles, Huberman & Saldana, 2014; Yin, 2017) and NVivo. Owing to the analysis conducted by Creswell, (2014); Patton,

(2014) they found that the problems faced by Tanzania were a result of parties involved in PPPs not taking responsibility for their assigned functions.

We have seen in previous literature that a lack of ownership and accountability leads to the failure of PPPs. With the lack of ownership, there is a domino effect where one part fails then others will be caused to fail as there is the absence of full understanding of what it takes to successfully create and maintain a PPP (Itika et al., 2011; Tomlinson, Hewitt & Blackshaw, 2013). It is therefore incumbent upon those involved in PPPs to adopt LS by being more effective in supporting the leadership while being more involved in leadership strategies. There cannot be synergy without coming together, therefore parties involved in the PPP as provided earlier must engage in a lot of meetings to keep abreast of what is happening and to give their perspectives and support.

### **Improving Welfare in China Through Public-Private Partnership**

Similar to the issues faced by Saudi Arabia and Tanzania, we realize that China too when faced with the issue of poor management of their medical and health sector, turned to PPP (Zhang, Long, Yan, Yang and Yang, 2016). An emerging common theme thus far is that the public partner should always be mindful of the public and; therefore, endeavour to ensure that such public element is preserved. To ensure that the public element is restored China explored how the Rebuild-Operate-Transfer (ROT) would ensure such preservation of the public element. Due to the provisions of the ROT whereby the private partner in the PPP takes on the cost of the project and after the programme is up and running, they collect user fees to recuperate their cost.

The public element is preserved as well as the fact that the public does not have to be burdened with the cost and risks that come with the project. Sharing the cost and the responsibility for the project over the agreed period for the private partner to recoup the cost is a brilliant arrangement and benefits both parties as well as the stakeholders, which are the users.



The model also appears quite attractive and easily agreeable because once the private partner in the PPP recovers the cost over the agreed period, the government is back in full control and the public continues to benefit from that which the PPP has established and improved. The outcome is a win for all parties as the service or infrastructure would have been improved and is more efficient, which is what is expected in social welfare programmes.

Regardless of the country, once a problem has been identified, the public partner looks at viable solutions to remedy the problem. China is no exception as we have seen them turn to PPP to solve their healthcare woes, as reported by Wang and Zang (2019). At the centre of the problem lies that, unlike other countries, we have researched. The healthcare system in China is driven by the private sector for which the Chinese people have no problem paying for premium services. Because they were willing to pay for the services, China was confronted with a dilemma because the people needed quality health care and therefore believed in the delivery of such services by the private sector. What presented the strong willingness to pay was the exposure of some people in the population affliction with epilepsy as observed by Gao, Xia, Pan, Xiong, & Li, (2015).

The willingness to pay was therefore the driver for the methodology chosen for the research Wang and Zang (2019) as any success of the PPP was correlated to whether or not the people of China would rather the public-private partnership or continue getting the care they needed which was being provided by the private sector. As pointed out earlier, the underlying health issue of epilepsy faced by a section of the population is also a driving force behind their decision as to how their health is looked after.

The position causes a cost-benefit analysis between the willingness to pay and the services that will be received as what matters to the citizens most is whether or not they will receive “health risk reduction” and “disease screening”. The answer to those concerns also is a

determining factor in what they will be willing to pay to get those services and what could hinder their willingness to pay for those services that they so need.

The conclusion from Wang and Zang's (2019) study presents a situation where the Chinese people while they accept the creation of PPPs, will support them provided that they are receiving the quality health care that they need and are quite willing to pay a considerable amount of their income on health care services. It is also worth noting that education levels and wealth are decisive factors in the party's willingness to pay a certain portion of their income for health services.

### **Improving Welfare in Africa Through Public-Private Partnership**

Regardless of which country faces issues and whether or not they are developed or developing countries, as we have noticed, they all look to the creation of PPPs to solve their problems. An example we have read earlier where Njau, de Savigny, Gilson, Mwageni, & Mosha, (2009) looked at the problems faced in implementing treatment for Malaria in Africa. The approaches and considerations are the same and the caution aimed at avoiding pitfalls are similar. The research has underscored the need to engage interactively to be able to understand what the beneficiaries who will benefit from the initiative are thinking.

The need for qualitative research becomes more favoured in these cases as "interviews, policy characteristics analysis, analysing stakeholders and "focus group discussion results in gathering more information due to the participatory nature. Case studies as a tool have shown their usefulness for the best practice of bringing out the issues faced.

Throughout this literature review, themes have emerged that are ingredients for the useful enablers for the successful creation of PPPs, some of the necessities are, (a) the common vision of the stakeholders and their working together in unison for the same purpose, (b) stakeholders coming together and remaining levelheaded when there are challenges, (c) collaboration between local and international parties, (d) using any conflicts in a positive way

to engage and continue the dialogue. It cannot be over-emphasized that communication, cohesion, conflict identification, and understanding are significant pillars of a successful PPP.

### **Improving Welfare in Russia Through Public-Private Partnership**

Despite the seeming novelty of PPPs, according to Vaslavskiy & Vaslavskaya (2020), PPPs became a relief for numerous countries during and after the COVID-19 pandemic. Russia was not hesitant in exploring the creation of PPPs as they saw it as a more viable way of ensuring that their people received as a matter of priority proper health care. Therefore, they wanted to ensure that they improved the management of the health care system through a PPP particularly because the people had limited trust and faith in the available health management system.

Like the pandemic faced, the people viewed the issues in the health care management in the same light and referred to it as a “societal crisis”. The pandemic and what came with it did not help the situation as the economy and the people paid the price according to Gjaja, Rich, Farber, Brimmer, & Kahn, (2020). The positive; however, was that the pandemic allowed for an audit of the system and created avenues for such collaboration and preparation which are something that a PPP would provide as supported by Vaslavskiv et al., (2020).

In the instant situation, it was quite imperative that the methodology used would ensure a positive result in the success of the PPP in a way that enriches the health sector to the benefit of the people. As we saw McKinsey Global Institute, (2020) made a representation that a successful creation of the PPP has the knock-on effect of strengthening the workforce which in turn is responsible for strengthening the economy.

The review has in more cases strengthened the success of the use of PPP as an appropriate agent in the improvement of the healthcare system according to Vaslavskiv et al., (2020) who share the view that the creation of PPPs is an excellent way for the public and

private partner to ensure that the people are taken care of while the risk is shared, and the cost burden reduced on the part of the government.

The reduced cost burden, however, does not equate to reduced quality of life as the aim of private partnerships is to improve the quality of care the user receives. What is quite evident throughout this literature review is that the success of PPPs is dependent on various factors from a socioeconomic level (Jensen 2016; Vaslavskiv et al., 2020). Without engagement, understanding, trust, policies, laws, accountability, transparency, and a well-laid out-framework among other considerations at the national and international levels PPPs will if not fail, be difficult for citizens who should benefit as they cannot afford the cost.

### **Improving Welfare in Brazil Through Public-Private Partnership**

A constant theme of PPP is its quest for cost-effectiveness wherever the region and regardless of the industry in which it is used (Queiroz & Motta, 2012). Brazil's attempt at using PPP to improve its economy by ensuring that there are proper roads to commute shows the value and effectiveness of PPP as the benefits had exponential value. The benefits derived from the PPP had the potential to reap financial and social benefits through the improvement of the economy and comfortable commute which would save lives as accidents would have been reduced. The health of the citizens would be improved as well and there would be fewer injuries as a result of fewer accidents.

There has to be a lot of strategic foresight and assessment employed when considering or initiating PPPs (Queiroz & Motta, 2012). We have seen where there are significant cost-benefit analyses done to ensure value for money and that the PPP is fit for purpose. The latter in some instances was achieved by ensuring that the timeframe is sufficient for both the private and public partners and the people's benefit. Likewise, ensuring that the legal framework positively reinforces the aims and objectives, and the duration of the PPP is also seen as vital

components of achieving a successful PPP regardless of the area it is implemented (Queiroz & Motta, 2012).

## **2.28 Convergence on Key Points for the Successful Implementation of Public-Private Partnerships**

The representations outlined above on the issues faced by the various countries and the approaches taken by both the public and private partners to remedy them are non-exhaustive. While the research is being conducted on the financial welfare system in the Cayman Islands, as indicated prior, there was little to no research conducted in this area. Problems of this nature are not delineated by boundaries and therefore the remedies used to fix the problems despite the region can appropriately be used across regions. The literature has provided that there is a thematic representation that converges on agreed principles, frameworks, and components that have to be present and or taken into consideration for the successful implementation of PPPs in any field or industry. A representation of these principles, frameworks, and components is contained in Table 2.7 below.

**Table 2.7**

*A Non-Exhaustive List of Key Principles, Frameworks and Concepts for a Successful PPP*

<b>Key Principles Frameworks and Components for a Successful PPP</b>
Legal Framework
Accountability
Communication
Mutual Understanding
Ownership of Roles and Functions
Setting agreements on deliverables
Policies for bidding, budget, and award of contracts, and provision of service
Strategic direction
Trust
Working together for the same outcome
Remaining level-headed despite the situation faced
Good synergies among parties locally and internationally
Using limitations or conflicts to advance The success of the project
Know the limitations of the parties involved
Removing red tapes
Conflict resolution
Good project management
Buy-in from various stakeholders
Proper education of the public and private-partner on PPP

#### *Author's Construct*

The appearance of the combined list of the key principles, frameworks and concepts required to achieve a successful PPP is not a coincidence but rather a deliberate guide to creating successful PPPs. The success of PPPs hinges on these good governance best practices which have been tested and proven throughout the regions where PPPs have been established as demonstrated throughout the previous examples. While there is no hierarchy in order to determine how these practices occur. It is certainly observed that the basis of the formation hinges on ensuring that a legal framework among others is created to instil confidence that the

PPP is being created utilizing laws and policies and also to ensure that parties are held to a high standard of accountability and trust.

Each component adds a different dimension to the PPP, further ensuring that good governance practices are adhered to. Communication is like the adhesive that keeps all the components together while the parties develop that mutual understanding among themselves. The PPP projects undertaken show that there must be established ownership of roles and functions to avoid confusion and that timelines are followed by giving periodic reports.

It is also best practice to set an agreed timeline for deliverables and ensure that they are delivered by those timelines. As was demonstrated in the PPPs established in Jamaica Bermuda and the Cayman Islands among others; to avoid corruption or the appearance of corruption, policies should be created that outline bidding processes. In tandem with the foregoing practices to ensure that accountability is observed, this cannot be achieved without a budget in place to forecast and account for financial resources.

The awarding of contracts is tied in with the bidding process and therefore requires a policy to further enhance good governance practices. There is also the need for a policy that speaks to the provision of service and ensures that the strategic direction of the project is being addressed and guided by abled personnel. Trust among the partners must be present at all times and that trust is also essential for the partners working together to achieve the same outcome of the PPP project.

Regardless of the level of trust, accountability and policies that are in place, there will be disagreements among the parties involved in the PPP, these disagreements conflicts, for want of a better word, are not altogether a bad thing as it is seen as a way of keeping the dialogue going. The parties have to remain level-headed when these situations arise and can use these conflicts to further ensure that the PPP project is successful. It is also quite beneficial

for each party involved in the PPP project to be aware of the limitations that exist for each other.

In all cases of PPP partnerships, the synergies among parties must remain at high levels, whether the parties are all located in a local environment or there are international parties as well. There should be good conflict resolution teams to deal with all disputes quickly and efficiently. The PPP project benefits well from having good project management structures and systems in place to check timelines and as provided earlier, provide periodic updates on delivery times for all aspects of the project.

Removing red tape before the commencement of a PPP project is beneficial to the parties involved as they do not hinder the progress of the PPP, and the end user benefits from this process as well. It cannot be overstated that the stakeholders must buy into the PPP project to ensure that is successful. The best way demonstrated to achieve buy-in is through proper education of the public and private partners involved in the PPP.

## **2.29 Determinants of Success or Failure of Public-Private Partnerships**

Urio (2010) looked at how public and private partners can engage each other in partnerships to provide effective, lasting, and beneficial services to the public. While there is no doubt that a partnership between the public and the private partner will lead to the creation of jobs and the improvement of services. Some obstacles may present insurmountable in achieving the required objective. One such obstacle is the unavailability of not only the basic framework required to achieve the objective but also the limited economic resources, and in some instances, this is exacerbated by uncertainties such as a lack of security for accountability.

The situation presented causes a lack of interest from some corporations who would wish to invest in these ventures and thereby limits the prospect of success for a PPP initiative. It, therefore, is imperative that great care be taken when engaging in the creation of a PPP that all avenues are explored to ensure that the things that will cause a PPP to succeed or fail are



explored in great detail to mitigate against failure and to ensure success. While they are not exhaustive, a list of those factors which include identifying the right partners, effective government engagement, financial commitment, and good governance structures are itemized below, and a discussion is raised on their contribution to the success of PPPs.

Ahmadabadi & Heravi (2019) in their study of critical success factors in PPPs in Iran found that there has not been much research conducted on the correlation between critical success factors and the success criteria of PPPs. Many PPPs have been successfully handed over while many have failed and have had their terms renegotiated. Where PPPs were found to be unsuccessful, studies were conducted to establish the reasons for those failures to prevent any such reoccurrences.

The study provided that one of the significant reasons why PPPs failed was that there was inadequate preliminary information made available, the project projected performance was inaccurate, there were failures in the regulations surrounding the PPP and the financing structures were too complicated.

On the other hand, while establishing that success factors will differ according to jurisdiction and the economic position of a country, some of the reasons for the success of PPPs were found to be human and managerial factors. It was also established that there was a significant difference between the CFS and SC between developing and developed countries. It was also found that the “macroeconomic conditions, shared authority between public and private sectors, social support, and transparent procurement process” contribute significantly to the success of PPPs. This information shows that a one-size-fits-all approach cannot be adopted when creating PPPs as what works for one country may not work for another due to critical factors outlined such as their economic and jurisdictional position.

### **2.30 Identifying Partners for Public-Private Partnerships**

For PPPs to be successful, the right persons have to be engaged in all stages of the process, from inception through to the handing over phase. Identification of the partners involved in a PPP is quite an important feature according to Urio (2010). While it may seem abundantly clear that the public partner is someone in or representing the government and acting in the interest of the people. The same cannot be said of the private members as their agenda is different from that of the government. The lack of certainty of the private partner is not clearly distinguished particularly if it is an NGO or a non-profit organization.

Some researchers, it is argued, are not particularly fond of non-profit organizations. At the same time, some believe that it is quite beneficial for the establishment of social welfare and particularly financial welfare as they will pay for services that cannot be afforded by those in need. The benevolence of non-profit organizations makes them suitable for partnering in such ventures as they are not intent on making a profit but rather to alleviate social issues.

Caution is given by Urio (2010) that PPPs can fail if the right partner is not chosen. For instance, in PPPs for education and health services, his research found that private partners are less likely to invest unless there is enough skin in the game for them to be attracted and willing to invest. In other words, if the private partner does not see the potential to make a solid return on their investment, they are not willing to sacrifice their resources despite the cause. Such unwillingness due to lack of attraction can lead to the public purse taking the brunt and result in overspending.

In the case of housing, a lack of attraction can cause an unwanted situation where the target groups are disenfranchised because the prices are unaffordable, causing a free market as only the upper and middle classes can afford the offerings. Shuliuk, (2021) looked at the financing of public-private-partnership ventures and assessed the financial opportunities they bring as well as the risks associated with them.

### **2.31 Effective Government Engagement**

Shuliuk, (2021) conducted a study to determine the effectiveness of government engagement in PPPs. Using scientific publications, laws, regulations, and open-source internet information; Shuliuk observed that for any economic system to remain functional, the public partner, the government, has to remain engaged with the public partner to have them interested in wanting to assist in solving social issues. To ensure that the willingness of the private partner graduates from an interest to becoming a reality, the government has to ensure that the financial climate is one conducive to financial growth which will enable the private partner to provide the finances necessary.

From Shuliuk, (2021) assessment, although for the most part, PPP structures present a self-funded scenario, some private sector partners would rather not use their funds. Instead, they rather leverage the funds needed against some form of asset. Some of the reasons given for the aversion to using personal funds range from the private partner being connected to a limited liability company which restricts cash liquidity, to the absence of any compulsion for a fixed minimum equity provision, and the absence of a budget expense.

Regardless of the apprehensions as presented, the fact remains that PPPs rely heavily on the funding of private partners for them to be successful. It is quite understandable that the private partner will want to create a ring fence for their assets by setting up limited liability companies where their funding is restricted to those agreed on at the inception of the engagement and agreement phases. Such measures also hold the government partner engaged as the commitment of putting up the required cash needed saves the government money and time.

### **2.32 Financial Commitment**

A commitment to a fixed level of equity by a private partner is a sign of the private partner engaging meaningfully in the PPP project and that they are interested in seeing it

become successful. Shuliuk, (2021) sees banks as a good source of funds because they can provide loans for the PPP project. The banks are in the business of making money and they do so in the minimal amount of time possible, therefore, they will assist by issuing short terms that will allow them a return on their investment in a short time. By providing the loan, the bank he argues has the opportunity to increase its customer base.

By providing the loan facility the bank becomes a part of the PPP project in a direct and indirect sense. In the direct sense, they are expanding their lending base and in the indirect sense, they are facilitating the success of the project. The bank vicariously becomes a partner in the project by sharing in the risk according to Shuliuk, (2021) because should the private partner be unable to repay on the terms agreed, the bank also stands to lose money. A very important feature that can prevent such occurrences is an added clause that allows the bank to replace an insolvent partner and replace them with a party who is solvent. The bank's involvement also serves as a benefit for them as it provides advertising and has the potential to increase their business by providing similar funding for future ventures.

Making a financial commitment to any venture is a grave undertaking and the party who is making such a commitment will want to ensure that they are getting value for their money and that their investment is secure. The Cayman Islands are no stranger to securing such financial backing as they have entered into PPPs to improve social welfare in the area of Transportation (Panades-Estruch, 2020b). They engaged private partners to invest in a DBFO arrangement. They are also working to secure a PPP venture to transform the landfill into a waste-to-energy facility which will be quite a monumental move that will be beneficial to the Cayman Islands in reducing the carbon footprint and becoming more environmentally conscious.

Other factors that contribute to financial commitment are the interest and reputation of the government of the country, the experience and reputation of the partners involved, the

availability of long-term capital to fund the PPP ventures, as well as real political support by the government of the day (Adiyanti & Fathurrahman, 2021). With corruption being monitored and countries finding themselves sanctioned where it is revealed that financial abuse occurs, care has to be taken that due diligence is conducted with those from whom financial commitment is received. While financial commitment is received there has to be assurance that the available capital is enough to run the life cycle of the project and that there is full support in all areas, particularly in the political arena.

There also has to be an awareness of the negative impacts that can pose a threat to financial commitment which is not exhaustive and includes, a weak prospect that the project can be completed, the absence of a systematic approach to conducting the activities related to the establishing of the proposed PPP, ad hoc government policies, lack of or weak legal framework and lack of public education and appreciation of PPPs (Bolomope, Baffour Awuah & Filippova, 2021). The forgoing examples of negative impacts posing a threat to PPP are repetitive throughout the examples of PPP creation and it is therefore important that these areas are carefully considered whenever parties are engaged in the process of securing financial commitment for PPPs. Likewise, examples have been presented on how financial commitment can be secured to ensure that the PPP project runs its course to a successful completion.

### **2.33 Good Governance Structure**

Having a good governance structure can assist in ensuring that PPPs are successful, according to Mulyani, (2021) the first element required for good governance is that the parties involved trust and respect each other and remain throughout the life cycle of the PPP. For trust to be established the parties need to know each other, hence they must conduct the requisite due diligence on each other. With the abundance of open-source information available, simple Google searches can yield a treasure trove of information on the parties. If there is adverse information in the public domain on any of the parties, it can easily be located. The creation of

internal units to regulate the PPP is quite helpful in ensuring the success of the PPP project. Assurances from the government relating to economic and political stability are also a contributory factor to PPP's success.

Having more partners involved in the PPP is also a good way to keep the project in check and is seen as a good corporate governance tool for ensuring transparency, accountability, preventing or minimizing corruption and protecting the environment and upholding human rights (Mulyani, 2021). Having a transparent tender process, profits on investment that is worth the partner's time as well as the public partner realizing the desired outcome of the project, trust, favourable market conditions, a stable political environment and respect for the environment are significant contributing factors in the successful implementation of PPP projects. The society that we live in today is big on the environment and will go to lengths to protect it and expose bad actors who try to destroy it. All these checks and balances aid the successful completion of a PPP as each one holds the other accountable for practicing good governance.

While trust, accountability and respect must be observed based on the shared risks, the former can be common to each party involved in the PPP because trust, respect and accountability mean the same thing to all parties; these are required components for PPPs to be successful. On the other hand, good governance may differ in meaning and understanding between the parties. What one party considers good governance may be considered as not-so-good governance by the other party.

The latter is particularly true between private and public partners according to Mulyani, (2021). It then becomes more urgent that each party is known and the business they are engaged in. It should be noted that past transgressions of a partner or their connection with other bad actors can significantly harm the success of the PPP. For example, implementing a PPP venture to save rainforests from deforestation would not benefit from having a partner who

manufactures furniture from wood that was obtained through illegal trading of wood reaped illegally from the said source.

### **2.34 Conclusion**

The literature reviewed has established that public-private partnerships have proven to be quite effective in various areas of social welfare provided that the public and private partners engage meaningfully from the negotiation stages ensuring that all aspects of the PPP are identified, defined and agreed upon by all parties. The concession period is considered to be a very crucial stage which should be well thought-out and agreed on by the parties.

Considering that the concession period normally spans several decades before the establishment of the PPP, communication must be passed on to the public so that there is transparency, and the public has the feeling of being a part of the decision-making process as they are the ones who will stand to benefit as the end users and will likely know what they need. Keeping the public engaged throughout is an advantage to the PPP as it makes buy-in by the public easier as they would have had adequate time to educate themselves about the PPP project.

To ensure that the PPPs are formed and operate within the ambits of the law and follow the procedures laid out, there has to be a robust legal framework which includes policies and legislation surrounding the establishment and operation of PPPs. Failing the implementation of proper policies and procedures and a legal framework, the PPP is bound to encounter significant issues.

There must be continued engagement among all stakeholders in the PPP to ensure that all parties are on the same page, which includes having the same objectives and all available information at their disposal. PPPs fail where there is a lack of good governance structures or where they exist but are not adhered to. Lack of information, communication and ownership

of roles also lead to failure of PPPs. Ensuring that a robust legal framework exists with laid-out policies and procedures is more likely to attract partners to engage in PPPs.

All aspects of the PPP, from the conceptual stages to the planning, engagement and implementation stages, leading up to operational states are important and must receive the full attention of the parties involved. PPPs provide needed funds that cannot be provided by governments and as such they bring immense value to the public. PPPs also bring expertise and knowledge and other human resources that otherwise would not be accessible. The benefits which they bring come at a cost, but the cost is absorbed or borne by the government in the various arrangements as itemized in previous tables above.

The literature has provided that PPP creation is not a one-size-fits-all approach. There has to be consultation with all stakeholders to ensure that the right balance is struck. We have seen that labour disputes to disagreements among other social concerns as well as political and economic uncertainties can significantly affect the synergies required to ensure that a PPP is successful.

A lot of diplomacy and engagement is, therefore, necessary to create an environment conducive to proper negotiations of the terms of the PPP. Negative encounters and lack of certainty can also affect securing financial partners for PPPs as outlined in the literature review. Investors want to ensure that their time and money invested is protected and that all parties are committed to the success of the PPP.

PPPs are successful when there is certainty and confidence among the stakeholders. Some components we have seen that can create such confidence are good governance to ensure that respect is maintained among the stakeholders during all stages, proper government engagement shows confidence, and that the government has a vested interest and equally will be affected by any losses and is therefore willing to work to mitigate any negative occurrences. Ensuring that there is financial commitment to get the project running is also equally important



as it is important to be certain that the party committing to financing the project has adequate capital to run the life of the PPP implementation.

The success of any PPP lies predominantly in the frameworks created as provided earlier in the examples from the literature review. The creation of a solid structure provides a roadmap that ensures that the project is kept within delivery timelines, reporting requirements, budgetary constraints, and legal framework and also adheres to environmental as well as health and safety guidelines. The creation of PPPs to solve social issues has increased and they have evolved rapidly, this is a good attribute as constant changes will only stand to improving the product and making it more attractive and efficient in remedying the situations with the provision of favourable outcomes for all stakeholders.

While the creation of PPPs is an essential good, care has to be taken when creating and implementing PPPs as there can be unintended negative consequences where the policies and procedures and legislation lead to undue suffering thereby worsening the lives of the people for whom the PPP was intended to better their lives. It cannot be overemphasized that there should be adequate consultation by all the stakeholders to ensure that the PPP is established with a mutual understanding and the public is educated on the procedures and the stages of the PPP as well as who will be involved and how their lives will be affected by the success and failure of the PPP.

We have learned that the lack of proper consultation can lead to a significant loss of time and financial resources, a lack of trust and may trigger legal challenges as it did in the Cayman Islands where the courts were asked to place a stay on a decision for a cruise port and berthing facility previously approved for construction.

A referendum was subsequently scheduled as discussed earlier. However, due to defects in the legislation, a Judicial Review was sought, and the people had their way when the Courts

ruled. While there was seemingly a victory for the people, they also lost as it's their monies that were used in the earlier phases to have brought the project to the cusp of becoming a reality.

The example also adds to what the literature review regards as buy-in from the people, government support and educating the public on each step of the process. The literature review also covered political support as it is quite important as it manifested its importance in the instant case. The approval for the PPP to build the cruise berth facility was granted by a previous government which subsequently lost the election. The opposition who was opposed to the project remained true to their position which triggered the call for a referendum.

The outcome presents a more urgent need for proper consultation and studies conducted to ensure that there will be no threats to the environment and the people and where there are concerns of the people, they are not ignored. The same rules of good governance should apply regardless of the field of study. Once there is consistency in the governance process, there is a strong likelihood that PPPs will not fail. While good governance is a vital necessity for the success of PPPs, education is also a necessary component as the more information is presented, transparency occurs, and stakeholders are not blindsided. As demonstrated earlier when St. Lucia decided to introduce laparoscopic surgery into their everyday surgical practice, they were met with a lot of resentment from both within and without the medical fraternity.

Through the edification of all stakeholders, they were able to get them to understand how necessary the procedure was and was quite viable, as it saves time and money and is more likely to help more people as there was a need for the services which were not available regionally. Therefore, having the services available regionally combined with the fact that it was a less intrusive type of surgery and would aid a faster recovery among other things, was a win for all stakeholders.

It is also quite evident from the outcome of the failed cruise berthing facility in the Cayman Islands that the ruling political party and the opposition needed to be equally on board

in agreeing that there was a need for the construction of a cruise berthing facility. Had the parties engaged they would have been able to negotiate and determine that the need existed and decided on the way forward. The referendum was triggered because the electorate felt as if they were not consulted on such a vital change to the landscape which had both economic and environmental implications.

In addition to consultation between both the ruling party and the opposition, the other learning point from the Cayman Islands example is that consultation with the electorate is of vital importance. This is a resounding message in all the PPPs that have been created in the countries reviewed in the literature review. There has to be that synergy among all the stakeholders where there are constant updates provided on all decisions taken.

From the outcome of the action taken by the Caymanian people and the rhetoric that ensued, had the people been consulted and engaged a very strong likelihood exists that some form of agreement would have been reached as the people were willing to give their input as to where was the best-suited location for the construction of the cruise berthing facility as they were of the view that where it was proposed to be constructed would have changed the flow of the tides to the detriment of their properties, the beach and the livelihood of fishermen.

From the examples provided in the literature review, it cannot and should not be the case where governments in a democratic society determine what is best for the people, whom they engage with and the terms and conditions under which they engage. Consultation with all stakeholders, especially those who stand to be affected, is the most important to ensure that they have adequate information from which they can make informed decisions.

The literature review provides that timelines are quite important, so engaging the stakeholders at the correct time can be the saving grace for the implementation of a PPP venture. Also of significant importance is the fact that PPPs cost money and someone will have to pay. There were a lot of lessons in the Cayman Islands, for example, as a lot of money was

spent on consultation which are all now sunken costs. Therefore, it is a lesson for others to learn from and not make the same mistake in future PPP ventures.

## **CHAPTER 3: RESEARCH METHOD**

### **3.1: Introduction**

Financial assistance to people in need has been of major interest in the Cayman Islands welfare system which is being managed by the Need Assessment Unit (NAU), an agent of the Cayman Islands government vested with the important task. Access to welfare support such as financial assistance is the right of a citizen which governments must provide (Bendixsen, 2018; Mehrdad, Philippe, & Da, 2020).

Studies have shown that there are several factors influencing people to seek financial support ranging from lack of jobs or employment, low income, high cost of living, market imperfection, and childcare among others (Achdut & Stier, 2020). Statistics show that the government spent approximately \$30,000 on each family that was assessed in the years leading to 2018. Financial assistance is provided as a short-term measure to enable beneficiaries to transition to employment (Dean, 1999; Lister, 2004; Orton 2008 & Walker, 1999).

Despite the availability of such support, existing management systems make administration very ineffective. This ineffectiveness gives rise to problems such as lack of support from the NAU staff, delays in the processing of applications which result in non-payment of bills and its subsequent effect, and the need for funding to support the system (Sackey & Remoaldo, 2019). There is a claim that the existing system focuses more on monitoring and control, and this reduces the time workers spend interacting with beneficiaries to understand their problems and how best to support them (Cottam, 2018).

The dissatisfaction with the current system is also reflected in the numerous complaints via the Ombudsman office (Ombudsman Cayman Islands, 2020; Ombudsman Cayman Islands, 2021). These challenges present a dilemma between what beneficiaries want and what the state

is offering. To put things into better context, the existing systems do not readily meet the needs of the beneficiaries.

The Caribbean economies are pushing for significant social development and economic growth for the better welfare of their citizens and one of the ways to achieve this is via public-private partnership (PPP) (Guasch, 2013). Research (e.g., Rouhani et al., 2016; Panadès-Estruch, 2021; Verweij & van Meerkerk, 2021) have shown how such partnerships could be used to provide social welfare with specific reference to transport facilities. Woodson (2016) also discusses how such partnerships have been used to provide healthcare for those at the bottom of the pyramids to mitigate diseases and reduce poverty. The public-private partnership has also been used to increase access and facilitate the provision of treatment services such as malaria, tuberculosis and HIV/AIDS (Joudyian et al., 2001).

Given this evidence of how PPP has been used to provide social services and even within the Caribbeans, there is limited or no evidence on how it has been used or could be used to improve the management and delivery of financial support to citizens in Cayman Island. Moreover, there is evidence that PPP does not often lead to desirable results (Leigland, 2018). The problem that this research explored; therefore was, “How can PPP be used to improve the management and delivery of financial support in the Cayman Islands?”

The foregoing discussions have highlighted the challenges beneficiaries faced in accessing financial support from Cayman Island’s government and how the government can use public-private partnerships to improve such a welfare system though with its limitations as discussed above. Against this background, the purpose of this research was to review existing practices and management of financial welfare in Cayman Island and benchmark that with best practices of welfare provisions in another context to develop a framework that can be used to improve the management of financial welfare through a public-private partnership.

To achieve the purpose of this research, an extensive literature review has been conducted. This review examined existing literature on PPP in a different context and those in the Caribbean to understand what has been done in terms of using PPP to provide social services and the type of social services that have been examined. The examination has assisted in justifying why this research on the use of PPP to provide financial support is relevant and novel. A qualitative methodology has been chosen to achieve the purpose of this research. This qualitative methodology involved the use of survey questionnaire responses.

A purposive sample technique was chosen based on the fact that the focus is on those who have made applications for financial support, have benefited from such support or are involved in the administration of such support. These groups of people have good knowledge about the subject under investigation and therefore justify why such a method is appropriate.

This chapter introduces this research on improving the management of financial welfare programs in the Cayman Islands through a public-private partnership. This research provides evidence to argue that existing financial support or welfare support in the Cayman Islands is not efficient and effective, and this lack of effectiveness is causing untold suffering by families without any alternative source of subsistence. As a result, this research argues that the benefit of public-private partnerships can be used to improve the management of such programs. The objectives necessary to achieve the aim of the research were identified by reviewing the available literature on PPP and how it can be used to improve financial welfare management in the Cayman Islands.

In general, the chapter looked at the nature and significance of the study and why the research needed to be conducted to get the views of the welfare participants as well as key government officials who are involved in the creation and direction of welfare services. These people collectively; provided granular details of what the programme offers which was compared to the standards of provision identified in other jurisdictions. Altogether the research

provided solutions to improve the operation of the management of the Cayman Islands' financial welfare system.

## **Research Questions**

As a result of the data collected from the aforementioned participants, the aim of the research sought to advance on the questions being answered to inform the research viz:

RQ1: What challenges affect the effectiveness of the financial welfare program in Cayman Islands?

RQ2: What effects do the challenges affecting the financial welfare programs have on the welfare beneficiaries? And;

RQ3: How can the implementation of PPP initiatives significantly improve the management and delivery of welfare programs in Cayman Islands?

## **Research Approach and Design**

### **3.2 Approach to Study**

#### **Qualitative Approach**

The purpose of this chapter is to introduce the methodology for the study which utilised a qualitative approach to retrieve data of a non-numerical value employing a phenomenological approach (Hoover, 2021). The study investigated whether or not the Cayman Islands' financial welfare programme management can be improved through a public-private partnership. The qualitative research approach was used to identify and ensure a comprehensive understanding of the issues hindering the improvement of the financial welfare system.

The issues were analysed to bring forth the development of theories from the collected data to identify what actions can be taken that will lead to an improvement of the financial welfare program. For research of this nature qualitative methods are more explorative (Kox, Groenewoud, Bakker, Bierma-Zeinstras, Runhaar, Miedema, & Roelofs, 2020). Qualitative



method is most commonly used when something is occurring and requires an in-depth study to determine what is causing this to happen and find possible solutions (Martínez-Andrés, Bartolomé-Gutiérrez, Rodríguez-Martín, Pardo-Guijarro, Garrido-Miguel, & Martínez-Vizcaíno, 2020).

The qualitative approach was chosen as the researcher was collecting information that needed to be interrogated to provide a more comprehensive explanation of what the participants said (Alexander Di Pofi, 2020). The research sought to determine whether or not the issues faced by the Cayman Islands' financial welfare participants and the financial welfare program can be solved through a public-private partnership. Therefore, qualitative research methods have the capability of ensuring that the best understanding is derived from the data that the research participants provided.

Such achievement was due to the human nature involved and is seen as a “contingent and emerging process” (Boudreau, 2019). Grounded theory and its applicability are discussed further in the chapter. Included also in this chapter forming a part of the research plan are the data collection, population sample, participants and data analysis.

## **Grounded Theory**

Akintoye, (2015) provides that grounded theory enhances the research by making it more meaningful. Makri & Neely (2021) endorse grounded theory's usefulness and its popularity among researchers. Simon and Goes (2011) found that choosing the correct theory enhances the research being conducted. The correct design further enhances the research as the researcher then develops a mastery of the research being conducted and is better able to identify the main variables and constructs which guide the study. The design allowed the researcher to conduct a thorough literature review, to identify the key “variables and constructs” of relevance to the study, while exploring the relationships among the variables (Chun Tie, Birks, & Francis, 2019).

Grounded theory provided the ability to commence the research by forming an opinion of the topic that is being investigated (Shank, 2006) in the context of the instant research, it was useful for the researcher to form an opinion on the issues facing the welfare system here in the Cayman Islands. The design also allowed the researcher to look at the data gathered in a more balanced manner. This rendered him more receptive to what the data was revealing and therefore allowed him to make a better interpretation of the data.

Having formed an opinion on what was causing the problems faced in the management of the Cayman Islands' financial welfare system; the data collected provided a balanced interpretation to better inform the research. Grounded Theory assisted in the same manner as when there were divergent choices available and there is an important decision to be made from those choices. The available data was carefully analysed to make the best decision (Sirakaya & Woodsie, 2005). In addition to making the information much easier to interpret, grounded theory also facilitated a clearer theoretical perspective clarifying the topic being researched. The outcome was based on the intrinsic nature of grounded theory due to it being able to truly bring about an interpretation of the stories told by the participants of their experiences (Meriam, 2002).

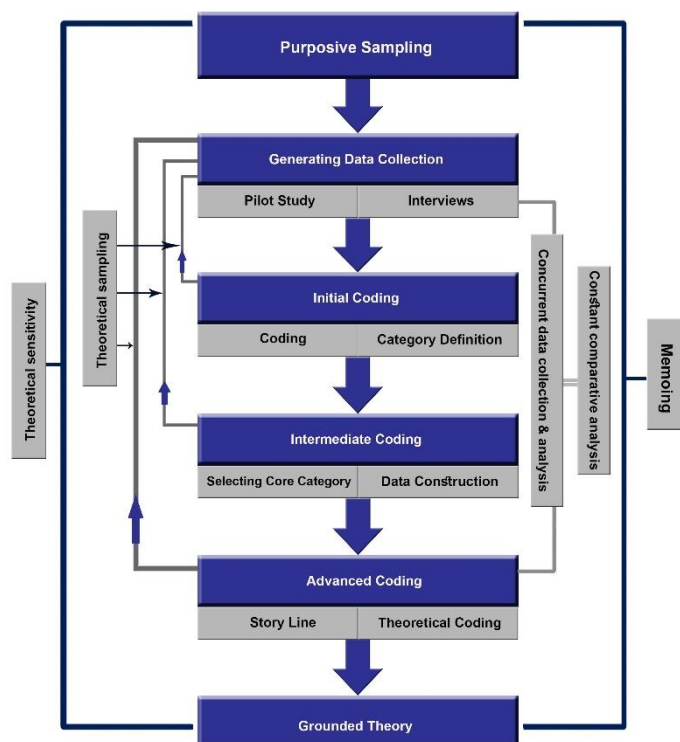
Grounded theory was also an excellent choice for this research as it allowed the researcher to incorporate his own experiences. Despite this capability, the researcher had to be mindful that any account of experiences provided by the participants superseded the researcher's accounts and must therefore be reconciled (Meriam, 2002). Due to the novelty of the issue faced by the beneficiaries of financial welfare in the Cayman Islands, a lot was not known about the topic. Grounded theory was particularly useful as an appropriate design due to its ability to be quite effective when there is not much known about the issue being investigated (Miller, 2015) as in the case of the issues affecting the Cayman Islands financial welfare program. Grounded theory revealed a collective theory as opposed to concentrating on

multiple stories and experiences and was therefore appropriate for this type of research (Sarfo, Debraha, Gbordzoea, Affula, & Obenga, 2021).

To achieve the desired outcome of discovering what was causing the issues faced with the management of the Cayman Islands' financial welfare, the grounded theory design of this research followed the sequence as is outlined in the figure below as indicated in the previous chapter.

**Figure 3.1**

*Grounded Theory Design Used in this Research,*



#### *Author's Construct*

The design consisted of purposive sampling, generating data collection, initial coding, intermediate coding and advanced coding which are all explained below in detail.

## **Purposive Sampling**

The researcher utilised purposive sampling by identifying and selecting the set of participants in the Cayman Islands who could aid in the research and were best able to answer the research questions (Chun Tie, Birks, & Francis, 2019). The participants who were “purposively” identified are those persons who applied for and receive financial assistance as well as those persons such as government workers who administer the welfare program in the Cayman Islands.

The reason for purposefully targeting this group is that they had the most to contribute to the topic. They were able to show the natural effect of the shortcomings of the program through their experiences (Guarte, & Barrios, 2006). They were also able to give an account of what was working well and what was not. Likewise, the administrators and facilitators of the financial welfare programme were able to speak from an administrative level on what they believe could be done to improve the delivery of the financial welfare assistance programme in the Cayman Islands.

Purposive sampling was able to combine the aims and objectives of the research with the sample, thereby resulting in the strengthening of the research so that it could withstand scrutiny. The data resulting from the use of purposive sampling was also found to be more reliable (Campbell, Greenwood, Prior, Shearer, Walkem, Young, & Walker, 2020). The importance and usefulness of purposive sampling cannot be overemphasized when conducting qualitative research as selecting the correct group of participants will result in more accurate and reliable data collection (Campbell, Greenwood, Prior, Shearer, Walkem, Young, & Walker, 2020). Purposive sampling also prevented redundancy in the data collection (Fugard & Potts, 2015).

Purposive sampling also assisted in determining the sample size (Fugard & Potts, 2015) which again also assisted in preventing redundancy as earlier provided by Campbell et al

(2020). Purposive sampling also contributed to the early achievement of a saturation point which resulted from the participants' similar accounts of their experiences (Lakens, 2022). This is the reason why purposive sampling is important and is the appropriate sampling technique used for this study.

The financial welfare beneficiaries share similar experiences, and are attended to by the same staff, therefore their stories and experiences are quite similar. Likewise, their needs are similar the benefits they apply for are similar and the outcomes of their applications are also quite similar.

### **Generating and Data Collection**

Additionally, for the generating and data collection stage (Chun Tie, Birks, & Francis, 2019) the researcher intended to utilise a combination of pilot studies and interviews (Morell, 2019) or only interviews if the pilot study group could not be mobilized. The researcher was unable to mobilize the pilot study in this research in the Cayman Islands. The failure resulted from the researcher's inability to get the welfare participants together due to privacy concerns and people being guarded with their financial circumstances.

Due to the Cayman Islands being a very small community, it appears that the participants did not particularly want other people to know their financial situation. Considering the community dynamics, the researcher respected their resistance to discussing their finances in a group setting, which was quite understandable.

The interviews (Mouraviev, 2021) would have captured the participants' account of the issues they face as Mouraviev (2021) found this tool to be quite effective in obtaining information from the participants. The interviews are considered to be the best approach in discovering what they have experienced. Interview would have been more detailed in its application as the participants would have spoken uninhibited (Mouraviev, 2021).

The interviews would have brought about a connection between the participants and the researcher from their accounts of the issues that affected their ability to receive the types of service they desire. The information gathered would have been in its raw form and the researchers would have seen through their lenses what they have experienced and how it has affected them and their confidence in the program.

The researcher also considered the use of open-ended survey questionnaires (Tvinnereim, & Fløttum, 2015) due to the COVID-19 pandemic and the restrictions posed. While some people have reportedly found the open-ended surveys to be burdensome on the basis of their time-intensive nature, it is applauded by others for their inclusivity and innovation. Some people have applauded the use of open-ended survey questionnaires for their vast data collection abilities when compared to other data collection sources (Millar, M.M., & D.A. Dillman, 2012). The participants of this study liked the open-ended questionnaires because it gave them the latitude of participating under their own terms, as in when they were able.

### **Other Designs**

Several other designs were considered for this research, such as ethnography and case study, however, in the context of what the research was aiming to achieve, the use of grounded theory was more appropriate for the reasons stated earlier. Particularly, as among other things, it allowed the participants to be interviewed, and their experiences analysed to determine why there was an issue in the management of the financial welfare system in the Cayman Islands. While the other methods are quite useful, they will not address the problem adequately and unearth the issues as they are not as exploratory as grounded theory (Sarfo, Debraha, Gbordzoea, Affula, & Obenga, 2021).

Furthermore, the qualitative homogeneous research (Boddy, 2016) being conducted and the type of participants being knowledge based on whom the most information on the topic

can be obtained (Rijnsoever, 2017; Chun Tie, Birks, & Francis, 2019), rendered other options inappropriate. The use of grounded theory enhanced the interpretation of the data provided by the research participants. As shown at 3.2.2 above grounded theory, Akintoye, (2015) made the responses more related to the subject. That is the reason researchers find grounded theory more suitable when conducting research than other designs (Makri & Neely, 2021). It is of great significance that the correct theory is chosen and should not be taken lightly by the researcher (Simon and Goes, 2011).

The consequence of choosing the wrong theory is that the main variables may become elusive as there is a lack of guidance as the theory acts as that guide in identifying the main variables and constructs. Choosing incorrect theory can also hurt the literature review as the identification of the variables and constructs at play become elusive. A lack of identification of the variables and constructs will in turn result in the absence of exploring any relationships that are present (Chun Tie, Birks, & Francis, 2019).

### **3.3 Data Collection Tool**

#### **Data Collection Approach**

The researcher determined that ideally, the design would utilise the interviewing method for data collection. Various interview designs could have been employed to obtain the best quality data. The designs explored for possible use were the informal conversation, the general interview and the standard open-ended interview (Turner III, & Hagstrom-Schmidt, 2022) and the open-ended survey questionnaire (Tvinnereim, & Fløttum, 2015). All four interview designs as analysed below were interrogated for their attributes and whether or not they were fit and proper for the research being conducted.

Based on the qualitative approach, the researcher remained cognizant that the collection method chosen must derive maximum data and that the tool used to collect the data must be

reliable and be able to withstand rigour (Hadi, & José Closs, 2016; Singh, Benmamoun, Meyr & Arian, 2021; Klem, Smith & Shields, 2022).

### **Informal Interview**

The informal interview was considered more suited for groups being observed particularly when working with small groups and trying to get an understanding of how they function (Turner III, & Hagstrom-Schmidt, 2022). The researcher had not prepared a structure to follow in this type of interview design, therefore it would have been more difficult to achieve the aim and objective of the research. While it may be quite appropriate for other forms of research, it would not have been particularly beneficial to this research and what the aims and objectives set out to achieve.

