

Caribbean AI Value & Governance Index

CAVGI 2026-Q3 | Baseline Edition

Is artificial intelligence creating measurable value across the Caribbean, and is governance keeping pace?



Markets assessed
12

Evidence cut-off
30 September 2026

Research basis
Secondary & desk
research

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ABOUT THIS EDITION

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About CAVGI. The Caribbean AI Value & Governance Index (CAVGI) is a recurring Dawgen Global research benchmark. It assesses whether artificial intelligence is moving beyond experimentation toward measurable value, and whether policy, oversight, data, cyber controls and assurance readiness are developing at the same pace. It is built entirely from publicly available secondary evidence and updated quarterly.

How to read the scores. Each market receives an overall score out of 100, made up of a Value score (/50) and a Governance score (/50), together with an evidence-confidence rating. Scores are structured research judgements under the published methodology. They are not official government ratings, investment ratings, audit conclusions, legal opinions or assurance opinions.

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FOREWORD

Evidence, not enthusiasm

Caribbean organisations do not need another measure of AI enthusiasm. They need evidence of whether AI is creating value, whether governance is keeping pace, and whether the region is building the capability to scale responsibly.

That is the question the Caribbean AI Value & Governance Index sets out to answer. Most AI rankings measure readiness: infrastructure, research capacity, government preparedness. Those measures matter, and CAVGI draws on several of them. But boards, regulators and executives in our region face a more practical test. Is AI being deployed beyond pilots? Can anyone show what it is delivering? And are the controls in place to trust it at scale?

CAVGI answers through two equally weighted lenses. **Value** asks whether AI is moving into deployment, measurable outcomes and scalable operating capability. **Governance** asks whether policy, oversight, data, cyber controls and assurance readiness are developing alongside it.

We scored this baseline strictly. Each of the 240 scores, 20 sub-indicators for each of 12 markets, rests on evidence we could verify: AI that is live rather than announced, laws that are in force rather than drafted, outcomes that have been published rather than promised. Every score was independently reviewed, and the full coding is set out in Appendix C. Held to that standard, the honest answer is that the Caribbean is at the **foundation stage**. The region averages 32 out of 100; only three markets reach the Building stage, and none is near the threshold for AI at scale.

That is not a verdict on ambition. It is a measure of the distance between what has been announced and what can be evidenced, and it is the distance that boards, governments and regulators now need to close. The encouraging finding is that the leaders are real: Jamaica, the Dominican Republic and Trinidad and Tobago show what live deployment and functioning governance look like in a Caribbean context.

This edition fixes 30 September 2026 as the baseline. From here, the value of CAVGI lies in movement over time. We will hold the weights, coding rubric and evidence hierarchy constant through the index year, so that future changes reflect real progress, not shifting goalposts.

The benchmark question: is AI creating measurable value, and is governance keeping pace?

Dr. Dawkins Brown

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Executive Chairman, Dawgen Global

CAVGI 2026-Q3 AT A GLANCE

At the foundation stage

Baseline as at 30 September 2026, covering 12 Caribbean markets. Scores are Dawgen Global evidence-based assessments.

32 _{/100} REGIONAL AVERAGE	14.6 _{/50} VALUE	17.7 _{/50} GOVERNANCE	3 of 12 MARKETS BEYOND THE FOUNDATION STAGE
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Rank	Market	Overall /100	Value /50	Governance /50	Group	Stage	Evidence confidence
1	Jamaica	52	24	28	Leading	Building	High
=2	Dominican Republic	48	21	27	Leading	Building	High
=2	Trinidad and Tobago	48	25	23	Leading	Building	High
4	Barbados	39	19	20	Following	Foundation	Medium
5	Guyana	37	19	18	Following	Foundation	Medium
6	The Bahamas	33	15	18	Following	Foundation	Medium
7	Belize	26	13	13	Emerging	Foundation	Medium
=8	Antigua and Barbuda	23	8	15	Emerging	Foundation	Medium
=8	Saint Lucia	23	10	13	Emerging	Foundation	Medium
10	St. Kitts and Nevis	21	9	12	Emerging	Foundation	Medium
11	Grenada	19	6	13	Emerging	Foundation	Low-Medium
12	Suriname	18	6	12	Emerging	Foundation	Low-Medium

Ranks use standard competition ranking; markets with equal overall scores share a rank (shown "="). Groups reflect natural breaks in the scores that held in 5,000 simulated re-scorings (Section 3.6): the Leading group scores 45 or more, the Following group 30–44 and the Emerging group below 30. Stage bands: Foundation 0–39, Building 40–54, Advancing 55–69, Scaling 70–84, Mature / Assurance-Ready 85–100.

Five things the baseline tells us

01 The Caribbean is at the foundation stage of AI value and governance

Scored strictly on verifiable evidence, the region averages 32/100. Only three markets (Jamaica, the Dominican Republic and Trinidad and Tobago) reach the Building stage; the other nine remain at Foundation. No market is close to the 70-point threshold for AI at scale.

02 Three groups, and the gaps between them are real

Jamaica (52), the Dominican Republic (48) and Trinidad and Tobago (48) lead. Barbados (39), Guyana (37) and The Bahamas (33) follow. Six markets score between 18 and 26. These groups held in every stability test; the order within each group is less certain.