Although the informal interview is not considered appropriate for this type of research, it is not altogether useless as it could have been used to prevent biases when conducting formal interviews. Responses to formal interviews are found in some cases to be quite different depending on the participant's disposition (Moeller, Mescher, More, & Shafer, 1980; Swain & King, 2022)

### **General Interview**

The other option of a “general interview” was not considered by the researcher to be appropriate although it has a more structured approach than the informal design and it provides some amount of latitude. The process would still lack direction as the interview does not follow a particular structure and the questions could have changed throughout the interview. The lack of a fixed structure that this interview design is known for can also cause issues. The latter is due to the questions lacking structure and would distort the responses given by the participants whereas a structure would provide uniformity in responses (Turner III, & Hagstrom-Schmidt,



2022). The researcher would have to ensure that the same quality responses are obtained from each participant interviewed.

### **Open-Ended Interviews**

After assessing the design tools, the researcher explored the prospect of utilising the open-ended interview design as an option for obtaining the data from the participants. The former two were considered insufficient in obtaining the quality and type of information being sought to determine how the issue of financial welfare can be improved in the Cayman Islands. The chosen design “standardised open-ended interviews” (Turner III, & Hagstrom-Schmidt, 2022) as stated earlier, bring out the desired effect of obtaining rich responses from the participants. This was achieved as a result of the questions being more structured and the participants being asked the same open-ended questions. This thereby elicited a free response from the participant’s experience with the researcher asking probing questions where necessary (Bakhit, Musabah, & Mohamad, 2015; LaDonna, Artino & Balmer, 2021).

The free nature of the “standardised open-ended interviews” makes it a preferred design of researchers because of how freely it obtains undiluted emotions from the research participants of experiences encountered. A drawback observed with this interview design is that it provides copious amount of information making coding difficult. It may become too cumbersome for the researcher to accurately sort through the information from the transcripts. A positive trait of the design, however, is its ability to reduce bias among the participants (Turner III, & Hagstrom-Schmidt, 2022).

### **Open-Ended Survey Questionnaires**

The other option explored by the researcher was the open-ended survey questionnaire. Open-ended survey questionnaires have been studied for their usefulness in qualitative research (Tvinnereim, & Fløttum, 2015). It has been argued that Open-ended survey questionnaires can

be burdensome for the participants as it requires more time when answering the questions (Tvinnereim, & Fløttum, 2015). Open-ended survey questionnaires have also been found to be quite favourable by some respondents and will yield more information than other types of data collection tools (Millar, & Dillman, 2012).

While surveys are regarded as being useful in achieving a desired outcome. There are drawbacks to its use if it is not administered properly. If not administered properly, survey errors can occur, particularly when the population is not correctly sampled (Story, & Tait, 2019). The researcher ensured that this does not occur by ensuring that the sample chosen has properly represented the population in the Cayman Islands. Those who have the most to contribute as it relates to the topic under study have been sampled.

Another issue that can result from using survey questionnaires is their formality similar to when conducting formal interviews. They have the potential to exhibit risk of biases, however, such biases and risks can be alleviated through the use of informal interviews to justify the quality and reliability of the data (Moeller, Mescher, More, & Shafer, 1980; Swain & King, 2022).

## **Recording Devices**

The researcher intended to use a Sony recorder device to record participant interviews. The device is safe with a built-in hard drive. The information recorded would have been secured through storage in the researcher's home vault. The vault is securely mounted to the wall and accessed by the researcher alone. Where the participants were unwilling or unable to conduct a face-to-face interview, the researcher had envisaged utilising the Zoom conferencing technology to record these interview sessions.

Zoom was considered to be one of the best conferencing recording platforms based on its ability to safely record and store the information to be produced for analysis (Archibald,

Ambagtsheer, Casey, & Lawless, 2019). Despite the versatility of Zoom and its likeability, issues such as connectivity could have caused interference with the quality of the recording.

As a result of the challenges faced the participants, despite giving initial assurance that they wished to be interviewed subsequently declined face to face interviews. The researcher resorted to the use of open-ended survey questionnaires to collect the data. This therefore removed the necessity for a recording device to obtain the data needed for analysis.

### **Survey Monkey**

Since the data was collected via open-ended survey questionnaires, the researcher had to ensure that the platform used to collect the data was most reliable as it could affect the quality and reliability (Ball, 2019) of the results. The researcher looked at numerous data collection platforms and chose SurveyMonkey based on its applicability and reliability (Johansen, Miserez, de Beaux, Montgomery, Faylona, Carbonell, & Bisgaard, 2021).

There are arguments that the use of online platforms to collect research data has led to a decline in the quality of research. However, through a thorough understanding of the guiding principles associated with conducting online surveys, the research was conducted without any bias and is able to withstand rigour (Ball, 2019).

The researcher had to ensure that the correct decision was made when choosing the online survey platform used in collecting the data. While there were various choices of survey platforms available (Hingaspure, & Patil, 2019) SurveyMonkey is a quite popular data collection application (Abd Halim, Foozy, Rahmi, & Mustapha, 2018) through which surveys can be distributed to participants. SurveyMonkey has been widely used to collect data in various disciplines (Johansen, Miserez, de Beaux, Montgomery, Faylona, Carbonell, & Bisgaard, 2021).

### **3.4 Population Sample of the Research Study**

#### **Population Sample and Size**

The researcher was guided by available data from the Cayman Islands Economic and Statistics Office which provides census information which is provided in the Compendium of Statistics generated from census data collected every 10 years. According to the Compendium of Statistics (2021) which provided the latest Cayman Island Census, the Cayman Islands Government through the NAU provided financial welfare for 1783 welfare beneficiaries. The figure for 2021 is a reduction from 2,558 the previous year and is the lowest number for the last eight years (See Appendix 3A). The Cayman Islands population was recorded at 71,105 broken down as 38,047 being Caymanian and 33,058 being non-Caymanian (See Appendix 3B).

The Cayman Islands is an International Financial Centre as presented in previous chapters. The economy is driven mainly by its financial industry and supplemented by tourism. The Cayman Islands government provides financial welfare benefits only to Caymanians who fall on hard times and cannot afford to take care of their necessities. The calculation of the population size for financial welfare benefits was therefore based on eligibility. Those were persons who at any time would be qualified by virtue of the criteria as set out by the government, being Caymanian. The population then becomes smaller when the number of applications received in the comparative years is considered.

The researcher was mindful that the correct sample size must be selected based on the population to ensure that errors are reduced (Story, & Tait, 2019). The researcher also considered that the sample selected was appropriate for the type of research being conducted (Vasileiou, Barnett, Thorpe, & Young, 2018). Noting the reduction in welfare benefits for the period analysed, this reduction can be attributed to the robustness of the welfare staff and also

to the requirement of the beneficiaries having to seek employment as financial welfare is a temporary measure.

### **Eligibility Criteria for Financial Welfare Participants**

The population sample was therefore chosen from the eligible participants being those who are Caymanians ages of 18 and 65. Age 18 is the commencement age for beneficiaries and cuts off of 65 years, and according to the eligibility criteria provided earlier only those who are Caymanian. Financial assistance is considered for those people who require financial welfare assistance and make an application to the NAU for assessment. The Compendium of Statistics (2021) was quite useful in identifying the population.

The total number of the population was those who are Caymanian and therefore, qualify for financial welfare benefits. The researcher determined that the sample size needed would be 13 participants. The participants needed were Nine (9) or 69% being financial welfare beneficiaries or applicants who received the financial welfare assistance sought and four (4) or 31% being financial welfare administrators from the NAU who received and processed the applications received.

The financial welfare participants were selected from the Grand Cayman, Cayman Islands spreading across George Town, West Bay and Bodden Town-East End areas. The districts are the three main areas representing the central, west and Eastern districts in the Cayman Islands.

### **Exclusion Criteria for Financial Welfare Participants**

People who did not meet the inclusion criteria of a Caymanian between the ages of 18 and 65 and people who had mental challenges were not included in the sample (Ross, Iguchi, & Panicker, 2018; Barrow, Brannan, & Khandhar 2022; Anabo, Elexpuru-Albizuri, & Villardón-Gallego, 2019). People who did not apply for or receive financial welfare benefits

were also excluded. Likewise, people who did not meet the eligibility criteria as a Caymanian by the definition in law were excluded from the study. (Keung, McElroy, Ladner & Grubbs, 2020).

### **Eligibility Criteria for Financial Welfare Administrators**

The financial welfare administrators at the NAU who processed the applications or who had at some point worked for the NAU and processed financial welfare applications were randomly selected through an expression of interest. Others were selected on the recommendation of another eligible person resulting from the researcher reaching out and asking for volunteers who wished to participate. The inclusion criteria included those who actively worked in the field of financial welfare at the NAU as well as people who previously worked at the NAU. Those were considered to have insightful first-hand knowledge, views and experience on the topic (Keung, McElroy, Ladner & Grubbs, 2020).

### **Exclusion Criteria for Financial Welfare Administrators**

Those excluded from the study were other government workers who did not work in the NAU or were not in any way involved in the administration of financial welfare in the Cayman Islands. Those people were not considered appropriate for this study. Other people excluded were those who had mental challenges (Keung, McElroy, Ladner & Grubbs, 2020).

### **Sample Size**

The researcher had the delicate task of ensuring that all members of the society were represented in the data sample collected. This sample justification hinged on what the research aimed to achieve. With a population size of 38,047 being the number of people who were eligible to receive financial welfare in the Cayman Islands. The researcher considered the 1783 people who applied for financial welfare in 2021 and 2558 in 2022.

The appropriate sample was determined to be either be 14 or 19 participants. According to Boddy, (2016) when conducting research with a homogeneous population such as the Cayman Islands financial welfare beneficiaries represent, a sample size of 12 can be more than sufficient. He further provided that in some cases a sample size of one can be justified.

Vasileiou, Barnett, Thorpe, & Young, (2018) also contributed that the more information the subjects have on the topic being investigated the least number of participants would be needed as they will more than likely contribute the same information on the topic. Therefore, it would be pointless to interview other people. The sample they continued should be enough to ensure an understanding of the phenomenon being studied but small enough to ensure that a thorough analysis can be conducted (Vasileiou, Barnett, Thorpe, & Young, 2018).

Lakens, (2022) also provides that there are instances where a sample size does not have to be justified. However, in this instant case, obtaining participants in the Cayman Islands proved more than challenging, which also presented a justification for the sample size. The point to which such achievement is obtained is known as the point of saturation (Lakens, 2022). At the point of saturation, the data being collected does not provide any value to the study that would advance the outcome but is rather a duplicitous process as it tends to be a replication of that which was already obtained.

There is more to be gained from the point of saturation being achieved efficiently than there is to select a sample that represents the population (Lakens, 2022). Fugard & Potts (2015) provided useful insight into how the justification of the research sample size can be achieved for qualitative research methods. The sample size can be justified based on codes and their quantity, for example, in the instant research, the participants being interviewed provided similar or the same reasons they believe will improve the management of the financial welfare system.

The more participants who presented the same or similar reasons, the higher the likelihood that if the participants' number increased, there would be no added benefit as saturation would have been achieved. The other justification for the sample size is that a single participant could have been interviewed and presented all the possible options as in the first observed codes that could improve the management of the financial welfare system in the Cayman Islands. Lastly, justification of the sample can also be derived from the number of times that the researcher wished to observe each code.

Rijnsoever (2017) underscored the benefits of purposive sampling as provided earlier in this study. Purposive sampling was used based on the fact that the focus was on those who have made applications for financial support, have benefited from such support or were involved in the administration of such support. Rijnsoever opined that research will yield more from purposefully targeting information sources from which maximum data can be achieved. It is considered more fruitful than randomly sampling information sources.

### **Demography of the Sample Size**

In the instant study on the management of the Cayman Islands Financial Welfare system and whether or not a public-private partnership will assist in improving the management. The financial welfare beneficiaries, as well as the financial welfare administrators, had similar experiences, therefore the point of saturation was reached quicker than normal. The participants who were interviewed included 8 financial welfare beneficiaries who are Caymanians and experienced financial difficulties due to unemployment or other eligibility criteria for welfare. The sample also included 4 financial welfare administrators.

The financial welfare beneficiaries have either applied for financial welfare and were not successful or applied and received financial welfare benefits in the Cayman Islands. The financial welfare administrators have either worked at the NAU reviewing and approving or



denied financial welfare applications. Current staff of the NAU who were still engaged in the process of reviewing financial welfare applications also participated.

The participants were drawn from the areas of George Town, Bodden Town, West Bay and North Side. Unfortunately, no response was received from the Cayman Brac despite the survey questionnaire being sent to at least one person from the Cayman Brac.

### **Appropriateness of Sample Size**

As the research was conducted using the purposive method, it was important to ensure that the appropriate sample size was selected to prevent redundancy (Fugard, & Potts, 2015). Therefore, interviewing other people or issuing further survey questionnaires would have provided no new observations or additional benefit as mentioned earlier. While there are other emerging philosophies on the selection of sample sizes, there hasn't been much development in those philosophies (Marshall, Cardon, Poddar, & Fontenot, 2013). Furthermore, based on the problem and purpose of the study, the sample size chosen was adequate to achieve the outcome envisaged as they appropriately and sufficiently answered the research questions.

Guest, Namey & Chen (2020) provided further support that saturation is the measure by which a sample size for qualitative research can be measured. An alternative way of saturation evaluation can be conducted by assessing the "Base Size, Run Length and New Information Threshold". Despite numerous studies aimed at what number of participants are required to be interviewed in qualitative research. These studies are still devoid of a particular method that can establish the point of saturation. Even though saturation is the measure by which a qualitative study is judged, it is derived as a result of pronouncement (Morse 1995).

The base size approach comes about where a set figure is targeted, let us say 6, this seems to have no determination on what the outcome may be. However, it would be suggestive that 6 participants would be sufficient. While this is viewed as being efficient, however, it is

found that saturation would be reached when 8 interviews were conducted. The first 6 would be the base while the succeeding 2 would be in the run Guest, (Namey & Chen, 2020).

The run length has a determinant factor towards the outcome as when the run is longer, then more interviews would have to be conducted for saturation to be reached. The researchers can attain a rather conservative analysis of the saturation through the run length (Guest, Namey & Chen, 2020). The new information threshold is underpinned by the point of saturation in that more interviews are required to achieve the saturation point when the new information point is low (Guest, Namey & Chen, 2020).

### **Procedures Adopted**

The researcher sought ethics approval from the UNICAF University Research Ethics Committee (UREC) after disclosing the participants became reluctant and, in some cases, unavailable due to migration. The researcher created an open-ended survey questionnaire for review and approval which subsequently received approval from UREC (Appendix 3D). The researcher contacted the NAU via email to solicit the participation of the NAU staff (see Appendix 3E). The researcher also emailed the Minister of Financial Services & Commerce Minister for Investment, Innovation & Social Development soliciting the participation of the social workers and the NAU staff.

The Minister subsequently approved the researcher's request for staff participation and provided a point of contact to facilitate the process. The survey questionnaires were subsequently emailed to the point of contact who gave assurances that assistance would be provided after the busy December period. However, the point of contact was informed of the time constraints and that the data had to be received within 6 weeks, which would end in January. The researcher emailed the questionnaires to the participants who provided their email addresses. The data collection process lasted for 6 weeks. Once the period expired the data collection was closed off, thereby preventing any further data from being collected. The data

was downloaded to an Excel spreadsheet directly from the SurveyMonkey platform and saved for future analysis.

## **Ethical Concerns**

Ethics was always a main concern of the researcher to ensure that the research remained valid through the protection of the participants in keeping with the protection of human research subjects (Barrow, Brannan, & Khandhar, 2022). The researcher ensured that all the participants were at least 18 and above and that they were within the prescribed mental capability to participate as per requisite ethical guidelines. Once the researcher received ethics approval, he utilised Open-ended survey questions administered via SurveyMonkey by emailing the questionnaires to the potential participants. The questionnaire consisted of 30 questions and the informed consent read as follows.

I have read the foregoing information about this study, or it has been read to me. I have had the opportunity to ask questions and discuss it. I have received satisfactory answers to all my questions, and I have received enough information about this study. I understand that I am free to withdraw from this study at any time without giving a reason for withdrawing and without negative consequences. I consent to the use of multimedia (e.g. audio recordings, and video recordings of my participation in this study. I understand that my data will remain anonymous and confidential unless stated otherwise. I consent voluntarily to be a participant in this study (see Appendix 3F). The participants were provided with a yes or no option to respond to the informed consent.

It was vital for the informed consent to have been a part of the survey questionnaire as without it, the participants' responses would have been invalid. There would have been no way to verify their true participation or if they consented to be a part of the study. The informed consent also ensured that the participants were informed that they could withdraw from the study at any point. This also ensured that the data was collected by ethical means and in line

with the accepted principles of human research (Anabo, Elexpuru-Albizuri, & Villardón-Gallego, 2019, Ross, Iguchi, & Panicker, 2018).

### **Protection of Participants**

Bearing in mind the ramifications of unethical research, particularly with human subjects and the outcome of the Tuskegee syphilis research scandal which remains a concern to date (Barrow, Brannan, & Khandhar 2022). The researcher ensured that the participants were made aware of the right to their continued protection (Ross, Iguchi, & Panicker, 2018). They were also assured through the informed consent that they were able to withdraw their participation at any time.

Due to the nature of the research, the researcher ensured that the dignity of the participants was maintained as per the Belmont Report (Anabo, Elexpuru-Albizuri, & Villardón-Gallego, 2019). The researcher refrained from asking intrusive questions on the survey that they would be found uncomfortable by the respondents (Anabo, Elexpuru-Albizuri, & Villardón-Gallego, 2019).

There was no perceived or envisaged risk based on the survey being conducted via an online questionnaire. The participants were not coerced into responding to the survey (Barrow, Brannan, & Khandhar, 2022). They were fully briefed on the nature of the study and reminded that they could withdraw participation at any point before, during and after participating. The researcher also considered the fact that should the participants decide to be interviewed there would have been a further assessment of any potential risks that they could have faced (Wendler, 2020).

To ensure that the participants were further protected, and their identities were safe, the research participants were given the pseudonym identification in the below figure. As provided earlier, the Cayman Islands are very small Islands and the likelihood that someone can be easily identified is very high. Therefore, the researcher owing to the responsibility of ensuring that

the participants are protected at all costs went to great lengths to ensure their safety. Even if the data was breached or was voluntarily shared, no one apart from the researcher would be able to identify the participants.

Gaining the participants' trust was an uphill battle, therefore the researcher was intent on protecting that trust placed in him by the participants. While the participants did not know how they would respond if their identities were compromised, the researcher held the view that it would have long lasting effect, particularly if there was a need to conduct further research in the field with the same participants.

**Figure 3.2**

*Coded Identification of Research Participants,*

1	• Participant 1 DW
2	• Participant 2 OK
3	• Participant 3 SB
4	• Participant 4 NE
5	• Participant 5 KDJ
6	• Participant 6 JH
7	• Participant 7 MK
8	• Participant 8 IK
9	• Participant 9 PS
10	• Participant 10 RS
11	• Participant 11 SB
12	• Participant 12 KW

*Author's Construct*

### **The Researcher**

The Researcher is a Chief (Legal) Compliance Analyst with the Cayman Islands Monetary Authority and has worked in the (legal) regulatory field. Prior to this role he worked

as a Financial Intelligence Analyst within the Attorney General's Chambers in the Cayman Islands. In law enforcement field he has worked in Jamaica, Bermuda, Cayman Islands and seconded in Montserrat spanning over 29 years.

He has received an associate degree in business administration from Northern Caribbean University, a bachelor's in management studies with Honors from Ashworth College in Norcross Georgia, and a master's in law with Merit, from the University of Liverpool.

He is an Accredited Director qualified by the Corporate Governance Institute of Canada, a Financial Investigation Manager, and a Certified Anti-Money Laundering Specialist as certified by the Association of Certified Anti - Money Laundering Specialists; a Certified Risk Management Professional and is also a Member of the Chartered Management Institute. There were no participants who shared any direct relationship with the researcher that would present any real or perceived conflicts of interest or bias that would affect the quality or outcome of the research.

The researcher has been empowered with the necessary training and has acquired the required level of expertise necessary to conduct a research study of this nature. The researcher has interviewed research participants during his research for the Master of Laws as well as during employee onboarding processes at his place of employment.

The researcher is also trained in various interviewing techniques learnt from various training courses on audio and video interviewing he participated in while he was a senior police detective. He is well aware of the requirements as it pertains to human research subjects and has also conducted surveys with human participants in the past through the likes of SurveyMonkey.

### 3.5 Data Analysis

#### NVivo Analytical Software

The data was analysed using NVivo analysis software which is a “computer-assisted Qualitative Analysis Software” (CAQDAS) known to be quite methodical in analysing qualitative data. NVivo has been identified as being quite effective for qualitative research as it allows for an expansion of the data collected by giving it more dimension (Jackson, & Bazeley, 2019). NVivo is useful for the analysis of the data based on three main attributes that it possesses, firstly it is quite efficient in managing the data, and it is also quite instrumental in coding data through its potential to query the material that has been coded (Mortelmans, 2019).

In particular, NVivo has been identified for its use in the grounded theory method for its code base and ability to theorise data (Dalkin, Forster, Hodgson, Lhussier, & Carr, 2021). While some users report the complexity of NVivo, they commend it for its rigour in qualitative research. NVivo provides quality to the research by refining and testing the data to arrive at well-informed themes and theories. NVivo is also unique in its ability to allow both primary and secondary data to be coded, facilitating various data types to build the theory (Dalkin, Forster, Hodgson, Lhussier, Philson & Carr, 2018).

Before NVivo was being used, qualitative research was most difficult as researchers had to manually analyse large chunks of data to identify similarities to form themes to develop theories. NVivo has made the process quite simplified in the management and analysis of the data (Wong, 2008). NVivo is very efficient in sorting organizing and providing accurate and meaningful analysis of the data collected (Dhakal, 2022).

NVivo allows for data to be created in nodes within the database where the researcher can create as many nodes as necessary. The codes created can also be colour codes as well as the nodes which make it easier for identification as well as the emergence of themes which can be identified through the relationship tool embedded in NVivo (Dhakal, 2022).

## **Data Extraction and Trustworthiness**

The data collected from the questionnaires administered via Survey Monkey was extracted and saved to an Excel spreadsheet. Once the data was populated to the Excel spreadsheet, 12 files were created which represented the 12 study participants who responded to the research questionnaire thereby participating in the research study. The researcher also created a Microsoft Word version of the said participants for future analysis and as a backup mechanism.

The data was then transferred over to NVivo analytical software to be analysed. The separation of the data ensured that each question and the response provided is reviewed in detail and will make the coding process easier as the questions and responses are isolated. The researcher was then better able to pinpoint each response and create categories that capture the responses. This is very important for content analysis and ensuring that the contents are thoroughly examined (Kyngäs, Kääriäinen, & Elo, 2020)

The researcher was always cognizant that extraction and storage of that data is of paramount importance to ensure its integrity. He was also aware that this had to be maintained from collection to the analysis and reporting stage of the research (Elo, Kääriäinen, Kanste, Pölkki, Utriainen, & Kyngäs) so that it could withstand rigour (Hadi, & José Closs, 2016).

## **Coding**

The analysis was conducted through the process of coding the data collected in the surveys. To ensure that the themes which emerged were captured and also ensure that the researcher did not miss out on any important trends. The analysis was conducted using four questionnaires as a batch. Coding allowed for a better comprehension of the data from the views of the participants cumulatively.

The coding was conducted with the NVivo data analytical software. Where the researcher encountered difficulties, he resorted to manually analysing the data as it was a



manageable amount of data due to the limited number of participants. Because the research utilised grounded theory, coding was of utmost importance as it is entrenched in Grounded Theory (Chun Tie, Birks, & Francis, 2019; Birks, & Mills, 2015). Coding was therefore used to dissect the information provided in the survey questionnaires to structure the experiences shared by the participants, both financial welfare beneficiaries and financial welfare administrators.

### **The Purpose of Coding**

Coding ensured that the data was analysed to detect any “concepts, similarities and conceptual reoccurrences” emerging from the collected data. This step is important to be able to create a theory of the data collected on the problems in the management of the financial welfare programme in the Cayman Islands (Chun Tie, Birks, & Francis, 2019). The first stage of the coding process was the initial coding and category definition (Chun Tie, Birks, & Francis, 2019). This was where the researcher commenced breaking down the data to comparatively assess each account to detect similar and different occurrences to create patterns. This process identified words that kept recurring in the data being “identified” and “labelled” while ensuring that the code was synonymous with the data.

### **Intermediate Coding**

The researcher conducted an intermediate coding process where he identified the main category by adding onto the intermediate stage. This was where the researcher had commenced the transformation of the data into a more conceptual meaning where the data began to come to life. This stage of the coding also saw the categories identified being further analysed to see whether or not they could be placed elsewhere. The main concepts were brought out at this stage and a continuous assessment of the data ensured that any relationship between the

categories identified and the core concept was evident (Chun Tie, Birks, & Francis, 2019; Birks, & Mills, 2015).

### **Advance Coding**

The researcher subsequently progressed on to the advanced coding stage where grounded theory was finalized (Birks, & Mills, 2015). At this stage, the story provided a theory that was based on the data provided and could be explained. The conclusions from the data assessment were then produced in terms of how they relate to each other. Grounded theory was then achieved through the continuous analysis of the data collected. The results of the analysis brought about a complete grounded theory which then explained why there are problems in the management of the Islands' financial welfare system. These were then presented as concepts which are interrelated and culminate to bring about the grounded theory.

### **Appropriateness of the Data Analysis Methods**

Based on the research objective:

- d) To review the literature on public-private partnerships and how they can be used to provide and improve financial welfare in Cayman Island.
- e) To benchmark best practices of welfare provisions to that of Cayman Island.
- f) To collect information via interviews or open-ended survey questionnaires of welfare beneficiaries and state officials to understand current challenges of welfare provision and the effects these could be having on the beneficiaries of such services.

The data analysis methods outlined above were appropriate in meeting the objective outlined at point c above. The researcher obtained data via survey questionnaires, relative to the reluctance of the parties to be voice recorded as well as people migrating or travelling during the data collection period. The collection of data via survey questionnaires has not

affected the quality of the data collected and analysed. In particular, the data collected via SurveyMonkey was safely extracted and analysed. The data collected offered some rich insight into the situation that exists within the Financial Welfare system in the Cayman Islands.

To truly understand what the respondents were saying, the data underwent a series of coding as mentioned previously as coding surrounds grounded theory (Chun Tie, Birks, & Francis, 2019; Birks, & Mills, 2015). The researcher considered coding to be the most important part of data analysis based on its ability to ascribe meaning to the data collected (Chandra, Shang, Chandra, & Shang, 2019). The origins of the research data resulted from qualitative methods which are more complex in nature but yet diverse (Vollstedt & Rezat, 2019) and as such benefit a lot from the various stages of coding.

The intermediate coding stage saw the selection of the core categories from the data and the data construction took place, giving more thematic meaning to the research. Advanced coding brought the story together forming a better understanding of the data. This is in essence coding the theory (Chun Tie, Birks, & Francis, 2019).

The data analysis method, among other things, provided a clear picture of what the participants have revealed in their survey responses. Rather than in isolation, the data, when compared collectively, brought out a theme which conveyed what the participants believe will work and will not work. For this type of research, the analysis achieved the true representation of that data (Chandra, Shang, Chandra, & Shang, 2019).

### **3.6. Variable Description and Measurement**

#### **Variable Description**

The key variables for this study include, the age of the financial welfare beneficiaries, their gender, their demographic location, their level of education, occupation and the

restrictions faced by the financial welfare beneficiaries, all of which are obtained from the research participants responses and depicted in the below figure.

**Figure 3.3**

*Independent and Dependent Variables,*

Independent Variables	Dependent Variables
Age	25-34 35-44 18-24 44-55 45-54
Gender	Male - Female
Education	University-College-Vovational- High School- College
Location	George Town - West Bay - Bodden Town - North Side
Occupation	Senior Admin Officer - Civil Servant - Social Worker - Student - Analyst - Donations Ambassador - Police Officer - Logistics Administrator - Caregiver

*Author's Construct*

## Variable Measurement

Variables can be measured from a nominal level, an ordinal level or an interval level. The nominal level is quite lengthy and does not give precise measures. Ordinal values on the other hand are found to be more precise as it provides the ability to rank and list the non-similarities among the units that are being analysed. This measurement is most suitable for measuring behaviour.

The Interval level is considered to be the most reliable as it gives the most accurate measurement in exact terms of the dissimilarities between the units being analysed (Pollock & Edwards, 2020). For example, the key variable, age is a specific representation of an interval level variable. There are numerous differences that can exist between the different age groups who were studied. There may be a higher dependency in the age groups 44-55 than there is between ages 25-34. This would present the specific values which would be quantifiable and tells the story you need to know about the participants and the issues affecting them (Pollock & Edwards, 2020). Considering the nature of this study, the interval level variable was considered to be the most suitable for this study.

The data was collected from a very diverse range of people in terms of age, occupation, location and education. The interval level was able to measure the variables in precise terms and provide a more comprehensive picture (Pollock & Edwards, 2020). In fact, the interval level is widely used by political scientists based on its ability to provide precise measurements. The interval level is considered to be quite flexible as it can later be converted to either an ordinal or nominal variable if the need arises. Such need to convert from interval level to ordinal or nominal could be where a precise measurement is not required (Pollock & Edwards, 2020).

### **3.7. Validity and Reliability of Variables**

Applying the test-retest reliability, it is highly likely that the variables will remain the same as they are if the survey is conducted anytime in the future, (Ahmed & Ishtiaq, 2021). The variables validity is pinned to their collection using a well-crafted questionnaire which accurately captured the responses demonstrating construct validity (Ahmed & Ishtiaq, 2021).

### **3.8. Summary**

The chapter set out to achieve the goal of presenting the methodology outlined in Chapter 2 to answer the research questions posed:

RQ1: What challenges affect the effectiveness of the financial welfare program in Cayman Islands?

RQ2: What effects do the challenges affecting the financial welfare programs have on the welfare beneficiaries? And;

RQ3: How can the implementation of PPP initiatives significantly improve the management and delivery of welfare programs in Cayman Islands?

The procedure was outlined, which included identifying the participants in the research, how the data would be collected, and the questions that would be asked. Other aspects looked at were the population including the demography, the sample size and the protection of the research participants as per ethical guidelines.

The chapter introduced the qualitative methodology of grounded theory which looked into whether or not the financial welfare programme in the Cayman Islands can be improved through the implementation of a public-private partnership. The qualitative approach ensured a full understanding of the issues faced by recipients and administrators of the financial welfare system. It brought forth the development of theories from the collected data and identified what actions would bring about improvement.

Qualitative methods were particularly chosen for their effectiveness in bringing these issues to the fore (Kox, Groenewoud, Bakker, Bierma-Zeinsträ, Runhaar, Miedema, & Roelofs, 2020) and for their ability to resolve these issues (Martínez-Andrés, Bartolomé-Gutiérrez, Rodríguez-Martín, Pardo-Guijarro, Garrido-Miguel, & Martínez-Vizcaíno, 2020). The participants provided their experience from a recipient point of view as well as from an administrative point of view as it relates to social workers and needs assessment officers. Their contribution, therefore, contributed richly to the theory.

The chapter also discussed the usefulness of grounded theory as a part of qualitative research in making the data collected more understandable (Alexander Di Pofi, 2020). The constructivist grounded theory, (Akintoye, 2015) was used to demonstrate how the theories can be enhanced (Makri & Neely, 2021). The researcher's ability to not only master but conduct a comprehensive analysis of the data collected to isolate the main variables was also explored (Chun Tie, Birks, & Francis, 2019). The design chosen also allowed and ensured that the research was commenced through the formation of an opinion (Shank, 2006) on the topic under investigation (Miller, 2015). Grounded theory also provided for the exploration of a collective theory rather than individual experiences (Sarfo, Debraha, Gbordzoea, Affula, & Obenga, 2021).

Another goal of the chapter was to ensure that the data was collected through various methods to ensure appropriateness and objectivity (Chun Tie, Birks, & Francis, 2019). Alternatively, if not possible the researcher would have relied on interviews only. Despite the availability of other designs, they were not appropriate for this type of study. Grounded theory was selected as appropriate for its exploration nature (Sarfo, Debraha, Gbordzoea, Affula, & Obenga, 2021). The interviews were to have been conducted with standard open-ended interview questions (Turner III, & Hagstrom-Schmidt, 2022) to elicit the best responses (Turner III, & Hagstrom-Schmidt, 2022).

The chapter also spoke about the circumstances beyond the researcher's control, where the data was collected via the use of open-ended survey questionnaires. This is despite them having drawbacks in the burden it places on some participants (Tvinnereim, & Fløttum, 2015). However, some participants found them quite acceptable (Millar, M.M., & D.A. Dillman, 2012).

Another aspect this chapter looked at was the determination of the sample size justification (Fugard & Potts 2015; Marshall, Cardon, Poddar, & Fontenot, 2013). It also looked at the point to which saturation would have been reached (Lakens, 2022) with Cayman Islands. It looked at the Islands size and the number of people benefiting from welfare when taking into consideration the population size. The population size was measured by data provided by the Compendium of Statistics (2021) on the Cayman population as well as the number of people benefiting from welfare as appended.

This criterion was looked at coupled with the eligibility criteria of the beneficiaries as well as the criteria for the welfare administrator participants. The research also spoke on the usefulness of purposive sampling as a means that ensured that the right participants were engaged (Rijnsoever, 2017).

The chapter looked at the protection of human research subjects (Barrow, Brannan, & Khandhar, 2022) and ensured that they were of the correct age among other criteria to participate in the study. The chapter also looked at ensuring that informed consent was obtained from the research participants. It also looked at why SurveyMonkey was an appropriate medium through which the data could be collected. The chapter in brief also provided background information on the researcher thereby demonstrating his competence to conduct the study.

Lastly, the chapter looked at the ethical concerns to be considered when dealing with human subjects (Barrow, Brannan, & Khandhar, 2022). It also looked at the protection that



should be afforded to them ensuring that they were also aware of their rights (Ross, Iguchi, & Panicker, 2018) as a participant. This is to prevent instances such as what happened in the Tuskegee study. The participant's dignity was also tantamount in the chapter as per the Belmont Report Belmont Report (Anabo, Elexpuru-Albizuri, & Villardón-Gallego, 2019). The chapter also explored any additional risk factors which the participants could have been exposed to, had they decided to do face-to-face interviews (Wendler, 2020).

The chapter also looked at how the data would be analysed in the next chapter through coding in various phases tying in with the importance of Grounded Theory (Chun Tie, Birks, & Francis, 2019; Birks, & Mills, 2015).

Lastly, the chapter looked at identifying variables, their description and measurement.

In Chapter 4, the data collected is analysed to further show the sequence of the methodology as outlined throughout this chapter.

## **CHAPTER 4: ANALYSIS AND INTERPRETATION OF FINDINGS**

### **4. Overview of the Research Problem**

This research resulted from the difficulties faced when accessing financial welfare in the Cayman Islands. Although a financial welfare programme exists to assist the needy, it is riddled with issues. The issues are a direct result of the management system and functions in place which renders the programme deficient. The problems were exacerbated by the staff who appeared not to be as supportive as they were expected to be of the financial welfare beneficiaries.

Those issues bred other problems which further affected the management. The issues included delayed application processing. The delayed application processing led to welfare beneficiaries being further affected as they were unable to meet their basic needs. Those needs included paying bills as well as finding food and shelter. This is further compounded by the fact that the amount allotted for welfare does not appear to be meeting the needs of the beneficiaries (Sackey and Remoaldo, 2019).

Rather than improving the interaction with the financial welfare beneficiaries, the staff are more dispersed on a surveillance drive to reduce welfare applications. This approach prevents the amount of individual time the financial welfare administrators spend with the financial welfare applicants. This supports the claims that the existing system focuses more on monitoring and control than improving the system and the lives of the beneficiaries.

The former reduces the time workers spend getting to appreciate the issues faced by the financial welfare beneficiaries and get to know how well they can assist them with the daily issues they face (Cottam, 2018; Maki, 2021). The result is that the financial welfare beneficiaries do not get what they need. Instead, they receive tailor-made benefits the financial welfare programme offers to them rather than listen to their concerns and incorporate them in

their policy development. In other words, the current financial welfare benefits do not fulfil the needs of the financial welfare beneficiaries.

The discussion looked at ways in which this problem could be solved or made better. The main argument was built around whether or not a public-private partnership (PPP) Tabassum, (2013) could solve the issues faced by the financial welfare beneficiaries and the financial welfare system (Shan & Zang, 2021). To determine whether improvement of the Cayman Island's financial welfare system could be achieved through the engagement of PPPs thorough research was conducted to identify instances where similar social issues were approached by implementing PPPs and what were the outcome.

#### **4.1. Research Questions Driving the Study**

As a result of the problem outlined, the three questions that drove the study were:

RQ1: What current challenges affect the effectiveness of financial welfare program (s) in Cayman Islands?

RQ2: What effects do the challenges affecting the financial welfare programs have on the beneficiaries? And;

RQ3: How can the implementation of PPP initiatives significantly improve the management and delivery of welfare programs in Cayman Islands?

#### **4.2. Overview of the Purpose of the Study**

Resulting from the research problem and the research questions above, the researcher set out to review all applicable literature where social services were provided using PPPs to better the lives of citizens. The identification of these instances was instrumental in allowing for the identification of best practices utilized in each phase of the identification, creation, and implementation of the PPPs.

The literature review included best practices in the Caribbean and extended globally to ensure that it captured a vast example of instances of whether or not the implementation of PPPs was successful, (Raheem, 2020), the approach ensured credibility. The approach assisted in justifying the novelty and relevance of the researcher conducting the research study on the use of PPP to provide financial welfare support. A qualitative methodology was used to meet the research's purpose. This qualitative methodology employed the use of survey questionnaires which were emailed out via Survey Monkey to the participants.

The research participants to whom the research questionnaires were sent were financial welfare beneficiaries and financial welfare administrators who work for the Cayman Islands government assessing and approving financial welfare benefits. The participants were selected through purposive sampling (Chun Tie, Birks, & Francis, 2019) as the applicants and the financial administrators held a vast amount of information (Guarte, & Barrios, 2006) about the financial welfare programme which was the subject of the investigation.

Those participants were able to candidly disclose their views of the program from a holistic perspective giving insights on ways to improve the program. People who received financial welfare benefits in the Cayman Islands were quite beneficial to the research study. They were able to freely share their experiences of the Cayman Islands financial welfare program and the quality of the service they received.

This chapter scrutinizes how the research was conducted to ensure that it could withstand rigour (Hadi, & José Closs, 2016). The chapter also looked at trustworthiness as it relates to the truthfulness of the research and therefore ties into the elements contained as being believable by the people reading the research (Easton, McComish, & Greenberg, 2000). When research is conducted, the audience wants to know that they can depend on the results. Therefore, the procedures which led to the findings were of grave importance, particularly in qualitative research Amankwaa, (2016). This chapter also looks at the Reliability and validity

of the data, Results of the data, the Research Questions as well as the Evaluation of the findings and summary. Quality control of the data is looked at to ensure that the data has been collected appropriately. The coding phases are also explored in terms of the type of software that was used which in this case is the NVivo software (Jackson, & Bazeley, 2019).

#### **4.3. Trustworthiness of Data**

Trustworthiness (Cope, 2014) in research speaks to the truthfulness of the research and therefore ties into the elements contained as being believable by the persons reading the research. When research is conducted the audience wants to know that they can depend on the results. The procedures which led to the findings of this research were of grave importance, particularly since it is qualitative research (Amankwaa, 2016).

#### **4.4. Credibility**

Trustworthiness covers various sub-levels; hence, the researcher was mindful of ensuring reliability (Cope, 2014) through the use of open-ended survey questionnaires which were drafted to ensure that they did not lead on. The questionnaires were submitted for review and approval and subsequently sent out to the participants through SurveyMonkey. The responses of the participants were entered by the study participants and stored verbatim into the survey SurveyMonkey database. The fact that the data was stored in an independent database such as SurveyMonkey which cannot be manipulated by the researcher or anyone else increased its credibility (Metzger, & Flanagan, 2013).

#### **4.5. Data Analysis**

At the end of the survey period recommended as per the Unicaf Research Ethics Committee (UREC-REAF) approval, the researcher ended the data collection. 12 participants responded, including 8 financial welfare beneficiaries and 4 financial welfare administrators. The researcher downloaded the data into an Excel spreadsheet creating 12 files representing

the 12 participants whose responses to the survey questionnaire were recorded via SurveyMonkey. Each file was given a coded name representing a unique identifier for each participant. This was done for the avoidance of mixing up the responses as well as protecting the identity of each research participant.

The 12 files were named accordingly, Participant 1 was named 1DW; Participant 2 was named 2OK; Participant 3 was named 3SB; Participant 4 was named 4NE; Participant 5 was named 5KDJ; Participant 6 was named 6JH; Participant 7 was named 7MK; participant 8 was named 8IK; participant 9 was named 9PS; participant 19 was named 10RS; participant 11 was named 11SB; and participant 12 was named 12KW. Once the files were created, the researcher then copied this data over to the NVivo (Jackson, & Bazeley, 2019) analytical software. The data was then sorted into groups as per the questions, that is to say, 12 files were sorted (Maietta, 2017). Each file contained the responses from all 12 participants from questions 1 through to 31 with question 31 being the informed consent.

After transferring the data over to NVivo, the researcher printed the data and used highlighters to group the responses of the research participants to identify thematic expressions. This manual process was used as cross-referencing and an additional layer of scrutiny of the data collected. The approach, therefore, made analysing the data more reliable. The researcher was able to view the responses of all 12 participants for each question at the same time. This allowed him more ably to see the story in its fulfilment and watch the patterns that emerged.

The process also enabled the researcher to identify thematic representation (Lage, Almeida, & Lunardelli, 2023) from the responses. The researcher utilised sorting from the Multi-Criteria Decision-Making model (MCDM) (Alvarez, Ishizaka, & Martinez, 2021) to form a collective view of what the participants were saying, this also assisted in identifying themes. Analysis is comprehensively explored later on under the heading Analysis of Data.

#### **4.6. Data Quality Control**

The researcher followed the roadmap outlined in Chapter 2 where the data was collected through purposive sampling (Chun Tie, Birks, & Francis, 2019) only engaging those who applied to the issue under study.

Bearing in mind that the dignity of the research participants was of utmost importance (Anabo, Elexpuru-Albizuri, & Villardón-Gallego, 2019), the researcher ensured that at all times the data was securely locked on his laptop device. The laptop was password protected, and he was the only person with access. The researcher also kept a backup copy on a thumb drive which was securely locked away in his home safe along with the laptop. The laptop was kept locked away when not in use and only taken out when the researcher was leaving his home for travel or work.

While at work, the laptop was stored in the researcher's desk drawer in his personal work office. No other staff possessed a key or could gain access without the researcher's permission. At no time was anyone in possession of the research participants' information or their identity protection (Ross, Iguchi, & Panicker, 2018). The researcher also kept the printed copy of the participant's data in his home safe to which he is the only one with the password.

#### **4.7. Initial Coding**

This qualitative research was based on a grounded theory design (Akintoye, 2015) intended on enhancing the usefulness of the research. The researcher created codes (Williams, & Moser, 2019) from the data that was transferred to the NVivo analytical software. The codes were stored into categories as the researcher became familiar with the collected data. The researcher ensured that there were minimal or no biases (Turner III, & Hagstrom-Schmidt, 2022) or preconceived ideas. The researcher achieved that by creating memos (Razaghi, Abdolrahimi, & Salsali, 2020) as he proceeded.

The creation of memos ensured that his thoughts were unbiased and that the codes represented what the participants had provided in their responses to the questions. The researcher was certain of what the participants were saying in their responses and there was no need for clarification of any of the responses. This resulted from direct responses provided without any reservation. The responses presented their experiences encountered while accessing the benefits provided by the financial welfare programme in the Cayman Islands.

Coding is widely considered to be the backbone of grounded theory (Chun Tie, Birks, & Francis, 2019; Birks, & Mills, 2015). Therefore, the researcher identified the different concepts which were developed by giving more meaning to the data and bringing it to life. This determined what relationships existed and whether or not they aligned with the core concept contained in the research questions.

### **Advanced Coding**

The researcher performed advanced coding which better explained the data collected and analysed (Birks, & Mills, 2015). The process was aimed at determining how the responses of the participants related to each other and addressed the research questions. The researcher applied grounded theory through the continuous analysis of the data. This resulted in the explanation of why the issues existing in the management of the Cayman Islands financial welfare system perpetuate and what can be done to solve these issues (Birks, & Mills, 2015).

Advanced coding provided the researcher with more confirmation of the interpretation of the data and the themes it was conveying. This put the data into context and contributed meaningfully to the research questions aims and objectives. The themes that emerged began telling a story of the current state of affairs of the financial welfare programme and what needed to be done to remedy those issues (Birks, & Mills, 2015).



#### **4.8. Transferability of the Information**

Transferability is the ability of the information to be used in other situations as identified by Amankwaa, (2016). This he attributes to the use of open-ended questions which was used in the survey questionnaires administered in this research study. Tvinnereim, & Fløttum, (2015) found that open-ended questionnaires are not restrictive and allowed the participants to provide full and frank responses to the questions asked (Millar, M.M., & D.A. Dillman, 2012). This is also attributed to thick response descriptions of the data from which the coding was conducted and included a recording of the dates and times the participants provided their responses.