03 Announcements far outnumber live deployments

Only 12% of Caribbean businesses use AI, according to industry data cited by the OECD and IDB.^[1] Recurring live AI services were confirmed in only five markets: Jamaica, Trinidad and Tobago, the Dominican Republic, Guyana and The Bahamas. Elsewhere, AI use is announced, piloted, one-off or self-reported. Published, measured outcomes exist in just three markets, all self-reported.

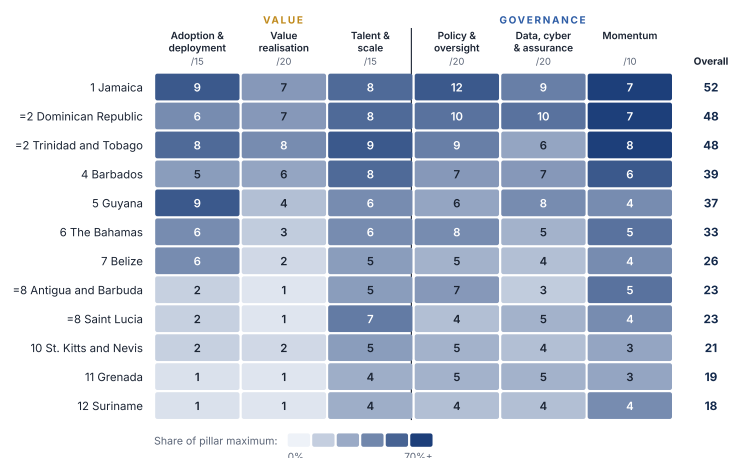
04 Governance foundations are ahead of value almost everywhere

Nine of 12 markets score higher on Governance than on Value. Only Trinidad and Tobago and Guyana, the two markets with the most live public-sector AI, show value running ahead of governance.

05 Assurance is the thinnest layer of all

Only Barbados has AI-specific supervisory guidance in force, and only Jamaica has a data-protection regime with operating rights over automated decisions. Ten of 12 markets score zero on AI assurance and control evidence.

EXHIBIT 1 Pillar heat map



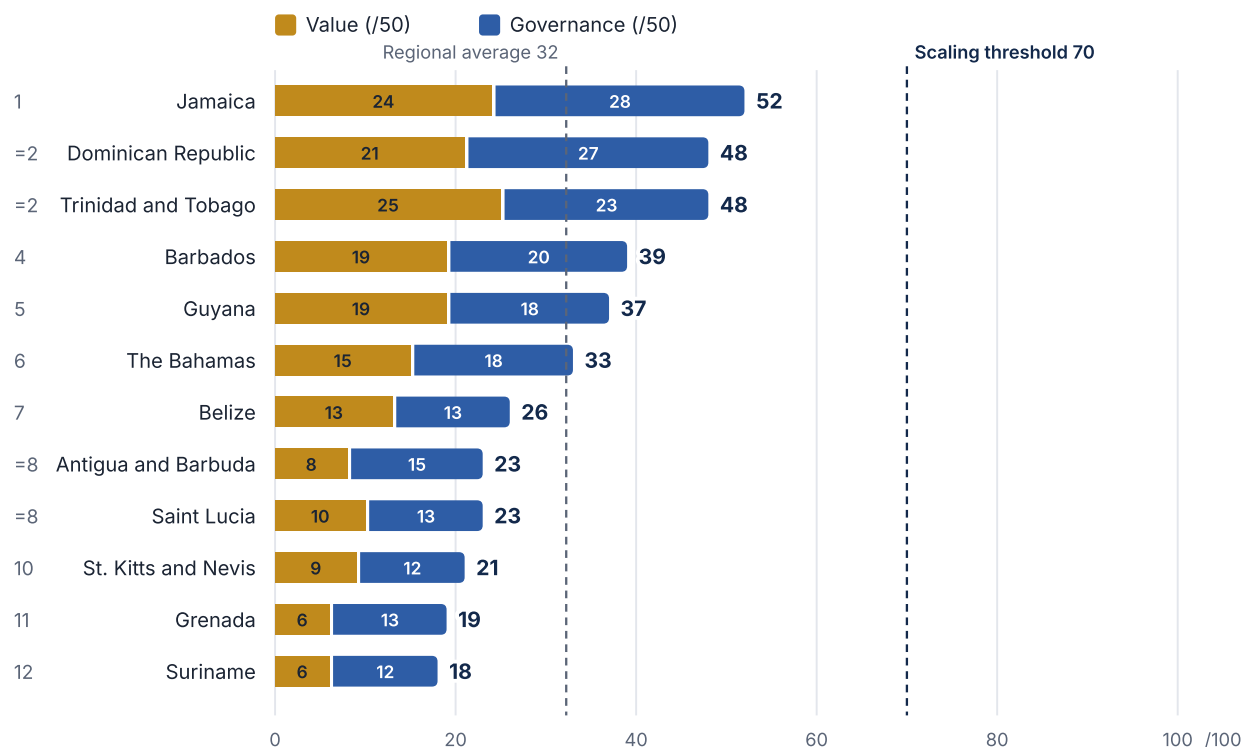
Each cell shows a market's score on one of the six pillars, shaded by its share of the pillar maximum. Value Realisation and Data, Cyber & Assurance are the weakest pillars across the region.

Source: Dawgen Global CAVGI 2026-Q3 desk-research assessment. Evidence cut-off 30 September 2026.

REGIONAL DASHBOARD

How the 12 markets compare

EXHIBIT 2 Overall ranking, split into Value and Governance



Each bar is the overall score out of 100: the gold segment is the Value score (/50) and the blue segment the Governance score (/50). The dashed lines mark the regional average (32) and the 70-point scaling threshold. The distance to that line is the region's central finding.