The researcher, while coding (Williams, & Moser, 2019), created memos (Razaghi, Abdolrahimi, & Salsali, 2020) outlining his thoughts at the time he was conducting such coding. The open-ended survey questionnaire captured similar information as would be captured in an interview. This was possible based on the data collection tool construct which ensured that its utility was beneficial to the research. It captured such pertinent details as the interview would, such as demographic data and ensured the participants provided a detailed account of the situation (Millar, M.M., & D.A. Dillman, 2012). Therefore, transferability was evident as the method used in this research can be applied in other contexts as well as in other studies.

#### **4.9. Dependability of the data collection**

Dependability of data is underpinned to its credibility; therefore, it must be able to withstand rigour (Moule, Aveyard & Goodman, 2016; Singh, Benmamoun, Meyr & Arikan, 2021). As qualitative research is quite subjective, it has to undergo much rigour to provide results that can be validated (Easton, McComish, & Greenberg, 2000; Singh, Benmamoun, Meyr & Arikan, 2021). The researcher has therefore ensured that the trustworthiness of the results was increased through the use of the qualitative questionnaires which were approved by

UREC and administered through SurveyMonkey (Easton, McComish, & Greenberg, 2000). The data collection was very dependable, this was determined by the processes employed in the collection of the data which ensured that it is not conducted in an ad hoc manner (Amankwaa, 2016).

The researcher ensured that the data was collected in a very systematic manner as outlined previously. This was through the use of the SurveyMonkey platform where the research participants systematically received survey questionnaires and responded to the questions. Once the survey questionnaires were sent to the research participants, the researcher had no access to the questionnaires except when the participants completed the questionnaires. Once the participants responded, the researcher was alerted by email, the researcher then reviewed the responses. The email is an automatic function provided by SurveyMonkey, which the researcher had no control over.

Based on the nature of qualitative research the thick responses provided by the research participants can either be different altogether or similar in nature (Easton, McComish, & Greenberg, 2000). The more different the data the point of saturation is harder to reach while the more similar the data is in nature, saturation is achieved much quicker (Easton, McComish, & Greenberg, 2000). Additionally, the researcher did not influence the responses provided by the participants as the research participants and the researcher were firewalled by SurveyMonkey. This provided an additional layer of dependability for the collection of research data.

#### **4.10. Confirmation of the data collected**

When conducting research, the researcher must ensure that the data is confirmed in conformity with the obligation to demonstrate confirmability (Chung, Biddix, & Park, 2020). This is achieved by ensuring that the data is unbiased and that the study can be repeated (Chung, Biddix, & Park, 2020). To that end, the researcher ensured that the data collected was done in

a manner that eliminated and minimized bias. The survey questionnaires provided a proper avenue to achieve confirmability of the data since the researcher and the research participants were separated by SurveyMonkey. The researcher was not in communication or contact with the research participants while they were responding to the survey questionnaires. The latter was important and ensured that there was no risk of influence on the part of either party.

The fact that the researcher was not physically involved and engaging with the respondents provided them with more relaxation and honesty in responding truthfully. They were not feeling overwhelmed as they would if they were being interviewed face-to-face (Tvinnereim, & Fløttum, 2015). The use of survey questionnaires in this qualitative research (Tvinnereim, & Fløttum, 2015) has been quite beneficial. Additionally, the use of open-ended questionnaires has found favour with research participants. They have been found to provide more information in their responses when compared to other types of data collection tools used in other research (Millar, & Dillman, 2012). The reason for the increase in the amount of data provided by the participants using open-ended survey questionnaires is attributed to the level of comfort they felt. They attributed this to the fact that they provided responses in their own time and could think properly without feeling rushed (Millar, & Dillman, 2012).

An additional layer that provided confirmability of the data was the use of SurveyMonkey for the collection and storage of the data collected from the research participants. There are arguments that the quality of the research may be compromised, however, there are equally sound arguments about the rigours that online survey provides (Ball, 2019). SurveyMonkey has been highly used among researchers based on its ability to eliminate bias and withstand rigour (Abd Halim, Foozy, Rahmi, & Mustapha, 2018). Providing an auditable trail for the research ensured confirmability (Moule, Aveyard & Goodman, 2016).

#### **4.11. Credibility and Validity**

Data derived from qualitative research must be credible as its counterpart quantitative research. Ensuring that the data was credible added to its dependability as the audience reading the data must believe that it is truthful and presents the view and expressions of the research participants. Credibility for this research was confirmed by factors such as; the length of the research period, the measures used to confirm the data and the interpretation such as triangulating the information with different sources of data pertaining to the subject under review (Moule, Aveyard & Goodman, 2016).

Validity is divided into 2 parts, internal validity which refers to the validity of the measurement and test itself. External validity refers to the ability to generalize the findings to the target population. Both were very important in analyzing the appropriateness, meaningfulness, and usefulness of this research.

#### **Reliability of the data**

Due to integrity issues affecting research over the years, it was imperative that the researcher adopted and displayed the utmost integrity which is the hallmark in the search for truth. These tenets were upheld to ensure that this research is not only truthful but is also reliable, valid and can withstand rigour (Roberts, & Priest, 2006; Singh, Benmamoun, Meyr & Arikan, 2021). Ensuring that the research is reliable and valid assures the end user, that it is devoid of errors (Roberts, & Priest, 2006; Singh, Benmamoun, Meyr & Arikan, 2021).

Honesty and integrity alone do not equate to truthful research. The medium through which the research was conducted such as the instruments that were employed to collect the data contributed vastly to reliability and validity (Thanasegaran, 2009). If the instruments were flawed, then the research results would have been flawed. Therefore, the researcher had to ask the questions, what instruments were used to conduct the research? Was it a valid instrument? How was the instrument tested? Was the testing valid?

Based on the medium through which the research was conducted, the researcher was confident that the result was reliable. The researcher used open-ended survey questionnaires to obtain the data for this study. Open-ended questionnaires have been tested and proven to be very useful in qualitative research (Millar, & Dillman, 2012). Although it is said that open-ended questionnaires consume more of participants' time when answering the questions, it has been found to provide a copious amount of information. This results from the participants responding of their own volition, with time to think and without any prompting (Tvinnereim, & Fløttum, 2015).

Another reason why the survey questionnaire was found to be favourable by the participants in this research is that they were able to complete it in their own time as it was administered via Survey Monkey which gave them flexibility. This was particularly helpful as the participants opted out of personal interviews due to time constraints or other personal reasons.

### **Validity of the data**

The validity of the instrument used in data collection is an essential part of this research. While creating the instrument, the researcher ensured that certain criteria were met as it relates to the four areas concerned with validity namely, face validity, content validity, construct validity and criterion validity (Taherdoost, 2016).

#### **a. Face Validity**

Despite not being viewed by many as a particularly strong validity, Face Validity was ensured by making the questionnaires relatable to the participants. The questions were aimed at the experiences they have had with the financial welfare system. The researcher ensured that the questions were written in clear and precise language which the participants understood. The researcher also ensured that the

information contained in the questionnaire was appropriate for the type of research (Taherdoost, 2016).

#### **b. Content Validity**

The researcher ensured that content validity was achieved through ensuring that the information contained in the survey questionnaire surrounded the issues germane to the participants and the financial welfare system. The researcher also reviewed and became familiar with the literature on the use of survey questionnaires for data collection (Taherdoost, 2016).

#### **c. Construct Validity**

The construct validity concept looked at the relationships and behaviours and what affects them. Construct validity also explored how well a theory fitted into the realm of the truth (Taherdoost, 2016). In this sense, the researcher looked at the responses of the participants and how they factored into the reality of the issues being faced by the financial welfare program affecting the beneficiaries.

#### **d. Criterion Validity**

Criterion validity is confirmation that the theory was directly related to the result. In the sense of this research study, the criterion validity was determined based on the outcome of whether or not a public-private partnership could improve the financial welfare system in the Cayman Islands. The former was determined by the responses given in the survey questionnaire. This was a determining factor which confirmed whether or not this could predict future events in solving future, current or past issues (Taherdoost, 2016).

Another important factor of validity the researcher pursued was the process of ensuring that the instrument used to measure the participant responses provided consistency with the use of the survey questionnaires. The researcher therefore only employed the use of primary data

and avoided the use of secondary data as this could have potentially caused errors. The use of previously collected data could have been used in research; however, the researcher was mindful that it could have affected the relevance of the study (Kimberlin, & Winterstein, 2008).

#### 4.12. Results

##### Demography and Sample of Research Participants

The overall demography of participants who responded to the survey questionnaires is as represented in the table below with individual representations in the figures that follow:

**Table 4.1**

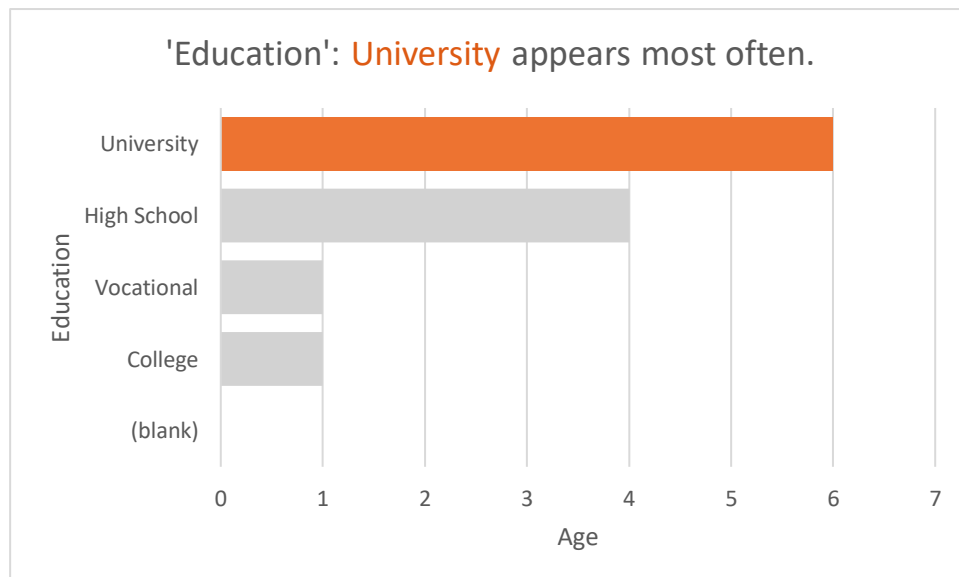
*Demography of Research Participants*

Age	Gender	Education	Occupation	Location
55-44	Female	University	Did not respond	George Town
35-44	Female	University	Senior Administration Officer	West Bay
25-34	Male	University	Civil Servant	Bodden Town
25-34	Female	University	Social Worker	George Town
45-54	Male	Vocational	Construction Helper	North Side
25-34	Female	University	Caregiver	West Bay
18-24	Female	High School	Student	George Town
35-44	Female	High School	Analyst	George Town
25-34	Female	High School	Donations Ambassador	George Town
35-44	Female	College	Plan Review Analyst	Bodden Town
25-34	Female	High School	Police Constable	Bodden Town
35-44	Female	University	Logistics Administrator	Bodden Town

*Author's Construct*

**Figure 4.1***Representation of the Age of Research Participants*

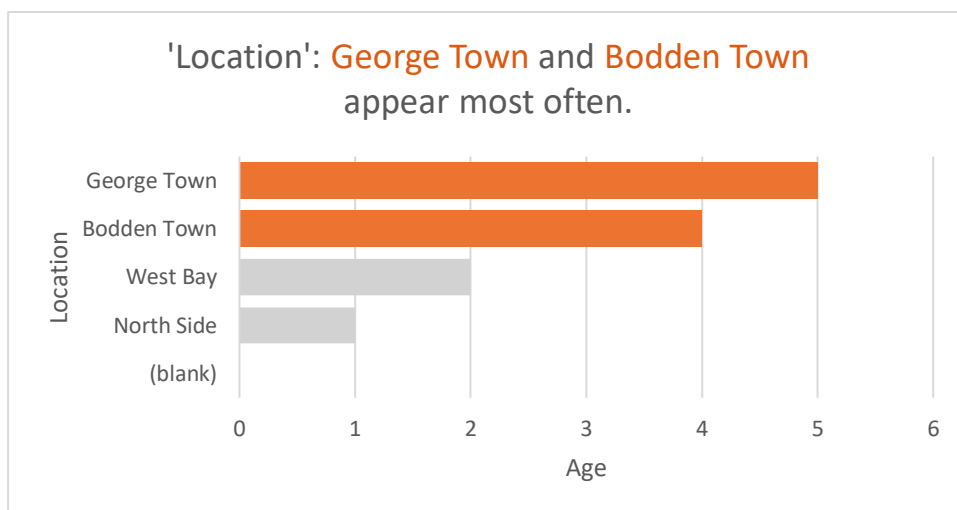
Age	Count of Age
25-34	5
35-44	4
18-24	1
55-44	1
45-54	1
<b>Grand Total</b>	<b>12</b>

*Author's Construct***Figure 4.2***Representation of the Education Level of the Research Participants**Author's Construct*



**Figure 4.3**

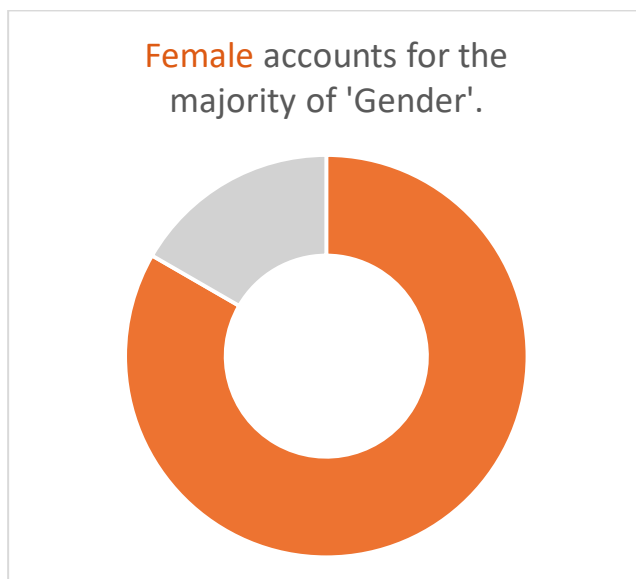
*Representation of the Location of Research Participants*



*Author's Construct*

**Figure 4.4**

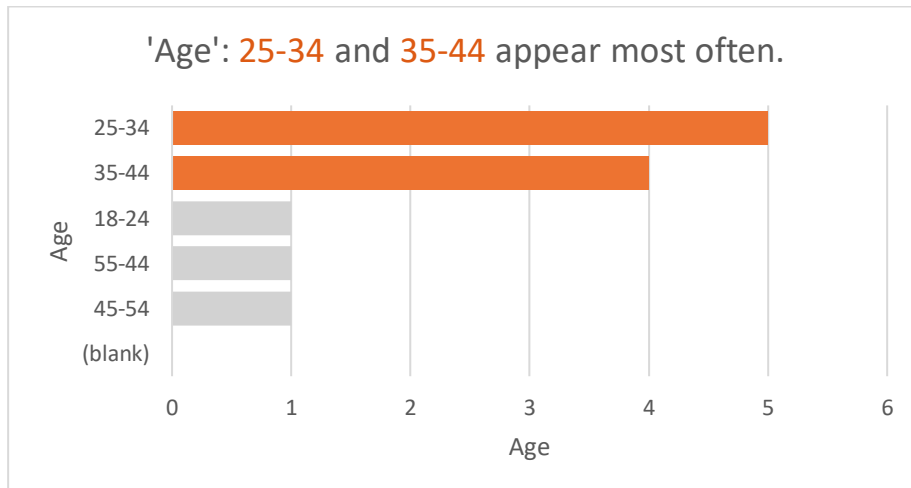
*Representation of the Gender of Research Participants*



*Author's Construct*

**Figure 4.5**

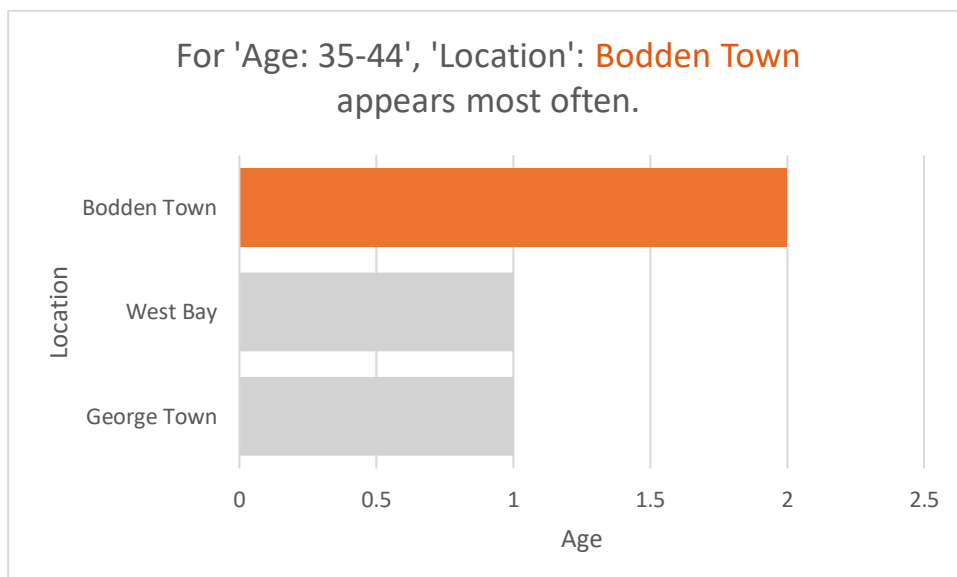
*Representation of the ages of Research Participants that appear the Most*



*Author's Construct*

**Figure 4.6**

*Representation of the Parish and Age of Research Participants that Appears the Most*



*Author's Construct*

#### 4.13. Description of the Sample

Open-ended survey questionnaires were used to conduct the study via SurveyMonkey where 12 participants completed the survey questionnaires. Further analysis of the sample is therefore broken down below in relation to the figures above.

**Figure 4.1** above shows a representation of the age of the research participants where 5 participants or 41.7% (n=5) were between the ages of 25-34, 4 or 33.3% (n=4) were between the ages of 35-44, 1 or 8.3% (n=1) between the ages of 44-55, 1 or 8.3% (n=1) between the ages of 45-54 and 1 or 8.3% (n=1) between the ages of 18-24.

The sample was a highly educated group as shown in **Figure 4.2** where 6 or 50% (n=6) have attended university, 4 or 33.3% (n=4) have attended high school, 1 or 8.3% (n=1) has attended a vocational institution and 1 or 8.3% (n=1) attended college.

The geographical location of the research participants represented a wide cross-section of the Cayman Islands as **Figure 4.3** shows 5 or 41.7% (n=5) participants are from George Town, 4 or 33.3% (n=4) were from Bodden Town, 2 or 16.7% (n=2) were from West Bay and 1 or 8.3% (n=1) is from Northside.

The majority of the financial welfare recipients were females as shown in **Figure 4.4** where 10 or 83.3% (n=10) were females while 2 or 16.7% (n=2) were males. **Figure 4.5** is a representation of the age groups that participated most in the research and indicates that 5 participants or 41.7% (n=5) were between the ages of 25-34, 4 or 33.3% (n=4) were between the ages of 35-44, 1 or 8.3% (n=1) was between the ages of 18-24, 1 or 8.3% (n=1) was between the ages of 45-54 and 1 or 8.3% (n=1) was between the ages of 44-55. **Figure 4.6** represents the age and parish of the research participants that appear the most and indicates that Bodden Town had the most participants who fell between the ages of 35-44.

#### 4.14. Evaluation of Findings

The findings for the data collected about the research have provided results in line with the theoretical framework. The theoretical framework support is as outlined in the table below:

**Table 4.2**

*Theoretical Framework*

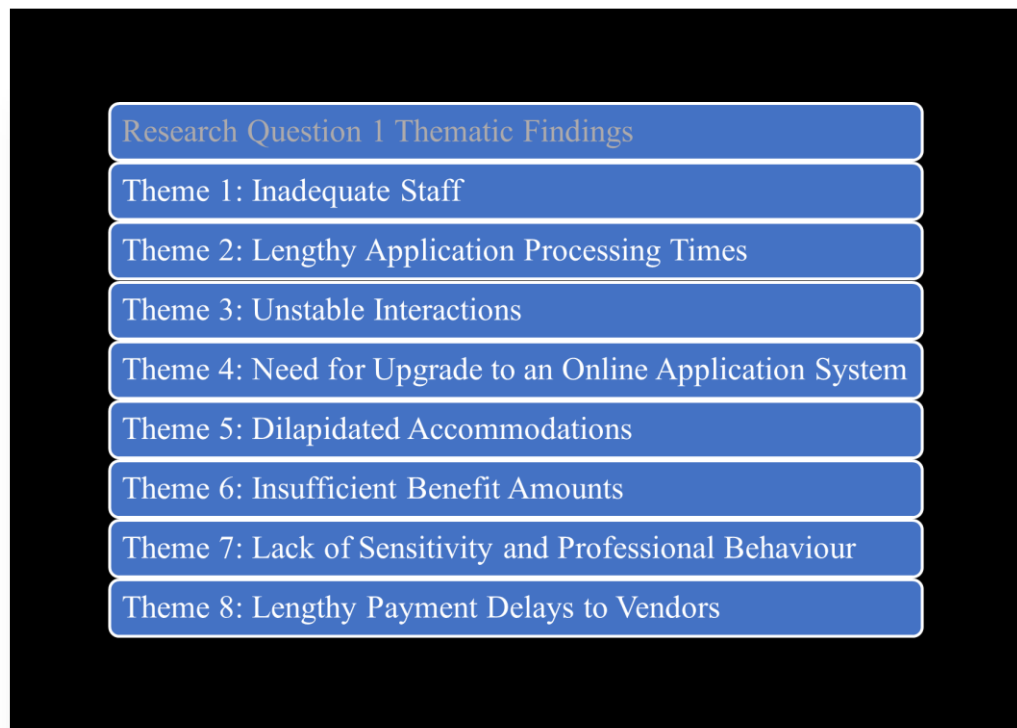
Theoretical Framework
Provides a general group of theories in the area in which the study falls
It is driven by the number of theory/theories contained within the literature which have all been tested and proven by other researchers.
It is constructed as a model that is pinned to a study that has support and the outcome.
It is well-developed, designed, and accepted.
It offers a centre of concentration when conducting research in unknown fields.
It contains theories seemingly connected and their arguments concluded.
Theories are tested by it and the research is controlled by it.

*Author's Construct*

#### 4.15. Analysis of Data

Continuing from the brief narrative given in the sub-topic on analysis earlier, the following analysis was conducted in relation to the responses provided to the research questions. From the analysis of the research participants' responses, several themes were identified regarding the functioning of the financial welfare program in the Cayman Islands and the effect that they have on the programme. (**Appendix 4**) The themes not only represented the issues that were affecting the financial welfare programme but also provided suggestions on possible ways in which the programme can be made better.

The figure below provides a brief analysis of the findings of Research Question 1 which is further explained:

**Figure 4.7***Research Question 1 Thematic Findings**Author's Construct***Research Question 1:**

What current challenges affect the effectiveness of financial welfare program (s) in Cayman Islands?

The researcher considered the question to be quite relevant. The question sought to identify the issues that were affecting the effective and efficient functioning of the financial welfare system in the Cayman Islands. From the information provided above, 8 themes emerged from the responses which related to the research questions. The researcher offers a brief explanation of the meanings of these themes. theme 1) inadequate staff; theme 2) Lengthy application processing time; theme 3) Unstable interactions; theme 4) Need for upgrade to an

online system; theme 5) Dilapidated accommodations; theme 6) Insufficient benefit Amounts; theme 7) Unprofessional behaviour of financial welfare staff; and theme 8) Lengthy payment delays to vendors. A more detailed interpretation of the themes is provided in Chapter 5.

### **Theme 1: Inadequate staff**

The shortage of staff to process financial welfare applications led to other issues to the detriment of the financial welfare beneficiaries which meant missed opportunities and undue hardships. A lack of adequate staff hindered the effective execution of the financial welfare programme (Udjianto, Hakim, Domani & Hyatt, 2021). Research Participant 8 KD provided that: the NAU should be doing some initial, on-the-spot approvals once the basic documentation is received. This would ensure assistance on a quicker basis, therefore assisting the client more efficiently and helping to ensure the child(ren)'s needs are met in a timely manner. More staffing would allow for faster processing time as the current number is inadequate for the number of people requiring service.

Research Participant 9 SP similarly opined that: There is a lack of staff to process the number of requests that come in daily. She held a firm belief that, for promptness, the NAU should have an adequate number of staff commensurate with the call for service. She further opined that, proper staffing and more PPP would be key to improving the function of the program.

The literature addressed similar issues that caused social welfare systems to fail. The area of “leadership synergy (LS)” was identified as an important factor that is required to achieve success (Mshana, Aagard, Cullen, & Tschida, 2018). Utilizing the “diffusion of innovation theory” (Glanz, Rimer & Viswanath, 2008), and the “public-private integrated module” (Llumpo et al., 2015; Salvail, Turchet, Wattling & Zhang, 2015) with content analysis (Miles, Huberman & Saldana, 2014; Yin, 2017) revealed that a lack of ownership of the programme by the staff was causing PPPs to fail (Creswell, 2014; Patton, 2014).

## **Theme 2: Lengthy Application Processing Times**

The lack of sufficient personnel to process the financial welfare applications meant that the applicants had to wait unduly long for their applications to be processed. This led to other fundamental issues and placed significant strain on both the financial welfare system and the beneficiaries. It also meant that there were overworked staff and disgruntled financial welfare applicants which created a hostile environment. The financial welfare beneficiaries had to find other ways of dealing with their needs in the short term.

The financial welfare application process was found to be too paper-intensive; this significantly affected the length of time applicants took to receive a response. While all the paperwork was going on, the financial welfare applicant still had to cope with not being able to pay bills and buy food. Financial welfare applicants faced significant uncertainty when they applied for financial welfare when they required assistance.

Research Participant 9 SP shared that: The length of time it took too long to process the applications when they were submitted to the welfare department. The client made the application which required too much paperwork to be filled in. Depending on the client and the information that they needed, that, in some instances, caused major delays. The applicant still experienced the difficulties of not having the food or not having the rent to pay or not having the light and water turned on in their house while the lengthy paperwork is processed.

Participant 8 KD also provided that: The application processing time is too long. She also felt that initial, on-the-spot approvals once the basic documentation is received would have been quite beneficial. This would have ensured that assistance was received much quicker. Receiving quicker assistance would therefore ensure that needs are being met in a timely manner.

Participant 5 KDJ said that: the NAU called applicants if they required them to provide any missing document, however, the process is still too long. The fact that beneficiaries had to be investigated before the financial support given makes the process even slower.

Participant 11 SB shared that: the process needs to be done in a timely manner. Morell (2019) explored some of the issues that cause the failure of PPPs designed to assist welfare beneficiaries in Hungary. It was discovered that their failure was associated with the designs. The failures were due to a lack of effective collaboration among various organizations and in some cases internal issues. It was also concluded that the programs were sometimes too centralized and therefore lost their effect. Mulyani (2021) found that having good governance structures will avoid the pitfalls leading to the failure of PPPs.

### **Theme 3: Unstable interactions**

“There is a generational dependence on the welfare system, the general engagement usually starts very pleasantly. However, as time went by the engagement became very hostile, if the applicants are not happy with the level of assistance given”. Some financial welfare applicants believed that they were entitled to the benefits because they have been receiving them. Likewise, their family members who have received such benefits in the past also displayed entitlement.

Additionally, the monies are provided by the government, so they have developed this generational entitlement over the years. The financial welfare beneficiaries shared the feeling that the financial welfare staff did not understand their needs, which caused problems. The comprehension gap caused the applicants to be hesitant to apply whenever the need arose.

Participant 12 KW opined that: the system was adversely affected where if a beneficiary is married to a Caymanian the Caymanian partner, that partner submitted a letter to the NAU and prevented access to services. She also provided that she experienced instances where the financial welfare administrator was rude and looked out for their families and friends' well-



being. Participant 10 RF provided that: clients have intentionally left out information and were able to access services which they would not usually qualify for if they had submitted all of the required information. They then became hostile when they were denied some benefits.

Participant 11 SB opined that: Sometimes the financial administrators were very judgmental and seemed unwilling to help. They were not sensitive to the people and their situation. How the clients were treated seemed to be just a paycheck to the financial welfare administrators.

Organizations must practice good governance to ensure that both the internal and external clients are happy. The literature spoke about the issues highlighted by the research participants. Mulyani, (2021) provided that good governance is required as a guarantee that trust and respect are present among all parties.

#### **Theme 4: Need for upgrade to an Online Application system.**

The financial welfare beneficiaries complained about the volume of paperwork involved and the back-and-forth process. They believed that it's high time for the financial welfare system to move into the technological age with a fully functioning online system. The online system would be similar to existing systems currently being used by other government agencies. This would improve efficiency, time and services as it would allow the applicant to upload their information in real time.

The automation would reduce errors and reduce the amount of time the applicants have to wait to receive their benefits. The information would be right at the fingertip of the financial welfare administrators and beneficiaries. The financial welfare beneficiaries would then have to ensure that the information they have uploaded is adequate and accurate. Ensuring the accuracy would ensure that they do not wait too long to receive the benefits they have applied for. They would also be held accountable for all the information that they have entered into the system.

Participant 10 RF provided that: there is the need for an online system where the client is asked for all the information so that it is accurate and can get the manager to review faster. This would ensure that clients are held accountable for the information they submit and allow clients to get a faster response. The application process should have a section just like customs online where people input their information themselves. The creation of online forms and documents would lessen the manual entry of information by the officers on the back end. This would assist with waiting times as the officer would have had all of the information at their disposal right off the bat.

Participant 12 KW opined that: an online system with simple questions would be less intrusive. Jalil and Ginting (2017) from the literature review presented how technology was used to improve efficiency in the agricultural sector. The knock-on effect was that the lives of the population were made better, the processes became simpler, and productivity increased. This is in line with what the research participants provided that with an upgrade in technology, the financial welfare programme will improve, thereby, improving the lives of the financial welfare beneficiaries. The benefits as they highlighted would be a simpler way of submitting claims. The financial welfare administrators would be better able to access the applications, the processing times would be reduced, and accuracy increased in both the submission and the processing stages of the application.

### **Theme 5: Dilapidated accommodations**

Currently, landlords are reluctant to rent accommodation to persons who are receiving financial welfare benefits. Where there is available accommodation, it is usually not in good repair as it is not readily maintained. The research participants have suggested that the government should have a portfolio of properties that are available for people in need to house their families. While the government allocated and paid out millions on housing, the quality of available housing is not worth the amount spent, hence they were not getting value for money.

It was suggested that there could be vast improvement in the stock of available property if they created a team that inspected the premises before they were rented.

Participant 12 KW provided that financial welfare beneficiaries were: unable to find suitable housing that would accept NAU cheques. There need to be apartments owned by the government to house the people who are in need because they spent millions on dilapidated housing for children and families. Participant 8 KD also provided that: with the insufficient amount being allocated, basic housing cannot be found for a parent and child(ren).

### **Theme 6: Insufficient Benefit Amounts**

The government tries to assist those in need; however, it is agreed that they will not be able to assist everyone. The participant pointed out that the current cap placed on the financial welfare benefit had a negative effect and ran contrary to what is intended. If a person was sick for an extended period and was unable to work, the cap did not allow them to be medically looked after. The applicant was therefore unable to take care of their medical needs although the need existed.

With the high cost of living that exists in the Cayman Islands, it is not surprising that financial welfare beneficiaries found the benefits insufficient. Some research participants highlighted that the benefits they received were not fulfilling their needs. This became more evident particularly when it involved purchasing food. The literature review supported the theme as Sackey and Remoaldo, (2019) addressed the sufficiency of funding in financial welfare and the effects they can have on the entire system.

Such inflexibility that caused a lack of medical support can result from factors such as policies and laws as Ross and Yan, (2015) found. The issues of inflexible benefit caps faced by the financial welfare program in the Cayman Islands are therefore not novel. The effects can lead to unintended consequences as outlined in the survey response. People may end up going without medical care because of insufficient health coverage.

Participant 5 KDJ said, living in the Islands is a very expensive experience so they need to adjust the requirements for financial benefits. Participant 12 KW said, the cap on each person hampers the process somewhat.... in that persons who had a medical issue and were not able to work long time, they maxed out the benefits and could receive no further assistance. Participant 8 KD similarly stated that the increase in the cost of living makes the current benefits insufficient. With the drastic increase in prices across the board, even with the most basic items were unaffordable, yet the benefits remained the same.

Participant 9 SP also shared that, while she believed that most benefits provided do address the types of deficiencies within the country. However, the rising cost of living has a negative impact on the benefits. For that reason, she believed that some of the amounts provided for the categories of assistance should be revisited to be more effective.

### **Theme 7: Lack of Sensitivity and Professional Behaviour**

The research participants reported staff acting inappropriately towards them by being rude and impatient. The rude treatment was reportedly accompanied by the financial welfare administrators acting in favour of financial welfare applicants who may be their family or friends. Such behaviour has affected the relationship between administrators and financial welfare applicants.

There were also reported instances where financial welfare administrators caused the financial welfare applicants to feel uncomfortable by giving them the impression that they were being a nuisance when they applied for financial welfare benefits. The financial welfare administrators could benefit more if they adopted a more friendly approach towards the financial welfare applicants. Some of the financial welfare administrators caused the financial welfare beneficiaries to feel as if they were inferior to the financial welfare administrators and that they were a bother to the financial welfare system. There needs to be better appreciation and understanding of the financial welfare beneficiaries.

The financial welfare administrators in some instances treated the financial welfare beneficiaries with disdain and as if the financial welfare benefits were being paid by them. As stated by one research participant, the financial welfare administrators “are very judgmental and seem unwilling to help. They are not sensitive to the person and the situation. It's seeming to be just a paycheck to them.” The revelation presented a lack of empathy for the position that these individuals found themselves in.

The financial welfare staff, according to the accounts of the participants, did not always follow up with the financial welfare applicants, keeping them informed about their applications. The applicants required feedback on their application as there were times when the application took a longer time to process than what the applicants were initially told. Implementation of an internal structure to effectively monitor these processes would be highly beneficial to the financial welfare beneficiaries and the management of the financial welfare programme.

The reports of some financial welfare applicants receiving preferred treatment by some financial welfare administrators need to be eradicated through a zero-tolerance approach. The financial welfare application process was found to be too slow. However, it is understandable that there was a need for proper investigations to be conducted to ensure that the needs were genuine. The performance of the financial welfare staff was hindered by a lot of internal bantering among staff in the presence of the financial welfare applicants. The bantering affected the processing times as those applicants had to sit and wait for hours before receiving the service they required.

Participant 11 SB provided that: sometimes they were very judgmental and seemed unwilling to help. They were not sensitive to the person and the situation. It seemed to be just a paycheck to them. Participant 12 KW said that sometimes the financial welfare administrators were rude, impatient, and looked out for their families and friends. Participant 8 KD also

provided that there was a Lack of understanding by staff of what some of these clients experienced. This lack of knowledge and empathy made the process harder and more intimidating for them to manoeuvre.

Lack of proper governance controls can lead to inappropriate behaviour manifesting in any organization. Mulyani, (2021) provides that the establishment of good corporate governance structures can lead to a successful PPP. Behaviours will improve in the management of the Cayman Islands financial welfare system from the practice of good corporate governance. Corporate governance has the propensity to ensure transparency, accountability, prevention or minimising corruption and protection of the environment and upholding human rights (Mulyani, 2021).

#### **Theme 8: Lengthy payment delays to vendors**

The landlords who avail their properties to the government for the benefit of the financial welfare beneficiaries suffered from delayed payments which affected future engagements. The landlords became reluctant in accepting cheques from the government, this action caused suffering to the financial welfare beneficiaries.

Participant 12 KW opined that they needed to have a simple system that allowed people to submit relevant documentation for application. The NAU need to have field officers who go out to visit these homes before lease agreements are signed.

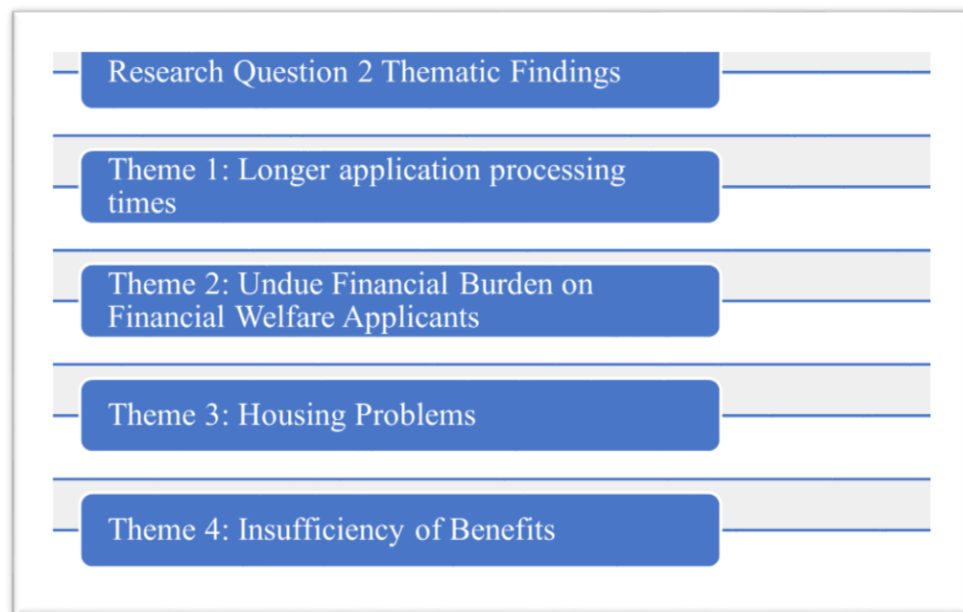
8 KD also opined that the application processing times were unduly long and need to be reduced. Doing some initial, on the spot approvals once the basic documentation is received would have alleviated the stress. This would have ensured that assistance was received on a quicker basis.

The foregoing is covered in the literature review as Raheem (2020) spoke about the reliability of the products and services offered by the government and the importance they hold on to the success of such programs.

The below figure provides a brief analysis of the findings of Research Question 2 which is further explained in detail.

**Figure 4.8**

*Research Question 2 Thematic Findings*



*Author's Construct*

### **Research Question 2:**

What effects do the challenges affecting the financial welfare programs have on the beneficiaries?

Following Research Question 1, the researcher considered the above question would bring into perspective the effects of the challenges faced by the financial welfare beneficiaries. The question was therefore relevant to enumerate and elaborate on those challenges faced by the financial welfare beneficiaries in the Cayman Islands through their eyes and words. Four themes emerged from the responses to the survey questionnaire which relates to research question 2. The 4 themes are, 1) Longer application processing times; 2) Undue financial burden on financial welfare applicants; 3) Housing Problems; and 4) Insufficiency of Benefits.

The researcher offers a brief explanation of the meanings of these themes which will be expanded further in Chapter 5.

### **Theme 1: Longer application processing times**

When a financial welfare applicant is in need, their desire is to receive benefits immediately. The research participants complained about a shortage of staff which affected normal processing times. The financial welfare applicants reported waiting too long to receive benefits. They held the view that having the proper information in their situation would have improved the outcome of the results, quite likely processing times would have decreased. When a financial welfare applicant did not provide enough information, they ran the risk of increasing the time took to process their application. Both the financial welfare applicant and the financial welfare administrators could have benefitted from the financial welfare applicants being aware of all the requirements to receive benefits. The longer the financial welfare applicants took to receive the benefits, their well-being deteriorated.

Participant 9 SP provided that the available staff is too limited compared to the number of requests received on a daily basis.

### **Theme 2: Undue financial burden on financial welfare applicants**

Where a financial welfare applicant is desirous of obtaining financial welfare benefits, they must provide the required documentation which can be documents to prove their identity or their status. Instances arose where they did not have the required documents, for instance, there is the requirement that a Caymanian needs to provide a status letter that declares that they are a Caymanian. Such a document as well as a copy of a birth certificate costs \$25. The financial welfare applicant was already down on their luck and applying for financial welfare assistance. Asking them to find money to pay for the documents became a deterring factor for them. Being put in such a position placed an additional burden on the financial welfare applicant and could have caused them not to obtain the help that they required.



Jayasuriya et al., (2016) looked at the negative impact user fees can have on the intended benefits to beneficiaries as the increase or implementation of such fees may lead to rejection by the users. In the case of financial welfare beneficiaries, the implementation of fees to access documents required to support their application had a negative impact.

Participant 9 SP opined that: There are also barriers and roadblocks sometimes in getting the required information. Sometimes a lot of information is used, for example, the birth certificate of a child will cost twenty-five dollars. “For a mom of four who had no money to buy food, had no money to pay the rent who had nothing, where would she find twenty-five dollars to go and get a birth certificate?” She further suggested that there has to be some way to be able to be able to lessen some of those practical barriers that are in place. The cost is what hampered them from getting some of the required assistance.

Participant 8 KD opined that a Memorandum of understanding (MOU) between certain private entities and the government could benefit the financial welfare program. When information is required from this private entity, the fees for that information could be waived once there is confirmation that the person is indeed applying for welfare. This agreement through the MOU would decrease the processing time and remove the burden of the clients having to figure out how to find the user fees.

### **Theme 3: Housing Problems**

The Cayman Islands has a fast-growing population as a result of the expatriate workers and local families increasing. The rapid increase contributed to a shortage of living accommodation which worsened overtime. The financial welfare beneficiaries who wished to find suitable living accommodation suffered and continued to suffer because the pool is limited. Landlords were not willing to rent to persons who are on financial welfare benefits for reasons such as late payments received from the government. Where there was available accommodation, the standards were very low, sometimes to the point of being inhabitable.

The issue of housing is well covered in the literature review about PPPs being used to alleviate housing issues, Adeogun & Taiwo, (2011); Ibem & Auwo, (2012); Taiwo, (2013); and Ahmed & Bin Sipan (2020) studied how PPPs were used to improve chronic housing issues in Nigeria. Ademiluyi and Raji (2008), similarly looked at why difficulties exist with the availability of affordable housing in Abuja. Some of the issues raised with the affordability problem stemmed from the exorbitant cost of building materials as well as the availability of mortgages as they are unaffordable to many (Ademiluyi and Raji (2008).

The Cayman Islands is no different from Abuja when it comes to the exorbitant cost for building material as everything is expensive and constantly increases the cost of living. As Participant 8 KD previously provided, the increase in the cost of living dwarfed the benefits received from the financial welfare system. The situation became untenable with not only housing, but basic food prices could not be covered with what was available. Participant 8 KD believes that for people facing urgent housing issues, a one-time short-term approval for rental should become available.

Participant 9 SP in her response also provided that there could also be the case where private partners provide monetary contributions, food or accommodation. These units could be used on a six-month to one year basis while permanent accommodation is being sought. Once the welfare applicant puts in an application for housing, this pool could be accessed. The only challenge she envisaged was the private partners and the amount of assistance they would be willing to give.

Participant 1 DW provided that the government should partner with private companies and have them contribute money to help the Caymanian people. The private company operates in Cayman, and the government does not charge them any tax. These companies make a lot of profit, so they need to give back to the community that built them. If they do not want to provide money, they can provide shelter for people who cannot pay their rent even if it is for a few

months until people can get started again. They could also turn some old government buildings into homeless shelters and have private sector partners funding them.

#### **Theme 4: Insufficiency of Benefits**

The Cayman Islands are one of the most expensive countries to live in. While it is understandable that the government could not have given unlimited benefits, it could have ensured that the benefits were in line with inflation and other needs such as medical expenses. Placing caps on financial welfare benefits in the Cayman Islands caused further challenges for applicants who fell ill and were unable to work for any length of time. Once the principal benefit had been exhausted, people with emergencies were not able to access any further financial welfare benefits to cover such eventualities. In addition to the limits, the bureaucracy involved in the entire application process further posed significant challenges for financial welfare beneficiaries.

Cayman is an ageing society and health care is something that everyone takes quite seriously. As indicated in a study conducted in China, some Chinese nationals would rather pay additional monies to ensure that they have access to adequate health coverage. The health services they opt for were the private sector as they believed it offered them what they need (Wang & Zang, 2019). The current issue of a limit placed on the financial welfare system is in line with what Wang & Zang (2019) regard as a one-size-fit. Vaslavskiv et al., (2020) found that these issues of underfunding can be corrected through the creation of PPPs. Vaslavskiy & Vaslavskaya (2020) found that the creation of PPPs can vastly improve the management of the healthcare system. Improper management can result in a significant lack of trust and can lead to a “societal crisis”. PPPs in this regard need to be implemented for the restoration of faith in the financial welfare and health system in the Cayman Islands (Gjaja, Rich, Farber, Brimmer, & Kahn, 2020).