Source: Dawgen Global CAVGI 2026-Q3 desk-research assessment. Evidence cut-off 30 September 2026.

EXECUTIVE SUMMARY

The distance between announcement and evidence

CAVGI asks a different question from conventional AI-readiness rankings: not whether a country is digitally prepared or enthusiastic about AI, but whether observable evidence shows AI moving toward measurable value while governance, data, cyber controls and assurance keep pace.

A regional baseline of 32/100: the foundation stage

The 12 markets average 14.6/50 on Value and 17.7/50 on Governance. Three markets reach the Building stage; nine remain at Foundation. Every score was coded against a published rubric from verifiable evidence (live rather than announced, in force rather than drafted) and independently reviewed. The result is lower than readiness-based rankings would suggest, because it measures what is working rather than what is planned.

The conversion problem

Interest is not the binding constraint. *Caribbean Development Dynamics 2026* cites industry data showing that only 12% of Caribbean businesses use AI and more than 90% spend nothing or very little on it. It also finds that the region scores far better on data and infrastructure (56.29 on average in the 2024 Government AI Readiness Index) than on government readiness (31.37) or the technology sector (28.58).^[1] CAVGI finds the same pattern: Talent & Scale Capacity is the region's strongest Value pillar, while Value Realisation is its weakest.

The leading group

Jamaica (52) ranks first. It combines several live AI services, including the Tourist Board's AI concierge and Digicel's Ruby agent, with a completed UNESCO readiness assessment, a reconstituted National AI Task Force, a draft AI policy due in November 2026 and a data-protection regime with an operating regulator. The **Dominican Republic** (48) has the most developed formal architecture: a national AI strategy since 2023, the region's strongest cybersecurity and open-data programmes, and an AI Centre of Excellence under construction. **Trinidad and Tobago** (48) has the strongest deployment record: ANANSI, a national AI assistant serving about 30 agencies, and the only dedicated AI ministry. Its data-protection, digital-ID and cyber foundations lag behind.

The following group

Barbados (39) has excellent foundations, including an operating data-protection regulator, the Trident digital ID and the region's only AI-specific financial supervisory guidance, but few AI services confirmed live. **Guyana** (37) has more live AI than its policy profile suggests, in health imaging, investment promotion and the stock exchange, and brought its digital-ID law into full effect in 2026. **The Bahamas** (33) has a live AI assistant on its government website and strong infrastructure, with its AI Governance Act still to be tabled.

The emerging group

Belize, Antigua and Barbuda, Saint Lucia, St. Kitts and Nevis, Grenada and Suriname (18–26) share a common profile: digital plans and some governance building blocks, but data-protection laws not yet commenced, little or no confirmed live AI, and no AI-specific controls. Several have important steps under way, including Suriname's UNESCO assessment, Saint Lucia's national digital authentication and Belize's planned AI policy framework.

What it means

The region's next step is conversion: from strategies to live services, from laws on the books to laws in force, and from activity metrics to published outcomes. For boards, the equivalent question is whether their own organisation can evidence where AI is used, what it delivers and how it is controlled.

A longitudinal benchmark

30 September 2026 is the fixed baseline. CAVGI will be updated at each quarter end using the same weights, rubric and evidence hierarchy; the next cut-off is 31 December 2026, with publication in January 2027. Because the baseline is strict, every confirmed launch, commencement or published outcome will register as movement.

SECTION 01

Why this index exists

Most AI indices answer questions about readiness, infrastructure, research capacity or government preparedness. Those measures are valuable, and CAVGI deliberately uses several of them as evidence inputs. Caribbean executives and policymakers, however, face a more practical set of questions:

- Is AI actually being deployed beyond experimentation?
- Is there evidence that deployment is generating measurable economic, operational or public-service value?
- Are organisations and governments developing the talent and operating capacity to scale AI?
- Are policies, oversight structures, data rules and cyber controls developing at the same pace?
- Can important AI systems and their outputs withstand independent scrutiny?

CAVGI is Dawgen Global's recurring, evidence-based answer to those questions. It does not measure AI enthusiasm. It measures observable progress toward value, governance and assurance readiness.

SECTION 02

Scope, coverage and evidence cut-off

The inaugural edition covers 12 sovereign Caribbean markets, selected for commercial relevance, regional representation and the availability of comparable secondary evidence:

Caribbean Community (CARICOM) members	Other Caribbean markets
Antigua and Barbuda · The Bahamas · Barbados · Belize · Grenada · Guyana · Jamaica · St. Kitts and Nevis · Saint Lucia · Suriname · Trinidad and Tobago	Dominican Republic

Coverage is reviewed annually. Further markets, including Dominica, St. Vincent and the Grenadines, Haiti, the Cayman Islands and other overseas territories, will be added when sufficient comparable evidence is available.

Evidence cut-off. Only evidence publicly available and dated on or before 30 September 2026 is eligible for the baseline score. Evidence published after that date is carried into the 2026-Q4 update.

SECTION 03

Methodology

CAVGI is designed for cost-effective quarterly production from secondary and desk research. It does not depend on a proprietary survey, which reduces cost, avoids response bias and allows the index to be refreshed quickly as new official evidence appears.

3.1 Index architecture: Value 50 + Governance 50

The index has two equally weighted dimensions and six pillars, built from 20 sub-indicators. Each sub-indicator is coded 0–5 and contributes up to five points, so the 20 sub-indicators sum to a maximum of 100.