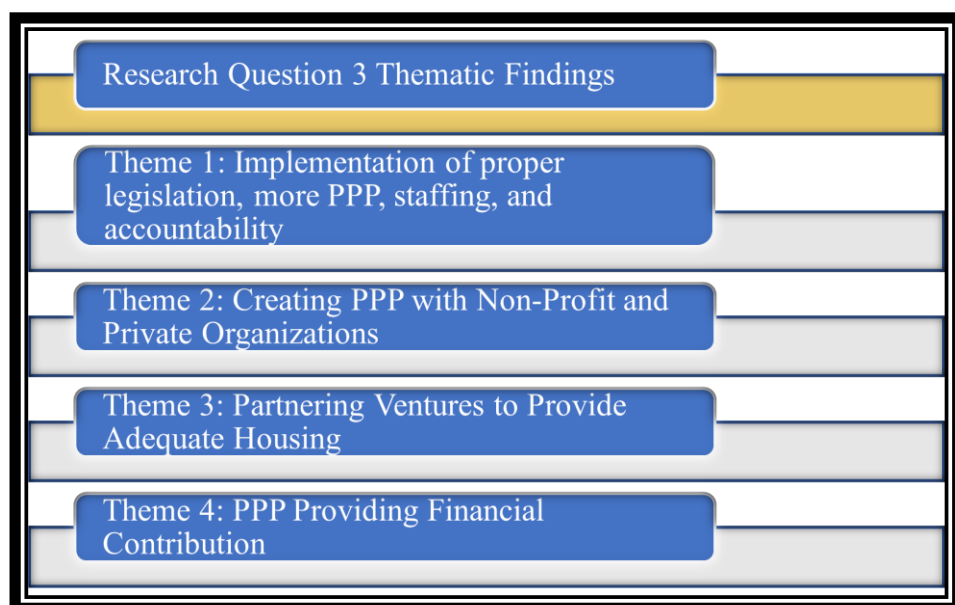
Participant 11 SB shared that the financial benefits were barely enough, especially for food, but had no choice but to make it work.

The theme ties in with the literature review as well as answering the research questions as the literature spoke to the very issues being faced by the Cayman Islands financial welfare beneficiaries.

The below figure provides a brief analysis of the findings of Research Question 3 which is further explained in detail below.

**Figure 4.9**

*Research Question 3 Thematic Findings*



*Author's Construct*

### **Research Question 3:**

Can the implementation of PPP initiatives significantly improve the management and delivery of welfare programs in Cayman Islands?

As a result of Research Question 2, the above question would seek to bring out the financial welfare participants' views of what types of collaboration the government could form and with whom. The responses received were expected by the researcher, particularly because the programme in the hands of the government is riddled with challenges that affected the financial welfare beneficiaries. Four (4) themes emerged from the responses provided that address the research question. The themes are 1) Implementation of proper legislation, more PPP, staffing, and accountability; 2) Creating PPP with Non-Profit and private organizations; 3) Partnering ventures to provide adequate housing; and 4) PPP providing financial contribution. The researcher offers a brief explanation of the meanings of these themes and will expand further in Chapter 5.

**Theme 1: Implementation of proper legislation, more PPP, staffing, and accountability.**

The research participants held the view that the current legislation needs amendments to cause financial welfare management to be more effective. Accountability and responsibility of the financial welfare administrators should be improved through legislation and the implementation of more public-private partnerships to improve financial welfare management.

Participant 10 RF believes that that improved legislation would hold people more accountable. Proper staffing and more PPP would be key to improving the function of the program.

The theme ties in with the literature review and the research questions. The use of legislative reforms in the creation, implementation, and improvement of PPPs have been covered by Panades-Estruch (2021). This was given in the examples of the Cayman Islands' implementation of PPP to better the lives of its citizenry. Similarly, the Procurement Act and subsequent guidance aimed at ensuring success and guidance to improving the PPP ventures were created (Cayman Islands Government, 2016; Cayman Islands Government, 2018a;

Cayman Islands Government, 2018b). According to Panades-Estruch (2021), in the absence of legislation, some countries like Bermuda have created measures to safeguard the implementation and smooth running of PPPs. Bermuda uses the procurement policy to guide and guard their engagements with any private partners (Government of Bermuda Office of Project Management and Procurement, 2018).

### **Theme 2: Creating PPP with Non-Profit and Private Organizations.**

There are several non-profit volunteer organizations in the Cayman Islands. There is a requirement for people who apply for financial welfare to actively search for jobs so that they are not on welfare indefinitely or keep repeating applications. Sometimes the applicants are not skilled. Research participants suggested that the government can partner with these organizations that would train the applicants to enter the world of work by building up their resumes among other things as shown in the excerpts below.

Participant 10 RF provided that there can be collaborations with volunteer organizations that will allow clients to gain work experience. This would be beneficial to the clients as it would help them gain work experience and enhance their resume for when they are seeking employment. Participant 6 JH held the view that the private sector should take part in the ability to also help the people of the community.

The theme ties in with the literature review as Urio (2010) addressed the use of Non-Profit Organizations (NPOs) to join in PPP ventures providing social welfare such as financial welfare despite the apprehension shown by some people towards the effective use of NPOs to provide welfare services.

### **Theme 3: Partnering ventures to provide adequate housing.**

As mentioned previously, finding suitable accommodation is a significant issue that financial welfare applicants in the Cayman Islands faced. Some research participants saw the need for significant partnerships between the government and the private sector as a means of

solving the problem. Additionally, they believed that the government could partner with private companies and have those companies provide monetary contributions to the benefit of the Caymanian people.

Participant 1 DW held the view that government could partner with private companies and have them contribute money to help the Caymanian people requiring financial assistance. These companies operate in Cayman, in an environment conducive to making large profits, therefore giving back would benefit a lot of people in need. The contributions could be cash or kind, kind in the form of real estate to fill the housing crisis gaps that exists.

Participant 12 KW provided that not only is it necessary for the government to partner with the pro PPP companies, but they also need to partner with homeowners to ensure that a steady and sustainable amount of housing is always available. The government also needs to allot parcels of land to build apartments to further alleviate the housing issues. Participant 9 SP contributed that private partners could provide monetary contributions or a combination of food and accommodation or whichever combination they choose. The arrangements could run for whatever period the contributors are comfortable. The key objective is to ensure that there is suitable accommodation and other relief available for financial welfare beneficiaries.

There was also the suggestion that with the number of unused government buildings some could be re-purposed into living accommodation. These accommodations could be sponsored by private partners. PPPs creating housing or living shelters has been comprehensively covered in the literature review. Adeogun & Taiwo, (2011); Ibem & Auwo, (2012) and; Taiwo, (2013) looked at how PPPs were used to improve housing in Nigeria. Ahmed and Bin Sipan (2020) also looked at the use of PPPs to solve housing problems in Nigeria. (Ademiluyi and Raji (2008), similarly looked at the issues affecting the implementation of affordable housing in Abuja. Ademiluyi and Raji (2008) found that some of the issues with the lack of affordability and sufficient housing had to do with the cost of

construction materials as well as access to affordable mortgages. The theme ties in with the literature review and the research questions as provided in the above.

**Theme 4: PPP providing financial contribution.**

The Cayman Islands is a tax-neutral International Financial Centre, which attracts a high volume of international business. Private companies which operate in the Cayman Islands enjoy government tax-free benefits. The ability to operate tax-free therefore results in these companies making huge profits. This places them in a good position to contribute to the communities in which they have been allowed to thrive. The research participants held the view that the communities and the people should benefit from these lucrative ventures. The benefits could be monetary or in the form of infrastructure that could be used to house financial welfare applicants who need living accommodations. These contributions would assist those in need until they could regularize their situation, gain employment, and afford their own.

Participant 1 DW believed that the government should partner with private companies and have them contribute money to help the Caymanian people. The private companies operate and thrive in Cayman Islands therefore, they should be more charitable. If they don't wish to provide monetary support, they should provide support services such as shelter. This would be beneficial to people who cannot meet their monthly obligations paying rent.

Participant 9 SP provided that some of the private partnerships could exist with big private companies who are willing to put a monetary donation towards helping the cause. These partnerships would provide funds to be used for emergencies where clients come in, homeless and they have absolutely no food. The NAU could do a quick basic screening so that they could access one hundred dollars, two hundred dollars, whatever it is based on the amount of people in the family. That money would assist them until the application is processed.



The money from the private partner could also be used for medical processes for people who do not receive CINICO as yet, which is the government health insurance. It could be a case where these big private companies have a certain allocation say fifty thousand dollars can be accessed at the hospital for those in need. This type of assistance would be pulling some of those barriers out of the way with the monetary donation that these private partnerships provide lessening some of those red tape.

#### **4.16. Connecting the Findings with the Literature Review and Objectives**

The themes tied in with the literature review and answered the research questions. Shuliuk, (2021) held the view that financial commitment is essential for the success of PPPs as it is a sign of commitment on their part. Shuliuk even provided that financial commitment can be derived through loans, particularly from banks as they would be making interest and would be more than happy to assist. However, he also cautioned that such type of financing does not come without risks.

#### **Connecting RQ1 Findings to the Literature Review and Objectives**

**Theme 1: Connecting the Finding of Inadequate Staff.** Regarding the finding of inadequate staffing, the literature review did not specifically address the direct issue of inadequate staffing. However, it spoke about situations in which PPPs were formed and what caused them to fail. One such issue explored that what caused such failures was “leadership synergy (LS)”. Leadership synergy required the participation of people for PPPs to be successful. (Mshana, Aagard, Cullen, & Tschida, 2018). For any type of leadership to work effectively, there have to be followers contributing to the success of such leadership. This is applicable to the finding of inadequate staffing as here has to be adequate staffing to process welfare applications (Udjianto, Hakim, Domani & Hyatt, 2021).

The literature reviewed was found to be aligned with the finding discovered that a lack of ownership is also a contributory factor to the failures of PPPs. Lack of ownership can result from a lack of staffing or inadequate staffing to assign such ownership responsibilities. The foregoing views were supported by the researcher utilizing the “diffusion of innovation theory” (Glanz, Rimer & Viswanath, 2008), and the “public-private integrated module” (Llumpo et al., 2015; Salvail, Turchet, Wattling & Zhang, 2015) with content analysis (Miles, Huberman & Saldana, 2014; Yin, 2017). The research confirmed that without staff ownership PPPs will fail (Creswell, 2014; Patton, 2014).

### **Theme 2: Connecting the Finding of Lengthy Application Processing Times**

The literature reviewed on Hungary (Morell, 2019) looked into some of the reasons why PPPs designed to assist welfare beneficiaries fail. The review provided that among other reasons, failures were attributable to the PPP designs. The design failures were a direct result of organizations not working together to ensure such success. Not working together prolonged the processing times for the welfare beneficiaries as working together is the synergy required to reduce waiting times.

While the literature did not directly pinpoint lengthy application processing times the fact that it addressed the failure by design then there is a correlation to the length of time that it took to process the applications. As Morell (2019), found, some PPPs failed as a result of their centralized nature which made them bound for failure. Mulyani (2021) held the view that proper corporate governance structures could lead to the success of PPPs by avoiding the issues faced by Hungary.

Analysis of the questionnaires and the responses provided, particularly the responses of 8 KD and 9 SP, it is evident that the Cayman Islands can benefit from the implementation of proper and effective corporate governance structures as well as improving existing ones. The

accounts given by participants, 9 SP, 8 KD and 11 SB, were quite profound. Their accounts were proof that the existing corporate governance structure of the Cayman Islands financial welfare program is lacking and requires immediate improvement. The findings are in line with the literature review and are also indicative that one of the ways forward is the creation successful PPPs which will include effective corporate governance structures.

### **Theme 3: Connecting the Finding of Unstable Interactions**

The finding of unstable interactions resulted from the way the financial welfare administrators engaged with the financial welfare beneficiaries. The accounts given by research participants 12 KW, 10 RF and 11 SB painted a picture of willful manipulation aimed at causing sufferation as provided by participant 12 KW. Participant 10 RF presented a situation which resulted from frustration as the financial welfare beneficiaries failed to provide the necessary information and documentation to the financial welfare administrators. Participant 11 SB presented the tale of being judged by the financial welfare administrators from their insensitivity towards the financial welfare beneficiaries.

In the previous finding, good governance was found to be the remedying effect as found by the literature review. Organizations that practice good governance show the propensity to be more successful with what they do. In this case, the finding is indicative that the Cayman Islands financial welfare program is in urgent need of improving its corporate governance for the benefit of its internal and external clients. In the literature Mulyani, (2021) also opined that good governance promotes an environment of trust and respect among all parties. This is something the current Cayman Islands financial welfare program can benefit from.

#### **Theme 4: Connecting the finding of the Need for upgrade to an Online Application System**

The literature review supports the finding that technology can improve efficiency in any field. Jalil and Ginting (2017) looked at the usage of technology in the improvement of the agricultural sector. Participants 10 RF and 12 KW shared that the Cayman Islands financial welfare program can benefit positively from the implementation of technology. This they explained would be in the form of an online system that is fully dedicated to the submission and processing of financial welfare applications.

Not only would the implementation of an online system benefit and improve the lives of the financial welfare applicants. An online system would also benefit the financial welfare administrators by ensuring that they receive the correct documentation. The online system would also give the administrators more time to process applications rather than having to chase financial welfare beneficiaries for the required documents.

The burden would shift from the financial welfare administrators to the financial welfare beneficiaries. The processing times would be dependent on the financial welfare beneficiaries submitting the required documents on time. Failing on the part of the financial welfare beneficiary to submit the required documents would delay the process and for that the financial welfare administrators could not be blamed.

The online application system will cause financial welfare beneficiaries to become more responsible. They will also be more educated in what is required for the prompt processing of financial welfare applications. The entire system will benefit from the improvement of knowledge. The immediate accessibility of the documentation by the financial welfare administrators will improve the application process. There will also be shorter processing times as a result and the accuracy of application submissions.

### **Theme 5: Connecting the Finding of Dilapidated Accommodations**

While the research finding identified the theme of dilapidated accommodations resulting from the deplorable condition of the properties available for rent to the financial welfare beneficiaries. No literature was found in support of the findings that have emerged. The findings resulted from the experiences shared by research participants 12 KW and 8 KD. They provided the state of the housing available to the financial welfare beneficiaries and their families.

The financial welfare beneficiaries will continue to suffer as they will not be able to afford the high cost (Favilukis, Mabile & Van Nieuwerburgh, 2023) associated with renting prime properties in the Cayman Islands. The high rental prices challenge even people who are working and making a decent salary (Favilukis, Mabile & Van Nieuwerburgh, 2023).

### **Theme 6: Connecting the Finding of Insufficient Benefit Amounts**

The research finding that the benefits received are insufficient is quite strong, as indicated by research participants 5 KDJ, 8KD, 12 KW and 9 SP. The literature review covered the theme as Sackey and Remoaldo, (2019) looked at the deleterious effects of insufficient financial welfare benefits. Insufficient financial welfare benefits places additional burden on the financial welfare system to include the financial welfare beneficiaries.

The financial welfare benefits were found to be insufficient. Inflexibility in the policies and laws provided by Ross and Yan, (2015) caused financial welfare beneficiaries to suffer further as the benefit cap could not be lifted as needed. Inflexibility caused undue suffering to people who had health emergencies or otherwise required a deviation from the standard benefits to cover such eventualities.

The theme is also in support of the earlier findings of the dilapidated nature of the accommodation available to financial welfare beneficiaries. Without sufficient financial

coverage, the financial welfare beneficiaries had to settle for what their financial benefits afforded them.

### **Theme 7: Connecting the Finding of Lack of Sensitivity and Professional Behaviour**

Inappropriate behaviour in any organization is indicative of the absence of effective governance measures and controls according to (Mulyani, 2021). Corporate governance measures and structures must be implemented in organizations, particularly with the diverse environments in which they now operate. Sensitivity is a highly required skill especially when dealing with matters of a social nature such as welfare.

The Cayman Islands is a unique country where the population is very small, therefore it is not uncommon for the financial welfare beneficiary to know the financial welfare administrators on a personal level. Due to the demography of the Cayman Islands, the utmost level of sensitivity, professionalism and confidentiality is required.

Mulyani, (2021) provided that the absence of governance controls can cause insensitivity and lack of professionalism. The findings are therefore linked to the literature review. The Cayman Islands welfare therefore requires an effective corporate governance structure. The corporate governance structure will improve the relationships between the financial welfare beneficiaries and the financial welfare administrators.

The establishment of such governance structures will also lead to an improvement in the behaviour of both the financial welfare administrators and the financial welfare beneficiaries. The improved relationships will also result in more transparency and accountability.

### **Theme 8: Connecting the Finding of Lack of Payment Delay to Vendors**

The theme is linked directly to the literature review. Research participants 12 KW and 8 KD shared their experiences on the effects delayed payments to vendors had on the financial welfare system. Raheem (2020) provided that the government must be reliable with the goods and services that it provides to its people. Any sense of unreliability perceived by vendors engaging with the government can cause severe problems. Such problems were manifested in the dilapidated accommodation available to the financial welfare beneficiaries. This is a direct result of the absence of proper government engagement with vendors causing delayed payments.

### **Connecting RQ2 Findings to the Literature Review and Objectives**

#### **Theme 1: Connecting the Finding of Longer Application Processing Times**

The findings of this theme are linked directly to the literature review as shown by Morell (2019).

#### **Theme 2: Connecting the Finding of Undue Financial Burden on Financial Welfare Applicants**

The finding linked to the literature review where Jayasuriya et al., (2016) discovered that the implementation of user fees where PPPs have been created can hurt the intended purpose. The negative impact can result in a total boycott of the services from the PPP. The financial welfare beneficiaries disclosed the added financial burden faced when they have to pay monies to obtain certain documents in support of their application.

This is indicative that while the users may be happy with the services of the PPP, additional expenses are not welcome. Additional expenses put them at a further disadvantage. Research Participants 9 SP and 8 KD provided ample experience of the negative impacts of undue financial burden that can be faced by financial welfare beneficiaries.

### **Theme 3: Connecting the Finding of Housing Problems**

The finding is linked to the literature review where Adeogun & Taiwo, (2011); Ibe & Auwo, (2012); Taiwo, (2013); and Ahmed & Bin Sipan (2020) investigated ways in which the chronic housing situation in Nigeria could be resolved through the formation of a PPP. Ademiluyi and Raji (2008), also explored a similar situation in Abuja where available housing was non-existent.

Similarly, the Cayman Islands are faced with the problem of unavailable housing for financial welfare beneficiaries to rent. However, they are not alone as the housing shortage is a nationwide issue. The situation, however, affects the Cayman Islands financial welfare beneficiaries significantly as the benefit they receive is unable to cover the cost. The situation becomes worse as the cost of property has soared due to the cost of building materials and land.

Abuja faced the same issues as shown in the literature review. The issues of housing shortage were found to be correlated to the high cost of building materials and the inability of some people to access mortgage facilities from financial institutions according to Ademiluyi and Raji (2008). The problems faced by the Cayman Islands financial welfare beneficiaries are not novel. In particular, housing issues as we have seen have been rampant in other countries. Places like Nigeria and Abuja have used PPPs to solve housing problems, the examples can be replicated through PPPs in the Cayman Islands to assist the financial welfare beneficiaries and improve the financial welfare program as a whole.

### **Theme 4: Connecting the Finding of Insufficiency of Benefits**

The finding is linked to the literature review through studies conducted in China. Some Chinese nationals consider their health to be the most important that they address. Where there are benefits available, they will still pay additional monies to cover their health needs as they believe that coverage cannot be too much (Wang & Zang, 2019). Quite to the contrary, the benefits received by the Cayman Islands financial welfare beneficiaries do not afford them the



luxury of having additional or sufficient coverage (Udjianto, Hakim, Domani & Hyatt, 2021). The Cayman Islands financial welfare system as reported by the research participants is tailored in a way that there is no flexibility and limits the beneficiaries to a one-size-fit for any situation that may arise Wang & Zang (2019).

With the successes of PPPs and the hope that they bring, the literature is assuring as Vaslavskiv et al., (2020) found that PPPs is the best tool to address underfunding issues. Underfunding will lead to other social issues that must be addressed regardless of the area of social welfare that is affected. Vaslavskiy & Vaslavskaya (2020) have demonstrated the ability of PPPs to improve the management of healthcare systems.

These examples can be replicated in the Cayman Islands financial welfare system to improve management. PPPs can be used to increase the funding to the financial welfare system in the Cayman Islands. The increased funding will in turn restore the faith and trust the financial welfare beneficiaries look for in the financial welfare system (Gjaja, Rich, Farber, Brimmer, & Kahn, 2020).

### **Connecting RQ3 Findings to the Literature Review and Objectives**

#### **Theme 1: Connecting the Findings of Implementation of Proper Legislation, more PPP, Staffing and Accountability**

The theme is linked to the literature review and the research questions. Panades-Estruch (2021), covered instances where the use of legislation was used in the creation and implementation of PPP in the Cayman Islands, Jamaica and Bermuda. The legislative improvement to facilitate the creation of PPPs was aimed at improving the lives of Caymanians and those who call the Cayman Islands home. A significant piece of legislation looked at in the literature review connecting the research question was the Procurement Act and subsequent guidance which followed to ensure success. They also provided guidance and improved the

PPPs created (Cayman Islands Government, 2016; Cayman Islands Government, 2018a; Cayman Islands Government, 2018b).

The literature review and the findings converge again when Panades-Estruch (2021), looked at how Bermuda skillfully navigated their way into a PPP partnership not having any PPP legislation in place. They relied on the procurement policy to successfully engage any PPP contracts (Government of Bermuda Office of Project Management and Procurement, 2018).

It is reassuring that the Cayman Islands have had successes in using PPPs to address social issues, albeit not financial welfare. However, with the examples seen home and away, the creation of PPP to solve the financial welfare management is not far-fetched and has the potential to solve the issue to provide relief to the financial welfare beneficiaries as well as the financial welfare beneficiaries and improve the financial welfare system.

### **Theme 2: Connecting the Finding of Implementation of Creating PPP with Non-Profit and Private Organizations**

Theme 2 is linked with the literature review and the research question where Urio (2010) looked at how PPPs were created for Non-Profit Organizations (NPOs) to improve various relief in areas of social welfare including financial welfare. NPOs get a bad name in some cases based on ignorance of what they do. However, the Cayman Islands are no stranger to NPOs as over 600 NPOs are registered here in the Cayman Islands. The Cayman Islands financial welfare program can benefit from the intervention of NPOs.

### **Theme 3: Connecting the Finding of Partnering Ventures to Provide Adequate Housing**

The literature review and research question are linked to the findings. Adeogun & Taiwo, (2011); Ibem & Auwo, (2012); Taiwo, (2013); and Ahmed and Bin Sipan (2020) explored the housing issues faced by Nigeria and Abuja and PPPs instrumentality in addressing

those issues. The literature also showed that Ademiluyi and Raji (2008), went further with their investigation into the issues of housing in Abuja. They discovered that the issues arose predominantly from people not being able to afford the mortgages as construction costs were astronomically high.

As mentioned earlier, the issue of high cost is something the Cayman Islands is all too familiar with and has been dealing with as best as it can. With the examples of PPPs being used to solve these issues, there is hope that similar PPP ventures can be used to alleviate the housing issues faced by the financial welfare beneficiaries.

#### **Theme 4: Connecting the Finding of PPP Providing Financial Contribution**

This theme is linked with the literature review and answers the research question. Shuliuk, (2021) found that without financial commitment, PPPs cannot be successful. He provided also that when a financial commitment is made it shows confidence and commitment on the part of the partners who are willing to see the project succeed. Shuliuk (2021) clarified that financial commitment does not have to be readily available or accessible funds. Financial commitment is often guaranteed through a loan from banks and other lending institutions who receive interest for their assistance and are willing to facilitate financial commitment.

As previously provided, there are over 600 NPOs registered in the Cayman Islands and being a successful International Financial Center, the Cayman Islands would not have a problem securing financial commitment, particularly for a PPP to improve the management of the financial welfare system.

#### **4.17. Relationship of the Study Findings and the Literature Review RQ1**

The research has unearthed some significant issues that are affecting the Cayman Islands financial welfare system as per Research Question 1: What challenges affect the effectiveness of the financial welfare program in Cayman Islands? The research respondents

provided their responses to the research questionnaire which indicated how they felt about the financial welfare program.

Analysis of the data collected for RQ 1 revealed 8 themes. The themes are Inadequate staff, Lengthy Application Processing Times, Unstable interactions, need for an upgrade to an Online Application System, Dilapidated Accommodations, Insufficient Benefit Amounts Lack of Sensitivity and Professional Behaviour, and Lengthy payment delays to vendors which are all correlated. The correlation exists as a result of the effects that issues have collectively on the financial welfare programme.

### **Relationship of the Study Findings to Theme 1 Inadequate staff**

The theme of Inadequate staffing is consistent with Kriswibowo, Pramestya, & Prasetyo, (2020) findings as with the views of participants 8KD and 9 SP shared that there should be quasi-approval systems in place that offset the staff shortage. The participants also believe that the more staff available, not only will the process be faster, but more people will benefit. The study directly identified that complications faced were due to not having adequate skilled personnel in the required field.

The findings of the study are consistent with research on the use of PPP to improve social welfare including financial welfare. In a case study, Harsha (2016) explored a PPP in India where the government failed at their job of providing goods and services in a welfare state. There were several institutional failures which led to the failure. Mouraviev (2021) believes that the creation of proper structures with good understanding can prevent the degree of failures experienced in PPPs. Raheem (2020) believes that obtaining constant feedback can also prevent staffing failures as identified by the theme.

The current study builds on that which is already known about using PPP to improve financial welfare and outlines the things that can cause PPPs to fail or succeed. The participants

expressed their belief consistently that staffing inadequacy caused financial welfare applications to take a longer time to process and that there should be an alternative form of approval.

## **Relationship of the Study Findings to Theme 2 Lengthy Application**

### **Processing Times**

Theme 2 is directly correlated to theme 1 as staff inadequacy affected the processing times. The literature review covered areas such as the delivery of goods and services. In a study, Harsha (2016) highlighted that, while PPP may not fix every existing issue, it is good at fixing social issues including welfare issues. PPP, he furthers, will deliver the necessary goods and services in an appropriate manner.

In the case of lengthy delays in processing the applications, the implementation of a PPP will be beneficial to the programme. Participant 8KD in line with the theme shared the opinion that in addition to that which exist, an on-the-spot approval can be made. This approval would be provided if the applicant presents all the documents that are required in support of the application.

The benefit of this approval process is that it ensures that the applicant's need is met on a timely basis thereby improving service delivery Zhang, Long, Yan, Yang and Yang, (2016). Participant 5 KDJ believes that preference plays a part in the lengthy application for some applicants. The Cayman Islands, being a small community, is not uncommon that the majority of the population is related, such an occurrence is not impossible. Participant 12 KW similarly shared that some of the financial welfare administrators look out for their friends and families. These occurrences often led to strained relationships and a lack of trust among the parties who engaged each other.

### **Relationship of the Study Findings to Theme 3 Unstable interactions**

This theme hinged on governance as it spoke to the way some financial welfare beneficiaries were treated by the financial welfare administrators. The literature review, while it did not specifically speak on unstable interactions spoke on governance. In a study, Asztalos & Morell (2019) looked at how the Hungary government reduced poverty (Power, Wiesel, Mitchell & Mee, 2022).

Utilizing Young's view of 'social justice' The study found a lack of collaboration which led to huge gaps in the 'distributive and associative justice'. The issue of unstable interaction between financial welfare applicants and financial welfare beneficiaries has been identified as a major issue affecting the financial welfare program.

A lack of proper communication and communication channels can pose far-reaching problems in any system let alone the financial welfare system. Participant 12 KW shared her experience that a financial welfare applicant who needs financial support can be affected adversely if that applicant's spouse presents a letter to the financial welfare administrator.

The letter in essence can be so powerfully worded that it outweighs the needs of the applicant and whomever else depends on that applicant, particularly if it is children. The letter coming from an estranged spouse should not hold that much credibility whereas it can be a vindictive device.

Negative interaction between financial welfare administrators and financial welfare beneficiaries as broached earlier can also contribute to diminishing efficiencies within the financial welfare program.

The findings of the current study are quite striking as current research speaks to the very same issues. These issues are covered in the literature review where Mulyani (2021) provides that there must be a robust governance structure for PPPs to be successful. The most

important elements required for this success are trust and respect for each other. From the accounts given by the participants, there appear to be a lack of mutual trust and respect within the Cayman Islands financial welfare system.

### **Relationship of the Study Findings to Theme 4: Need for the upgrade to an Online Application System**

Technological advances create easier ways of conducting business as technological advances bring with it, digitization. Therefore, the majority of people in the Cayman Islands who access the financial welfare system either possess or have access to a technological device. These devices are capable of allowing the user to perform online transactions or interactions. The application process for financial welfare is very paper intensive as the applicants have to fill in a hard copy application form which is submitted with hard copies of supporting documents.

The applicants have to take the time to hand deliver the application forms which are reviewed by the financial welfare administrators. The financial welfare administrators accept these applications if they are complete. If the applicants require any additional information, they will have to obtain it then return with it. The literature review spoke directly about using technology to improve social welfare as (Hermans, Potters & Klerkx, 2019) provided that there are manmade problems that require technology to fix. A PPP project using GPS was used in Indonesia to improve the production of rice as direct human input was inadequate (Ginting & Jalil, 2018).

Participant 10 RF shares the view that the financial welfare system could benefit from the upgrade to an online system where the client can input all required information and upload all supporting documents. This he believes would provide speed and accuracy to the process. Having live access to the online system by both parties, the financial welfare applicant and the

financial welfare administrator, makes the process active. This active interaction will provide a better atmosphere where both parties can remain cordial and work towards achieving the goal of having the needs fulfilled.

The lack of implementation of an online system in the financial welfare system shows a disconnect in how business is conducted in the government-run institutions as a whole. As Participant 10 RF further provided, a similar system used by the Cayman Islands Customs department for the declaration of goods shipped into the Cayman Islands could have been used for the financial welfare participants. The system requires people shipping goods into the Cayman Islands to truthfully enter the information. They are also required to upload supporting documents to verify the information they have provided.

Likewise, the financial welfare beneficiaries would input their information on the backend thereby reducing the need for manual entries by the financial welfare managers. The financial welfare administrators would then review the entries and approve the application electronically. This would give them more time to better assess the needs and understand them better.

In line with Participant 10 RF's views Participant 12, KS believes that an online system would improve the utility of the financial welfare programme as this is quite lacking. Current studies show that the use of technology as provided by Ginting and Jalil (2018) can bring about utility and more efficiency in social welfare programmes.

### **Relationship of the Study Findings to Theme 5: Dilapidated accommodations**

Dilapidated accommodation is not directly mentioned in the literature review, however, the literature review covered instances where in Nigeria the government used PPP to solve housing issues for welfare recipients (Sanda, Daniel, Akande & Adeagbo, 2016), (Adeogun & Taiwo, 2011; Ibem & Aduwo, 2012; Taiwo, 2013). Currently, landlords in the Cayman Islands



are reluctant to rent accommodation to persons who are receiving financial welfare benefits. Where there is available accommodation accessible to financial welfare beneficiaries, they are not in good repair as they are not regularly maintained. The research participants have suggested that the government should have a portfolio of properties that are available for people in need to house them and their families.

While the government allocates and pays out millions on housing, the quality of available housing is not worth the amount being spent, hence they are not getting value for money. Participant 12 KW suggested that there could be an improvement in the stock of available property if they created a team that inspects the premises before they are rented. Participant 12 KW also provided that financial welfare beneficiaries are unable to find suitable housing that will accept NAU cheques.

She also suggested that the Cayman Islands government needs to have apartments that can be used to house the people who are in need (Favilukis, Mabile & Van Nieuwerburgh, 2023). Currently they spend an exorbitant amount to house those in need despite the dilapidated condition in which some of these accommodations fall.

Current literature Ahmed & Bin Sipan, (2020), Shuliuk, (2021) looked at how PPP was used to solve housing issues for welfare beneficiaries. This can be of benefit to solving the housing quality issues faced in the Cayman Islands.

### **Relationship of the Study Findings to Theme 6: Insufficient Benefit Amounts**

This theme of insufficient benefit amounts is extensively covered in the literature review as Sackey and Remoaldo, (2019) addressed the sufficiency of funding in financial welfare and the effects they can have on the entire system. The Cayman Islands government tries to assist those in need despite the limitation that no government will ever be able to help all its people.

Due to the cost of living experienced in the Cayman Islands as shared by Participant 5 KDJ the amounts being allocated to financial welfare beneficiaries needs to be increased. The low amounts coupled with caps on the amount as provided by Participant 12 KW exacerbate an already bad situation. The benefits need to be commensurate with the need and factor in the rising cost of living.

According to participant 8 KD, despite being grateful for the benefits provided, the reality is that the cost of living has negatively impacted the amount being allotted to financial welfare beneficiaries. The effects are so devastating that even the basic necessities have fallen beyond the reach of the financial welfare beneficiaries. While prices increased exponentially, the one thing that remained constant was the financial welfare disbursement.

Showing appreciation for the benefits, participant 9 SP acknowledged the fact that program is somewhat adequate as it seeks to address the types of needs that people experience within the country. However, the constant point of concern remains the cost of living and the allotted amounts not being adjusted to reflect the erosion caused by the event.

As the participant pointed out, the current cap placed on the financial welfare benefit has a negative effect and runs contrary to what is intended. With the high cost of living that exists in the Cayman Islands, it is not surprising that financial welfare beneficiaries would find the benefits insufficient. The current study looks at how inflexibility in financial welfare can result from factors such as policies and laws as Ross and Yan, (2015) found. The issues of inflexible benefit caps faced by the financial welfare program in the Cayman Islands while alarming, it is not novel.

## **Relationship of the Study Findings to Theme 7 Lack of Sensitivity and Professional Behaviour**

The issue of Lack of Sensitivity and Professional Behaviour also falls under the category of efficiency issues as the issue of welfare can be a very sensitive matter. The participants disclosed that sensitivity issues rank high on the issues affecting the financial welfare system in the Cayman Islands. Sensitivity issues are so high to the extent where applicants are intimidated to apply for financial welfare benefits.

Participant 11 SB shared that her personal experience with the financial welfare administrators left her with the impression that they do not care. She found them to be judgmental and lacking in understanding and respect. As an arm of the government, the participant expected that they would have display more sensitivity and a duty of care.

The Cayman Islands demography is again brought to the fore where participant 12 KW spoke about the level of nepotism existing which paints a bad picture of the program. She believes that the financial welfare administrators neglected the duty of care owing to the financial welfare beneficiaries when they treat them with disdain.

In order to provide the duty of care owed to the financial welfare participants, the financial welfare administrators must understand the needs. Participant 8 KD believes that the main reason why such understanding cannot be achieved is because the staff do not take the time to truly understand their needs. As a result, this lack of understanding of the financial welfare beneficiaries, they expressed that they sometimes felt apprehensive towards applying for benefits, due to feeling intimidated.

## **Relationship of the Study Findings to Theme 8 Lengthy payment delays to vendors**

The theme lengthy payment delays are consistent with the findings of Raheem, (2020) as the delay in payments to the landlord/vendors for other services was highlighted by the participants. Participant 12 KW, in particular held the view that the financial welfare program needs a more simplified process for the submission and processing of financial welfare applications. The current system is too cumbersome and does not achieve the objective of alleviating the needs of the financial welfare beneficiaries in a timely manner.

Housing is a grave issue in the Cayman Islands even for people who are gainfully employed and can afford to pay an exorbitant amount of rental fees (Favilukis, Mabile & Van Nieuwerburgh, 2023). However, in some instances, the accommodation available does not match the fees being charged as they are run down to the point of being dilapidated. Participant 12 KW reiterated the need for a tiered process with collaboration between building inspectors and the NAU staff. This would ensure that the buildings are inspected and found suitable for habitation. An occupancy fitness certificate would be obtained prior to a lease agreement is signed.

Some landlords were reluctant to rent their properties to financial welfare beneficiaries because they have experienced significant delays in receiving payments from the government. The foregoing has put a significant strain on housing as landlords are now wary of renting to NAU beneficiaries. In fact, there are instances where landlords advertised their properties for rent with the caveat, that no NAU payment is accepted (Appendix 5A).

The late payment by the government is attributable to difficulties associated with obtaining the requisite documents on time which was mostly approvals required for the disbursement of funds to landlords. Participant 5 KD also shared that the application processing

times further exacerbated the issues. The literature review covered reliability as a method to ensure that social welfare programs run by the government are successful (Raheem, 2020). The accounts given by the participants above indicated that the financial welfare system in most cases was unreliable as the beneficiaries were affected by inaction on the part of the financial welfare system who either failed to pay the landlords or failed to pay them on time.

#### **4.18. Relationship of the Study Findings and the Literature Review RQ2**

RQ2 explored how the current challenges within the financial welfare programs affect welfare beneficiaries. The responses to RQ 2 identified 4 main themes among the financial welfare participants. In other words, how are the financial welfare beneficiaries affected by the existing problems and to what extent? Unless the issues affecting the financial welfare programme in the Cayman Islands are addressed, the effects will remain and continue to get worse.

#### **Relationship of the Literature Review to Theme 1: Lengthy Application**

##### **Processing Times**

Theme 1 highlighted the length of time it took to process financial welfare applications. Adding to an already bad situation where RQ 1 highlighted the lengthy delays in processing applications due to staff shortage. This theme indicated waiting times increased exponentially for those who submitted financial welfare applications. This issue has been covered in the literature review, even though the review did not speak verbatim about unnecessary long waits for financial welfare benefits. The literature addressed the service delivery of financial welfare benefits Zhang, Long, Yan, Yang and Yang, (2016). Recent study also speaks to the effectiveness of PPP being used to deliver goods and services to financial welfare beneficiaries, (Harsha, 2016).

In highlighting her frustration with the situation, Participant 8 KD reiterated the lengthy processing times financial welfare applications took to process. In the absence of a modified system, the belief held is that the financial welfare beneficiaries needed an interim approval system that would alleviate this issue. An interim approval system would not only benefit the financial welfare applicants and administrators but also the people depending on the success of the application such as the children in need.

Participant 9 SP likewise provided views on the effects the staff shortage has on the financial welfare system. The negative impact cannot be overemphasized as it has a knock-on effect on all other aspects both internally with a pile up of applications. The external effects include the lack of benefit or delayed or non-payments to vendors. The lack of adequate staffing caused further suffering for the people for whom the programme was intended.

The fact that reported nepotism found its way into the system is not quite unexpected as provided in the demography brief earlier. The participant held the belief that a good starting point to address the shortcomings in the financial welfare system is to first acquire the number of staff needed. Failing to address this critical issue will lead to more disastrous outcomes. Reported nepotism as identified by Participant 5 KDJ further crippled the effect of financial welfare system as it caused distrust between the staff and the financial welfare applicants. There needs to be more accountability in the dispensation of financial welfare benefits to eradicate nepotism becoming a standard occurrence in the Cayman Islands financial welfare system.

### **Relationship of the Literature Review to Theme 2: Undue financial burden on financial welfare applicants**

The theme relates to the practice of financial welfare applicants had to pay for documents required to complete their applications. The requirement placed the applicants in an unwanted situation as it deteriorated worsened their financial position. The literature review

addressed the issue of user fees and their negative impact on welfare beneficiaries (Jayasuriya, Zhang, Setunge and Patnaikuni, 2014). The applicants sought financial assistance due to their inability to meet their financial obligations and to maintain their daily lives.

The literature review spoke about the addition of expenses to beneficiaries in the form of user fees as Zhang, Long, Yan, Yang and Yang, (2016). It showed how private companies involved in PPP recuperated their costs through the application of user fees. User fees are not altogether bad, however, when the person is already in a bad situation it only makes it worse.

Participant 8 KD shared the view that the user fees could be replaced by the agencies becoming signatories to a Memorandum of Understanding (MOU). The MOU would waive these fees as long as the documents are required for financial welfare applications. Failing to agree to a MOU, the financial welfare beneficiaries will continue suffering from the additional fees. The welfare program should benefit those for whom it was implemented to improve their standard of living, despite how temporarily the assistance is expected to last.

### **Relationship of the Literature Review to Theme 3: Housing Problems**

This theme relates to the difficulties faced by financial welfare beneficiaries who were in search of housing. A rather unusual reluctance existed among landlords towards renting their properties to NAU financial welfare beneficiaries. This situation has worsened over the years. The reluctance as pointed out earlier resulted predominantly from late payments from the government.

The resulting late payments were found to be one of the reasons why quality rental apartments were not accessible to financial welfare beneficiaries. Consequently, they had to settle for what was available which was usually sub-standard. This theme was covered in the literature review about PPPs being used to alleviate housing issues (Adeogun & Taiwo, (2011); Ibem & Aduwo, (2012); Taiwo, (2013); and Ahmed & Bin Sipan (2020), Ademiluyi and Raji

(2008). Unless the Cayman Islands Government enters into similar partnerships to solve the chronic housing issues financial beneficiaries will continue to encounter this problem.

Participant 9 SP shared the view that the government must ensure the availability of suitable accommodation. Failing to ensure such availability, the financial welfare beneficiaries will continue to suffer when trying to obtain housing accommodation. Any suggestion that the financial welfare beneficiaries can build their own homes would fall out of scope as building material prices have increased exponentially and continue to increase (Ademiluyi and Raji, 2008).

The cost of building materials has shattered any hopes of a financial welfare participant's lives improving through property ownership. The high and rising cost of living is not making their situation any better. It has become quite obvious that the monies from financial welfare benefits being disbursed to the financial welfare participants can no longer take care of their basic needs.

Participants 8 KD, 11 SB and 5 KDJ shared the view that beneficiaries can no longer cover basic necessities with the amount allotted. The erosion of the benefits has further worsened any prospects of making it easier for beneficiaries to access suitable housing to shelter their children. The literature review aptly covered the use of PPP to alleviate housing issues (Ahmed & Bin Sipan, 2020).

#### **Relationship of the Literature Review to Theme 4: Insufficient Benefits**

Theme 4 resulted from the inadequacy of the amounts received by the financial welfare beneficiaries and the absence of benefits such as continued health care when needed. This is not a standalone problem as it correlates with the previous issues of housing and user fees among others. The fixed amount that is disbursed by the government to financial welfare



beneficiaries without flexibility despite their circumstances, has negatively affected the lives of financial welfare beneficiaries.

The literature review looked at the effects of placing a strict limit on accessible funds (Wang & Zang, 2019). This measure creates and perpetuates suffering which is indicative of underfunding. Unless the government enters into PPPs to fix this, the problem will continue to negatively affect the financial welfare programme (Vaslavskiv, Y. and Vaslavskiv, I., 2020).

The financial welfare amounts received by the beneficiaries were stretched thin when there was a need for medical assistance. Unless there is some legislative or policy change in line with the systems which exist in China (Wang & Zang, 2019) the beneficiaries will continue facing challenges in affording basic amenities and health care.

Current studies have shown what good governance structures of financial welfare management systems look like. The literature provided that trust must be restored and maintained, otherwise, the financial welfare programme runs the risk of facing a “societal crisis”. PPPs have the ability to both restore that trust and ensure that good governance prevails Gjaja, Rich, Farber, Brimmer, & Kahn, (2020).

#### **4.19. Relationship of the Study Findings and the Literature Review RQ3**

Research Question 3, explored how the implementation of PPP initiatives can significantly improve the management and delivery of welfare support programs in the Cayman Island? Four themes emerge from the RQ responses.

##### **Relationship of the Literature Review to Theme 1: Implementation of proper legislation, more PPP, staffing, and accountability**

The participants held the belief that the implementation of proper legislation, more PPP, adequate staffing and accountability will cause the financial welfare management programme to improve. There was also the belief that current legislation requires significant amendments

to the financial welfare management programme to become more efficient and improve the overall programme. The literature review covered the areas of implementation of legislation as Panades-Estruch, (2021) provided that in the absence of legislation, safeguards can be put in place through policies. Such policies are to provide checks and balances as was done with the Procurement Act in the Cayman Islands where legislation could not be enacted immediately.

Similar measures were also implemented by the Cayman Islands Government when ventured into PPPs (Cayman Islands Government, 2016; Cayman Islands Government, 2018a; Cayman Islands Government, 2018b). Panades-Estruch (2021), is also cited in the literature review covering similar occurrences in Bermuda where there was no legislation of the sort. However, the Bermuda Government utilised a procurement policy to safeguard the interest of all parties involved (Government of Bermuda Office of Project Management and Procurement, 2018).

Participants, 10 RF and 9SP both held the view that amended legislation would have reinforced accountability and ensured that the staff acted more responsibly and impartially in the dispensation of their functions. Literature was found where PPP was used to outline the rules of engagement to cause good corporate governance to be observed throughout all stages of the PPP and ensured that the project ran smoothly (Panades-Estruch, 2021).

## **Relationship of the Literature Review to Theme 2: Creating PPP with Non-Profit and Private Organizations**

This theme addressed the creation of PPPs with non-profit volunteer organizations (NPOs) which was covered in the literature review by Urio (2010). It is believed that creation of PPPs with NPOs will have a positive outcome on the financial welfare programme in the Cayman Islands. The NPOs assist in various forms and are always in receipt of charitable

donations from donors or through fundraising activities. This could ensure that the financial welfare beneficiaries would always receive more timely and useful benefits.

Participants, 10 RF and 6 JH, shared the view that the NPOs could also offer internships which would improve the employability prospects of the financial welfare beneficiaries. The internship would be considered as a temporary transitional employment scheme as they would receive a stipend. The program would serve well as there is the requirement that financial welfare beneficiaries seek employment, however, sometimes they were disadvantaged as they did not possess skills for the jobs that were available.

This internship would bridge that employability gap and in turn, reduce the burden of reliance on the financial welfare system in the short term. More (2005) shared similar views when the various types of NPO formations that exist were looked at, these include the private, Non- Profit Ownership and the Private, For-Profit Ownership Model. These forms of NPOs also exist in the Cayman Islands and can provide significant assistance to the welfare beneficiaries.