VALUE	50	GOVERNANCE	50
Adoption & Deployment	15	Policy, Oversight & Responsible AI	20
Observable use of AI in business and public services; breadth beyond pilots.		National strategy, governance institutions, ethics, accountability and privacy foundations.	
3 sub-indicators: adoption evidence · breadth of use cases · deployment beyond pilots		4 sub-indicators: strategy and assessment · institutional ownership · privacy and rights · ethics and accountability	
Value Realisation & Operating Model	20	Data, Cyber & Assurance Readiness	20
Evidence that AI is improving productivity, services, revenue, cost, capacity or workflow design.		Data governance, cybersecurity, identity, controls, monitoring and evidence for trusted AI.	
4 sub-indicators: measurable outcomes · workflow redesign · scale and portfolio discipline · value tracking		4 sub-indicators: data governance · cybersecurity · digital identity and access · assurance and control evidence	
Talent & Scale Capacity	15	Regulatory & Ecosystem Momentum	10
Human capital, digital infrastructure and ecosystem capacity to sustain adoption.		Recent implementation momentum, partnerships, sandboxes and regional or global engagement.	
3 sub-indicators: AI and digital skills · connectivity and data infrastructure · research and innovation ecosystem		2 sub-indicators: regulatory and programme momentum · partnerships and implementation support	

3.2 Maturity coding

Each sub-indicator is coded on a 0–5 maturity scale. The code reflects observable evidence, not presumed capability.

Code	Maturity level	Desk-research interpretation
0	No observable evidence	No credible public evidence located by the cut-off date.
1	Early signal	Discussion, aspiration or isolated experimentation; limited institutionalisation.
2	Foundation	Formal plans, basic programmes or infrastructure exist; deployment remains limited.
3	Operational	Implemented capability, recurring programmes or multiple use cases.

Code	Maturity level	Desk-research interpretation
4	Scaling	Capability being expanded across institutions or sectors with management discipline.
5	Mature / evidenced	Scaled capability with measurable outcomes, established governance and evidence suitable for scrutiny.

3.3 Source hierarchy

Tier	Sources
Tier 1: primary official	Government strategies, legislation, regulators, national budgets, official digital-government programmes, central banks and statistical agencies.
Tier 2: multilateral and institutional	OECD, IDB, UNESCO, UNDP, ECLAC, ITU, World Bank, IMF, Oxford Insights, and recognised universities or public research bodies.
Tier 3: corroborating	Company disclosures, implementation case studies and reputable business or technology reporting. Tier 3 evidence alone cannot support a high maturity code on governance-sensitive indicators.

3.4 Score bands and evidence confidence

Foundation 0–39	Building 40–54	Advancing 55–69	Scaling 70–84	Mature 85–100
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Maturity and confidence are reported separately. Where evidence is sparse, a market receives a conservative code and a lower confidence rating; better evidence can raise confidence without changing maturity. Confidence levels are defined in Appendix A.

3.5 Ranking and external indices

Markets with equal overall scores share a rank. External indices (OECD/IDB, Oxford Insights, ITU, UNESCO RAM) use different years and methods; CAVGI does not average them mechanically but uses them as evidence inputs within a consistent coding framework. ^[2, 3, 4, 5] CAVGI is not a government-readiness index: a market can rank higher on CAVGI than on readiness indices where live deployment or sector supervision is ahead of central-government capacity, and the reverse.

3.6 How the baseline was scored

Each of the 240 cells (12 markets × 20 sub-indicators) was coded against a written rule for that sub-indicator, with the supporting evidence and source recorded for every code. Four evidence tests applied throughout:

- **Live, not announced.** AI services count as deployed only where a source confirms they are operating; announcements and plans count as early signals.
- **In force, not enacted.** Laws count fully only once commenced and, where relevant, with a regulator operating.

- **Published, not claimed.** Outcome codes require published figures; self-reported figures are accepted at a lower code than independently verified ones.
- **Unverified means absent.** Where the current status of an instrument could not be confirmed, it was not credited.

A reviewer who had not done the coding then audited every cell against its rule. That review led to 21 codes being adjusted by one point each, in both directions, without changing the groups. To test robustness, the scoring was re-run 5,000 times with 20% of codes randomly moved up or down by one point: the three groups held in every case, while the order within each group can change. Finally, the ranking was compared with the corrected Oxford Insights Government AI Readiness Index 2025, a separate and differently designed measure. The rank correlation is 0.85, against 0.70 for earlier, less strictly evidenced scoring.^[3] The full coding table is in Appendix C, and the scoring workbook, with the evidence behind every cell, is available on request.

SECTION 04

Regional findings

4.1 AI adoption remains well below the level implied by public attention

The most direct regional indicator is the industry evidence cited in *Caribbean Development Dynamics 2026*: only 12% of Caribbean businesses use AI, and more than 90% spend nothing or very little on it, even though most firms either agree that AI is critical to their survival or are neutral on the question.^[1] The data come from an industry source (INCUS, 2025) rather than an official survey, so they should be read as indicative, but they are consistent with every other signal CAVGI found. This is decisive for the Value dimension: the region remains early in enterprise diffusion even where public-sector policy and digital infrastructure are advancing.

4.2 Digital foundations are stronger than the AI technology sector

In the 2024 Government AI Readiness Index, the Caribbean averages 38.74, against 46.16 for Latin America and 70.16 for the OECD. Of the 14 Caribbean countries covered, only the Dominican Republic (73rd of 188) and The Bahamas (99th) rank inside the top 100. By pillar, the region scores 56.29 on data and infrastructure, but only 31.37 on government and 28.58 on the technology sector.^[1, 2, 4] CAVGI finds the same pattern: several markets have adequate digital foundations but limited evidence of scaled AI products, domestic AI firms, research capacity or measurable enterprise returns.

4.3 Governance is becoming institutional

UNESCO's Readiness Assessment Methodology has become particularly influential in the Caribbean. Antigua and Barbuda published its RAM report in 2025; Jamaica launched its completed assessment in April 2026 and has moved into policy development; Trinidad and Tobago is combining RAM with UNDP's AI Landscape Assessment (AILA) in a national assessment; and the Dominican Republic's strategy and gaps are profiled in UNESCO's Global AI Ethics and Governance Observatory.^[5, 6, 7, 8, 9] Suriname launched its own RAM in August 2026, and the region gained a shared forum when the Caribbean Telecommunications Union convened the first Caribbean AI Forum in July 2026.^[10, 11] Even so, as the OECD and IDB note, no Caribbean state has yet enacted national legislation or regulations specifically addressing AI; the region's legal foundations remain data-protection laws such as those of Barbados (2019) and Jamaica (2020).^[1] These processes matter because they convert general responsible-AI principles into country-specific institutional, legal and capacity findings.

4.4 Formal policy is advancing faster than measurable enterprise value

Value Realisation is the region's weakest pillar, at 18% of its maximum on average, against 50% for Regulatory & Ecosystem Momentum and 42% for Talent & Scale Capacity (Exhibit 1). The desk research found far more evidence of strategies, task forces, assessments and announcements than of AI in live operation. Recurring live AI services were confirmed in five markets; published outcome figures exist in three (Jamaica, Trinidad and Tobago and the Dominican Republic), and all are self-reported. The clearest examples are Digicel's Ruby agent in Jamaica, which reports more than 535,000 conversations with about 55% resolved without a human, and Trinidad and Tobago's report of a 75% productivity gain in selected public-service workflows.^[12, 13] This does not mean value is absent elsewhere. It means value that cannot be demonstrated is difficult to manage, compare or assure.

4.5 Assurance readiness is an emerging regional gap

Assurance is the thinnest layer in the index: ten of the 12 markets score zero on AI-specific assurance and control evidence. Public evidence of AI inventories, independent model validation, continuous control testing, AI-specific internal audit and standardised evidence repositories is absent across the region. Data-protection foundations are uneven too: data-protection regulators operate in only four markets (Jamaica, Barbados, The Bahamas and, partially, Guyana), while laws in St. Kitts and Nevis, Saint Lucia, Grenada, Belize and Antigua and Barbuda have not been confirmed as commenced. Barbados stands out: the Central Bank of Barbados' revised Technology and Cyber Risk Management Guideline includes a dedicated section on artificial intelligence and machine learning in supervised financial institutions.^[14] Elsewhere, assurance readiness is generally implied through broader data-protection, cyber or responsible-AI work rather than demonstrated as a standalone capability.