### **Relationship of the Literature Review to Theme 3: Partnering ventures to provide adequate housing**

This theme correlates to the previous theme in RQs 1 and 2 where the lack of housing and their effects were addressed. A chronic issue was revealed where financial welfare beneficiaries were unable to find housing or suitable living accommodation. The literature review has extensively covered how PPPs were used to alleviate chronic housing issues in Nigeria where Adeogun & Taiwo, (2011); Ibe & Aduwo, (2012) and; Taiwo, (2013) research showed PPPs ability to improve available housing stocks. Ahmed and Bin Sipan (2020) similarly explored how PPPs were used to solve chronic housing issues in Nigeria while

Ademiluyi and Raji (2008), also addressed how the issues affected the implementation of affordable housing in Abuja.

Participants 1 DW and 12 KW observed that there is a potential gold mine in the Cayman Islands which falls in the hands of the Cayman Islands. There are numerous government owned buildings which are sitting idly and not being used. They held the view that those buildings should be retrofitted into living accommodations controlled by the NAU. This initiative they believe could place a significant dent in the housing crisis. Housing has been and will always be an issue in the Cayman Islands, particularly with the large and growing migrant communities (Ademiluyi and Raji, 2008).

While in some instances the issues may not be unavailability of land or the ability to purchase due to the high cost as in the context of the Cayman Islands. Similar to the Cayman Islands, Ademiluyi and Raji (2008) discovered similar issues in their research which were attributed to the lack of affordability and the cost of construction materials as well as low access to affordable mortgages.

#### **Relationship of the Literature Review to Theme 4: PPP providing financial contribution**

The theme addressed the provision of financial resources to assist with some of the issues outlined in the financial welfare programme in the Cayman Islands. Cayman Islands is a tax-neutral International Financial Centre, attracting a high volume of international business. Private companies do not have to worry about being overly taxed as if they were in their home countries. The ability to operate tax-free is an incentive these companies enjoy as it allows them to maximize profits. These companies should therefore display good community focus and citizenship by contributing to the community's needs.

Shuliuk, (2021) held the view that financial commitment is essential for the success of PPPs as it is a sign of commitment on the part of the parties. While in the case of some countries who formed PPPs having to secure financial commitment through loans (Shuliuk, 2021), The offshore companies' financial contributions would show their commitment to community development. Mouraviev (2021) also looked at the positive impact that funding to improve social welfare initiatives had on PPP in countries such as the UK, Germany, France, Ireland, Italy, the Netherlands, Portugal and Spain.

Similar to the views above, the literature review through Mouraviev (2021) has addressed funding to alleviate social welfare issues such as those being experienced in the Cayman Islands. The current study in light of the participant's responses contributes to the body of research as demonstrated in the literature review.

#### **4.20. Summary of the Key Findings and Outcome of the Study**

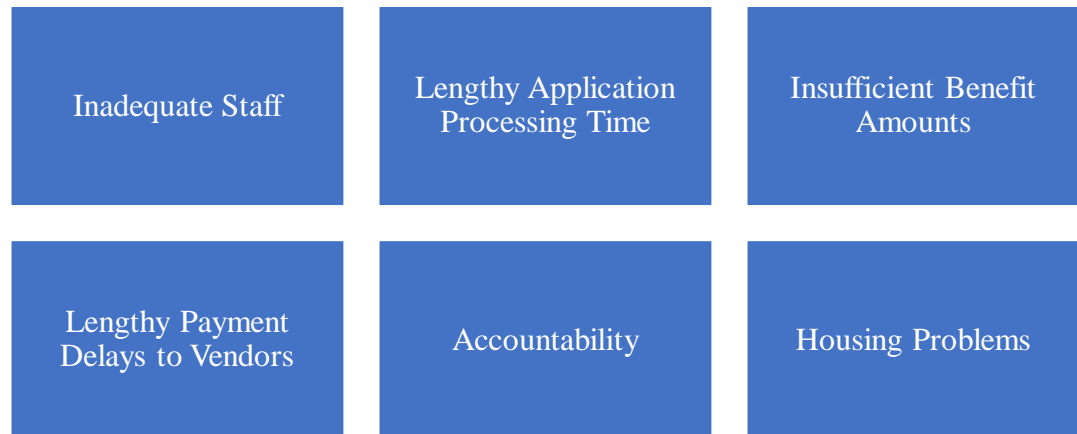
The key findings of the study are centered around how the financial welfare beneficiaries are affected as a result of the management of the financial welfare program in existence. The findings are correlated, for instance, the key findings for RQ 1 are inadequate staff; lengthy application processing time; insufficient benefit Amounts and lengthy payment delays to vendors.

The key findings for RQ 2 are longer application processing times; housing problems; and insufficiency of benefits. While the key findings for RQ 3 are staffing, accountability and partnering ventures to provide adequate housing. There is a consistency in the statement that the staffing problems need to be addressed as the lack of sufficient staff leads to delays in the processing of applications which in turn affect the deliverables by extending the time it takes to receive financial welfare benefits.

There is also the finding that housing presents a major issue as the financial welfare beneficiaries cannot find suitable accommodation. The inability to find suitable housing is not only due to the cost of rent but is coupled with the fact that landlords are not willing to rent to financial welfare beneficiaries. The accommodation available for rent in most instances is found to be below the standard of living. There is also the key finding that the financial welfare system could benefit from a collaboration that provides suitable living accommodations for the financial welfare beneficiaries.

The delays in processing and lack of staffing also led to the finding of a lack of accountability and the shortage of staff. The foregoing added pressure and the financial welfare beneficiaries did not receive the type of service they expected, and they did not receive any explanation when there were excessive delays. The outcome of the study was expected, given the nature of the study and the representations of experiences provided by the research participants. The participants were very critical of the financial welfare system and the inadequacy of the benefits, and the quality of service provided.

The key findings are displayed in the below figure for ease:

**Figure 4.10***Showing the Key Findings of the Research**Author's Construct***4.21. Conclusion**

The key points that were discussed in this chapter were the Research Problem which looked at the issues which existed within the Cayman Islands financial welfare system and needed to be researched. As a result of the research problem, Research Question 1 sought to explore the current challenges of financial welfare program (s) in the Cayman Islands from the perspective of the financial welfare beneficiaries and the financial welfare administrators.

Twelve participants aged 25-54 participated in the online open-ended survey via SurveyMonkey. From analyses of the responses provided to the Research Question 1, 8 themes emerged which are 1) inadequate staff; 2) Lengthy application processing time; 3) Unstable interactions; 4) Need for an upgrade to an online system; 5) Dilapidated accommodations; 6) Insufficient benefit Amounts; 7) Unprofessional behaviour of financial welfare staff; and 8) Lengthy payment delays to vendors.

The responses given by the participants provided a better understanding of the issues that existed in the Cayman Islands financial welfare programme. Their account of the issues that affected the smooth running of the financial welfare programme were sometimes prescriptive. This was not surprising in the lease as they were the ones who were more familiar with the programme and therefore were best placed to evaluate efficiency and were able to state what worked and what did not work.

Based on the themes, it was evident that some connectivity existed among the issues. For instance, as a result of inadequate staff, the financial welfare processing took more time than it normally should. The amounts paid in financial welfare benefits were not enough to afford the financial welfare beneficiaries with proper housing and food.

The long delays in government funding for payment of rent affected the quality of housing as people were not readily willing to rent to people who were receiving financial welfare benefits. Where properties were available and the landlords were willing to rent to NAU assisted tenants, the accommodation was in a dilapidated state. The interactions between the financial welfare beneficiaries and the financial welfare administrators caused a display of unprofessional behaviour. The behaviour resulted from the financial welfare administrators, as it is reported treated the financial welfare beneficiaries as if they did not care about them.

Research Question 2, therefore, followed and investigated how the current challenges identified within the financial welfare programs affected welfare beneficiaries in the short and long run. The responses to Research Question 2 were again directly in line with the research question and provided a view of the effects of the challenges. The following 4 themes emerged, 1) Longer application processing times; 2) Undue financial burden on financial welfare applicants; 3) Housing Problems; and 4) Insufficiency of Benefits. The responses and themes



gave the researcher a clearer understanding of the effects of the issues affecting the financial welfare program in the Cayman Islands.

As a result of the challenges that existed the themes indicated that the applications would take an unduly long time to be processed. The lengthy application processing times were by inadequate staff being available to conduct the business of providing the financial benefits needed. Even when there were staff available to process the applications, the themes also showed that sometimes the process became counterproductive as the financial welfare beneficiaries sometimes had to spend money to obtain that assistance. The need to find money to pay these user fees has been found to be a deterrence for beneficiaries. Suggestions have been made towards alleviating these requirements by forming PPPs with these inter-agencies.

There was also the issue of housing unavailability and where available they are in deplorable condition. Also at the forefront was the issue of late payment of monies to the landlords. Late payments caused the landlords to become reluctant to rent their properties to persons receiving NAU's assistance. As seen in Appendix 5A the landlord's property advertisement specifically stated that they were not renting their property to NAU assisted people. The insufficient benefit is at the top, which again ties back to the issue of affordability and availability as the financial welfare beneficiaries will only be able to afford properties which the benefits can cover.

Research Question 3 was aimed at exploring how public-private partnerships could be used to improve the management of financial welfare support programs on Cayman Island. The analysis of the information provided by the participants revealed the following themes indicating how they believed PPP could improve the financial welfare program of the Cayman Islands. The themes were, 1) Implementation of proper legislation, more PPP, staffing, and

accountability; 2) Creating PPP with Non-Profit and private organizations; 3) Partnering ventures to provide adequate housing; and 4) PPP providing financial contribution.

The research findings have highlighted the need for the issues to be addressed in earnest as they are all in one way or another related to each other. Therefore, until these issues are addressed, there will be delays in the processing of financial welfare benefits for one reason or another. Where they were not affected by staff shortage, which increased the application processing time. The relationships between the financial welfare administrators and the financial welfare beneficiaries continued to deteriorate to the point where they reportedly became too unstable.

The NAU need to switch over to an online platform for the submission of applications as both the staff and the beneficiaries view the current process as paper-intensive, outdated, time-consuming and leading nowhere. If the financial welfare benefits are not increased the financial welfare beneficiaries will continue to only access dilapidated rental accommodations. There needs to be immediate intervention in the way the financial welfare beneficiaries and the financial welfare administrators engage. Ensuring that the intervention occurs, professionalism will improve, which will in turn improve customer satisfaction experience. If the issue of undue wait for vendors to get paid is not addressed, then the financial welfare program will continue to lose willing landlords who will rent to NAU-assisted persons.

As mentioned, before there is a correlation among the responses provided to the study. To the extent that these correlations exist, there will be an urgent requirement for necessary changes to be made as revealed in RQ3 where the themes emerged that there is a requirement for the implementation of robust legislation. The legislative change would hold all people accountable and actionable to the cause of financial welfare. Proper legislation would bring with it more policies. The policies would outline the procedures that must be followed when

dealing with any type of financial welfare as well as any exceptional circumstance that may exist. The results also prove that there is a necessity for the establishment of more PPPs to ease the needs of the beneficiaries and assist with the smooth administration of the program.

Staffing and accountability were also seen as a necessity which was also recapped earlier. Providing adequate staffing to process the financial welfare applications will not only assist in more speedy processing of applications. The provision of adequate staff will require the financial welfare administrators to account for any inefficiencies that exist after the number of staff is increased.

The creation of PPPs with Non-Profit and private organizations has also been touted as a way of easing the issues faced by the financial welfare beneficiaries. These partnerships are considered to be beneficial. It is believed that the partners will be more understanding and cater to the needs of the beneficiaries. The current housing crisis faced by financial welfare beneficiaries, is not really unique to the Cayman Islands. The literature review revealed and provided examples of how the crisis was averted in other countries.

Partnering ventures with private entities aimed at providing affordable and most importantly needed housing is also seen as a vital move in fixing the housing issues. Where it is impractical for these private entities to provide housing, the suggestion of them providing monetary contributions is also seen as a way forward. Such contributions could assist in eradicating the housing dilemma.

The financial contributions would not only cover housing issues but also address other areas where the system falls short. These could be issues such as the provision of food, medical attention and other short-term relief. The findings as revised above responded well to the research questions and contributed to the study as it has provided a better understanding of the financial welfare program. It also provided a better understanding of the financial welfare

beneficiaries and the possibility of a PPP being used as the bridge to achieve improvement to benefit the financial welfare beneficiaries.

The chapter also looked at how the literature review is connected to the survey responses, the survey questions and the research questions. All three research questions were linked to the literature review. They were also connected to the research questionnaire responses as quoted in paragraphs 4.16 to 4.16.3. The findings of the research are encouraging as it provides that the Cayman Islands financial welfare program can benefit from the implementation of PPPs.

The findings have shown that PPPs have been used in other countries with similar make-up like the Cayman Islands and have had much success. The Cayman Islands has also benefitted from the use of PPP in areas of social welfare and has seen examples close to home as Jamaica, Trinidad, St. Lucia and Bermuda. Provided that the guidelines used in these countries are followed, the Cayman Islands will benefit from the creation of PPPs in the interest of the financial welfare beneficiaries and the Cayman Islands.

## **CHAPTER 5: IMPLICATIONS, RECOMMENDATIONS, AND DISCUSSIONS**

### **5.1. Revisiting the Research Problem**

The research was conducted as a result of the issues surrounding financial welfare benefits in the Cayman Islands. While a financial welfare program exists in the Cayman Islands, it is plagued by several deficiencies in the management of the system. Coupled with the existing issues, the staff's reported response, and treatment of the financial welfare beneficiaries leaves much to be desired.

The foregoing issues caused a domino effect resulted in the way applications were handled which affected the timeliness in which the benefits were obtained. The delays in payments caused loss of opportunities such as securing living accommodation, paying bills and

being able to meet basic necessities such as food. The entire cycle culminated with the financial welfare beneficiary being unable to meet their obligations as the amount provided was just not enough (Sackey & Remoaldo, 2019).

The staff is disconnected from the financial welfare beneficiaries and is more focused on reducing the number of people who apply for financial welfare. In trying to curtail the number of people who access the financial welfare system, less time was spent getting to truly know the financial welfare applicants and their individual needs.

Failure to spend time with the financial welfare applicants presented the barrier of not knowing how they could best assist the applicants with the number of issues that affected them (Cottam, 2018). In the absence of getting to know the beneficiaries and their needs, the benefits given to them were tailor-made and not beneficial to them to the extent of their needs and was therefore, a one-size-fits-all.

### **An Overview of the Purpose and Objective of the Study**

The problems which plagued the financial welfare system necessitated research into how the challenges affecting the financial welfare system in the Cayman Islands could be addressed through the creation of public-private partnerships (Tabassum, 2013). This qualitative research explored the best practices and management of financial welfare and benchmarked those in the context of developing a framework. The framework it is hoped, can be successfully implemented for the improvement of the management of the Cayman Islands financial welfare program through a public-private partnership.

The researcher conducted an exhaustive literature review to assist in achieving the objective of identifying best practices in the field of financial welfare and PPP. The review examined existing literature where PPP was used in the Caribbean as well as from a global perspective to solve social issues (Shan & Zang, 2021) including welfare issues.

## **Methodology Applied**

The researcher used a qualitative methodology where the data was collected with the use of open-ended survey questionnaires (Tvinnereim, & Fløttum, 2015). The participants selected for the research were both welfare beneficiaries and people who work or who have worked with the NAU in the Cayman Islands. The participants were selected through a purposive sampling technique (Campbell, Greenwood, Prior, Shearer, Walkem, Young, & Walker, 2020).

The selection of participants consisted of people who have applied for financial welfare support, have received financial welfare support or are involved in the administration of financial welfare support in the Cayman Islands. The participants who were selected are those who possessed a vast amount of knowledge on the topic under investigation as they have specific knowledge (Millar & Dillman, 2012) thereby justifying the appropriateness of the method chosen.

## **The Theory Applied**

The researcher used the grounded theory design which according to Akintoye, (2015) enhances the research causing it to become more meaningful. Makri & Neely, (2021) also provide that grounded theory is quite beneficial and has amassed popularity within academia among numerous researchers. The research is more meaningful when the correct design is selected (Simon & Goes, 2011). Selecting the appropriate design, caused the researcher to better master the research and was better able to identify the theories and constructs that guided the study. The design aided the researcher in conducting a thorough literature review, to identify the key themes and constructs bearing relevance to the study (Chun Tie, Birks, & Francis, 2019).

The use of grounded theory provided the researcher with the ability to commence the research by forming an opinion of the topic under investigation (Shank, 2006). Having collected the data, it was then interpreted in a balanced way to better guide the research. A distinct and important function of Grounded Theory is that it functions similarly to when there are multiple choices from which a decision can be made, Grounded Theory allows for careful analysis to ensure that the best decision is made (Sirakaya & Woodsie, 2005).

Grounded theory was able to clarify the theoretical perspective by making the research topic clearer as Grounded Theory was able to enhance the interpretation of the accounts of the experience encountered in the financial welfare system as given by the research participants (Meriam, 2002).

Although Grounded Theory allows the researcher to incorporate his own experiences into the research, the researcher is always cognizant of the accounts given by the research participants and the experiences they encountered (Meriam, 2002). The researcher found Grounded theory to be a very beneficial design as a lot were not known about the topic under study and it was able to gather a lot of information on the issues under investigation (Miller, 2015). Grounded theory revealed a collective theory on the issues affecting the financial welfare system in the Cayman Islands, how the issues affect the financial welfare beneficiaries and what can be done to improve the financial welfare program.

In light of the foregoing, this chapter will further look at the implications, or how the issues identified affect the financial welfare program. It will therefore explore efficiency issues, and program utility as in how fit for purpose are the current benefits and processes which are in place to facilitate people accessing the financial welfare system.

## 5.2. Implications

### Limitations to the Study

The study was affected by several limitations as detailed below which if they were not present could have led to a more positive outcome in the results:

#### a) Sample Size

While the sample size is justified as being appropriate based on the population that is eligible for financial welfare in the Cayman Islands which are only Caymanians, the study suffered from the limited amount of response data that was provided by the participants to the research questionnaires. The responses were limited in some instances and terse at best where some of the respondents did not elaborate too much as they would have possibly done in a face-to-face interview.

Despite the availability of studies confirming that the sample size used in this study can suffice for qualitative research (Fugard & Potts, 2015; Boddy, 2016). The research could have possibly benefited from more participants responding to the survey questionnaires, although the participants were essentially saying similar things which led to a point of saturation (Lakens, 2022). More responses, sharing the views of the participants along the same lines could have made the study more convincing.

#### b) Diversity

While the participants represented good coverage of the population living in the Cayman Islands. The study would benefit more if the participants were from a more diverse background such as education, age, and their parish of residence. While there were participants from West Bay, Bodden Town, North Side and George Town. None of the participants were either from the district of East End, Cayman Brac and Little Cayman. Survey questionnaire was not responded to by the persons from Cayman Brac as they are more apprehensive to



participation than any other part of the Cayman Islands. The selection of participants was well educated as of the 12 questionnaire respondents, 11 had some form of college or university education while only one possessed a vocational qualification.

A wider demographic mix inclusive of a more diverse educational background and age could have yielded different results beneficially rich in the research and contributed much more to future studies. Additionally, had other categories of the population been eligible to receive financial welfare, the responses could have also provided a different result in terms of the experiences of those participants, their employment, education as well as geographical location as also their experiences with the financial welfare system.

#### c) Data Collection Tool

The next limitation is that responses received from the survey questionnaire could have been more detailed and richer if the participants had been interviewed. The responses sometimes were quite terse and seemingly did not convey the full stories of the participants. If the participants had opted to participate in face-to-face interviews the data collected could have been richer and more beneficial to the study as it is quite possible that older people up to or of the age of 65 years could have participated as it is hardly likely that people of that age would prefer to fill in a survey questionnaire.

In addition to the foregoing, having received the responses to the questions of the research questionnaires, the questions could have been better worded in an open-ended sense to generate more information from the participants. Had the questions been better worded, the questionnaire would have had a similar effect to a face-to-face interview and extracted a free narrative giving a better picture of the experiences of the respondent. While the questions were open-ended, in hindsight the researcher identified the limitations that they presented as in some instances they did not present for the participants to elaborate as they would in a face-to-face

interview. There could have also been one questionnaire for financial welfare beneficiaries and one for the financial welfare administrators.

#### d) Insufficient Literature

Another limitation identified in the study is the insufficiency of literature in the Cayman Islands covering the topic of PPP as also limited ventures in the creation and implementation of PPPs particularly in social welfare to be able to have related the study to local experiences as well as guidance. The limitation of sufficient local examples is also coupled with the researchers' limitations in the fact that this is the first time he is conducting research of this type and magnitude.

Limitations were also identified in the literature review as there weren't sufficient examples of PPPs being used to improve financial welfare itself in the Cayman Islands or anywhere identified. Although there was a copious amount of literature on social welfare of which financial welfare is a part, there could have been more specific instances of PPP being used to improve financial welfare.

In the future, it would be quite beneficial if research is conducted on this same topic where the data is collected via face-to-face interviews and also includes more participants in order to obtain a more wholesome response and improve their contribution to the topic. It would also be beneficial for more research to be conducted in the field of financial welfare in the Cayman Islands to build upon that which exists so that future researchers can make vital comparisons and analysis. Another benefit would be the inclusion of other sets of participants so that the analysis would be more complex, and the findings present more diverse views as indicated above at point 5.2.1 (b).

### 5.3. Implications

#### Implication for Practice

Financial welfare is a rather complicated topic in the Cayman Islands which brings with it several issues particularly for its sensitive nature. A keen understanding of financial welfare and the needs and expectations of the stakeholders is quite essential in creating and implementing policies for any remediation to take place in an attempt to solve those issues that exist. Of significant importance are the behaviours of the beneficiaries and the financial welfare administrators as this can ensure that the expected positive synergies prevail.

The research also presents several important implications for practice for the financial welfare management of the Cayman Islands. The literature reviewed covered the use of PPP in various aspects of social welfare including financial welfare such as housing (Adeogun & Taiwo, 2011; Ibe & Aduwo, 2012; Taiwo, 2013) roads (Essia & Yusuf, 2013), farming (Ginting & Jalil, 2018) and health (Al-Hanawi & Qattan, 2019). The data collected during this research aligns quite well with the literature reviewed as it highlighted serious issues relating to accessible housing, accommodation being an issue for financial welfare beneficiaries.

The findings of the data are consistent with the issues faced in countries such as Nigeria (Adeogun & Taiwo, 2011; Ibe & Auwo, 2012; Taiwo, 2013) where chronic housing problems existed, and they had to conduct studies to find the cause and what remedies would alleviate the problem. The Cayman Islands financial welfare program can benefit from education on how these countries overcame their housing and other issues and use their examples as a way to implement measures to improve the current management of the Cayman Islands financial welfare program. The findings also indicate that more needs to be done in terms of ensuring that not only is suitable accommodation available for financial welfare beneficiaries but also

that the benefits that the financial welfare beneficiaries receive are adequate enough to cover their expenses.

There is also the issue of the interactions between the financial welfare beneficiaries and how they are treated by the financial welfare administrators. The financial welfare administrators can benefit from sensitization training (Cawich & Kabiye 2019; Gibran, & Ramadani, 2021) so that they will be able to exercise good governance (Xiong, Chen, Wang & Zhu, 2019), in the financial welfare system and not as the financial welfare beneficiaries put it, look out for family and friends instead of being objective.

They could also benefit from training (Gibran, & Ramadani, 2021) that sensitizes them on the importance of stakeholders (Mouraviev 2021) within the financial welfare program. The financial welfare beneficiaries can also benefit from intervention training on how to foster good relationships as well as manage their expectations.

Every citizen has a right to financial welfare provided that they can no longer provide for themselves (Bendixsen, 2018; Mehrdad, Philippe, & Da, 2020). It is hoped that the NAU staff will undertake their functions better once they have become aware of these facts as they will commence treating the financial welfare beneficiaries with the dignity they deserve. Considering the fact that the financial welfare beneficiaries have a right, by entitlement, to financial welfare benefits.

The findings also imply that the financial welfare beneficiaries should be better engaged and have a say in the process as they are the users of the system and can add experiential value to the process in practice. The beneficiaries are well placed to give their views as they are the ones who receive the services.

#### **5.4. Implications for Policy**

Considering the number of issues raised by the financial welfare beneficiaries on the management of the financial welfare program in the Cayman Islands. It has become clear that the policy-making decisions could benefit from the input of the financial welfare beneficiaries as they are the end users of the program and can give valuable feedback on the service they receive. The government policymakers can have consultative talks or conduct surveys to find out what the beneficiary's needs are and align those with their policies (Focacci, & Perez, 2022).

The Cayman Islands being the IFC that is where mega companies have presence on the Island. The surveys could also target those corporate companies to gauge what assistance they would be willing to provide to assist those in need, the amount and for what period.

The policies can be broken down into categories to suit each unit of need, so there could be a housing policy addressing the requirements to be met to obtain housing which covers the available units that are used to supplement that need. There could be a financial component policy that speaks to the amount allotted for all forms of needs. They could outline who the target sponsors are for those funds and incorporate into that same policy the reallocation of those funds into areas where they are most needed.

For example, if there is a budget of \$50,000 per year for food assistance but there is a need for housing and people are not applying for food assistance at the expected rate, those funds can be reallocated to the housing budget and vice versa. Currently, the reported case is that such levels of flexibility do not exist as the policies provide rules etched in stone and cannot be changed to facilitate such eventualities.

Policy changes can also be instrumental in changing the way the financial welfare benefits are assessed as pointed out by numerous participants. The current policy is not fit for

purpose as it does not possess any level of flexibility that addresses issues that are not scripted. That is to say, where there is an emergency outside of those approved under law there is no discretion to make any on-the-spot decision. Such policy changes can benefit the financial welfare system and bring about confidence and trust.

There have been drastic policy changes in some countries such as the United States of America (Watkins-Haynes, 2019) to make the lives of persons benefiting from financial welfare much better, the Cayman Islands financial welfare programme can therefore benefit from such policy changes as it will not only ensure that the lives of persons are enriched but that the government cares about its people and the issues that affect their daily lives are addressed in a manner that provides long term solutions and that the actions are always in policy for accountability.

## **5.5. Recommendations for application**

As a result of the research questions driving the study on improving the management of the Cayman Islands financial welfare programme through a public-private partnership, Research Question 1: What challenges affect the effectiveness of the financial welfare program in Cayman Islands? RQ2: What effects do the challenges affecting the financial welfare programs have on the welfare beneficiaries? and RQ3: How can the implementation of PPP initiatives significantly improve the management and delivery of welfare programs in the Cayman Island?

The data collected having been analysed revealed several issues which need to be addressed for the improvement of the financial welfare programme in the Cayman Islands. Analysis of the research data highlights significant gaps for which recommendations are made as illustrated in the table below which includes the types of recommendation, the beneficiary and the recommendations that are required.

The recommendations range from a knowledge gap which is aimed at the financial welfare beneficiaries and financial welfare administrators recommending ways in which the knowledge gap can be bridged. Governance is aimed at the financial welfare beneficiaries and the financial welfare administrators recommending ways in which the financial welfare beneficiaries and the financial welfare beneficiaries can get along.

It also recommended training that can be undertaken by the financial welfare administrators to act in the manner desired of their job roles (Gibran, & Ramadani, 2021). Policy and legislation recommend how policy and legislative changes can be used to improve the financial welfare programme. The changes will benefit the financial welfare beneficiaries and the financial welfare administrators and by extension improve how financial welfare beneficiaries are viewed.

**Table 5.1***Depicting Recommendations in Research*

Types of Recommendation	Beneficiaries	Recommendations
Knowledge Gap	Welfare Beneficiaries/ Administrators	Beneficiaries can benefit from education on how the financial welfare system works and all documentation required to complete their application. The financial welfare administrators will benefit from understanding the financial welfare beneficiaries and their specific needs.
Governance	Beneficiaries/Administrators	Future research should explore how financial welfare beneficiaries and financial welfare applicants can engage with each other more harmoniously and humanely.
Policy and Legislation	Policymakers/legislators /Administrators	Policymakers should be tasked with working alongside the practitioners to develop more fit-for-purpose financial welfare benefits policies and amend legislation and policies to better safeguard the beneficiaries with more flexible benefits.

*Author's Construct***Recommendation 1: On Knowledge Gap for the Benefit of Financial Welfare****Administrators and Financial Welfare Administrators**

The researcher experienced significant difficulties finding material that is Cayman Islands-specific, covering the topic of financial welfare. While there were a few studies conducted in the Cayman Islands relative to the field of social welfare about the use of PPPs (Panadès-Estruch, 2017; Panadès-Estruch, 2021; Panadès-Estruch, 2020b), specific studies in



the field of financial welfare would have proven quite helpful. Although the researcher conducted the study using survey questionnaires to obtain the data, there is much more to be gained from conducting face-to-face interviews with study participants.

As Mouraviev, (2021) provided in the literature review interviews through their interactive process allow the researcher to gather a better understanding of the accounts given by the research participants. The researcher would also have had more data for content analysis to detect themes through the frequency with which they related certain experiences (McKenzie, Roberts, Klein, Manganello, & McAdams, 2020).

The data collected from the survey questionnaires revealed significant information on the topic under investigation. One such finding identified is that a significant information gap exists within the financial welfare programme in the Cayman Islands. The information gap that exists between the financial welfare administrators and the financial welfare beneficiaries prevents the smooth running of the programme. The information gap also causes apprehension on the path of the financial welfare beneficiaries who believe that their needs are not taken seriously.

As Participant 8 KD stated, the financial welfare staff does not understand the financial welfare beneficiaries and their specific needs. The lack of understanding is also reflected in the way the financial welfare beneficiaries are treated by Participant 11 SB where she stated that the financial welfare administrators are very judgmental and therefore portray an unwillingness to assist them.

## **Recommendation 2: Governance for the Benefit of Financial Welfare**

### **Practitioners/Managers**

The findings from the data analysed highlighted several issues that need to be addressed for the improvement of the financial welfare programme. The issues include but are not limited

to, the way the financial welfare administrators engage with the financial welfare beneficiaries, the nepotism reported in processing some financial welfare applications, and the lack of patience and judgement of the financial welfare beneficiaries. The negative engagement between the parties has created tension between them which affects the overall level of respect and trust that ought to be involved. The situation has to be remedied through their corporate governance structure which will ensure that the rules are adhered to and that a harmonious environment prevails.

Participant 12 KW shared her experience of the financial welfare administrators being rude and impatient at times while Participant 11 SB shared her experience that the financial administrators judge the financial welfare beneficiaries and act unwilling to perform their duties in assisting them with their needs. Participant 12 KW also shared that at other times, the financial welfare administrators are rude and show nepotism by ensuring that their friends and family members' applications are processed.

Corporate governance measures (Asztalos & Morell, 2019; Xiong, Chen, Wang & Zhu, 2019; Mulyani, 2021; Gjaja, Rich, Farber, Brimmer, & Kahn, 2020) need to be implemented to dictate how the financial welfare administrators engage with the financial welfare beneficiaries. Corporate governance structures were addressed in the literature review by Mulyani, (2021) who spoke on the importance of corporate governance (Asztalos & Morell, 2019; Xiong, Chen, Wang & Zhu, 2019; Mulyani, 2021; Gjaja, Rich, Farber, Brimmer, & Kahn, 2020) in the success of PPPs. Mulyani also emphasized that there has to be trust and respect when parties are engaged, therefore corporate governance structures will lead to bringing the required level of trust and respect to the financial welfare program.

As Njau, de Savigny, Gilson, Mwageni, & Mosha, (2009) in their case study on Malaria found that to avoid problems in PPP there have to be certain elements present, there has to be

constant positive engagement between the providers and the beneficiaries of such programs which in the case of the Cayman Islands are the financial welfare beneficiaries and the financial welfare administrators. The literature review also provided that there also needs to be a situation where the financial welfare beneficiaries and the financial welfare administrators are working in one accord to ensure that their objectives are met.

In other words, at the end of the day, the financial welfare beneficiaries need to pay their bills and have the necessities while the financial welfare administrators need to have the financial welfare applications completed and approved in a reasonable timeframe (Njau, de Savigny, Gilson, Mwageni, & Mosha, 2009).

The study participants in the instant research reported that at times the financial welfare administrators were rude and, in some cases, acted as if they were not interested in giving the assistance required. The literature review also revealed that the stakeholders, which in this case would be the financial welfare beneficiaries and the financial welfare administrators, must remain calm whenever there are difficulties that challenge them. The same parties have to be able to work together with both internal and external partners for each other's benefit and lastly, they should be able to turn their conflicts into a positive encounter which better enables them to deal with the issues that arise.

### **Recommendation 3: Policy and Legislation for the Benefit of**

#### **Policymakers/Legislators**

As it stands to date, there does not appear to be any specific aspect of the legislative provisions on financial welfare that speaks to how the financial welfare administrators must engage with the financial welfare beneficiaries. However, as shown in the literature review, Panadès-Estruch, 2021 provided that where there is no legislative provision in place, policies

will suffice. Therefore, in the interim, there need to be policies drafted outlining how the financial welfare administrators will treat the financial welfare beneficiaries.

The policy should also detail a grievance procedure that addresses when a financial welfare beneficiary is aggrieved by the treatment received from the financial welfare administrator. There should also be a requirement by policy for the registration of the number of complaints made which would be accessible on request. The registration of those complaints would have been quite beneficial to the current study as there would have been a good reference point to see the difference that the policies and legislation would have made after implementation.

The policy should also have strictly laid out timelines in which the financial welfare beneficiary submits their application and the length of time that it will take to process. There should also be contingencies outlined such as in the case where there is a need for immediate approval (Watkins-Haynes, 2019) and where the circumstances are dire.

Financial welfare and the need it caters to is quite urgent, therefore there has to be flexibility involved when dealing with these issues. The fact that the need exists for one reason or another, places strain on the financial welfare beneficiary, therefore the absence of any such flexibility on the part of the financial welfare administrators adds stress to their functions as well.

Participants 8KD and 9 SP shared the view that a provisional approval system should be in place which would have assisted in the situation faced with staff shortage. The policies can therefore cover these eventualities and provide a strict compliance mechanism such as having more than one person's approval to avoid abuse as some staff may wish to utilize such approvals to not carry out the full procedure.

The policies can be written in a way that they need to be reviewed at a mandatory time so that they can be updated to ensure that they remain viable and fit for the purpose for which they are intended. There may be a case where the length of period that is allotted needs to be adjusted, or the amounts allotted need to be amended or in the case where it's the person who is the approving needs to be amended. There should always be that element in any policy to ensure that the policies make sense.

The policies and legislation should also ensure that the financial welfare benefit amounts are updated to ensure that the benefits are adjusted for inflation. The Cayman Islands, despite its standing in the financial industry, suffers from a very high cost of living. The average person to the very wealthy struggles to keep up with the rising interest rates which affect mortgages which in turn affect the cost of rent, there is also the increasing cost of fuel and cargo freight.

The cost of rent also drives up the cost of food and other goods as most businesses rent the facilities from which they conduct business. The cost of food is affected severely due to the cost of fuel and freight prices. Therefore, to ensure that the financial welfare participants can take care of their basic needs, the financial welfare benefit amounts must move along with the cost of living.

Policies are usually the blueprint towards bills which would then go through the legislative process to be enacted as legislation. Therefore, the policy can add to any existing legislation as an amendment or as a new piece of legislation in itself. The benefit will be immense as rules of engagement will be laid out, which is good for accountability purposes.

The policies and legislation will provide confidence and dignity to the financial welfare beneficiaries and also improve the service delivery of the financial welfare administrators. As Harsha (2016) provided in the literature review which is in line with the findings of this study,

for social welfare including financial welfare to be improved, there have to be policies in place to facilitate these improvements.

Artificial Intelligence (AI) is here and will change the way we do everything. The financial welfare system can benefit immensely through the use of AI to predict the behaviours of financial welfare beneficiaries. The data is already in the databases held by the financial welfare administrators. Using the data supplied by financial welfare beneficiaries and their pattern in accessing the welfare system. The Australian government used AI to create a model that would predict the future behavioral patterns of the welfare beneficiaries (Sansone, Zhu, 2023).

The predictive module was able to predict the needs of the users over a four-year period with more accuracy than human prediction. This result is quite encouraging as the government is responsible for ensuring that people do not fall victims of their own doing by remaining on welfare for too long (Sansone, Zhu, 2023). A robust policy including AI coupled with proper administration can significantly benefit the Cayman Islands financial welfare system.

Without these policies and amended legislation, there will be a continued failure (Raheem, 2020) within and ultimately of the financial welfare programme. Additionally, the Policymakers, legislators, and financial welfare administrators will benefit from the upgrading of policies and legislation in that they will have kept abreast of the issues that affect the programme and would have less work to do in the longer run. Panadès-Estruch is quite versed in the area of PPP research, therefore there is a lot to be gained if the responsible parties consult with her on this topic to engage her in conducting further studies to improve on this study.

## **5.6. Summarizing the Themes and Identifying the Way Forward**

From the findings of the research coupled with the literature review, there is a lot that needs to be done to ensure that the issues that exist within the financial welfare programme are

remedied. The recommendations made for policy and legislative changes will ensure that there is a positive outcome for both the financial welfare beneficiaries and the financial welfare administrators. At present the legislation and policies do not provide a level of flexibility required in such a sensitive area. The reported negative encounters between the financial welfare beneficiaries and the financial welfare administrators will be addressed through the implementation of robust corporate governance within the financial welfare management administrators which is the NAU. Corporate governance will extend to the financial welfare beneficiaries as the changes in the approach of the financial welfare administrators will filter down to the financial welfare beneficiaries through the new approach.

The knowledge gap issues that now exist will be addressed by ensuring that the financial welfare beneficiaries are better educated on how the financial welfare system works and all documentation that is required to complete their application. The financial welfare administrators will benefit from understanding the financial welfare beneficiaries and their specific needs so that they can be better met. Policymakers, legislators, financial welfare administrators as well and the financial welfare beneficiaries will all benefit from the coordinated efforts to implement and keep current all policies and legislation for the improvement of the financial welfare programme.

In light of the foregoing, the objectives of the research were to, a) review the literature on public-private partnerships and how they can be used to provide and improve financial welfare in Cayman Island; b) benchmark best practices of welfare provisions to that of Cayman Island; and c) collect information via a combination of interviews and survey questionnaires, or where not practical either only survey questionnaires or only interviews. The data was to be collected from welfare beneficiaries and state officials to understand the current challenges of welfare provision and the effects these could have on the beneficiaries of such services. The

objectives were met as the researcher conducted a thorough review of the literature as presented in chapter 2. The literature review covered a wide area of social welfare including financial welfare where examples with best practices were reviewed. Contact was drawn from the examples sampled to assist in the formation of the study being conducted and to guide the research path.

In addition to the literature being reviewed the research objectives were further met through the data collected from the study participants by way of open-ended survey questionnaires which were created and disseminated via SurveyMonkey. The data obtained was of good quality and assisted the researcher in analysing in line with the examples found in the literature review. The participants provided a wealth of information on the topic of the study through the open-ended survey questionnaires.

The findings of the data analysed supported the literature review for the most part as there were examples given where there was the need to address social issues which included housing, transportation and health, to name a few. The researcher did not find specific literature dealing with financial welfare, particularly in the Caribbean region. Those issues identified and assessed were to determine whether or not a public-private partnership could solve the problems faced by the subjects of the research and how they would go about creating the public-private partnership.

The findings support the issues faced by the financial welfare beneficiaries as they are often overlooked or are offered solutions which do not suit their situation. The practices seen in the literature reviews are also supported by the findings where Al-Hanawi & Qattan, (2019) found that although the services were being provided through the PFI, they were not benefiting the beneficiaries as they were intended as is the case with the financial welfare program in the Cayman Islands.



While there is a heavily funded financial welfare program in the Cayman Islands, the study has proven that it is not functioning as it should. The findings also support the literature review in that Njau, de Savigny, Gilson, Mwageni, & Mosha, (2009) highlighted issues found in PPPs in South Africa and what caused the change in those social welfare issues. The findings suggest that the discord that exists in the Cayman Islands financial welfare programme both internal and external can be addressed if there is the existence of, (a) the common vision of the stakeholders and their working together in unison for the same purpose. This point is particularly true for the relationship that exists between the financial welfare beneficiaries and the financial welfare administrators as captured in the survey questionnaires. (b) Stakeholders come together and remain levelheaded when there are challenges.

The accounts given by the financial welfare beneficiaries support the need for the parties to remain calm and work out the differences that may arise during their interactions. (c) collaboration between local and international parties. While the former speaks to collaboration between international and local parties, in the context of the Cayman Islands, such collaboration was mentioned by study participants regarding local entities. (d) positively using conflicts in a positive way to engage and continue the dialogue. The financial welfare beneficiaries and the financial welfare administrators need to use their conflicts in a better way as a learning point.

### **5.7. Recommendations for future research**

The data reviewed provided significant details about how the financial welfare participants view the operations of the financial welfare programme and the benefits they provide. The data also provided areas of knowledge that require further research to have a comprehensive body of knowledge on the topic under investigation that also provides a better

understanding of the financial welfare programme, the people responsible for the programme and those the programme serves.

Recommendations for future research were looked at, which although not exhaustive, once executed, the recommendations will make an invaluable contribution to the area of study. This includes conducting further studies on the corporate governance (Asztalos & Morell, 2019; Xiong, Chen, Wang & Zhu, 2019; Mulyani, 2021; Gjaja, Rich, Farber, Brimmer, & Kahn, 2020) structures, what is affecting them and what will make it better.

The housing crisis requires further studies to determine the root causes and the suggested solutions and test their viability. The timeliness requires further studies to test possible solutions and also to test the suggestions and recommendations made by the financial welfare participants and also to get a more collective view of the problems and solutions.

The amounts being disbursed to the financial welfare beneficiaries also require further studies to determine an amount that would be more realistic. There is also a study required to determine the main cause driving the continued dependence on welfare and exploring long-term solutions.

Updates to the financial welfare programme since the study commenced were looked at as this is vital in making the recommendations needed for the financial welfare programme. It appears that the government has been engaging the stakeholders to an extent which has triggered the changes in the legislation and the implementation of an online application portal.

The knowledge gap was also looked at as a significant issue and recommendations were made on areas that will require future studies to test possible ways in which these gaps can be addressed both in the short and long term to assist in improving the financial welfare programme. For the financial welfare programme to be most effective, there has to be synergy

among all stakeholders working for the common good of the programme to benefit the people who need assistance.

## **5.8. The Research Road Map**

Chapter 2 provided the study with the resources from which numerous examples of PPP were implemented in countries around the globe specifically in the Caribbean context. The examples provided the study with a sound collection of best practices which in essence created a template for what PPPs should look like. The best practices would then become the benchmark for the type of PPPs that would be beneficial to the improvement of the Cayman Islands' financial welfare programme. While there were several examples of PPPs being used to solve social issues including financial welfare, the examples were quite limited in the Caribbean or small islands context as the engagement is considered different (Chaperon, 2017).

To address the problem outlined above, fulfil the purpose of the study, and achieve the objectives, a qualitative approach was adopted. Open-ended survey questionnaires were used to collect data via SurveyMonkey (Abd Halim, Foozy, Rahmi, & Mustapha, 2018). The participants were financial welfare beneficiaries who applied for financial welfare and government workers including financial welfare administrators.

Of particular interest were those working with the NAU or who worked with the NAU and had intimate knowledge of how the financial welfare system operates in the Cayman Islands. Social workers were also considered to be essential to the purpose and objectives as they too had pertinent information regarding the functions of the financial welfare programme and could state what is working well and what needs to be done to make things better.

It was also hoped that legislators would have participated as they would be able to speak on policies and legislation affecting the financial welfare programme in an attempt to make it better for the people who use it. The data driving the study was primary data that was collected

via the open-ended survey questionnaires mentioned above. A copious amount of literature on social welfare including financial welfare was reviewed. The objective was to garner a good understanding of how PPPs were formed and maintained throughout their life cycle, the benefits they provided as well as the problems they faced and the cause of their failures.

The data collected was analysed using NVivo (Jackson, & Bazeley, 2019) analytical software which was able to assist with content analysis (McKenzie, Roberts, Klein, Manganello & McAdams, 2020) identifying themes and concepts as they emerged forming relationships.

## **5.9. Achieving the Research Objectives and Answering the Research**

### **Questions**

The research objectives were achieved through the revision of the literature on the implementation of PPPs from over 14 countries where numerous approaches were taken in the creation implementation and maintenance of those PPPs. The literature on PPPs reviewed provided beneficial information on the development of robust financial welfare models (Zhang, Long, Yan, Yang & Yang, 2016). Those models will benefit all stakeholders in the Cayman Islands as they provide knowledge on tested and proven methods of creation, implementation and execution of successful PPPs.

The models identified in those successful PPPs will also be instrumental in the development of a testable hypothesis to conduct quantitative methodology research to further explore the relationships (Chun Tie, Birks, & Francis, 2019) that exist among the parties of this research.

Consequently, the research questions driving the study namely are, RQ1, What challenges affect the effectiveness of the financial welfare program in Cayman Islands? RQ2, What effects do the challenges affecting the financial welfare programs have on the welfare beneficiaries? and RQ3, How can the implementation of PPP initiatives significantly improve

the management and delivery of welfare programs in Cayman Island? The research questions were answered through the responses provided by the study participants. The responses provided a vast amount of information which when analyzed created meaningful themes for a better understanding of the issues faced in the management of the Cayman Islands financial welfare programme.

#### **5.10. Developments in the Financial Welfare Programme Since this Study Commenced**

In light of the recommendations being made, the researcher considered it important that any developments or attempts to develop policy or legislation in the area of financial welfare that have been made while this study is being conducted are quite valid and must be noted.