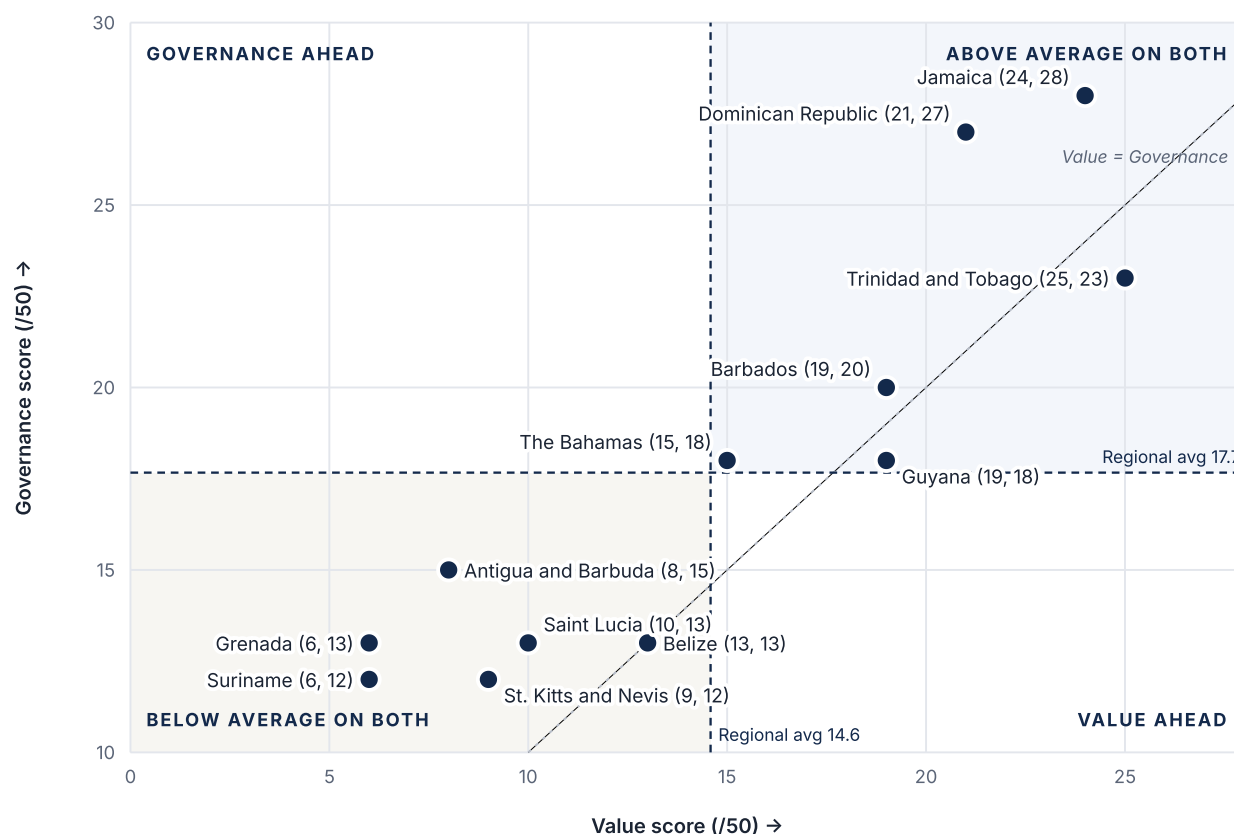
4.6 Skills remain a binding constraint

Skills limitations appear repeatedly in the evidence. UNESCO's Jamaica profile highlights low R&D intensity and a small AI publication base despite new university AI initiatives.^[15] Basic computing education is also uneven. In 2024 only the Dominican Republic, Saint Lucia and Trinidad and Tobago taught computer science as a mandatory subject at middle or secondary level; Guyana and St. Kitts and Nevis offered it in some schools, while The Bahamas, Barbados and Jamaica had announced plans to introduce or expand it.^[1] The constraint is not access to AI tools; it is the ability of institutions and firms to redesign work, govern AI and capture value.

4.7 Value and governance rise together, but governance usually leads

Value and Governance scores move closely together (Exhibit 3): the six markets above the regional average on one dimension are above it on the other, and the same is true below. That pattern suggests the two reinforce each other: markets that build institutions also tend to deploy, and the reverse.

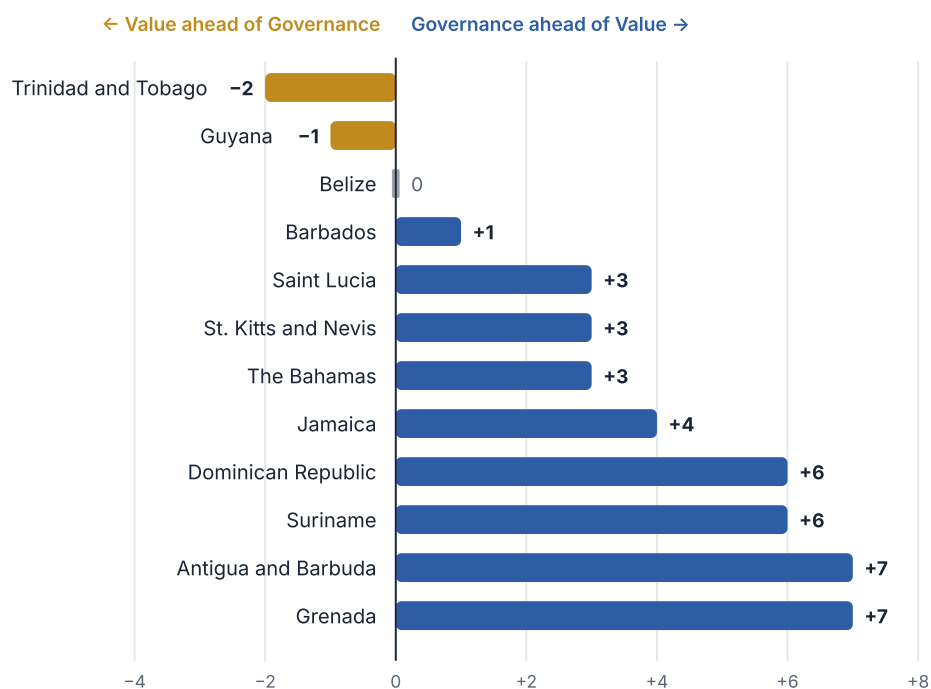
EXHIBIT 3 Value versus Governance



Dashed lines mark the regional averages (14.6/50 for Value, 17.7/50 for Governance). Markets above the dotted diagonal have stronger governance evidence than value evidence; markets below it have stronger value evidence.

Source: Dawgen Global CAVGI 2026-Q3 desk-research assessment. Evidence cut-off 30 September 2026.

Within that pattern, governance is usually ahead. Nine of 12 markets score higher on Governance than on Value; the gap is widest in Antigua and Barbuda and Grenada (seven points each), where readiness and legal groundwork run well ahead of any confirmed deployment (Exhibit 4). Only Trinidad and Tobago and Guyana, the two markets with the most live public-sector AI, show value ahead of governance. For them the priority is to put data-protection, identity and assurance controls around systems already in use, before scale makes retrofitting harder. For governance-led markets, the priority is converting plans and assessments into funded, live services with published results.

EXHIBIT 4 Where governance and value are out of step

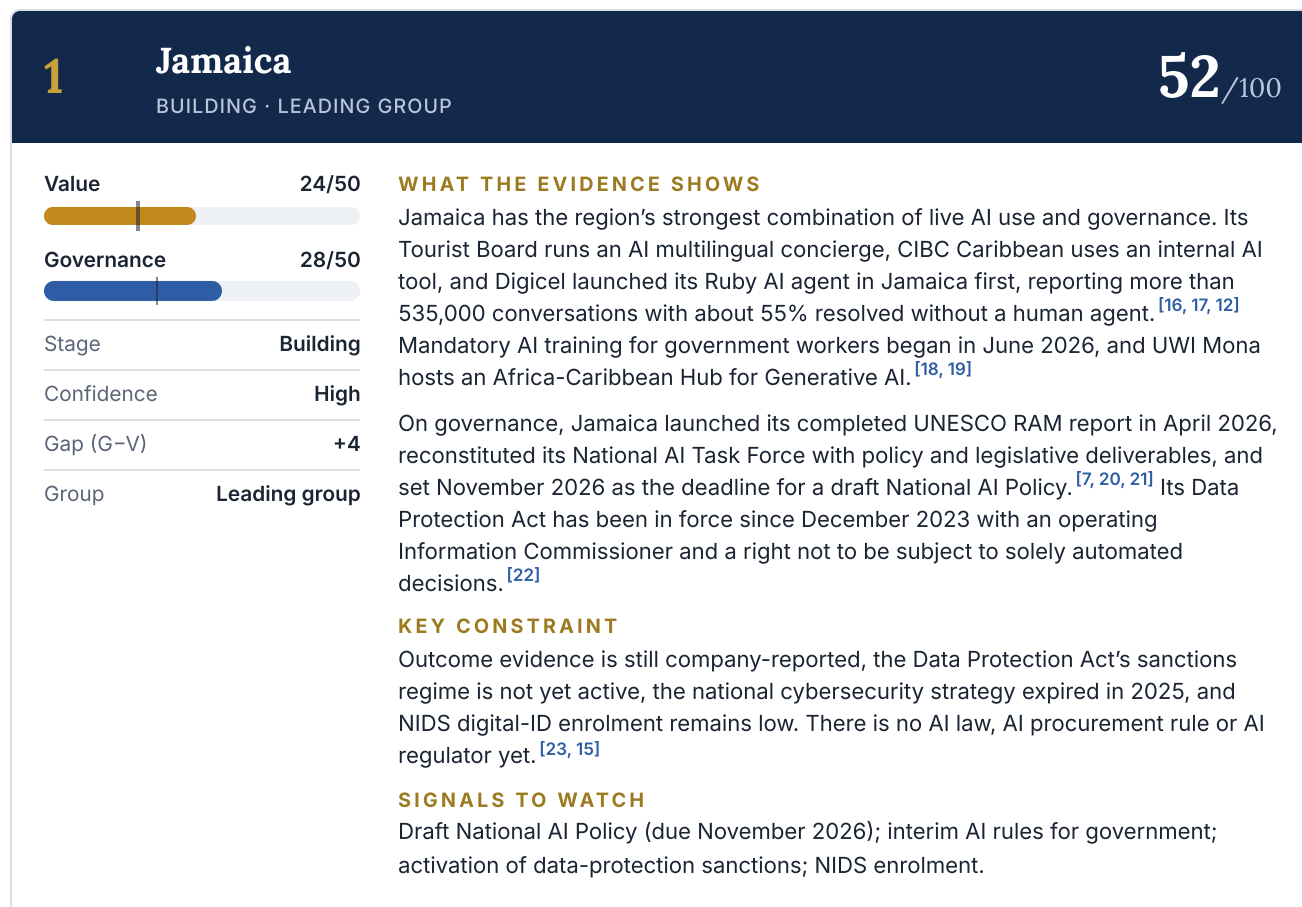
Bars show each market's Governance score minus its Value score. Governance is ahead in nine of 12 markets.

Source: Dawgen Global CAVGI 2026-Q3 desk-research assessment. Evidence cut-off 30 September 2026.

SECTION 05

Country scorecards

Scorecards appear in rank order. Each shows the overall score, the Value and Governance split against the regional average (the vertical marker), the stage, evidence confidence and group, followed by what the evidence shows, the principal constraint and the signals CAVGI will watch in the next update.



=2

Dominican Republic

BUILDING · LEADING GROUP

48/100

Value	21/50
Governance	27/50
Stage	Building
Confidence	High
Gap (G-V)	+6
Group	Leading group

WHAT THE EVIDENCE SHOWS

The Dominican Republic has the region's most developed formal architecture. Its National AI Strategy (ENIA) has been in place since 2023, the October 2025 NVIDIA agreement names six priority sectors, construction of the AI Centre of Excellence began in June 2026, and computer science is a mandatory school subject. ^[24, 25, 26, 1] It also leads the 12 markets on cybersecurity (ITU Tier 3, National Cybersecurity Strategy 2030) and open data, with an active portal and a third national open-data plan. ^[27, 28, 29]

Live AI use is confirmed in customs administration (Microsoft Copilot, since 2024) and at Banco Popular (AI voice assistant, July 2026); the TAINA public-service agent remains in pilot. ^[30, 31, 32]

KEY CONSTRAINT

Formal plans run well ahead of confirmed deployment: only two live uses could be verified by the cut-off. Data protection rests on a 2013 law with no dedicated regulator, and the reform bill creating one was still before Congress. ^[33]

SIGNALS TO WATCH

Opening of the AI Centre of Excellence; passage of the data-protection reform; TAINA moving from pilot to live service.