The Cayman Islands government seems to have the right attitude towards developing the Cayman Islands financial welfare program to provide ease to the people who navigate it daily. The research findings provided that an online system is necessary for the improvement of the programme. Since this study commenced, the government has launched an online application system (Appendix 5B) where applicants can provide the information needed towards the processing of their financial welfare applications.

The online application portal has 6 categories that the applicant must fill in, eligibility testing which determines if the applicant is a Caymanian or have a Caymanian in their household, personal details, the number of occupants in the household, their monthly income and savings, their monthly expenses and the documents required. In addition to that, there are 8 questions the applicant has to answer including the reason they are applying for welfare.

The Cayman Islands Government has also passed the Financial Assistance Bill (“the Bill”), 2022 ([www.gov.ky](http://www.gov.ky)) which would replace the Poor Persons (Relief) Act spoken about earlier in chapter 1. Eventually passed into law in October 2022, the Financial Assistance Act,

2022 (“the Act”) (Appendix 5C) looks at some of the functions that the NAU will undertake in making their functions more standardised. The Act also seeks to change the name of the NAU to the Department of Financial Assistance (“DFA”) and also now criminalizes the act of persons giving false information to the NAU officers. There is also a provision for suspending financial assistance which is where the NAU can suspend the benefits from people who are currently receiving NAU assistance. Revoking financial assistance altogether after the person has been assessed and approved for such benefits and varying financial assistance.

There is a suggestion to implement the function of an appeal body to the financial welfare programme as well as standardising the processing times of financial welfare applications and consider alternative ways of dealing with emergency applications. The Act also proposes addressing various household sizes as well as households where the occupants can work. Older people will also be facilitated where they no longer need to reapply for financial welfare benefits but will have to submit a certificate of continuation form.

Regardless of the areas covered by the Act, there are still many issues that need to be addressed for continued success. There is no mention of what drove the impending changes, such as any studies or surveys conducted by the government or any independent body. Therefore, some forms of studies must be conducted to better understand what the causative factors of dependency on financial welfare are and how best to deal with them.

Without proper study to determine the causative factors, prescriptive measures will not fully address the issues faced by the financial welfare participants. Likewise, they will not improve the management of the financial welfare programme in the Cayman Islands. For instance, there is now a provision in the Act that affords confidentiality to financial welfare beneficiaries whereas before that was not a component. However, there is nothing mentioned

in the Act about the training and development (Gibran, & Ramadani, 2021) of the DFA officers to better serve the financial welfare beneficiaries and improve management functions.

### **5.11. The Research Findings Driving the Recommendations for Future Research**

Despite the extensive literature review, and while the majority of the findings were covered for the most part, there is a lot that can be gained. The current research provided a good foundation for directing future research on this subject. The following is therefore a representation of areas that have been identified as recommendations for future research.

The areas identified could prove quite beneficial in adding to the existing body of work for the benefit of the NAU, the Cayman Islands Government, the financial welfare beneficiaries as well as the research and the researcher. Firstly, future research should be conducted to include a study to determine the willingness of the financial welfare beneficiaries and the financial welfare administrators to participate in bespoke training (Gibran, & Ramadani, 2021) on how to engage better with each other.

This venture would provide further context for the relationships that exist and bring about amicably agreed terms of engagement between both parties which would de-escalate the existing tension. It would also change the perceptions that both parties share with each other as reported in the findings. It is revealed that the financial welfare administrators see the financial welfare beneficiaries as a problem and the financial welfare beneficiaries see the financial welfare administrators as noncaring and discriminatory. The result of the study provided information on how the corporate governance structure could be enhanced.

Secondly, the issue of housing weighed heavily in the findings as the respondents provided that suitable housing was difficult to find. In the instances where the financial welfare beneficiaries found any available dwelling, the benefit amounts provided by the financial

welfare program could not cover the cost for the accommodation. There was also the issue of landlords being unwilling to accept persons who are receiving NAU benefits. This unwillingness resulted from the uncertainty with payments by the government as landlords are often owed monies by the government. There is also the issue of the dilapidated condition of buildings that are readily available to the financial welfare beneficiaries. The buildings are usually unsuitable for habitation but the beneficiaries, not having other options, have to resort to accepting the conditions.

Numerous suggestions have been made as to how these issues faced with housing can be alleviated. For the foregoing reasons, a study should be conducted on the viability of the government entering into a public-private partnership aimed at addressing the housing crisis that exists and affects the financial welfare beneficiaries. The study could be conducted utilising a mixed methods approach so that it also captures a quantitative view while also ensuring that no aspect is left unexplored. The result would be beneficial to the government and could be used to form the basis for the exploration of such a venture.

Thirdly, there is the issue of the inadequacy of the amounts received by the financial welfare beneficiaries. A quantitative study should therefore be conducted that addresses the quantum of funds that would be required to cater to the needs of the financial welfare beneficiaries. The study could also address incremental issues in line with the inflation faced in the Cayman Islands to ensure that the financial welfare beneficiaries can address their needs more efficiently and timely.

The financial welfare benefit amounts remain constant even while inflation and cost of living is constantly increasing. The study would provide a sense of direction for the government in terms of its budget allocation for the needs of the financial welfare beneficiaries. These findings would increase the confidence and security for the financial welfare beneficiaries.



Fourthly the issue of timeliness when it comes to the processing of applications submitted by the financial welfare beneficiaries is a grave issue. A specific time is therefore required where the applications will not exceed this time no matter what the outcome. The reported time varied among the financial welfare participants as well as the accounts of the financial welfare administrators. Future studies can also determine the amount of time that is considered sufficient and acceptable for processing welfare applications.

The issue of timelines can arise from the absence of strict policies and legislation enforcing compliance. Therefore, future studies can also determine which areas of the existing legislation require amendments, being repealed, or strictly enforced to ensure that the management of financial welfare is improved. Additionally, it can also include what policy changes are required. It can also look at any additional benefits that would improve the beneficiary's quality of life.

The fifth recommendation arose from the issue of the existing knowledge gap among the financial welfare beneficiaries and the financial welfare administrators. Of note are the views of a participant who shared that, the financial welfare administrators do not specifically understand the financial welfare beneficiaries and the uniqueness of the specific needs that exist among them.

Testament to this lack of knowledge is the perception of the financial welfare beneficiaries as participants express that after interaction with the financial welfare administrators, they get the feeling of being judged and the sense of unwillingness of the financial welfare administrators to help them. A future study will unearth important answers on the true position of the financial welfare administrators and assist in providing information that can bridge meaningful relationships.

## **5.12. Novel Findings and Contribution to the Existing Body of Knowledge**

The intention of this research was to review existing literature on financial welfare and identify the best practices from which a benchmark could be formulated in the context of financial welfare in the Cayman Islands. The novel findings of this dissertation and its contribution to the existing body of knowledge are detailed below. The novelty lies in the fact that no other study of this nature has been conducted in the Cayman Islands on the financial welfare system. The researcher's contribution to the existing body of knowledge is quite significant as there was not enough known about the financial welfare system in the Cayman Islands prior to the study being conducted.

The contribution lies in the responses to research questions 1-3. RQ 1 resulted in the emergence of 8 themes. Inadequate staffing provided that the financial welfare program is negatively impacted due to inadequate numbers of staff processing financial welfare applications. This is a rather novel finding as this issue has not been addressed by the NAU, which would suggest that they are either content with the number of staff or they are not aware of the issues caused by the inadequacy.

The fact that this inadequacy has been brought out from the survey on the account of the participants presents a positive outlook for future engagements. The participants are willing to assist in solving the issues by outlining their observations of the program.

There was also the finding of lengthy application processing times which provides that the amount of time that it takes to process financial welfare applications under all circumstances is too long. Therefore, a shorter period is desired to make the program more efficient and beneficial to the financial welfare beneficiaries.

The finding while on the face of it may appear to be well known based on the fact that there is a shortage of staff. Therefore, it would be expected that the staff would not be able to

perform at their optimum. The finding correlates with the previous finding and therefore is novel in itself as it was not previously identified.

The novel finding of Unstable interactions speaks to the acrimonious relationships and encounters between some of the financial welfare beneficiaries and the financial welfare administrators. The interactions do not provide for a positive outcome and causes apprehension for people who want to approach the financial welfare administrators to access the benefits. With an already poor perception of the financial welfare system, such interactions only further erode the trust that the financial welfare beneficiaries have in the system. This also leads to further distrust as they feel insignificant based on their needy disposition and the perception of the financial welfare administrators.

The novel finding of the need for upgrade to an online application system which was raised by the financial welfare beneficiaries is quite significant. The current paper system does not offer much flexibility particularly in this technological era. An online system would be more convenient and improve the process in terms of interaction and timeliness as well as accuracy and accountability. The current paper sifting application process contributes to the processing delays. Transitioning to an online system would streamline and precipitate the application process where applicants would be able to upload their information preventing a back-and-forth trip to the NAU office.

The novel finding of dilapidated accommodations addressed the state of the units that are available for rent to financial welfare beneficiaries. When the high cost of living is taken into consideration and compared to the amount of financial assistance received by the beneficiaries, they cannot afford anything better. The financial welfare beneficiaries are being ostracized by landlords who are trying to rent their properties. As shown earlier in Appendix 5A the advertisement placed for properties being rented specifying that they will not rent to

NAU applicants. The findings can assist in implementing measures to alleviate this, for instance, implementing legislation where such potential tenants cannot be discriminated against.

The finding of insufficient benefit amounts ties in with the former point on the type of accommodation that is available to the financial welfare beneficiaries. As previously mentioned, they cannot afford other higher end properties based on the amount they receive as assistance. The novelty of this finding therefore lies in its ability to identify this correlation that in order to get better accommodation the benefit amounts allotted for rental require revisiting.

The lack of sensitivity shown by the financial welfare administrators again ties in with the point of unstable interactions. The finding is based on accounts of grave insensitivity shown by the welfare administrators who cause the beneficiaries to feel less than human. Without this research being conducted, this finding would not otherwise have been known. This is therefore quite significant.

The issue of Professional Behaviour again provided that both the financial welfare administrators and the financial welfare beneficiaries displayed similar unprofessional behaviours to each other. While it may have been known that the financial welfare beneficiaries had at some point been rude to the financial welfare administrators, particularly when their applications were denied. It is rather novel to discover that the financial welfare administrators would have treated the financial welfare beneficiaries in the manner reported. The financial welfare administrators are expected to be professionals. The finding of lengthy payment delays to vendors was rather novel in the reasons why the landlords are reluctant in providing accommodation to financial welfare beneficiaries.

RQ 2 and the 4 themes which emerged were longer application processing times, which were caused by a number of factors such as inadequate staffing, insufficient information and

other reasons provided in the survey. There is the novel findings and contribution of undue financial burden on financial welfare applicants. It was explained that the financial welfare beneficiaries sometimes had to find monies to pay for documents required to support their welfare applications. The housing problem was spoken about in detail and passionately by the participants, which is indicative of a general problem that needs an immediate solution. The insufficiency of financial benefits is also a novel finding that is correlated to the other findings as presented earlier. Insufficiency of funds, for instance, led to the inability of the financial welfare beneficiaries to find suitable living facilities.

The 4 themes which emerged for RQ 3 were the implementation of proper legislation as the legislation which exists is devoid of any flexibility. There isn't any authority to make decisions outside of a given set of rules. Such inflexibility only led to worsening situations as were witnessed in the COVID pandemic. The legislation is also needed to protect the interest of the financial welfare beneficiaries from discrimination or other invidious treatment. The call for more PPPs is a novel finding as PPPs are new to the Cayman in a sense. It is quite encouraging that there would be such interest and belief that PPPs can solve the social issues in the Cayman Islands.

Staffing issues have been addressed earlier in detail; however, it is also encouraging that the findings overlap. The overlap shows the engagement of the participants and their commonality in the assessment of the issues they face. Accountability will result in the financial welfare beneficiaries as well as the financial welfare administrators becoming more responsible in their functions and their expectations of each other. The novel findings of housing cannot be overemphasized and are well documented.

The extensive analysis conducted has provided the forgoing novel findings and contributions. These findings and contributions which will guide the financial welfare narrative

and provide the necessary framework from which similar future research can be conducted. The financial welfare administrators can take guidance from the findings. Likewise, policymakers can create the necessary policies that will set the scope for the required engagement of private partners to engage and create beneficial PPPs. The creation of PPPs will aid in the improvement of the management of the financial welfare program in the Cayman Islands. The legislators can amend legislation or enact new legislation to protect the interest and uphold the dignity of the financial welfare beneficiaries.

### **5.13. Discussion on Other Points for Future Consideration**

The research participants have consistently spoken on the need for the protection and security of beneficiaries in the form of legislation and other protective measures. With this in mind and coupled with the previous recommendations made. It comes to mind that welfare states employ an efficient and effective 3 pillar model that includes protective legislation, income programs and social benefits. These measures are aimed at protecting the beneficiaries from events such as eviction by landlords, protecting them by ensuring that they obtain a livable minimum wage, affordable health care, controlling rental cost to ensure affordability as well as protection against foreclosure by financial institutions. The income program pillar includes income upkeep and secured benefits and social benefits which include health care which is much needed for beneficiaries in the Cayman Islands as well as educational benefits (Olson, 2019).

### **5.14. Implementing a Health Care Protection Pillar**

While there is a government-run national insurance scheme in place which benefits civil servants and civil service retirees, there is no national health scheme in place which would alleviate the burdens faced by financial welfare beneficiaries who require health care. If the government incorporates these health benefits with the existing NAU benefits the beneficiaries

would receive the legislative protection as provided by welfare states. While it may appear to be a huge undertaking by the government, the assurance that such protection would bring is far-reaching. Such protection would provide security and comfort to the financial welfare beneficiaries whenever the need for health care arises. The despair expressed by the research participants when the need arose for health care and knowing that they were not covered is sufficient for this measure to become a part of the welfare package.

### **5.15. Implementing an Income Protection Pillar**

When it comes to income in the Cayman Islands, this topic brings with it a high level of debate as the minimum wage is set at CI\$6-7. This wage point would be considered quite low for many as the cost of living as mentioned before is quite high in the Cayman Islands. Therefore, if there is the implementation of some sort of income servicing there could be a buffer and provide security to the beneficiaries thereby reducing the need for welfare.

For instance, the wage scale could have a sliding ladder based on numerous criteria which could be years in service, qualification and experience. So, with a base minimum wage of CI\$7, this can then be increased based on the chosen criteria, which would mean that the person does not automatically receive CI\$7 but what is considered commensurate with the set criteria. The income would become more attractive, meaningful and manageable and alleviate the need for dependency on financial welfare benefits.

### **5.16. Implementing a Social Benefits Pillar**

Over the years, numerous people in the Cayman Islands, particularly financial welfare beneficiaries, found themselves evicted resulting from late or non-payment of rent. Likewise, some people have lost their homes to foreclosure with financial institutions while some were unable to afford basic food items. With proper legislation in place to prevent eviction coupled with the inclusion of rent control legislation, living accommodation will be secured. Landlords

could not evict at will and could not arbitrarily increase rent to avoid renting to certain classes of people such as financial welfare beneficiaries (Olson, 2019). Financial institutions would not be able to foreclose as easily as before and would maintain a secure level of property ownership and retention. This measure would also help to reduce future reliance on the welfare system as foreclosures would eventually result in those families requiring suitable accommodation and additional welfare benefits.

With the constant increase in the cost of living in the Cayman Islands, unless income and social services are bolstered by protective legislation, there is a likelihood that there will be a sharp increase in the need for welfare dependency. To prevent abuse and fraud the government can implement e-payment methods where the value is transferred to the landlords rather than a cash-based transaction. Likewise, they can also provide the beneficiaries with cards that are rechargeable and allow them to pay for groceries and other services stipulated in their policies (Carli & Uras, 2024). Therefore, with the requisite policies and legislation in place, the government will save more in the long run.

In order to control and balance the reliance on financial welfare the government can also implement safeguarding measures such as term limits with Payback As You Earn (PAYE) similar to a benefit debt payment implemented by the UK government (Patrick, & Lee, 2021). This PAYE would act as a deterrent for those persons who access financial welfare only because it is available. These are the people who do not wish to be gainfully employed but rather live off the system. The term limit could be set to a minimum of 3 months to a maximum of 6 months for welfare benefits.

The period of 3 months would be subject to the person actively searching for employment where they face financial setbacks for one reason or another. The 6-month period would be based on circumstances where the person is unable to work for health reasons such



as fractures or autoimmune ailments. Where the person is on welfare for 3 months and is unable to find employment, they are automatically required to have an auto deduction from their salaries when they gain employment. Whenever they receive additional welfare benefits, in other words, they would be entitled to a minimum number of benefits for a minimum number of times for a number of periods. Therefore, the government would be able to recuperate a portion of the amount allotted to financial welfare beneficiaries who consistently apply for financial welfare benefits.

PAYE can even be paired with a PAYGo (Gertler, Green, Li, & Sraer, 2025) type of system which has gained traction in recent times. NAU can automate their system where once the PAYE contribution is not made they are automatically notified, and the beneficiary ceases to receive benefits. Those benefits would be regularized once their payments are brought up to date. This would ensure a seamless process and at the same time ensure that the policies and procures remain robust to prevent abuse of the system.

### **5.17. Safeguarding Employment to Prevent Dependency on Welfare and Homelessness**

Another measure that can be looked at to reduce dependency on welfare and prevent unemployment which could lead to financial welfare dependency is the incentivization of employers to keep their employees employed (Stone, 2021). This incentive would be given to employers by the government to employ people who are on financial welfare and are able and willing to work. In other words, this would be the true sense of direct job creation by the government outside of the government-run institutions. The measure could be added to the government's national scheme for employment as well as welfare prevention management and poverty prevention (WPMPP) (Power, Wiesel, Mitchell & Mee, 2022).

While the WPMPP may not be a palatable concept to many, it is evidenced that countries that adopt a more welfare state-driven welfare initiative reduce homelessness. WPMPP can also solidify the need for such protective legislation to be implemented (O'Sullivan, 2010). Improving the management of the Cayman Islands' financial welfare program and thereby preventing homelessness, unemployment and protection through legislation should not be that difficult. The policies whereas mentioned in the introduction of the research include exclusion clauses where only Caymanians by law and definition can benefit from welfare provisions (O'Sullivan, 2010).

To truly prevent poverty, the facilitators of welfare will also need to understand three fundamental concepts; firstly, the causative factors of the need for welfare must be explored (Power, Wiesel, Mitchell & Mee, 2022). Secondly, the resources available need to be amalgamated into a central repository. When this occurs the information gap will close as all parties will be educated on all benefits available and where they can be accessed (Power, Wiesel, Mitchell & Mee, 2022). Lastly the survival techniques used by the beneficiaries to source the shortfalls when the amounts allotted to them fail to cover their needs. This is vital to ensure that the beneficiaries are not facing additional risks which can further lead to poverty (Power, Wiesel, Mitchell & Mee, 2022) which can occur if they involve in criminal activities resulting in a criminal record.

Based on the size of the welfare population and the exclusion provision, satisfaction from those provisions should be at a higher level than those expressed by the research participants. It therefore begs the question; how would the Cayman Islands' financial welfare program be managed if they catered to permanent residents and citizens by naturalization who have not met the legal definition of Caymanian?

Considering the basis on which this research was conducted, that is, to address the issues being faced by the financial welfare beneficiaries, answering the research questions on the topic of how the management of the financial welfare program can be improved? The management of the welfare program could be carried out in a better manner based on the accounts of the beneficiaries. At any rate, it is hoped that lasting and meaningful solutions can be found to address and improve the management of the financial welfare program in the Cayman Islands.

### **5.18. Summary**

The research questions driving the study data were RQ1, What challenges affect the effectiveness of the financial welfare program in Cayman Islands? RQ2, What effects do the challenges affecting the financial welfare programs have on the welfare beneficiaries? And; RQ3, How can the implementation of PPP initiatives significantly improve the management and delivery of welfare programs in Cayman Island?

The purpose of the research was to review existing literature that demonstrated the best practices for the management of financial welfare systems regionally (Parker, Ramdass, Cawich, Oen & Rosin, 2019; Cawich & Kabiye 2019; Panades-Estruch, 2020b) and globally (Kivlenice, & Quelin, 2019). The literature review aimed to form the basis for the creation of a framework that is suitable for the development of a PPP to manage the financial welfare programme in the Cayman Islands. It was also aimed at assisting in the future development of a robust framework for the improvement of financial welfare through PPPs (Bolomope, Baffour Awuah & Filippova, 2021; Mulyani, 2021; Ahmadabadi & Heravi, 2019; Jensen 2016; Vaslavskiv et al., 2020).

It was also necessary that the literature review captured the successes and failures of any implemented PPPs in other countries to learn from the best practices and likewise from

their failures. Exploring not only successes but also failures is fundamental to creating a more balanced view of the process. PPPs are not always successful; therefore, it is helpful to know why the PPP was unsuccessful to ensure a better chance of success. PPPs are quite beneficial when the interests of all parties are taken into consideration.

Based on the problem and purpose of the study a qualitative approach (Boudreau, 2019; Alexander Di Pofi, 2020; Kox, Groenewoud, Bakker, Bierma-Zeinstr, Runhaar, Miedema, & Roelofs, 2020) was considered appropriate to achieve the best outcome of the study. Choosing a qualitative approach was considered to be the best choice because of the social issues that the study was trying to address, in particular, financial welfare.

In this case, the experiences of the financial welfare beneficiaries and the financial welfare administrators would tell all there is to know about the financial welfare program in the Cayman Islands. Therefore, an approach with a text format was best suited as it provided a vast amount of content to be analysed.

The design chosen was a grounded theory (Alexander Di Pofi, 2020; Akintoye, 2015; Makri & Neely, 2021, Sarfo, Debraha, Gbordzoea, Affula, & Obenga, 2021) which put more meaning into the stories told by the participants as well as add value to the study. Grounded theory ensured that the story was told in a way that the full effect of the issues was re-lived as if the participant was telling the story.

The grounded theory design also allowed the researcher to develop a mastery-level approach to the study as he was able to identify the constructs guiding the study. The design also allowed the researcher to conduct a detailed literature review of PPP examples globally, which allowed him to identify the best practices in the field of PPP within and outside the region and compare them with those in the region and the Cayman Islands in particular. The

literature review also provided a basis on which a framework could be developed towards establishing successful PPPs in the field of financial welfare in the Cayman Islands.

While not much was known about the topic under study, grounded theory (Alexander Di Pofi, 2020; Akintoye, 2015; Makri & Neely, 2021, Sarfo, Debraha, Gbordzoea, Affula, & Obenga, 2021) allowed the researcher to form an opinion on the issues affecting the financial welfare programme. The researcher is satisfied that the correct design was chosen as it allowed the researcher to incorporate his own experiences into the study.

However, the researcher was always cognizant that any account of experiences provided by the participants superseded his account and therefore he remained open to the interpretation of the participant's accounts. With that in mind, the use of open-ended survey questionnaires (Abd Halim, Foozy, Rahmi, & Mustapha, 2018; Tvinnereim, & Fløttum, 2015; Millar, M.M., & D.A. Dillman, 2012) was considered appropriate, especially in the face of the non-viability of other options at the time.

A purposive sampling (Campbell, Greenwood, Prior, Shearer, Walkem, Young, & Walker, 2020; Chun Tie, Birks, & Francis, 2019; Rijnsoever, 2017; Lakens, 2022; Fugard, & Potts, 2015) was used to select the correct participants for the study. The participants were between the ages of 18 and 65 years old and were Caymanians by definition. They were beneficiaries or existing beneficiaries of the financial welfare program, or administrators of the program.

The results of the study have revealed a significant amount of information about the financial welfare program in the Cayman Islands, the financial welfare beneficiaries, financial welfare administrators as well as the landlords who provide accommodation. RQ 1 which sought to identify the challenges faced by the financial welfare programme identified 8 themes (McKenzie, Roberts, Klein, Manganello, & McAdams, 2020; Chun Tie, Birks, & Francis,

2019) namely, 1) inadequate staff which revealed that there is a significant shortage of staff at the NAU to effectively manage the number of applications received; 2) Lengthy application processing time which revealed that the time taken to process the financial welfare applications is unduly long; 3) Unstable interactions which provides that the interaction between the financial welfare beneficiaries and some staff sometimes leave much to be desired.

4) The Need for an upgrade to an online system suggests that the implementation of an effective online system would alleviate many of the issues the system faces as it would allow for the easier submission of documents by the applicants among other functions; 5) Dilapidated accommodations revealed that the accommodations available for rent to welfare beneficiaries are not suitable for human inhabitation due to disrepair and other issues; 6) Insufficient benefit Amounts provided that the amount of money allotted to the financial welfare beneficiaries do not cater for their needs and proves insufficient; 7) Unprofessional behaviour of financial welfare staff disclosed that the staff sometimes look down on the financial welfare beneficiaries which result in resentment. 8) Lengthy payment delays to vendors are explained that landlords are sometimes reluctant to rent their properties because of the delayed payments for those accommodations.

RQ 2 which questioned how the challenges identified in RQ 1 affect the financial welfare beneficiaries in the long and short run identified 4 themes, namely 1) Longer application processing times provided that in the long run, the lengthy application times severely affect the financial welfare beneficiaries. 2) Undue financial burden on financial welfare applicants provided the situation where sometimes the financial welfare beneficiary had to pay for documents, they needed to support their applications. 3) Housing Problems persisted as there was a limited number of people who were willing to rent their properties to financial welfare beneficiaries being supported by the NAU. 4) Insufficiency of Benefits spoke

of the fact that the benefits provided by the NAU are limited and do not cover some necessities such as continued health care coverage.

RQ 3 looked at the possibility of PPPs being used to improve the management and delivery of the financial welfare programme and identified 4 themes 1) Implementation of proper legislation which would allow for more flexibility in the dispensation of the welfare services especially where there needs to be a more immediate decision. The idea of more PPP indicated that private companies could do a lot more given their position and presence in the Cayman Islands. Staffing needs to be increased to acceptable levels while there needs to be a higher level of accountability; 2) Creating PPP with Non-Profit and private organizations will assist by providing additional funding or human resources, particularly expertise.

3) Partnering ventures to provide adequate housing can assist in reducing the housing shortage that persists. There could be dedicated units that are owned by the private partner and only made accessible to financial welfare beneficiaries requiring housing. 4) PPPs can be created with the mandates of providing financial contributions where there is a shortfall in the allotted government contributions for the financial year.

The results are quite telling and suggest that urgent attention is required to ensure that the financial welfare system operates in a way that is more beneficial to the recipients and serves as it was intended. The inadequateness of staff meant that the likelihood of financial welfare applicants receiving the benefits they were applying for would not be received in time as there were not enough hands to process these applications.

The lengthy delays therefore meant that there were more needy people who had no other alternatives and caused disaffection with the system which already has a bad image. The results also drove home the need for the development of infrastructure to become available to the financial welfare beneficiaries as the available housing stream is unlikely to become

available to people receiving any sort of government financial assistance. People who are receiving financial welfare benefits from the NAU were blatantly discriminated against as provided in the example of an advertisement where properties being rented declared NAU beneficiaries ineligible.

The results also showed that any available accommodation that could be accessed by financial welfare beneficiaries was not particularly of good habitable quality. The beneficiaries were not left with many choices as the amounts received for financial assistance are not adequate to cover the cost of other properties. As reported, the properties that were available to the financial welfare beneficiaries were sometimes so delapidated that they posed more danger than they helped, especially when there were children in those accommodations.

The antiquated application process of filing hard copy paperwork did not help to ease the staff constraints or the frustration of the financial welfare beneficiaries. The situation was further exacerbated by unprofessional treatment and interaction between the financial welfare beneficiaries and the financial welfare administrators.

As previously discussed in the results section, there has to be mutual respect between all parties to achieve success in any venture. Therefore, it is vital to the success of the Cayman Islands' financial welfare program that respect remains high for there to be meaningful conversations between the stakeholders.

When the theory is considered, the results fit perfectly within the grounded theory (Alexander Di Pofi, 2020; Akintoye, 2015; Makri & Neely, 2021, Sarfo, Debraha, Gbordzoea, Affula, & Obenga, 2021) as the research commenced with little being known about the subject under study. The grounded theory allowed the researcher to approach the study with an open mind and explore the area while remaining objective and drawing interpretation from the responses provided by the study participants.



Grounded theory therefore revealed personal experiences from the participants that would not have otherwise been obtained. The participants provided very candid responses to the survey questionnaires which invoked the feeling of human interaction as if the researcher were present and interviewing the participants. Even though there has been no prior research in the field of study, the result has outlined a troubling practice in the financial welfare system that requires immediate attention. This study being novel has created an appetite to further examine the issues and therefore requires further exploration.

The results addressed the research problem by taking a deep dive into the problem and unearthing the issues that would not otherwise be revealed by the financial welfare beneficiaries. The issues were numerous and presented everyday challenges that the financial welfare beneficiaries experienced and had to navigate to get on with their lives. The financial welfare beneficiaries experience their own sets of issues; however, the financial welfare administrators experience their unique sets of issues with the system as explained in the findings section.

Not only were the issues affecting the financial welfare programme identified but there were suggestions for workable solutions that may alleviate the issues in the short and long term. Some of those solutions include collaboration through public-private partnerships which would allow financial welfare beneficiaries to access documentation required for the processing of their applications. Public-private partnerships (Tabassum, 2013; Shan & Zang, 2021; Rouhani et al., 2016; Panadès-Estruch, 2021; Verweij & van Meerkerk, 2021) are considered vital in the provision of financial assistance and infrastructure that could house financial welfare beneficiaries who find it difficult to locate suitable housing.

The literature review was instrumental in guiding the researcher in identifying the current trends in the area of social welfare under which financial welfare (Adeogun & Taiwo,

2011; Ibem & Aduwo, 2012; Taiwo, 2013; Essia & Yusuf, 2013; Ginting & Jalil, 2018; Al-Hanawi & Qattan, 2019) falls. While there were no specific examples of financial welfare per se in the Cayman Islands, the region or globally, the researcher was able to contextualize the examples found to better understand the issues facing the financial welfare programme in the Cayman Islands and the ways they affect the beneficiaries and the programme as a whole. One particular issue found was that in some cases there is little to no consultation with the people who are affected by a particular situation and solutions are therefore useless as they do not have the input of those most affected and are better able to suggest solutions.

The lack of consultation with the users of a system can have devastating effects as they would be considered as knowledge-based personnel who would have information that no one else would possess. Therefore, failing to meaningfully engage the financial welfare beneficiaries to find out what works and what does not work with the program will not help in the improvement of the financial welfare program. The examples also guided the ways these issues can be resolved using PPPs, and the measures required to implement successful PPP initiatives.

This research in the Cayman Islands holds significance due to its novelty and the issue has been plaguing the financial welfare administrators and the financial welfare beneficiaries for quite some time. The Minister with responsibility for financial welfare programmes has been trying to address these social issues (Adeogun & Taiwo, 2011; Ibem & Aduwo, 2012; Taiwo, 2013; Essia & Yusuf, 2013; Ginting & Jalil, 2018; Al-Hanawi & Qattan, 2019) through various initiatives, but these initiatives are not backed by any studies to guide effective and long-term changes. For there to be effective and long-term changes to the financial welfare system in the Cayman Islands, a study of this nature is beneficial as it provides information from those for whom the program is aimed, the financial welfare beneficiaries and those who

administrate the program and are therefore experts in their rights and vital information repositories that need to be tapped into to harvest that information. Failing to engage in these types of studies will only result in band-aids being put on rather than having the deep dive that is required.

There is also significance in that the study will form a base from which other studies can be conducted to further explore the financial welfare system and the applicability of using PPPs (Tabassum, 2013; Shan & Zang, 2021; Rouhani et al., 2016; Panadès-Estruch, 2021; Verweij & van Meerkerk, 2021) to solve such issues as well as other social issues (Adeogun & Taiwo, 2011; Ibem & Aduwo, 2012; Taiwo, 2013; Essia & Yusuf, 2013; Ginting & Jalil, 2018; Al-Hanawi & Qattan, 2019) in the Cayman Islands.

Apart from being one of a kind, there is also significance in that the issues affecting the financial welfare system in the Cayman Islands have been identified and explored, the effects of the issues have also been explored, and possible solutions have been suggested. The study has also looked at whether or not a PPP can solve the issues identified. This information is therefore significant and can create a collaborative effort with other researchers in this and any other field of study.

While there is no existing literature on financial welfare provisions available in the Cayman Islands, this study has contributed to the practice of financial welfare in the Cayman Islands as the study has identified from the participant's responses, the issues that are affecting the good governance (Asztalos & Morell, 2019; Xiong, Chen, Wang & Zhu, 2019; Mulyani, 2021; Gjaja, Rich, Farber, Brimmer, & Kahn, 2020) and administration of the financial welfare system in the Cayman Islands. The issues as previously outlined are hindrances that need to be explored in-depth, and solutions tested. The identification of these issues has set the basis for the conversations to be had with various stakeholders (Mouraviev 2021; Bendixsen, 2018;

Mehrdad, Philippe, & Da, 2020), including most importantly the financial welfare beneficiaries. The fact that the financial welfare beneficiaries are engaging in conversation is positive as their responses have provided clarity on the research questions and the direction in which the study needs to be taken.

Another significant factor is that this study can be regarded as the voice for the voiceless as the financial welfare beneficiaries expressed their feelings of being ignored and that they sometimes felt like they were a bother to the financial welfare administrators and the system as a whole. This study is therefore a representation of the financial welfare beneficiaries who would otherwise not have been heard. The expressions of the financial welfare beneficiaries are cries for attention where they just wish to be heard and belong, and this study representing their responses has given them the courage to express their feelings while they are hopeful that the results will provide a positive outcome.

It would be appropriate and beneficial for further contributions to be made to this field through a quantitative study which would provide empirical data that can be used to quantify the needs and the appropriate amount of funds that would be required per beneficiary that would alleviate the issue of insufficient funds being available to cover the needs. It is a point of significance that this qualitative study has therefore paved the way for this venture by laying the foundation in providing the data from which the themes emerged informing the discussion. The addition of a quantitative study would also be a groundbreaking addition to this study that would provide more guidance to the NAU administrators, legislators, and policymakers and act as a further assurance to the financial welfare beneficiaries that their concerns are being addressed.

Financial welfare is not the only area of social welfare (Adeogun & Taiwo, 2011; Ibem & Aduwo, 2012; Taiwo, 2013; Essia & Yusuf, 2013; Ginting & Jalil, 2018; Al-Hanawi &

Qattan, 2019) in the Cayman Islands that is affected by insufficient funding, inadequate staffing, lengthy delays in processing times, and unprofessionalism among the other issues detected in this study. The results from this research can guide other studies in other sectors where there are issues that have significant public interest. To that end, the research is also significant as it has set the tone for other research to follow and also improves on what has been achieved by this research.

The Cayman Islands are a very close-knit community where the people are very proud and private, particularly with their economic circumstances. This is also a significant factor that people were willing to participate and provide their stories. This is a good indication that the participants will also be willing to engage meaningfully with the financial welfare administrators to have discussions and make suggestions to assist in improving the relationships and by extension the financial welfare program.

The limitations of the study as determined were the lack of diversity in the participants as it is believed that had the group been more diverse the responses may have been richer. It was also considered that the responses provided to the survey questionnaires could have provided more in terms of length and substance. The fact that there weren't any participants up to the age of 65 who could have had different views from the participants between the ages 18 and 50, this too was considered to be a limitation. Another limitation looked at was the demography of the participants as all the areas of the Cayman Islands were not covered. There were also limitations on the literature review as no specific literature was found that spoke to financial welfare although there were ample examples of social welfare under which financial welfare falls.

The data collected aligns with the literature review as the issues pointed out by the financial welfare beneficiaries were similar to those faced by the subject in the literature

reviewed. The highlight of the data collection in line with the literature reviewed is the wealth of examples that were obtained on the ways that PPPs can be successfully created and maintained. This education can become quite beneficial to the Cayman Islands financial welfare system and any other ventures of this nature where a solution is required.

The literature also provided remedies on how conflicts can be addressed, this is particularly important to the current study as the data provided examples of conflicts within the Cayman Islands' financial welfare system. The issues can be addressed using the same governance principles (Asztalos & Morell, 2019; Xiong, Chen, Wang & Zhu, 2019; Mulyani, 2021; Gjaja, Rich, Farber, Brimmer, & Kahn, 2020) employed by the nations that had similar issues.

The study has also highlighted the need for policy changes as well as policy implementation in consultation with the financial welfare beneficiaries either in person or through surveys. The policies should cover all aspects of the benefits provided so there should be one for access to housing, one for monetary benefits and any other benefits that can be derived from the NAU. In particular, there is a need for policy amendments to immediately address emergency funding for housing and food which would see funds being reallocated from other areas where the need is not that high.

Flexibility is needed in the policies so that should also be addressed in the policies as the participants reported the inconveniences faced due to a lack of flexibility. An instant where such flexibility was necessary was during the recent COVID-19 pandemic. This period severely affected everyone to some extent but more so the financial welfare beneficiaries who in some instances as reported, were unable to maintain a roof over their heads because of lapses in the financial welfare program and the lack of flexibility to provide the financial welfare administrators with the authority to make approvals.

The existing knowledge gaps, governance (Asztalos & Morell, 2019; Xiong, Chen, Wang & Zhu, 2019; Mulyani, 2021; Gjaja, Rich, Farber, Brimmer, & Kahn, 2020), as well as policy and legislation must be addressed for the benefit of the financial welfare beneficiaries, policymakers, legislators, and financial welfare administrators. The knowledge gap affected the outcome of the study as there were limited existing material studies in the area of social welfare.

As earlier mentioned in this regard, face-to-face interviews could have possibly provided a greater outcome than achieved by contributing more to the knowledge gap. There was also a significant knowledge gap among the stakeholders, particularly the financial welfare beneficiaries who reported not having any information needed to access financial welfare. The knowledge led to a lack of understanding among the parties which resulted in the financial welfare participants reportedly feeling as if they were being judged and the financial welfare administrators showing unwillingness to assist them.

Concerning governance (Asztalos & Morell, 2019; Xiong, Chen, Wang & Zhu, 2019; Mulyani, 2021; Gjaja, Rich, Farber, Brimmer, & Kahn, 2020), the engagement between the financial welfare administrators and the financial welfare beneficiaries must improve. The improvement can only be achieved through changes in the way the parties engage. Ensuring that the engagement is respectful will bring about trust in the financial welfare beneficiaries and cause their engagement to become more meaningful.

That constant positive engagement will transfer to a better system that will benefit both the financial welfare beneficiaries and the financial welfare administrators. The literature review also spoke about the importance of trust and mutual respect for the program to be successful. Respect is not only expected from the financial welfare beneficiaries but also from the financial welfare administrators towards the financial welfare beneficiaries. Without a two-

way channel, the feelings expressed by the financial welfare beneficiaries regarding feeling as if they are being judged and looked down on will remain the same.

Policy and legislative reforms will ensure that policies and legislation cover important aspects of the financial welfare program and keep both policy and legislation current and relevant. The policies will outline procedures as well as provide exceptions to those procedures where necessary to prevent frustration in the system. This will particularly be beneficial as the current existing policies have no flexibility as provided by the financial welfare beneficiaries.

Therefore, the financial welfare administrators are powerless if the policy does not cover an eventuality that occurs. So, there should be a workaround for instances where there is an urgent need, and the processing time will defeat the purpose of making the application. The policies will also create transparency where complaints are made as they will lay out the procedures to be followed and how those complaints are dealt with.

In the absence of specific legislation or policy, tailor-made for PPP the Cayman Islands has shown that other measures can suffice. For instance, the Cayman Islands government in 2013 used the Public Management and Finance Act (2013) to establish the criteria for eligibility for the establishment of a PPP contract.

The Public Management and Finance Act (2013) was used because of the financial protection that it offers as it places a spending cap on PPPs therefore, any project that exceeds 15 million Cayman Islands dollars (CI\$ 15m), the equivalent of EUR 15.05m, or US 18m. Without this provision in place, no agreement could have been reached in the Cayman Islands cruise berth procurement. The Public Management and Finance Act (2013) was a saving grace framework that paved the way for the Procurement Act and accompanying regulations that came into force three years later.



The novelty of the research highlighted the fact that no other study of this nature has been conducted in the Cayman Islands on the financial welfare system, making it rather novel and therefore making the researcher's contribution to the existing body of knowledge quite significant. This was coupled with the fact that before the study not enough was known about the financial welfare system in the Cayman Islands. The responses to the research questions provided significant contributions as they revealed the themes of inadequate staff highlighting the negative impacts of the financial welfare program owing to staff inadequacy.

The contribution of Lengthy Application Processing Times identified the unbearable length of time processing a financial welfare application takes regardless of the circumstances. A shorter processing period is desired to prove beneficial to the financial welfare beneficiaries and for the program to be more effective.

The Unstable interactions between the financial welfare administrators and the financial welfare beneficiaries further place additional strain on an already hemorrhaging financial welfare program management.

The need for the implementation of an online application system would offer more flexibility, convenience, accuracy and accountability to the management of the financial welfare program.

The dilapidated accommodations available to financial welfare beneficiaries need to be addressed immediately to prevent further discrimination where landlords advertise that they will not accept NAU clients in their rental accommodations.

Insufficient benefit amounts correlate to the novel finding revealing that there is insufficient living accommodation for financial welfare beneficiaries to occupy based on the exorbitant rental cost.

The lack of sensitivity was identified as being a significant finding as this has to be addressed to better the relationships between financial welfare beneficiaries and financial welfare administrators.

The landlords are reluctant to rent their properties to financial welfare beneficiaries because of the length of time it takes to get paid thereby putting the financial welfare beneficiaries at more disadvantage.

When financial welfare beneficiaries are asked to pay fees for documents to accompany their welfare applications it places them in a worse off position.

There needs to be an immediate solution to the housing problem as well as the need for increased financial welfare benefits as this affects the ability of the financial welfare beneficiaries to meet their needs.

The data reviewed provided a copious amount of information detailing the views of the financial welfare participants on the operations of the financial welfare programme which is available to provide them with the resources they need. While providing their views on the welfare system, it is discovered that further studies need to be conducted to get a better understanding through more knowledge of the study topic and the people involved.

Areas such as corporate governance (Asztalos & Morell, 2019; Xiong, Chen, Wang & Zhu, 2019; Mulyani, 2021; Gjaja, Rich, Farber, Brimmer, & Kahn, 2020) structures, considered to be vital from literature review, need a deeper dive to better understand its effect on the Cayman Islands and how it can be made better.

The housing situation needs to be explored more so that the causative factors are addressed, and solutions are found to alleviate the problem for the present and future generations.

Further studies on the timeliness of application processing are required to explore and arrive at possible solutions. It is also necessary to explore suggestions made by the financial welfare participants who should know well as they are the ones in need.

Further studies are also needed in relation to the amounts being received by the welfare beneficiaries to determine a more fitting amount under the economic circumstances. It also becomes necessary in the same light to conclude what is causing a continued long-term dependence on welfare provisions and determine long-term solutions to eradicate such dependency (Stone, 2021).

All updates made to the financial welfare programme from the inception of this study looked as if they were instrumental in the recommendations made. The updates made are indicative of the government's continued engagement with stakeholders (Mouraviev 2021; Bendixsen, 2018; Mehrdad, Philippe, & Da, 2020) thus affecting legislative changes which included implementing an online application portal providing ease of application.

The area pertaining to knowledge gap was considered quite significant in advancing the issues faced by the financial welfare program. It is determined that there can be no true synergy until all stakeholders are on the same page and are working for a common purpose.

The amendments or enactment of legislation will protect the financial welfare beneficiaries and ensure that they receive the benefits they need as well as protect the program from abuse. PPPs (Tabassum, 2013; Shan & Zang, 2021; Rouhani et al., 2016; Panadès-Estruch, 2021; Verweij & van Meerkerk, 2021) will ensure that where the government aid falls short, there is sufficient to cover the needs of the beneficiaries as well as ensure that the necessary services are available.

### 5.19. Conclusion

The Cayman Islands are blessed by the financial success that they enjoy as a top international financial centre, as we have come to know from the study, success does not equate to every citizen being successful. This has caused the need for financial welfare assistance for those who find themselves in need (Achdut & Stier 2020, Joan, Uche, & Ebele, 2022). The Cayman Islands government has put in place a program that has worked well in some areas and needs attention in some areas.

This research has identified and documented the issues faced by the financial welfare system, how the issues affect the financial welfare beneficiaries and what can be done to improve it. Some areas need to be addressed immediately while others will require some time to be adequately addressed for the long term. The research has appropriately and efficiently addressed those areas of concern and made recommendations based on the findings.

Literature has provided numerous examples of how the management of the financial welfare system can be improved through a Public-Private partnership. This has also been suggested by some of the research participants who provided examples of how these PPPs could assist.

A key concept identified in the research is that the focus on surveillance of the welfare beneficiaries is too heavy (Cottam, 2018; Maki, 2021). The focus on surveillance has a negative effect as reported by some of the welfare beneficiaries. This unnecessary focus causes limited time to be spent on identifying the true issues and applying the correct remedies to improve the lives of those who rely on financial welfare of any kind which government is responsible for providing (Zanoni, 2023; Dietrich, Malerba & Gassmann, 2024; Bendixsen, 2018; Mehrdad, Philippe, & Da, 2020).

It is hoped that this research is only a start to the continuous improvements to come. It is also hoped that the stakeholders along with other interested parties including the government will collaborate and make the Cayman Islands financial welfare program envy of all models.

## REFERENCES

- Abd Halim, M., Foozy, C. F., Rahmi, I., & Mustapha, A. (2018). A review of live survey application: SurveyMonkey and SurveyGizmo. *JOIV: International Journal on Informatics Visualization*, 2(4-2), 309-312.
- Abdullahi, B.C. & Abd-Aziz, N.A., (2011). The roles of private sector participation in achieving anticipate outcomes for the low-come group: A comparative analysis of housing sector between Malaysia and Nigeria. *African Journal of business management*, 5(16), 6859-6890.
- Abukari, Z. and Kreitzer, L. (2016), “Social protection in Ghana: old challenges and new initiatives”, in Drolet, J. (Ed.), *Social Development and Social Work Perspectives on Social Protection*, Routledge, New York, pp. 213-234
- ACHDUT, N., & Stier, H. (2020). Welfare-use accumulation and chronic Israelency in Israel: The role of structural factors. *Journal of Social Policy*, 49(1), 81-101.  
doi:<http://dx.doi.org/10.1017/S0047279418000843>
- Ademiluyi, A.I. & Raji, B.A. (2008). Public and private developers as agents in urban housing delivery in sub-Saharan Africa: the situation in Lagos State. *Humanity & Social Sciences Journal*, 3(2), 143–150.
- Adeogun, O. B., & Taiwo, A. A. (2011). Housing delivery through public-private partnership in Nigeria and the case for beneficiaries' involvement. *Journal of Construction Project Management and Innovation*, 1(2), 63-79.
- Adiyanti, N. P., & Fathurrahman, R. (2021). Assessing critical success factors for PPP water project in Indonesia: Lessons from West Semarang. *Policy & Governance Review*, 5(2), 164-181.

- Adom, D., Hussein, E. K., & Agyem, J. A. (2018). Theoretical and conceptual framework: Mandatory ingredients of a quality research. *International journal of scientific research*, 7(1), 438-441.
- Adzhienko, V. L., Kosinova, N.N. (2017). Strategic Analysis of Public-Private Partnership in Health Sector / V.L. Adzhienko, N.N. Kosinova. – “Pharmacy and Pharmacology”. 5(4) 380-400.
- Aghware, F. O., Adigwe, W., Okpor, M. D., Odiakaose, C. C., Ojugo, A. A., Eboka, A. O., ... & Geteloma, V. O. (2024). BloFoPASS: A blockchain food palliatives tracer support system for resolving welfare distribution crisis in Nigeria. *International Journal of Informatics and Communication Technology (IJ-ICT)*, 13(2), 178.
- Ahmadabadi, A. A., & Heravi, G. (2019). The effect of critical success factors on project success in Public-Private Partnership projects: A case study of highway projects in Iran. *Transport policy*, 73, 152-161.
- Ahmed, I., & Ishtiaq, S. (2021). Reliability and Validity: Importance in medical research. *Methods*, 12(1), 2401-2406.
- Ahmed, Y., & Sipan, I. A. B. (2020). Public Private Partnership for Affordable Housing in Abuja Nigeria: A Review. *International Journal of Psychosocial Rehabilitation*, 24(02).
- Akintoye, A. (2015). Developing Theoretical and Conceptual Frameworks. [Jedm.oauife.edu.ng>uploads>2017/03/07](https://jedm.oauife.edu.ng/uploads/2017/03/07)
- Aksom, H., & Tymchenko, I. (2020). How institutional theories explain and fail to explain organizations. [How institutional theories explain

- organizations] *Journal of Organizational Change Management*, 33(7), 1223-1252. doi:<https://doi.org/10.1108/JOCM-05-2019-0130>
- Alexander Di Pofi, J. (2002). Organizational diagnostics: integrating qualitative and quantitative methodology. *Journal of organizational change management*, 15(2), 156-168.
- Al-Hanawi, M. K., & Qattan, A. M. (2019). An analysis of public-private partnerships and sustainable health care provision in the Kingdom of Saudi Arabia. *Health services insights*, 12, 1178632919859008.
- Alho, R., & Sippola, M. (2019). Estonian migrants' aspiration for social citizenship in Finland: Embracing the finnish welfare state and distancing from the 'Non-deserving'. *Journal of International Migration and Integration*, 20(2), 341-359. doi:<http://dx.doi.org/10.1007/s12134-018-0606-9>
- Alvarez, P. A., Ishizaka, A., & Martinez, L. (2021). Multiple-criteria decision-making sorting methods: A survey. *Expert Systems with Applications*, 183, 115368.
- Amankwaa, L. (2016). Creating protocols for trustworthiness in qualitative research. *Journal of Cultural Diversity*, 23(3), 121-127.
- Anabo, I. F., Elekpuru-Albizuri, I., & Villardón-Gallego, L. (2019). Revisiting the Belmont Report's ethical principles in internet-mediated research: Perspectives from disciplinary associations in the social sciences. *Ethics and Information Technology*, 21(2), 137-149.
- Andrews, R. (2007). Argumentation, critical thinking and the postgraduate dissertation. *Educational Review*, 59(1), 1-18.
- Archibald, M. M., Ambagtsheer, R. C., Casey, M. G., & Lawless, M. (2019). Using zoom videoconferencing for qualitative data collection: perceptions and



- experiences of researchers and participants. *International journal of qualitative methods*, 18, 1609406919874596.
- Asztalos Morell, I. (2019). The Role of Public-Private Partnership in the Governance of Racialised Poverty in a Marginalised Rural Municipality in Hungary. *Sociologia Ruralis*, 59(3), 494-516.
- Baker, R. M. (2019). The agency of the principal–agent relationship: An opportunity for HRD. *Advances in Developing Human Resources*, 21(3), 303-318.
- Bakhit Al Zefeiti, Salim Musabah, & Mohamad, N. A. (2015). Methodological considerations in studying transformational leadership and its outcomes. *International Journal of Engineering Business Management*, 7 <https://search.proquest.com/docview/1672399811?accountid=188730>
- Baldacchino, G. (2004). The coming of age of island studies. *Tijdschrift voor economische en sociale geografie*, 95(3), 272-283.
- Ball, H. L. (2019). Conducting online surveys. *Journal of human lactation*, 35(3), 413-417.
- Barrow, J. M., Brannan, G. D., & Khandhar, P. B. (2022). Research ethics. In *StatPearls [Internet]*. StatPearls Publishing.
- Béland, D., Dinan, S., Rocco, P., & Waddan, A. (2020). Social policy responses to COVID-19 in Canada and the United States: Explaining policy variations between two liberal welfare state regimes. *Social Policy &*
- Bendixsen, S. (2018). Differentiation of rights in the Norwegian welfare state: Hierarchies of belonging and humanitarian exceptionalism. *Social Inclusion*, 6(3), 162-171. doi:<http://dx.doi.org/10.17645/si.v6i3.1520>

- Berrone, P., Ricart, J. E., Duch, A. I., Bernardo, V., Salvador, J., Piedra Peña, J., & Rodríguez Planas, M. (2019). EASIER: An evaluation model for public–private partnerships contributing to the sustainable development goals. *Sustainability*, 11(8), 2339.
- Birks, M. & Mills, J. (2015) *Grounded theory: a practical guide*. 2nd ed. London: SAGE.
- Boddy, C. R. (2016). Sample size for qualitative research. *Qualitative Market Research: An International Journal*, 19(4), 426-432.
- Bolomope, M. T., Baffour Awuah, K. G., Amidu, A. R., & Filippova, O. (2021). The challenges of access to local finance for PPP infrastructure project delivery in Nigeria. *Journal of Financial Management of property and Construction*, 26(1), 63-86.
- Boudreau, P. (2019). Case study or single case research design? *PHEnex Journal = Revue PhénEPS*, 10(2)  
<https://search.proquest.com/docview/2334740141?accountid=188730>
- Campbell, S., Greenwood, M., Prior, S., Shearer, T., Walkem, K., Young, S., ... & Walker, K. (2020). Purposive sampling: complex or simple? Research case examples. *Journal of research in Nursing*, 25(8), 652-661.
- Carli, F., & Uras, B. R. (2024). E-money, risk-Sharing, and welfare. *European Economic Review*, 169, 104832.
- Cawich, S. O., & Kabiye, D. (2019). Developing laparoscopic surgery on the Caribbean Island of St. Lucia: a model for public-private partnership. *Cureus*, 11(10).

- Cayman Islands Government., (2021). *Compendium of Statistics 2010*. Economics and Statistics Office. <https://www.eso.ky/compendium-of-statistics-2021-released.html>.
- Cayman Islands Government: Our Finance & Economy. <https://www.gov.ky/about-us/our-islands/finance-economy>
- Cayman Islands Needs Assessment Unit. (n.d.). The Need Assessment Unit. <https://www.nau.gov.ky/>
- Cerar, J., Nell, P. C., & Reiche, B. S. (2021). The declining share of primary data and the neglect of the individual level in international business research. *Journal of International Business Studies*, 52(7), 1365-1374.
- Chandra, Y., Shang, L., Chandra, Y., & Shang, L. (2019). Inductive coding. *Qualitative research using R: A systematic approach*, 91-106.
- Chaperon, s. (2017) Tourism industry responses to public-private partnership arrangements for destination management organizations in small island economies: a case study of Jersey, Channel Islands. *International Journal of Tourism Policy*, 7 (1)2. 23-41.
- Charmaz, K., & Bryant, A. (2011). Grounded theory and credibility. In: Silverman, D (ed.) *Qualitative research*. (3rd ed.). London: SAGE, 291–309.
- Chun Tie, Y., Birks, M., & Francis, K. (2019). Grounded theory research: A design framework for novice researchers. *SAGE Open Medicine*. doi:[10.1177/2050312118822927](https://doi.org/10.1177/2050312118822927)
- Chung, C. J., Biddix, J. P., & Park, H. W. (2020). Using digital technology to address confirmability and scalability in thematic analysis of participant-provided data. *The qualitative report*, 25(9), COV7-COV7.

- Cope, D. G. (2014). Methods and meanings: credibility and trustworthiness of qualitative research. In *Oncology nursing forum* (Vol. 41, No. 1).
- Cottam, H. (2018). *Radical help: How we can remake the relationships between us and revolutionise the welfare state*. Hachette UK.
- Creswell, J. W. (2014). *Research design: Qualitative, quantitative and mixed research approaches* (4th ed.). Washington, DC: Sage.
- Dalkin, S., Forster, N., Hodgson, P., Lhussier, M., & Carr, S. M. (2021). Using computer assisted qualitative data analysis software (CAQDAS; NVivo) to assist in the complex process of realist theory generation, refinement and testing. *International Journal of Social Research Methodology*, 24(1), 123-134.
- Dalkin, S., Forster, N., Hodgson, P., Lhussier, M., Philipson, P., Carr, S. (2018). Exploring the impact of intensive advice services on health: A realist evaluation. *Health and Social Care in the Community*, 27(3), 767–776. <https://doi.org/10.1111/hsc.12695> [Google Scholar]
- Dean, H., & Melrose, M. (1999). *Poverty, riches and social citizenship*. New York, United States of America: Macmillan.
- Dhakal, K. (2022). NVivo. *Journal of the Medical Library Association*, 110(2), 270-272.
- Dietrich, S., Malerba, D., & Gassmann, F. (2024). Predicting social assistance beneficiaries: On the social welfare damage of data biases. *Data & Policy*, 6 doi:<https://doi.org/10.1017/dap.2023.38>
- Dimmer, C. (Ed.) (2013). *Privately Owned Public Space: The International Perspective*. SUR: Sustainable Urban Regeneration, Center for Sustainable Urban Regeneration, The University of Tokyo, 25.

- Easton, K. L., McComish, J. F., & Greenberg, R. (2000). Avoiding common pitfalls in qualitative data collection and transcription. *Qualitative health research*, 10(5), 703-707.
- Eldawlatly, A., Alshehri, H., Alqahtani, A., Ahmad, A., Al-Dammas, F., & Marzouk, A. (2018). Appearance of Population, Intervention, Comparison, and Outcome as research question in the title of articles of three different anaesthesia journals: A pilot study. *Saudi Journal of Anaesthesia*, 12(2), 283–286.  
[https://doi.org/10.4103/sja.SJA\\_767\\_17](https://doi.org/10.4103/sja.SJA_767_17)
- Elo, S., Kääriäinen, M., Kanste, O., Pölkki, T., Utriainen, K., & Kyngäs, H. (2014). Qualitative content analysis: A focus on trustworthiness. *SAGE open*, 4(1), 2158244014522633.
- Essia, U., & Yusuf, A. (2013). Public-Private-Partnership and Sustainable Development of Infrastructures in Nigeria. *Advances in Management and Applied Economics*, 3(6), 113.
- Favilukis, J., Mabilie, P., & Van Nieuwerburgh, S. (2023). Affordable housing and city welfare. *The Review of Economic Studies*, 90(1), 293-330.
- Ferreira, D. C., & Marques, R. C. (2021). Public-private partnerships in health care services: Do they outperform public hospitals regarding quality and access? Evidence from Portugal. *Socio-Economic Planning Sciences*, 73, 100798.
- Focacci, C. N., & Perez, C. (2022). The importance of education and training policies in supporting technological revolutions: A comparative and historical analysis of UK, US, Germany, and Sweden (1830–1970). *Technology in Society*, 70, 102000.

- Fugard, A. J. B., & Potts, H. W. W. (2015). Supporting thinking on sample sizes for thematic analyses: A quantitative tool. *International Journal of Social Research Methodology*, 18(6), 669–684.  
<https://doi.org/10.1080/13645579.2015.1005453>
- Gao, L., Xia, L., Pan, SQ., Xiong, T., & Li, SC. (2015). Health-related quality of life and willingness to pay per quality-adjusted life-year threshold-a study in patients with epilepsy in China. *Value Health Reg Issues*. (6)89-97.  
<https://doi.org/10.1016/j.vhri.2015.03019>
- Gertler, P., Green, B., Li, R., & Sraer, D. (2025). *The Welfare Benefits of Pay-As-You-Go Financing* (No. w33484). National Bureau of Economic Research.
- Gibran, N., & Ramadani, D. (2021). The effect of training and career development on employee performance. *Almana: Jurnal Manajemen dan Bisnis*, 5(3), 407-415.
- Ginting, S., & Jalil, I. (2018). BRIA PROJECT—A PUBLIC-PRIVATE PARTNERSHIP TO IMPROVE FARMERS’ LIVELIHOOD. *UNEJ e-Proceeding*, 40-46.
- Gjaja, M., Rich, H., Farber, A., Brimmer, A., & Kahn, D., (2020). Three Paths to the Future. Boston Consulting Group Analysis.
- Glanz, K., Rimer, B. K., & Viswanath, K. (Eds.). (2008). *Health behaviour and health education: Theory, research, and practice* (4th ed.). San Francisco, CA: John Wiley & Sons.
- Gopalan, P. (2013). *Ppp paradox : Promise and perils of public-private partnership in education*. SAGE Publications.
- Grant, C. & Osanloo, A. (2014). Understanding, Selecting, and Integrating a Theoretical

- Framework in Dissertation Research: Creating the Blueprint for ‘House’.  
Administrative Issues Journal: Connecting Education, Practice and Research,  
Pp. 12-22 DOI: 10.5929/2014.4.2.9
- Guarte, J. M., & Barrios, E. B. (2006). Estimation under purposive sampling. *Communications in Statistics-Simulation and Computation*, 35(2), 277-284.
- Guasch, J. L. (2013). Public private partnerships in the Caribbean: bridging the financing gap.
- Guasch, J. L. (2013). Public private partnerships in the Caribbean: bridging the financing gap.
- Guest, G., Namey, E., & Chen, M. (2020). A simple method to assess and report thematic saturation in qualitative research. *PloS one*, 15(5), e0232076.
- Gupta, N., Agarwal, S., & Agarwal, J. L. (2011). Public-private partnership: A revolution in antenatal health management. *Indian Journal of Public Health Research & Development*, 2(1).
- Hadi, M. A., & José Closs, S. (2016). Ensuring rigour and trustworthiness of qualitative research in clinical pharmacy. *International journal of clinical pharmacy*, 38, 641-646.
- Hall, D. (2014). Why Public-Private Partnerships Don’t Work: The many advantages of the public alternative. Public Services International Research Unit. University of Greenwich, UK. [www.psiru.org](http://www.psiru.org)
- Hammersley, M. (2006). Ethnography: problems and prospects. *Ethnography and education*, 1(1), 3-14.

- Harsha, S. Rhetoric and Reality of Public-Private Partnerships in India: A case study of Bangalore Agenda Task Force.
- Hermans, F., Geerling-Eiff, F., Potters, J., & Klerkx, L. (2019). Public-private partnerships as systemic agricultural innovation policy instruments—Assessing their contribution to innovation system function dynamics. *NJAS-Wageningen Journal of Life Sciences*, 88, 76-95.
- Hingaspure, P., & Patil, P. (2019). An analysis on choosing a proper survey software. In *Proceedings of International Conference on Communication and Information Processing (ICCIP)*.
- Holden, C. (2009). Exporting public-private partnerships in healthcare: export strategy and policy transfer. *Policy Stud*, 30:313–332.
- Hoover, L. (2021). (5). Qualitative research designs and research methods. *Grand Canyon University, Dissertation Resources*.
- Ibem, E. O. & Aduwo, E. B. (2012). Public-Private Partnerships (PPPs) in Urban Housing in Nigeria: Evidence from Ogun State. *International Journal Of Architecture and Urban Development*, 2.
- Ibem, E. O., & Aduwo, B. E. (2012). Public-private partnerships (PPP) in housing provisions in Ogun state, Nigeria: opportunities and challenges.
- Ikram, M. (2018). Public Private Partnership Dalam Pengembangan Potensi Wisata di Kabupaten Kuantan Singingi Tahun 2011-2015. *Jurnal Online Mahasiswa Fakultas Ilmu Sosial Dan Ilmu Politik (JOM FISIP)*, 5(1), 1–8.
- Imenda, S. (2014). Is There a Conceptual Difference Between Conceptual and Theoretical Frameworks? *Journal of Social Science*, 38(2):185-195



- International World Bank for Reconstruction and Development / World Bank (2017) Caribbean Public-Private Partnerships (PPP) Toolkit: Developing Infrastructure and Improving Service Delivery. [www.worldbank.org](http://www.worldbank.org)
- Investment Statistical Digest*. (2019). Cayman Islands Monetary Authority. <https://www.cima.ky/investments-statistical-digest>
- Itika, J., Mashindano, O., & Kessy, F. (2011). *Success and constraints for improving public-private partnership in health services delivery in Tanzania* (Discussion Paper No. 36). Dares Salaam, Tanzania: Economic and Social Research Foundation. <http://esrf.or.tz/docs/ESRFDiscussionPaper36.pdf>
- Jackson, K., & Bazeley, P. (2019). *Qualitative data analysis with NVivo*. Sage.
- Jae-jin Yang, Hey, S. K., Choi, S. E., Ryu, L., & Young, J. C. (2020). What makes hybrid insourcing successful: A new public–private partnership model for social welfare services. *Asian Social Work and Policy Review*, 14(1), 11-21. doi:<http://dx.doi.org/10.1111/aswp.12188>
- Jayasuriya, S., Zhang, G., Setunge, S., & Patnaikuni, I. (2014). CRITICAL ISSUES DURING THE CONCESSION: REVIEW OF STUDIES ON PUBLIC–PRIVATE PARTNERSHIP PROJECTS. In *Proceedings of International Conference on Emerging Trends in Civil Engineering*, RMIT University, 617-625.
- Jensen, J. (2016). A review of public–private partnership activities in health system strengthening. In *The role of public-private partnerships in health systems strengthening: workshop summary*. National Academies Press (US).
- Jetté, C., & Bergeron-Gaudin, J. (2024). Social housing with community support in québec: A sociopolitical perspective: *Revue canadienne de recherche sur les*

- OSBL et l'économie sociale (ANSERJ). *Canadian Journal of Nonprofit and Social Economy Research, Suppl.Housing*, 15, 10-27.  
doi:<https://doi.org/10.29173/cjnser632>.
- Joan, N. O., Uche, C. N., & Ebele, S. N. (2022). Impact of financial inclusion on household welfare in Nigeria. *Asian Journal of Economics, Business and Accounting*, 22(1), 1-18.
- Johansen, N., Miserez, M., de Beaux, A., Montgomery, A., Faylona, J. M., Carbonell, A., & Bisgaard, T. (2021). Surgical Strategy for Contralateral Groin Management in Patients Scheduled for Unilateral Inguinal Hernia Repair: An International Web-Based Surveymonkey® Questionnaire: Strategy for Contralateral Groin Management during Inguinal Hernia Repair. *Scandinavian Journal of Surgery*, 110(3), 368-372.
- Joudyian, N., Doshmangir, L., Mahdavi, M., Tabrizi, J. S., & Gordeev, V. S. (2021). Public-private partnerships in primary health care: a scoping review. *BMC Health Services Research*, 21(1), 1-18.
- Keung, E. Z., McElroy, L. M., Ladner, D. P., & Grubbs, E. G. (2020). and Exclusion Criteria. *Clinical Trials*, 47.
- Kimberlin, C. L., & Winterstein, A. G. (2008). Validity and reliability of measurement instruments used in research. *American Journal of health-system pharmacy*, 65(23), 2276-2284.
- Kivleniece, I., & Quelin, B.V. (2019). Creating and Capturing Value in Public-Private Ties: A Private Actor's Perspective. *Academy Management Review*, 37, 272–299.

- Klem, N. R., Bunzli, S., Smith, A., & Shields, N. (2022). Demystifying qualitative research for musculoskeletal practitioners part 5: rigor in qualitative research. *journal of orthopaedic & sports physical therapy*, 52(2), 60-62.
- Kosinova, N. N., Sazonov, S. P., & Glazkova, N. G. (2018). Public-Private Partnership in Regional Health Care Modernization: Analysis and Strategic Priorities of its Development. In *V sbornike: Competitive, Sustainable and Secure Development of the Regional Economy: Response to Global Challenges (CSSDRE 2018) Proceedings of the International Scientific Conference. Ser."* *Advances in economics, business and management research*, 466-470.
- Kox, J. H. A. M., Groenewoud, J. H., Bakker, E. J. M., Bierma-Zeinstra, S. M. A., Runhaar, J., Miedema, H. S., & Roelofs, P. D. D. M. (2020). Reasons why Dutch novice nurses leave nursing: A qualitative approach. *Nurse education in practice*, 47, 102848.
- Kriswibowo, A., Pramestya, E. A., & Prasetyo, K. (2020). Implementation of Public-Private Partnership in The Development of Tourism in Sumenep District. *Jurnal Ilmiah Ilmu Administrasi Publik*, 10(1), 213-224.
- Kyngäs, H., Kääriäinen, M., & Elo, S. (2020). The trustworthiness of content analysis. *The application of content analysis in nursing science research*, 41-48.
- LaDonna, K. A., Artino Jr, A. R., & Balmer, D. F. (2021). Beyond the guise of saturation: rigor and qualitative interview data. *Journal of Graduate Medical Education*, 13(5), 607-611.
- Lage, S. R. M., Almeida, P. O. P. D., & Lunardelli, R. S. A. (2023). Thematic representation of Collective Health information in the context of

- keywords. *RDBCI: Revista Digital de Biblioteconomia e Ciência da Informação*, 19, e021014.
- Lakens, D. (2022). Sample size justification. *Collabra: Psychology*, 8(1), 33267.
- Lederman, N. G., & Lederman, J. S. (2015). What is A theoretical framework? A practical answer. *Journal of Science Teacher Education*, 26(7), 593-597.  
doi:<http://dx.doi.org/10.1007/s10972-015-9443-2>
- Leigland, J. (2018). Public-private partnerships in developing countries: The emerging evidence-based critique. *The World Bank Research Observer*, 33(1), 103-134.
- Lister, R. (2004). *Poverty*. Cambridge, United Kingdom: Polity Press.
- Liu, L. X., Clegg, S., & Pollack, J. (2024). The Effect of Public–Private Partnerships on Innovation in Infrastructure Delivery. *Project Management Journal*, 55(1), 31-49. <https://doi.org/10.1177/87569728231189989>
- Llumpo, A., Montagu, D., Brashers, E., Foong, S., Abuzaineh, N., & Feachem, R. (2015). *Lessons from Latin America: The early landscape of healthcare public-private partnerships* (Healthcare Public–Private Partnership Series, No. 2). San Francisco, CA: The Global Health Group, Global Health Sciences, University of California, San Francisco, and PwC.
- Locke, E. A. (2007). The case for inductive theory building. *Journal of Management*, 33(6), 867-890
- Maietta, R.C., Hamilton, A., Swartout, k., Mihas, P., & Petruzzelli, J. (2017), Sort & Sift, Think and Shift: Let the data be your guide. In the Odum Institute’s 14<sup>th</sup> Annual Qualitative Research Summer Intensive, Chapel Hill, North Carolina.
- Maki, K. (2021). *Ineligible: Single mothers under welfare surveillance*. Fernwood Publishing.

- Makri, C., & Neely, A. (2021). Grounded theory: a guide for exploratory studies in management research. *International Journal of Qualitative Methods*, 20, 16094069211013654.
- Marshall, B., Cardon, P., Poddar, A., & Fontenot, R. (2013). Does Sample Size Matter in Qualitative Research?: A Review of Qualitative Interviews in is Research. *Journal of Computer Information Systems*, 54(1), 11–22. <https://doi.org/10.1080/08874417.2013.11645667>
- Martínez-Andrés, M., Bartolomé-Gutiérrez, R., Rodríguez-Martín, B., Pardo-Guijarro, M. J., Garrido-Miguel, M., & Martínez-Vizcaíno, V. (2020). Barriers and facilitators to leisure physical activity in children: a qualitative approach using the socio-ecological model. *International journal of environmental research and public health*, 17(9), 3033.
- Maskin, E. & Tirole, J. (2006). Public-Private Partnerships and Government Spending Limits. Institut d'Économie Industrielle (IDEI), Toulouse. Accessed at <https://ideas.repec.org/p/ide/wpaper/2377.html>
- McKenzie, L., Roberts, K., Klein, E., Manganello, J., & McAdams, R. (2020). 133 Using content analysis and eye-tracking to understand injury prevention content dissemination on social media. *Injury Prevention*, 26 doi:http://dx.doi.org/10.1136/injuryprev-2020-savir.47
- Mckinsey Global Institute (2020). Prioritizing health: A prescription for prosperity. Executive summary.
- McNamara, C. (2022). “General Guidelines for Conducting Interviews,” *Free Management Library*, accessed January 11, 2010, <https://managementhelp.org/businessresearch/interviews.htm>.

- Mehrdad, V., Philippe, B., & Da, S. N. (2020). A theory of predatory welfare state and citizen welfare: The french case. *Public Choice*, 182(3-4), 243-271.  
doi:<http://dx.doi.org/10.1007/s11127-019-00660-0>
- Merriam, S. Associates. (2002). *Qualitative research in practice: examples for discussion and analysis*. San Francisco, CA: Jossey-Bass.
- Metzger, M. J., & Flanagin, A. J. (2013). Credibility and trust of information in online environments: The use of cognitive heuristics. *Journal of pragmatics*, 59, 210-220.
- Miles, M. B., Huberman, A. M., & Saldana, J. (2014). *Qualitative data analysis: A Methods sourcebook* (3rd ed.). Thousand Oaks, CA: Sage.
- Millar, M.M., & D.A. Dillman. (2012). Do Mail and Internet Surveys Produce Different Item Nonresponse Rates? An Experiment Using Random Mode Assignment. *Survey Practice* 5 (2).
- Miller, W. (2015). Understanding grounded theory. *Clinical Laboratory Science*, 28(3), 197-200.
- Moeller, G. H., Mescher, M. A., More, T. A., & Shafer, E. L. (1980). The informal interview as a technique for recreation research. *Journal of Leisure Research*, 12(2), 174-182.
- Mohammed, I. Y. (2012). PUBLIC–PRIVATE PARTNERSHIP AN OVERVIEW.
- Morse J. (1995) The significance of saturation. *Qualitative Health Research*. 5:147–49
- Mortelmans, D. (2019). Analyzing qualitative data using NVivo. *The Palgrave handbook of methods for media policy research*, 435-450.

- Moule, P., Aveyard, H., & Goodman, M. (2016). *Nursing research: An introduction*. Sage.
- Mouraviev, N. (2021). Rapid public-private partnership deployment in Kazakhstan: Enablers and implications. *Network of Institutes and Schools of Public Administration in Central and Eastern Europe. the NISPAcee Journal of Public Administration and Policy*, 14(2), 189-221. doi:<http://dx.doi.org/10.2478/nispa-2021-0020>.
- Mshana, H. Y., Aagard, M., Cullen, C., & Tschida, P. A. (2018). Leadership In Community Public-Private Partnership Health And Social Care Initiatives. *Journal of Social Change*, 10(1), 11.
- Mulyani, S. (2021). Critical success factors in public-private partnership. *Journal of Accounting Auditing and Business-Vol*, 4(1).
- Mwakapala, L. Y., & Sun, B. (2020). A Simple Mediation Model for Public–Private Partnership Implementation in Developing Countries: A Case of Tanzania. *Sage Open*, 10(2). <https://doi.org/10.1177/2158244020931120>
- Needs Assessment Unit Cayman Islands Government*. (n.d). Needs Assessment Application Form <http://www.gov.ky/portal/page/portal/nauhome/publications/Needs%20Assessment%20Unit%20Statistics>
- Niswaty, R., Darwis, M., Alimuddin, W., & Salam, R. (2016). Pengaruh Penerapan Prinsip Good Governance terhadap Efektivitas Kerja Pegawai. *Jurnal Ilmiah Administrasi Publik (JIAP)*, 95–100.

- Njau, R. J., de Savigny, D., Gilson, L., Mwageni, E., & Mosha, F. W. (2009). Implementation of an insecticide-treated net subsidy scheme under a public-private partnership for malaria control in Tanzania—challenges in implementation. *Malaria Journal*, 8(1), 1-27.
- Nordtveit, B. H. (2004). “Use of Public-Private Partnerships to Deliver Social Services: Advantages and Drawbacks”. *Center for International Education Faculty Publications*. 38
- O’Sullivan, E. (2010). Welfare states and homelessness. *Homeless Research in Europe. Brussels: Feantsa*, 65-84.
- Olsen, G. M. (2019). Protective legislation: The “third pillar” of the welfare state. *Social Policy & Administration*, 53(3), 478-492.
- Ombudsman Cayman Islands. (2020). Outcome – Selected Case Summaries. Benefits Policy for Elderly Residents. <https://ombudsman.ky/case-summaries/outcome/98>.
- Ombudsman Cayman Islands. (2021). Outcome – Selected Case Summaries. Delayed NAU policy changes. <https://ombudsman.ky/case-summaries/outcome/212>.
- Orton, M. (2008). State approaches to wealth. In T. Ridge & S. Wright (Eds.), *Understanding inequality, poverty and wealth. Policies and prospects* (pp.259-282). Bristol, United Kingdom: Policy Press.
- Owusu, L. D., & Frimpong-Manso, K. (2020). The impact of COVID-19 on children from poor families in Ghana and the role of welfare institutions. *Journal of Children's Services*, 15(4), 185-190. doi:<http://dx.doi.org/10.1108/JCS-07-2020-0033>



- Panadès-Estruch, L. (2017) The Cayman Islands · Public-Private Partnerships under Construction. *European Procurement & Public Private Partnership Law Review*, 12(2), 211-212. Doi:10.21552/eppl/2017/2/15
- Panadès-Estruch, L. (2019). Assessing public-private partnerships law and regulation in Cayman Islands: Opening gateways or closing loopholes? *Public Procurement Law Review*, 3, 108-119.
- Panades-Estruch, L. (2021). Public-Private Partnerships in Transport: a critical assessment of the Caribbean. *Public Administration and Policy*, 24(1), 61-75.
- Patton, M. Q. (2014). *Qualitative research and evaluation methods* (3rd ed.) Thousand Oak, CA: Sage.
- Patrick, R., & Lee, T. (2021). Advance to debt. Paying back benefit debt: what happens when deductions are made to benefit payments. *London: Nuffield Foundation*, 7.
- Ployhart, R. E., Schepker, D. J., & McFarland, L. A. (2022). A review and theoretical framework for understanding external team contexts. *Journal of Applied Psychology*, 107(7), 1052.
- Pollock, P.H. and Edwards, B.C. (2020) *The essentials of political analysis*. Washington, D.C: CQ Press, an imprint of SAGE.
- Power, E. R., Wiesel, I., Mitchell, E., & Mee, K. J. (2022). Shadow care infrastructures: Sustaining life in post-welfare cities. *Progress in Human Geography*, 46(5), 1165-1184.
- Queiroz, C., & Motta, C. E. (2012). A review of key factors for implementing sustainable public-private partnership in the Brazilian road sector. *Procedia-Social and Behavioral Sciences*, 53, 1226-1233.

- Queyranne, M., Daal, W. and Funke, K. (2019), Public-Private Partnerships in the Caribbean Region – Bringing the Benefits while Managing Fiscal Risks, International Monetary Fund, Washington D.C.
- Qurrata, V. A., Yusida, E., Hussain, N. E., Merlinda, S., Purnamasari, V., & Seprillina, L. (2021). Effectiveness of cash waqf management in improving community welfare: Challenges and opportunities. *Review of Integrative Business and Economics Research*, 10, 342-359.
- Raheem, A. T. (2020). PUBLIC-PRIVATE PARTNERSHIP MODEL FOR PROPELLING INFRASTRUCTURAL DEVELOPMENT IN NIGERIA: A REVIEW. *Zamfara Journal of Politics and Development*, 1(1), 21-21.
- Ravitch, S. M. & Carl, N. M. (2016). Qualitative Research: Bridging the Conceptual, Theoretical and Methodological. Los Angeles, U.S.A.: SAGE Publications, Inc.
- Razaghi, N., Abdolrahimi, M., & Salsali, M. (2020). Memo and memoing in qualitative research: a narrative review. *Journal of Qualitative Research in Health Sciences*, 4(2), 206-217.
- Roberts, P., & Priest, H. (2006). Reliability and validity in research. *Nursing Standard*, 20(44), 41-46.
- Ross, M. W., Iguchi, M. Y., & Panicker, S. (2018). Ethical aspects of data sharing and research participant protections. *American Psychologist*, 73(2), 138.
- Ross, T. W., & Yan, J. (2015). Comparing public–private partnerships and traditional public procurement: Efficiency vs. flexibility. *Journal of Comparative Policy Analysis: Research and Practice*, 17(5), 448-466.
- Rouhani, O. M., Gao, H. O., Geddes, R., Bel, G., & Zarei, H. (2014). Social Welfare Analysis for Alternative Investment Public-Private Partnership Approaches.

In *Lecture presentation in the 2014 Transportation Research Board conference, Washington DC.*

- Rouhani, O. M., Geddes, R. R., Gao, H. O., & Bel, G. (2016). Social welfare analysis of investment public-private partnership approaches for transportation projects. *Transportation Research Part A: Policy and Practice*, 88, 86-103.
- Rusliadi, R., Widianingsih, I., & Buchari, R. A. (2024). Reducing Poverty and Improving Food Security Through Public-Private Partnerships in the Coastal Areas. *Journal of Contemporary Governance and Public Policy*, 5(2), 153-170.
- Sackey, P.K. and Remoaldo, P. (2019), “Ghana’s livelihood empowerment against poverty (LEAP) programme is leaking: irregularities watering down the impact of the flagship LEAP programme”, *Cogent Social Sciences*, Vol. 5 No. 1, p. 1627789.
- Salvail, L., Turchet, L., Watling, D., & Zhang, C. (2015). Canada’s Health Informative Forum: Public Private Partnership Putting P3 Funding Model to Work for Health IT. *Canadian Health Informatics Association*.
- Sanda, N. Y., Daniel, M. M., Akande, E. M., & Adeagbo, D. O. (2016). A Review of Public Private Partnership for Building and Infrastructure Procurement in Nigeria.
- Sansone, D., & Zhu, A. (2023). Using machine learning to create an early warning system for welfare recipients. *Oxford Bulletin of Economics and Statistics*, 85(5), 959-992.
- Sarfo, J. O., Debraha, T. P., Gbordzoea, N. I., Affula, W. T., & Obenga, P. (2021). Qualitative Research Designs, Sample Size and Saturation: Is Enough Always Enough?. *Journal of Advocacy, Research and Education*, 8(3), 60-65.

Scardigno, F. P. (2020). Partnership welfare between decisions, actions and mediations:

The strategic role of the social worker. *Revista De Asistentia Sociala*, (3), 7-21.

<https://www.proquest.com/scholarly-journals/partnership-welfare-between-decisions-actions/docview/2441311129/se-2?accountid=188730>

Shan, D., & Zhang, P. (2021). Sustainable Maritime Labour Governance: The Role of

Transformative Partnership in Seafarers' Welfare. In *Sustainability in the Maritime Domain* (pp. 257-270). Springer, Cham.

Shank, G. (2006). Qualitative research: *a personal skills approach*, (2nd ed). Upper

Saddle River, NJ: Pearson Education, Inc.

Shuliuk, B. (2021). Corporate financing of public-private partnership projects:

Assessment of financial opportunities and risks. *Financial and credit activity problems of theory and practice*, 3(38), 78-85.

Simon, M. K. & Goes, J. (2011). Developing a Theoretical Framework. Seattle, WA:

Dissertation Success, LLC.

Singh, N., Benmamoun, M., Meyr, E., & Arikan, R. H. (2021). Verifying rigor:

analyzing qualitative research in international marketing. *International marketing review*, 38(6), 1289-1307.

Sirakaya, E., & Woodside, A. G. (2005). Building and testing theories of decision-

making by travellers. *Tourism Management*, 26(6), 815-832.

Smythe, K. F. (2004). *Development and analysis of a public -private partnership:*

*Implications for practice* (Order No. 3117511). Available from ProQuest

Central. (305043537).

<https://search.proquest.com/docview/305043537?accountid=188730>

- Stone, D. A. (2021). At risk in the welfare state. In *Governing Risks* (pp. 27-69). Routledge.
- Story, D. A., & Tait, A. R. (2019). Survey research. *Anesthesiology*, 130(2), 192-202.
- Sumarto, M. (2021). Welfare and conflict: Policy Failure in the Indonesian cash transfer. *Journal of Social Policy*, 50(3), 533-551.
- Swain, J., & King, B. (2022). Using informal conversations in qualitative research. *International Journal of Qualitative Methods*, 21, 16094069221085056.
- Tabassum, S. (2013). PUBLIC PRIVATE PARTNERSHIP: AN OVERVIEW. The Indian Journal of Political Science, 74, (3), 479-488.
- Taherdoost, H. (2016). Validity and reliability of the research instrument; how to test the validation of a questionnaire/survey in a research. *How to test the validation of a questionnaire/survey in a research (August 10, 2016)*.
- Taiwo, A. (2013). Evaluation of public servants' acceptability of public-private partnership in housing delivery for low-income public servants in Akure, Nigeria. *International Journal of Architecture and Urban Development*, 3(3), 5-10.
- Thanasegaran, G. (2009). Reliability and Validity Issues in Research. *Integration & Dissemination*, 4.
- To, K. (2018) Developing Livable Public Space and the Role of Public-Private Partnership (PPP): An Overview and Japanese Insight.
- Turner III, D. W., & Hagstrom-Schmidt, N. (2022). Qualitative interview design. *Howdy or Hello? Technical and Professional Communication*.

- Tvinnereim, E., & Fløttum, K. (2015). Explaining topic prevalence in answers to open-ended survey questions about climate change. *Nature Climate Change*, 5(8), 744-747.
- Udjianto, D., Hakim, A., Domai, T., Suryadi, S., & Hayat, H. (2021). Community development and economic welfare through the village fund policy. *The Journal of Asian Finance, Economics and Business*, 8(1), 563-572.
- Urio, P. (2020). Public-Private-Partnerships: Success and Failure Factors for In-Transition Countries. UPA.
- van Rijnsoever, F. J. (2017). (I Can't Get No) Saturation: A simulation and guidelines for sample sizes in qualitative research. *PLOS ONE*, 12(7), e0181689. <https://doi.org/10.1371/journal.pone.0181689>
- Vasileiou, K., Barnett, J., Thorpe, S., & Young, T. (2018). Characterising and justifying sample size sufficiency in interview-based studies: systematic analysis of qualitative health research over a 15-year period. *BMC medical research methodology*, 18, 1-18.
- Vaslavskiy, Y., & Vaslavskaya, I. (2020, November). Public-Private Partnership in Resolving the COVID-19 Societal Crisis. In *Research Technologies of Pandemic Coronavirus Impact (RTCOV 2020)* (pp. 452-459). Atlantis Press.
- Verweij, S., & van Meerkerk, I. (2021). Do public–private partnerships achieve better time and cost performance than regular contracts?. *Public Money & Management*, 41(4), 286-295.
- Vollstedt, M., & Rezat, S. (2019). An introduction to grounded theory with a special focus on axial coding and the coding paradigm. *Compendium for early career researchers in mathematics education*, 13(1), 81-100.

- Walker, R. (Ed.). (1999). Ending child poverty. Popular welfare for the 21st century? Bristol, United Kingdom: Policy Press.
- Wang, Y., & Zhang, L. (2019). Status of public–private partnership recognition and willingness to pay for private health care in China. *The International Journal of health planning and Management*, 34(2), e1188-e1199.
- Watkins-Hayes, C. (2019). *The new welfare bureaucrats: Entanglements of race, class, and policy reform*. University of Chicago Press.
- Wendler, D. (2020). Minimizing risks is not enough: The relevance of benefits to protecting research participants. *Perspectives in Biology and Medicine*, 63(2), 346-358.
- Williams, M., & Moser, T. (2019). The art of coding and thematic exploration in qualitative research. *International Management Review*, 15(1), 45-55.
- Woiceshyn, J., & Daellenbach, U. (2018). Evaluating inductive vs deductive research in management studies: Implications for authors, editors, and reviewers. *Qualitative research in organizations and management: An International Journal*.
- Wong, L. P. (2008). Data analysis in qualitative research: A brief guide to using NVivo. *Malaysian family physician: the official journal of the Academy of Family Physicians of Malaysia*, 3(1), 14.
- Woodson, T. S. (2016). Public private partnerships and emerging technologies: A look at nanomedicine for diseases of poverty. *Research Policy*, 45(7), 1410-1418.
- Xiong, W., Chen, B., Wang, H., & Zhu, D. (2019). Governing public–private partnerships: A systematic review of case study literature. *Australian Journal of Public Administration*, 78(1), 95-112.

- Zanoni, A. (2023). Remembering welfare as we knew it: Understanding neoliberalism through histories of welfare. *Journal of Policy History : JPH*, 35(1), 118-158.  
doi:<https://doi.org/10.1017/S0898030622000318>
- Zhang, J. Y., Long, R. Y., Yan, H., Yang, Q., & Yang, B. (2016). Policy and practice model of public-private partnership in public hospitals during the new medical reform period. *J BUON*, 21(2), 478-481.



## APPENDICES

### Appendix 3A: Cayman Islands Financial Welfare Figures 2013-2022

COMPENDIUM OF STATISTICS 2022									
<b>4.07 Number of Families Assisted by the Needs Assessment Unit FY2013/14-2022</b>									
	FY2013/14	FY2014/15	FY2015/16	FY2016/17	2018	2019	2020	2021	2022
Number of families assisted with:									
Food vouchers	1,117	805	732	1,109	1,009	888	1,551	643	650
Rent	393	395	392	573	543	502	602	485	440
Electricity	340	286	256	365	335	267	250	111	133
Payment of water bills	174	188	187	270	235	180	178	78	88
Propane	57	65	73	157	106	89	56	35	58
Pre-school fees			21	62	70	31	15	14	17
Burial expenses			40	65	47	53	50	59	64
Supplement (other)	133	88	37	131	82	57	40	36	44
<b>Total families assisted</b>	<b>2,493</b>	<b>1,994</b>	<b>1,805</b>	<b>2,049</b>	<b>2,059</b>	<b>1,907</b>	<b>2,558</b>	<b>1,783</b>	<b>2,591</b>

## Appendix 3B: Cayman Islands Population 2022



Compendium of Statistics 2021


## 1.01a End of Year Population Estimates by District and Sex, 2021

District	Total		Male		Female		#
	#	%	#	%	#	%	
Total	71,105	100	35,984	100	35,058	100	63
George Town	34,921	49.1	18,064	50.2	16,815	48.0	42
West Bay	15,335	21.6	7,778	21.6	7,549	21.5	8
Bodden Town	14,845	20.9	7,162	19.9	7,674	21.9	9
North Side	1,902	2.7	956	2.7	945	2.7	1
East End	1,846	2.6	926	2.6	920	2.6	-
Sister Islands	2,257	3.2	1,099	3.1	1,156	3.3	2

## 1.01b End of Year Population Estimates by District and Status, 2021

District	Total		Caymanian		Non-Caymanian	
	#	%	#	%	#	%
Total	71,105	100	38,047	100	33,058	100
George Town	34,921	49.1	14,777	38.8	20,144	60.9
West Bay	15,335	21.6	8,744	23.0	6,591	19.9
Bodden Town	14,845	20.9	10,632	27.9	4,213	12.7
North Side	1,902	2.7	1,308	3.4	594	1.8
East End	1,846	2.6	1,134	3.0	712	2.2

## Appendix 3C: REAF- DS



REAF\_DS - Version 3.1  
☐

UNICAF UNIVERSITY RESEARCH ETHICS APPLICATION FORM DOCTORAL STUDIES	UREC USE ONLY: Application No:  Date Received:
<b>Student's Name:</b> Delroy Donnavan Dyer	
<b>Student's E-mail Address:</b> Delroy.ddyer@gmail.com	
<b>Student's ID #:</b> R1912D10015682	
<b>Supervisor's Name:</b> Dr. Ali Malik	
<b>University Campus:</b> Unicaf University Zambia (UUZ) <span style="float: right;">▼</span>	
<b>Program of Study:</b> UUM: PhD Doctorate of Philosophy - Business Administration <span style="float: right;">▼</span>	
<b>Research Project Title:</b> Improving the Management of the Cayman Islands Financial Welfare Programme Through A Public-Private Partnership	

**1. Please state the timelines involved in the proposed research project:**

Estimated Start Date: 02-Jan-2023      Estimated End Date: 1-Mar-2023

**2. External Research Funding (if applicable):**

**2.a. Do you have any external funding for your research?**

☐ YES      ☒ NO

If YES, please answer questions 2b and 2c.

**2.b. List any external (third party) sources of funding you plan to utilise for your project. You need to include full details on the source of funds (e.g. state, private or individual sponsor), any prior / existing or future relationships between the funding body / sponsor and any of the principal investigator(s) or co-investigator(s) or student researcher(s), status and timeline of the application and any conditions attached.**

N/A

**2.c. If there are any perceived ethical issues or potential conflicts of interest arising from applying or and receiving external funding for the proposed research then these need to be fully disclosed below and also further elaborated on, in the relevant sections on ethical considerations later on in this form.**

N/A

1

### 3. The research project

#### 3.a. Project Summary:

In this section fully describe the purpose and underlying rationale for the proposed research project. Ensure that you pose the research questions to be examined, state the hypotheses, and discuss the expected results of your research and their potential.

It is important in your description to use plain language so it can be understood by all members of the UREC, especially those who are not necessarily experts in the particular discipline. To that effect ensure that you fully explain / define any technical terms or discipline-specific terminology (use the space provided in the box).

Financial assistance to persons of need has been of major interest in the Cayman Islands welfare system which is being managed by the Need Assessment Unit (NAU). The challenges faced by accessing financial support from Cayman Island's government and how government can use public-private partnerships to improve such a welfare system though with its limitations will be discussed. Against this background, the purpose of this research will be to review existing practices and management of financial welfare in Cayman Island and benchmark that with best practices of welfare provisions in another context to develop a framework that can be used to improve the management of financial welfare through a public-private partnership. The research will therefore aim to answer the following questions:

RQ1: What are the current challenges of financial welfare program (s) in Cayman Island?

RQ2: How are the current challenges within the financial welfare programs affecting welfare beneficiaries in the short and long-run?

RQ3: How can PPP be used to improve the management of and delivery of welfare support programs in Cayman Island?

300 words +/- 10%

### 3.b. Significance of the Proposed Research Study and Potential Benefits:

Outline the potential significance and/or benefits of the research (use the space provided in the box).

Welfare provision and specifically financial support from the government is very important in enabling struggling families to survive with basic subsistence. By addressing the problem identified above, this research will contribute by developing an efficient and effective welfare provision model for financial support in Cayman Island. Such a model could provide a framework for other welfare provisions in the country as it minimises the challenges beneficiaries faced in accessing support through working with private organisations who have the expertise in delivering such support. The outcome of such will be the development of testable hypotheses that future studies could adopt a quantitative methodology to examine such relationships.

### 4. Project execution:

#### 4.a. The following study is an:

- ☒ experimental study (primary research)
- ☐ desktop study (secondary research)
- ☐ desktop study using existing databases involving information of human/animal subjects
- ☐ Other

If you have chosen 'Other' please Explain:

N/A

**4.b. Methods. The following study will involve the use of:**

Method	Materials / Tools
Qualitative:	<input checked="" type="checkbox"/> Face to Face Interviews
	<input type="checkbox"/> Phone Interviews
	<input type="checkbox"/> Face to Face Focus Groups
	<input type="checkbox"/> Online Focus Groups
	<input checked="" type="checkbox"/> Other *
Quantitative:	<input type="checkbox"/> Face to Face Questionnaires
	<input type="checkbox"/> Online Questionnaires
	<input type="checkbox"/> Experiments
	<input type="checkbox"/> Tests
	<input type="checkbox"/> Other *

\*If you have chosen 'Other' please Explain:

It may become necessary to interview persons via zoom where persons are unavailable through travel or are unwilling or unable to meet for face to face interviews. In addition to the former, there may also be the option of creating an online open ended questionnaire if the participants are not comfortable with being interviewed face or face or via zoom. This is a contingency as participants can change their minds during any stage and so the researcher is being proactive by thinking ahead.

**5. Participants:**

**5 a. Does the Project involve the recruitment and participation of additional persons other than the researcher(s) themselves?**

- ☒ YES If YES, please complete all following sections.
- ☐ NO If NO, please directly proceed to Question [7](#).

### 5 b. Relevant Details of the Participants of the Proposed Research

State the number of participants you plan to recruit, and explain in the box below how the total number was calculated.

Number of participants

There will be 15 beneficiaries and 15 financial welfare administrators involved in this study. Research has shown that for qualitative research, as little as 9 participants can be used as the point of saturation can be reached quickly and it is then pointless to continue as its a waste of time for the researcher and the participants. In the instant research, the population size of welfare beneficiaries according to the Cayman Islands Compendium of Statistics is about 2,500. The number was chosen based on the similar experiences of all the participants, therefore saturation will be reached quickly. +

Describe important characteristics such as: demographics (e.g. age, gender, location, affiliation, level of fitness, intellectual ability etc). It is also important that you specify any inclusion and exclusion criteria that will be applied (e.g. eligibility criteria for participants).

Age range From  To

Gender ☒ Female

☒ Male

Eligibility Criteria:

- Inclusion criteria Persons between ages 18-65 who would be classified as working age and have qualified for and have applied for financial assistance or benefits. Additionally, persons who have retired and have applied for financial assistance or benefits.

- Exclusion criteria Government employees not in the financial welfare department and persons who are not qualified for financial assistance or benefits.

Disabilities Persons who have mental disabilities will not be included in this study.

Other relevant information (use the space provided in the box):

N/A

**5 c. Participation & Research setting:**

Clearly describe which group of participants is completing/participating in the material(s)/ tool(s) described in 5b above (use the space provided in the box).

The group of participants who will be participating in the study are those who have applied for and received financial welfare in the Cayman Islands as well as the persons who have applied for and not received. There will also be participants who work in the administration of the financial welfare program which is the Needs Assessment (NAU) staff current or previous as they would have vital information to contribute.

**5 d. Recruitment Process for Human Research Participants:**

Clearly describe how the potential participants will be identified, approached and recruited (use the space provided in the box).

In relation to the government employees who are directly involved in the administration of financial welfare, which includes the Needs Assessment Officers (NAU), Social workers and managers. The government Minister Mr. Andre Ebanks has given permission via email through Mr. Rayle Roberts for participation(email submitted). There is no conflicting relationship between the participants and researcher.

I have also contacted 15 applicants / beneficiaries who are willing to participate in exploring how the management of the financial welfare system can be improved through a public-private-partnership. There are also ex-NAU officers and social workers who have invaluable information that can contribute, they will be sought after as well. There is no special relationship with the researcher.

The email from the Hon. Minister Ebanks should suffice as permission from gatekeeper.

**5 e. Research Participants Informed Consent.**

Select below which categories of participants will participate in the study. Complete the relevant Informed Consent form and submit it along with the REAF form.

Yes	No	Categories of participants	Form to be completed
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Typically Developing population(s) above the maturity age *	Informed Consent Form
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Typically Developing population(s) under the maturity age *	Guardian Informed Consent Form

\* Maturity age is defined by national regulations in laws of the country in which the research is being conducted.



**5 f. Relationship between the principal investigator and participants.**

Is there any relationship between the principal investigator (student), co-investigators(s), (supervisor) and participant(s)? For example, if you are conducting research in a school environment on students in your classroom (e.g. instructor-student).

☐ YES ☒ NO

If YES, specify (use the space provided in the box).

**6. Potential Risks of the Proposed Research Study.**

**6 a. i. Are there any potential risks, psychological harm and/or ethical issues associated with the proposed research study, other than risks pertaining to everyday life events (such as the risk of an accident when travelling to a remote location for data collection)?**

☐ YES ☒ NO

If YES, specify below and answer the question 6 a.ii.

**6 a.ii Provide information on what measures will be taken in order to exclude or minimise risks described in 6.a.i.**

N/A

## 6 b. Choose the appropriate option

	Yes	No
i. Will you obtain written informed consent form from all participants?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
ii. Does the research involve as participants, people whose ability to give free and informed consent is in question?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
iii. Does this research involve participants who are children under maturity age? If you answered YES to question iii, complete all following questions. If you answered NO to question iii, do not answer Questions iv, v, vi and proceed to Questions vii, viii, ix and x.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
iv. Will the research tools be implemented in a professional educational setting in the presence of other adults (i.e. classroom in the presence of a teacher)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
v. Will informed consent be obtained from the legal guardians (i.e. parents) of children?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
vi. Will verbal assent be obtained from children?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
vii. Will all data be treated as confidential? If NO, explain why confidentiality of the collected data is not appropriate for this proposed research project, providing details of how all participants will be informed of the fact that any data which they will provide will not be confidential.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
viii. Will all participants /data collected be anonymous? If NO, explain why and describe the procedures to be used to ensure the anonymity of participants and/or confidentiality of the collected data both during the conduct of the research and in the subsequent release of its findings.	<input checked="" type="checkbox"/>	<input type="checkbox"/>

	Yes	No
ix. Have you ensured that personal data and research data collected from participants will be securely stored for five years?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
x. Does this research involve the deception of participants? If YES, describe the nature and extent of the deception involved. Explain how and when the deception will be revealed, and who will administer this debrief to the participants:	<input type="checkbox"/>	<input checked="" type="checkbox"/>

6 c. i. Are there any other ethical issues associated with the proposed research study that are not already adequately covered in the preceding sections?

☐ Yes ☒ No

If YES, specify (maximum 150 words).

6.c.ii Provide information on what measures will be taken in order to exclude or minimise ethical issues described in 6.c.i.

N/A

6 d. Indicate the Risk Rating.

☐ High ☒ Low



### 7. Further Approvals

Are there any other approvals required (in addition to ethics clearance from UREC) in order to carry out the proposed research study?

☐ YES ☒ NO

If YES, specify (maximum 100 words).

### 8. Application Checklist

Mark ✓ if the study involves any of the following:

- ☐ Children and young people under 18 years of age, vulnerable population such as children with special educational needs (SEN), racial or ethnic minorities, socioeconomically disadvantaged, pregnant women, elderly, malnourished people, and ill people.
- ☐ Research that foresees risks and disadvantages that would affect any participant of the study such as anxiety, stress, pain or physical discomfort, harm risk (which is more than is expected from everyday life) or any other act that participants might believe is detrimental to their wellbeing and / or has the potential to / will infringe on their human rights / fundamental rights.
- ☐ Risk to the well-being and personal safety of the researcher.
- ☐ Administration of any substance (food / drink / chemicals / pharmaceuticals / supplements / chemical agent or vaccines or other substances (including vitamins or food substances) to human participants.
- ☐ Results that may have an adverse impact on the natural or built environment.

### 9. Further documents

Check that the following documents are attached to your application:

		ATTACHED	NOT APPLICABLE
1	Recruitment advertisement (if any)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2	Informed Consent Form / Guardian Informed Consent Form	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3	Research Tool(s)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4	Gatekeeper Letter	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5	Any other approvals required in order to carry out the proposed research study, e.g., institutional permission (e.g. school principal or company director) or approval from a local ethics or professional regulatory body.	<input type="checkbox"/>	<input checked="" type="checkbox"/>



#### 10. Final Declaration by Applicants:

- (a) I declare that this application is submitted on the basis that the information it contains is confidential and will only be used by Unicaf University for the explicit purpose of ethical review and monitoring of the conduct of the research proposed project as described in the preceding pages.
- (b) I understand that this information will not be used for any other purpose without my prior consent, excluding use intended to satisfy reporting requirements to relevant regulatory bodies.
- (c) The information in this form, together with any accompanying information, is complete and correct to the best of my knowledge and belief and I take full responsibility for it.
- (d) I undertake to abide by the highest possible international ethical standards governing the Code of Practice for Research Involving Human Participants, as published by the UN WHO Research Ethics Review Committee (ERC) on <http://www.who.int/ethics/research/en/> and to which Unicaf University aspires to.
- (e) In addition to respect any and all relevant professional bodies' codes of conduct and/or ethical guidelines, where applicable, while in pursuit of this research project.



I agree with all points listed under Question 10

Student's Name: Delroy Donnavan Dyer


Supervisor's Name: Dr. Ali Malik


Date of Application: 28-Nov-2022

#### **Important Note:**

Save your completed form (we suggest you also print a copy for your records) and then submit it to your UU Dissertation/project supervisor (tutor). **In the case of student projects, the responsibility lies with the Faculty Dissertation/Project Supervisor.** If this is a student application, then it should be submitted via the relevant link in the VLE. Please submit only electronically filled in copies; **do not** hand fill and submit scanned paper copies of this application.

## Appendix 3D: UREC Decision



UREC Decision, Version 2.0 

**Unicaf University Research Ethics Committee  
Decision**

**Student's Name:** Delroy Donnavan Dyer

**Student's ID #:** R1912D10015682 Student's Name

**Supervisor's Name:** Dr Ali Malik

**Program of Study:** UUZ: PhD Doctorate of Philosophy ▼

**Offer ID /Group ID:** O46093G48980

**Dissertation Stage:** 3 ▼

**Research Project Title:** Improving the Management of the Cayman Islands Financial Welfare Programme through a Public-Private-Partnership

**Comments:**

No comments.

**Decision\*:** A. Approved without revision or comments ▼

**Date:** 10-Jan-2023

\*Provisional approval provided at the Dissertation Stage 1, whereas the final approval is provided at the Dissertation stage 3. The student is allowed to proceed to data collection following the final approval.

## Appendix 3E: Gatekeeper Letter



UU\_GL - Version 2.0



### Gatekeeper letter

**Address:** 55 Rose Valley Drive Cayman Islands

**Date:** 09 - Dec. 22

**Subject:** Seeking Staff Participation for Study

Dear Hon. Andre Ebanks Minister of Financial Services and Social Development,

I am a doctoral student at Unicaf University Zambia.

As part of my degree I am carrying out a study on Improving the Management of the Cayman Islands Financial Welfare Programme Through a Public-Private Partnership.

I am writing to enquire whether you would be interested in/willing to allow your Needs Assessment Officers and Social Workers to participate in this research.

Subject to approval by Unicaf Research Ethics Committee (UREC) this study will be using qualitative data which will be obtained through either interviews of the participants or administering questionnaires where applicable.

This study will seek to explore whether or not a public-private-partnership can improve the management of the Cayman Islands Financial Welfare Programme. My supervisor is Dr. Ali Malik.

The participants will be expected to engage in interviews which may last for approximately 20-30 minutes or fill in a survey questionnaire responding to questions applicable to the study.

Thank you in advance for your time and for your consideration of this project. Kindly please let me know if you require any further information or need any further clarifications.

Yours Sincerely,

**Student's Name:** Delroy Donnavan Dyer

**Student's E-mail:** delroy.dyer@gmail.com

**Student's Address and Telephone:** 55 Rose Valley Drive Grand Cayman, Cayman Islands

**Supervisor's Title and Name:** Dr. Ali Malik

**Supervisor's Position:** Dissertation Supervisor

**Supervisor's E-mail:** a.malik@unicaf.org

Appendix 3F: Data Collection Tool with Informed Consent



IMPROVING THE MANAGEMENT OF THE CAYMAN ISLANDS FINANCIAL  
WELFARE PROGRAMME THROUGH A PUBLIC-PRIVATE PARTNERSHIP

Data Collection Interviews  
in partial fulfilment of the requirements  
for the degree of

Doctor of Philosophy in Business Administration

By  
Delroy Donnavan Dyer

R1912D10015682



### Research Tools

1. The research will be conducted where possible using face to face interview with a Sony recording device capturing the recordings of the participants. The interviews will then be transcribed for analysis.
2. The researcher will create the below questionnaire which will be administered via survey monkey to participants who become unavailable for face-to-face interview or who do not wish to be interviewed face to face.
3. Informed Consent forms will be signed by each participant prior to their engagement in the study.

### Research Questions

Research Interview Questions will be administered face to face and via survey monkey as follows:

- Q1: What is your age?
- Q2: What is your gender?
- Q3: What is your highest education attained?
- Q4: Which parish do you live?
- Q5: What is your Occupation?
- Q6: How many children do you have in the household?
- Q7: How often do you apply to the financial welfare program in Cayman Island?
- Q8: What was your reason for applying for financial welfare?

Q9: As a financial welfare beneficiary how long were you told that the processing time takes to obtain financial welfare?

Q10: How long did it take for you to obtain the assistance needed?

Q11: How user friendly do you find the application process for financial welfare in the Cayman Islands?

Q13: What changes do you think would improve the application process for financial welfare in the Cayman Islands?

Q14: On a scale of 1-5, how would you rate management of the financial welfare system in the Cayman Islands as a welfare recipient?

Q15: Are the benefits provided by the financial welfare system in the Cayman Islands sufficient to the existing needs of you as a beneficiary? If no, why is it not sufficient?

Q16: As financial welfare beneficiary what are the positives you find with the financial welfare system in the Cayman Islands?

Q17: Are there any collaboration that you think can be implemented to improve the services of the financial welfare system in the Cayman Islands?

Q18: As an administrator of the Financial Welfare System, are there any issues that you believe exists that affects the function of the program?

Q19: As an administrator of the Financial Welfare System, what recommendations would you suggest for improving the function of the program?

Q20: As a financial welfare administrator, on a scale of 1-5, how would you rate management of the financial welfare system in the Cayman Islands?

Q21: As financial welfare Administrator what are the positives you find with the financial welfare system in the Cayman Islands?

---

Q22: As a financial welfare administrator would you say that the benefits provided by the financial welfare system in the Cayman Islands sufficient to the existing needs of beneficiaries? How?

Q23 As a financial welfare administrator, what are some of the issues faced with applicants of the financial welfare in the Cayman Islands?

Q24 As a financial welfare beneficiary, are there any additional issues not asked of you that you experience with applying for financial welfare in the Cayman Islands?

Q25 As a financial welfare administrator, what is the prescribed time frame for processing financial welfare applications?

Q26 As a financial welfare administrator, what are some of the contingency measures in place for applicants of the financial welfare in the Cayman Islands when the processing time exceeds the standard time?

Q27 As a financial welfare beneficiary how do you find the welfare administrators treatment of the applicants for welfare?

Q28 As a financial welfare administrator, what is the general engagement between applicants of the financial welfare in the Cayman Islands and the financial welfare administrators?

Q29 As a financial welfare administrator, how are benefits decided for the financial welfare beneficiaries in the Cayman Islands determined?

Q30 Is there any collaboration in place to assist with financial welfare?

---

## Informed Consent

I have read the foregoing information about this study, or it has been read to me. I have had the opportunity to ask questions and discuss about it. I have received satisfactory answers to all my questions and I have received enough information about this study. I understand that I am free to withdraw from this study at any time without giving a reason for withdrawing and without negative consequences. I consent to the use of multimedia (e.g. audio recordings, video recordings) for the purposes of my participation to this study. I understand that my data will remain anonymous and confidential, unless stated otherwise. I consent voluntarily to be a participant in this study.

7. How often do you apply to the financial welfare program in Cayman Island?

- ☐ Every Month
- ☐ Twice a year
- ☐ A few times per year
- ☐ Less than once a month

8. What was your reason for applying for financial welfare?

9. As a financial welfare beneficiary, how long were you told that the processing time takes to obtain financial welfare?

10. How long did it take for you to obtain the assistance needed?

11. How user-friendly do you find the application process for financial welfare in the Cayman Islands?

- ☐ Very easy
- ☐ Easy
- ☐ Neither easy nor difficult
- ☐ Difficult
- ☐ Very difficult

12. Would you apply again for financial Welfare?

- ☐ Very likely
- ☐ Likely
- ☐ Neither likely nor unlikely
- ☐ Unlikely
- ☐ Very unlikely

13. What changes do you think would improve the application process for financial welfare in the Cayman Islands?

14. On a scale of 1-5, how would you rate management of the financial welfare system in the Cayman Islands as a welfare recipient?

- ☐ 1  
☐ 2  
☐ 3  
☐ 4  
☐ 5

15. Are the benefits provided by the financial welfare system in the Cayman Islands sufficient for your current needs as a beneficiary? If not, why is it not enough?

16. As financial welfare beneficiary, what are the positives you find with the financial welfare system in the Cayman Islands?

17. Is there any collaboration that you think can be implemented to improve the services of the financial welfare system in the Cayman Islands?

18. As an administrator of the Financial Welfare System, are there any issues that you believe exist that affect the function of the program?

19. As an administrator of the Financial Welfare System, what recommendations would you suggest for improving the function of the program?

20. As a financial welfare administrator, on a scale of 1-5, how would you rate the management of the financial welfare system in the Cayman Islands?

- ☐ 1  
☐ 2  
☐ 3  
☐ 4  
☐ 5

21. As financial welfare Administrator what are the positives you find with the financial welfare system in the Cayman Islands?

22. As a financial welfare administrator would you say that the benefits provided by the financial welfare system in the Cayman Islands are sufficient to the existing needs of beneficiaries? How?

23. As a financial welfare administrator, what are some of the issues faced with applicants of financial welfare in the Cayman Islands?

24. As a financial welfare beneficiary, are there any additional issues not asked of you that you experience with applying for financial welfare in the Cayman Islands?

25. As a financial welfare administrator, what is the prescribed time frame for processing financial welfare applications?

26. As a financial welfare administrator, what are some of the contingency measures in place for applicants of financial welfare in the Cayman Islands when the processing time exceeds the standard time?

27. As a financial welfare beneficiary, how do you find the welfare administrators' treatment of the applicants for welfare?

28. As a financial welfare administrator, what is the general engagement between applicants of financial welfare in the Cayman Islands and the financial welfare administrators?

29. As a financial welfare administrator, how are benefits decided for the financial welfare beneficiaries in the Cayman Islands determined?

30. Is there any collaboration in place to assist with financial welfare?

31. I have read the foregoing information about this study, or it has been read to me. I have had the opportunity to ask questions and discuss about it. I have received satisfactory answers to all my questions and I have received enough information about this study. I understand that I am free to withdraw from this study at any time without giving a reason for withdrawing and without negative consequences. I consent to the use of multimedia (e.g. audio recordings, video recordings) for the purposes of my participation to this study. I understand that my data will remain anonymous and confidential, unless stated otherwise. I consent voluntarily to be a participant in this study.

☐ Yes

☐ No



## Appendix 4: Codebook Data Analysis

Name	Description
Legislation to improve welfare	
Minimize cost by reducing documents	
More professionalism of staff	
On the spot approvals when kids are involved	
Public and Private Partnerships	
Residence	
Staffing Issues affecting welfare beneficiaries	
Unnecessary financial cost affecting applicants	
Using Technology to improve Welfare	



### Codes\Autocoded Themes

Name	Description
access services	

Name	Description
access services	
applicants	
financial applicants	
pay applicants	
welfare applicant	
application	
application process	
basic application	
easy application	
initial application	
medium application	
particular application	
approval	
lengthy approval	
short-term approval	

Name	Description
spot approvals	
assistance	
financial assistance	
interim assistance	
much assistance	
needing assistance	
one-time assistance	
rental assistance	
utility assistance	
documentation	
basic documentation	
relevant documentation	
remaining documentation	
entity	
governments entities	

Name	Description
private entity	
financial assistance	
financial assistance	
financial welfare	
financial welfare	
financial welfare beneficiary	
food	
basic food prices	
emergency food	
food apartment accommodation	
food bank	
food stamps	
government	
government buildings	
government health insurance	

Name	Description
governments entities	
housing	
basic housing	
dilapidated housing	
housing scheme	
suitable housing	
information	
basic information	
required information	
needs	
basic needs	
needing assistance	
New Code	
people	
<u>caymanian</u> people	

Name	Description
discouraging people	
holding people	
process	
application process	
medical process	
processing time	
system	
online system	
simple system	
welfare system	
time	
prescribed time	
processing time	
specified time	
wait time	

Name	Description
welfare	
financial welfare	
financial welfare beneficiary	
welfare applicant	
welfare department	
welfare system	
welfare department	
welfare department	
welfare system	
welfare system	
working	
work experience	
working days	
working parents	

## Codes\\Data Collection

Name	Description
Are the benefits provided by the financial welfare system in the Cayman Islands sufficient for your current needs as a beneficiary If not, why is it not enough	
As a financial welfare administrator would you say that the benefits provided by the financial welfare system in the Cayman Islands are sufficient to the existing needs of beneficiaries How	
As a financial welfare administrator, how are benefits decided for the financial welfare beneficiaries in the Cayman Islands determined	
As a financial welfare administrator, what are some of the contingency measures in place for applicants of financial welfare in the Cayman Islands when the processing time exceeds the standard time	
As a financial welfare administrator, what are some of the issues faced with	




Name	Description
applicants of financial welfare in the Cayman Islands	
As a financial welfare administrator, what is the general engagement between applicants of financial welfare in the Cayman Islands and the financial welfare administrators	
As a financial welfare administrator, what is the prescribed time frame for processing financial welfare applications	
As a financial welfare beneficiary, are there any additional issues not asked of you that you experience with applying for financial welfare in the Cayman Islands	
As a financial welfare beneficiary, how do you find the welfare administrators treatment of the applicants for welfare	
As an administrator of the Financial Welfare System, are there any issues that you believe exist that affect the function of the program	
As an administrator of the Financial Welfare System, what recommendations	

Name	Description
would you suggest for improving the function of the program	
As financial welfare Administrator what are the positives you find with the financial welfare system in the Cayman Islands	
As financial welfare beneficiary, what are the positives you find with the financial welfare system in the Cayman Islands	
Is there any collaboration in place to assist with financial welfare	
Is there any collaboration that you think can be implemented to improve the services of the financial welfare system in the Cayman Islands	
What changes do you think would improve the application process for financial welfare in the Cayman Islands	
What was your reason for applying for financial welfare	

## Appendix 5A: EcayTrade House Rental Advertisement

7/19/23, 11:49 AM


Room For Rent - Now Available - ecay




Ad

My Ecay

← Back



 Report Ad

**Room For Rent - Now Available**

[Real Estate](#) » [For Rent](#) » [Houses](#)

Posted by

Jannee - The Rental Chic

Ask the Seller

<https://ecaytrade.com/advert/176920>

1/5

7/19/23, 11:49 AM

Room For Rent - Now Available - eCay



...

<https://ecaytrade.com/advert/176920>

2/5

7/19/23, 11:49 AM

Room For Rent - Now Available - ecay

Jul 18, 2023

239

Share

**CI\$ 950**

..

Bodden Town/Breakers

## Room For Rent - Now Available

One bedroom in a 3 bedroom home available for \$950  
Sharing is also available at \$600 per person

**\*\* Utilities Not Included \*\***

**\*\*See below for more details.\*\***

- Shared Bathroom•
- Shared kitchen•
- Stainless steel appliances
- Granite counter tops
- Washer & Dryer

Rent Includes:

- Internet
- Cable Tv
- Lawn maintenance
- Quarterly cooking gas tank refills
- Semi anual pest control maintenance

Area:

- Beach Bay, Bodden Town - Friendly quiet community.

Tenant Requirements:

- Seeking responsible and respectful single person.
- Must have a steady job for atleast 1 year

<https://ecaytrade.com/advert/176920>

3/5

7/19/23, 11:49 AM

Room For Rent - Now Available - ecay

- No smoking allowed
- No pets allowed
- No kids
- **No NAU**
- 3 months lease and 1 year lease thereafter.

#### Occupancy Options


- Single - \$950 excluding utilities.
- Shared - \$600 per person excluding utilities
- \*\* Utilities NOT included in price \*\*
- Deposit required - Same as rent

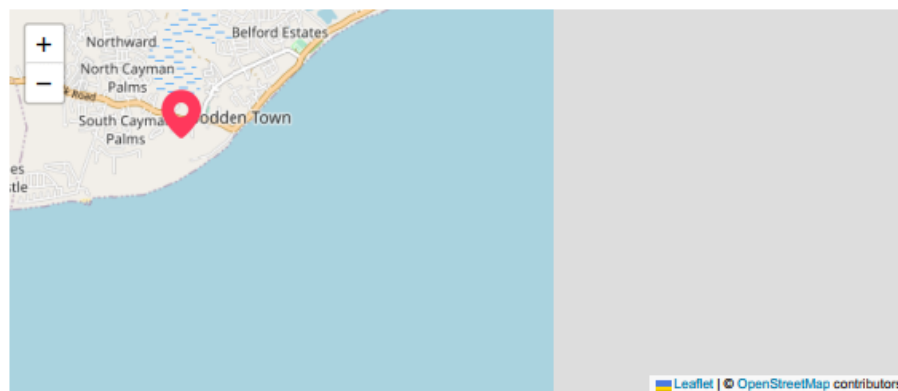
Contact Jannee - The Rental Chic

Straight Calls or Whatsapps welcomed

3459399745

**\*\*NO EMAILS\*\***

 Information last updated on Jul 18, 2023



7/19/23, 11:49 AM

Room For Rent - Now Available - ecay

**About us**

[About us](#)  
[Advertise with us](#)  
[Careers](#)  
[Partners](#)

**Guides**

[Safety Tips / Scams](#)

**Help**

[Terms & Conditions](#)  
[Posting Policy](#)

**Contact Us**

[General Questions](#)  
[Feedback](#)  
[Report Ad](#)  
[Support](#)

© 2023 eCayTrade Ltd.



[Privacy Policy](#)  
[Cookie Policy](#)

## Appendix 5B: Needs Assessment Online Application

[Guidelines](#)

1	2	3	4	5	6
Eligibility	Personal Details	Household Occupants	Monthly Income & Savings	Monthly Expenses	Required Documents

---

1. Are you Caymanian or do you have a Caymanian in the household?\*

☐ No ☐ Yes

---

2. Is the combined income of all persons living in your household under C\$3,000 per month?\*

☐ No ☐ Yes

---

3(a). Are you a disabled Caymanian?\*

☐ No ☐ Yes

---

3(b). Are you caring for a disabled Caymanian?\*

☐ No ☐ Yes

---

4(a). Are you...\*

☐ between 18 & 64 years old,  
☐ 65 years and above

---

5. Have you been physically present in the Cayman Islands for a combined total of at least 8 months over the past 12 months?\*

☐ No ☐ Yes

---

6. Have you ever received services from the NAU?\*

☐ No ☐ Yes

---

7. Do you have health insurance coverage?\*

☐ No ☐ Yes

---

8. Services being requested \*

Choose all Applicable \*\*The NAU facilitates the assessment for indigent medical insurance request, as well as housing repairs assistance, and is not the approving body \*

<input type="checkbox"/> Rental assistance	<input type="checkbox"/> Dental
<input type="checkbox"/> Pre-School Fee	<input type="checkbox"/> Medical Equipment and Supplies
<input type="checkbox"/> Food voucher program	<input type="checkbox"/> Exam Fees
<input type="checkbox"/> Utility Bills	<input type="checkbox"/> After-School
<input type="checkbox"/> Burial assistance	<input type="checkbox"/> Summer Camp
<input type="checkbox"/> School Uniform	<input type="checkbox"/> Propane
<input type="checkbox"/> Indigent insurance coverage**	<input type="checkbox"/> Clothing
<input type="checkbox"/> Medical travel	<input type="checkbox"/> Permanent Financial Assistance (PFA)
<input type="checkbox"/> School Shoes and Supplies	<input type="checkbox"/> Housing Repairs Assistance**
<input type="checkbox"/> Pines Placement	
<input type="checkbox"/> Optical	

---

9. Reasons for applying: choose all Applicable \*

<input type="checkbox"/> Unemployment	<input type="checkbox"/> Disaster
<input type="checkbox"/> Inadequate income	<input type="checkbox"/> Domestic Violence
<input type="checkbox"/> Health issues	



## Appendix 5C: Financial Assistance Act, 2022

CAYMAN ISLANDS

**FINANCIAL ASSISTANCE ACT, 2022**

(Act 10 of 2022)

Supplement No. 4 published with Legislation Gazette No. 41 dated 19th October, 2022.

## PUBLISHING DETAILS

---



## CAYMAN ISLANDS

**FINANCIAL ASSISTANCE ACT, 2022**

(Act 10 of 2022)

**Arrangement of Sections**

Section	Page
<b>PART 1 - PRELIMINARY</b>	
1. Short title and commencement .....	5
2. Interpretation .....	5
<b>PART 2 - THE DEPARTMENT OF FINANCIAL ASSISTANCE</b>	
3. The Department of Financial Assistance .....	9
4. Functions of the Department .....	9
5. Powers of the Department .....	10
6. Director and other officers of the Department .....	10
7. Duties and responsibilities of the Director .....	10
8. Minister may give written policy directions .....	11
9. Entity or financial institution to provide information to Director .....	11
<b>PART 3 - FINANCIAL ASSISTANCE</b>	
10. Persons who may make an application .....	11
11. Evaluation and determination of application .....	12
12. Grant of application .....	13
13. Refusal of application .....	13
14. Conditions attached to the receipt of financial assistance .....	13
15. Suspension of financial assistance .....	15
16. Revocation of financial assistance .....	15
17. Variation of financial assistance .....	16



18. Reconsideration of decision .....	16
---------------------------------------	----

#### **PART 4 - THE FINANCIAL ASSISTANCE APPEALS TRIBUNAL**

19. Appointment and constitution of the Financial Assistance Appeals Tribunal .....	17
20. Appointment of secretary .....	18
21. Tenure of the Appeals Tribunal .....	18
22. Vacation of office .....	18
23. Disclosure of interest .....	19
24. Functions of the Appeals Tribunal .....	19
25. Powers of the Appeals Tribunal .....	20

#### **PART 5 - OFFENCES AND PENALTIES**

26. Confidentiality of information by officers .....	20
27. Duty of confidentiality by the Appeals Tribunal .....	21
28. Providing false or misleading information .....	21

#### **PART 6 - GENERAL**

29. Recovery of money improperly paid or overpaid .....	21
30. Financial assistance inalienable .....	22
31. Government not liable to supplier of goods and services .....	22
32. Death of recipient .....	22
33. Non-transferability of financial assistance .....	22
34. Regulations .....	22
35. Repeal of Poor Persons (Relief) Act (1997 Revision) .....	23
36. Savings and transitional provisions .....	23

## Appendix 6: Survey Monkey Data Collected Names Redacted

Data Collection for Dissertation on Improving the Management of the  
Cayman Islands Financial Welfare Programme

SurveyMonkey

#1

**COMPLETE**

Collector: Email Invitation 1 (Email)  
 Started: Tuesday, January 10, 2023 1:30:42 PM  
 Last Modified: Tuesday, January 10, 2023 1:59:07 PM  
 Time Spent: 00:28:25  
 Email: om [REDACTED]  
 IP Address: [REDACTED]

---

Page 1: IMPROVING THE MANAGEMENT OF THE CAYMAN ISLANDS FINANCIAL WELFARE PROGRAMME

**Q1** 25-34

What is your age?

---

**Q2** Female

What is your gender?

---

**Q3** University

What is your highest education attained?

---

**Q4** George Town

Which parish do you live?

---

**Q5**

What is your Occupation?

Social Work

---

**Q6** 0

As a financial welfare applicant, how many children do you have in the household?

---

**Q7** Less than once a month

How often do you apply to the financial welfare program in Cayman Island?

---

1 / 60

#2

COMPLETE

Collector: Email Invitation 4 (Email)  
Started: Wednesday, January 11, 2023 5:25:43 AM  
Last Modified: Wednesday, January 11, 2023 6:06:12 AM  
Time Spent: 00:40:29  
Email: [REDACTED]  
IP Address: [REDACTED]

Page 1: IMPROVING THE MANAGEMENT OF THE CAYMAN ISLANDS FINANCIAL WELFARE  
PROGRAMME

Q1 35-44

What is your age?

Q2 Female

What is your gender?

Q3 University

What is your highest education attained?

Q4 Bodden Town

Which parish do you live?

Q5

What is your Occupation?

Logistics Administrator

Q6 4

As a financial welfare applicant, how many children do you  
have in the household?

Q7 A few times per year

How often do you apply to the financial welfare program in  
Cayman Island?

6 / 60

Data Collection for Dissertation on Improving the Management of the  
Cayman Islands Financial Welfare Programme

SurveyMonkey

#3

COMPLETE

Collector: Email Invitation 5 (Email)  
Started: Friday, January 13, 2023 8:43:47 AM  
Last Modified: Friday, January 13, 2023 9:03:55 AM  
Time Spent: 00:20:07  
Email: [REDACTED]  
IP Address: [REDACTED]

Page 1: IMPROVING THE MANAGEMENT OF THE CAYMAN ISLANDS FINANCIAL WELFARE  
PROGRAMME

Q1 25-34

What is your age?

Q2 Male

What is your gender?

Q3 University

What is your highest education attained?

Q4 Bodden Town

Which parish do you live?

Q5

What is your Occupation?

Civil Servant

Q6 Respondent skipped this question

As a financial welfare applicant, how many children do you  
have in the household?

Q7 Less than once a month

How often do you apply to the financial welfare program in  
Cayman Island?

Data Collection for Dissertation on Improving the Management of the  
Cayman Islands Financial Welfare Programme

SurveyMonkey

#4

COMPLETE

Collector: Email Invitation 6 (Email)  
 Started: Tuesday, January 17, 2023 8:02:49 AM  
 Last Modified: Tuesday, January 17, 2023 12:36:53 PM  
 Time Spent: 04:34:04  
 Email: [REDACTED]  
 IP Address: [REDACTED]

Page 1: IMPROVING THE MANAGEMENT OF THE CAYMAN ISLANDS FINANCIAL WELFARE  
PROGRAMME

Q1 35-44

What is your age?

Q2 Female

What is your gender?

Q3 University

What is your highest education attained?

Q4 West Bay

Which parish do you live?

Q5

What is your Occupation?

Senior Administration Officer

Q6 Respondent skipped this question

As a financial welfare applicant, how many children do you  
have in the household?

Q7 Respondent skipped this question

How often do you apply to the financial welfare program in  
Cayman Island?



Data Collection for Dissertation on Improving the Management of the  
Cayman Islands Financial Welfare Programme

SurveyMonkey

#5

COMPLETE

Collector: Email Invitation 3 (Email)  
Started: Tuesday, January 17, 2023 7:04:28 PM  
Last Modified: Tuesday, January 17, 2023 8:34:13 PM  
Time Spent: 01:29:45  
Email: [REDACTED]  
IP Address: [REDACTED]

Page 1: IMPROVING THE MANAGEMENT OF THE CAYMAN ISLANDS FINANCIAL WELFARE  
PROGRAMME

Q1 35-44

What is your age?

Q2 Female

What is your gender?

Q3 University

What is your highest education attained?

Q4 George Town

Which parish do you live?

Q5

What is your Occupation?

N/A

Q6 Respondent skipped this question

As a financial welfare applicant, how many children do you  
have in the household?

Q7 Less than once a month

How often do you apply to the financial welfare program in  
Cayman Island?

Data Collection for Dissertation on Improving the Management of the  
Cayman Islands Financial Welfare Programme

SurveyMonkey

#6

COMPLETE

Collector: Mobile Link (Web Link)  
Started: Saturday, January 21, 2023 9:25:30 AM  
Last Modified: Saturday, January 21, 2023 9:50:47 AM  
Time Spent: 00:25:16  
IP Address: [REDACTED]

Page 1: IMPROVING THE MANAGEMENT OF THE CAYMAN ISLANDS FINANCIAL WELFARE  
PROGRAMME

Q1 25-34

What is your age?

Q2 Female

What is your gender?

Q3 High School

What is your highest education attained?

Q4 Bodden Town

Which parish do you live?

Q5

What is your Occupation?

Police Constable

Q6 2

As a financial welfare applicant, how many children do you  
have in the household?

Q7 Less than once a month

How often do you apply to the financial welfare program in  
Cayman Island?

Data Collection for Dissertation on Improving the Management of the  
Cayman Islands Financial Welfare Programme

SurveyMonkey

#7

COMPLETE

Collector: Mobile Link (Web Link)  
Started: Saturday, January 21, 2023 9:24:16 AM  
Last Modified: Saturday, January 21, 2023 9:51:36 AM  
Time Spent: 00:27:19  
IP Address: [REDACTED]

Page 1: IMPROVING THE MANAGEMENT OF THE CAYMAN ISLANDS FINANCIAL WELFARE  
PROGRAMME

Q1 35-44

What is your age?

Q2 Female

What is your gender?

Q3 College

What is your highest education attained?

Q4 Bodden Town

Which parish do you live?

Q5

What is your Occupation?

Plan Review Analyst

Q6 2

As a financial welfare applicant, how many children do you  
have in the household?

Q7 Less than once a month

How often do you apply to the financial welfare program in  
Cayman Island?

32 / 60

#8

COMPLETE

Collector: Mobile Link (Web Link)  
Started: Tuesday, January 24, 2023 5:13:30 PM  
Last Modified: Tuesday, January 24, 2023 6:03:18 PM  
Time Spent: 00:49:48  
IP Address: [REDACTED]

Page 1: IMPROVING THE MANAGEMENT OF THE CAYMAN ISLANDS FINANCIAL WELFARE  
PROGRAMME

Q1 25-34

What is your age?

Q2 Female

What is your gender?

Q3 High School

What is your highest education attained?

Q4 George Town

Which parish do you live?

Q5

What is your Occupation?

DONATIONS AMBASSADOR

Q6 2

As a financial welfare applicant, how many children do you  
have in the household?

Q7 Respondent skipped this question

How often do you apply to the financial welfare program in  
Cayman Island?

Data Collection for Dissertation on Improving the Management of the  
Cayman Islands Financial Welfare Programme

SurveyMonkey

#9

COMPLETE

Collector: Email Invitation 10 (Email)  
Started: Thursday, January 26, 2023 8:41:56 AM  
Last Modified: Thursday, January 26, 2023 8:50:01 AM  
Time Spent: 00:08:04  
Email: [REDACTED]  
IP Address: [REDACTED]

Page 1: IMPROVING THE MANAGEMENT OF THE CAYMAN ISLANDS FINANCIAL WELFARE  
PROGRAMME

Q1 35-44

What is your age?

Q2 Female

What is your gender?

Q3 High School

What is your highest education attained?

Q4 George Town

Which parish do you live?

Q5

What is your Occupation?

Analyst

Q6 2

As a financial welfare applicant, how many children do you  
have in the household?

Q7 Twice a year

How often do you apply to the financial welfare program in  
Cayman Island?

42 / 60



Data Collection for Dissertation on Improving the Management of the  
Cayman Islands Financial Welfare Programme

SurveyMonkey

#10

COMPLETE

Collector: Mobile Link (Web Link)  
Started: Friday, January 27, 2023 2:21:22 PM  
Last Modified: Friday, January 27, 2023 2:23:52 PM  
Time Spent: 00:02:29  
IP Address: [REDACTED]

Page 1: IMPROVING THE MANAGEMENT OF THE CAYMAN ISLANDS FINANCIAL WELFARE  
PROGRAMME

Q1 18-24

What is your age?

Q2 Female

What is your gender?

Q3 University

What is your highest education attained?

Q4 George Town

Which parish do you live?

Q5

What is your Occupation?

Student

Q6 0

As a financial welfare applicant, how many children do you  
have in the household?

Q7 Less than once a month

How often do you apply to the financial welfare program in  
Cayman Island?

Q8 Respondent skipped this question

What was your reason for applying for financial welfare?

47 / 60

Data Collection for Dissertation on Improving the Management of the  
Cayman Islands Financial Welfare Programme

SurveyMonkey

#11

COMPLETE

Collector: Mobile Link (Web Link)  
Started: Tuesday, January 31, 2023 5:19:02 PM  
Last Modified: Tuesday, January 31, 2023 5:34:53 PM  
Time Spent: 00:15:50  
IP Address: [REDACTED]

Page 1: IMPROVING THE MANAGEMENT OF THE CAYMAN ISLANDS FINANCIAL WELFARE  
PROGRAMME

Q1 25-34

What is your age?

Q2 Female

What is your gender?

Q3 University

What is your highest education attained?

Q4 West Bay

Which parish do you live?

Q5

What is your Occupation?

Caregiver

Q6 0

As a financial welfare applicant, how many children do you  
have in the household?

Q7 Twice a year

How often do you apply to the financial welfare program in  
Cayman Island?

Data Collection for Dissertation on Improving the Management of the  
Cayman Islands Financial Welfare Programme

SurveyMonkey

#12

COMPLETE

Collector: Email Invitation 9 (Email)  
Started: Monday, February 06, 2023 4:12:02 PM  
Last Modified: Monday, February 06, 2023 4:35:37 PM  
Time Spent: 00:23:35  
Email: [REDACTED]  
IP Address: [REDACTED]

Page 1: IMPROVING THE MANAGEMENT OF THE CAYMAN ISLANDS FINANCIAL WELFARE  
PROGRAMME

Q1 45-54

What is your age?

Q2 Male

What is your gender?

Q3 High School

What is your highest education attained?

Q4 North Side

Which parish do you live?

Q5

What is your Occupation?

Construction helper

Q6 2

As a financial welfare applicant, how many children do you  
have in the household?

Q7 A few times per year

How often do you apply to the financial welfare program in  
Cayman Island?