=2

Trinidad and Tobago

BUILDING · LEADING GROUP

48/100

Value	25/50
Governance	23/50
Stage	Building
Confidence	High
Gap (G-V)	-2
Group	Leading group

WHAT THE EVIDENCE SHOWS

Trinidad and Tobago has the region's strongest deployment record. ANANSI, the national AI assistant launched in August 2025, answers more than 7,000 questions across about 30 ministries and agencies around the clock; NPICTT's CitizenAI is live; and the Future Ready TT pilot put AI tools into the public service, with the minister reporting productivity gains of about 75% in selected workflows. ^[34, 35, 36, 13]

It is also the only covered market with a dedicated Ministry of Public Administration and Artificial Intelligence, and its national AI assessment with UNESCO and UNDP passed validation in February 2026. ^[37, 8] UWI St. Augustine opened an AI Innovation Centre in December 2025, and computer science is mandatory in schools. ^[38, 1]

KEY CONSTRAINT

Data, cyber and assurance foundations lag deployment. The Data Protection Act 2011 is only partly in force, there is no national digital ID, the cybersecurity strategy dates from 2012, and the national AI readiness report had not been published by the cut-off. ^[39, 40]

SIGNALS TO WATCH

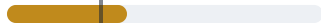
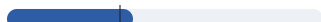
Publication of the national AI readiness report; full commencement of the Data Protection Act; independent measurement of Future Ready TT results.

4

Barbados

FOUNDATION · FOLLOWING GROUP

39/100

Value	19/50
	
Governance	20/50
	
Stage	Foundation
Confidence	Medium
Gap (G-V)	+1
Group	Following group

WHAT THE EVIDENCE SHOWS

Barbados has strong foundations. Its Data Protection Act is in force with an operating Commissioner, the Trident digital ID is operational, its infrastructure scores are among the region's best, and it is the only market where a financial regulator has issued AI-specific supervisory content: the Central Bank's revised Technology and Cyber Risk Management Guideline includes a dedicated AI and machine-learning section. ^[41, 42, 1, 14]

Its policy mix is aimed at adoption: the amended National MSME Development Policy allows firms to deduct up to 15% of technology spending, a deep-tech fellowship trained its first cohort in 2026, and UWI launched the I-INSIGHT AI institute with a Sagicor-backed AI and financial services hub in May 2026. ^[1, 43, 44]

KEY CONSTRAINT

Confirmed live AI use is limited. GovTech's archive-transcription challenge was delivered, but its citizen-facing AI services (MyGovPay, Novafund, Chatbb) had been presented rather than launched by the cut-off. There is no national AI strategy or completed RAM, and no published national cybersecurity strategy. ^[45, 46]

SIGNALS TO WATCH

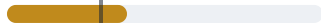
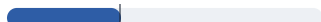
Launch of GovTech AI services; take-up of the MSME technology deduction; a national AI policy; enactment of the Cybercrime Bill.

5

Guyana

FOUNDATION · FOLLOWING GROUP

37/100

Value	19/50
	
Governance	18/50
	
Stage	Foundation
Confidence	Medium
Gap (G-V)	-1
Group	Following group

WHAT THE EVIDENCE SHOWS

Guyana's deployment is more advanced than its policy profile suggests. AI-assisted CT and X-ray reading is reported in at least four public health facilities, the Guyana Office for Investment runs the 'Ask Henry' AI assistant, and the Guyana Stock Exchange launched an AI chatbot in October 2025. ^[47, 48, 49] The University of Guyana offers a master's degree in AI. ^[50]

Its legal foundations moved quickly: the Digital Identity Card Act came into full effect in March 2026, a Data Protection Commissioner has been appointed under the 2023 Act, an Open Data Act passed in 2024, and CIRT-GY operates under the National Data Management Authority. ^[51, 52, 53, 27]

KEY CONSTRAINT

There is no national AI strategy, responsible-AI policy or AI control framework, the Data Protection Office is still being established, and outcome claims (such as image reads falling 'from days to minutes') have not been independently published.

SIGNALS TO WATCH

A national AI policy; full operation of the Data Protection Office; launch of the AskGov citizen service; published outcomes from health AI.

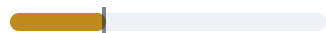
6

The Bahamas

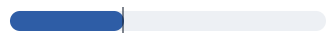
FOUNDATION · FOLLOWING GROUP

33/100

Value 15/50



Governance 18/50



Stage Foundation

Confidence Medium

Gap (G-V) +3

Group Following group

WHAT THE EVIDENCE SHOWS

The Bahamas has a live AI assistant on its redesigned government website (June 2025), a National Cybersecurity Strategy and operating CIRT, and a Data Protection Commissioner under the 2003 Act, with a modernising Data Protection Bill introduced in 2025. ^[54, 55, 56]

After the May 2026 election the government committed to an Artificial Intelligence Governance Act and a National AI Commission, and in August 2026 announced a US\$3 million AI skills programme. ^[57, 58, 59] It also ranked second among Caribbean countries in the 2024 Government AI Readiness Index. ^[1]

KEY CONSTRAINT

Commitments outnumber implemented steps: the AI Governance Act had not been tabled, the skills programme was still planned, the national digital ID is only proposed, and no AI research centre or measured AI outcomes were found. ^[60]

SIGNALS TO WATCH

Tabling of the AI Governance Act; establishment of the National AI Commission; commencement of the new Data Protection Act; launch of the AI skills programme.

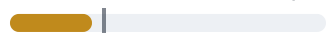
7

Belize

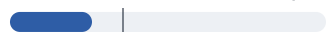
FOUNDATION · EMERGING GROUP

26/100

Value 13/50



Governance 13/50



Stage Foundation

Confidence Medium

Gap (G-V) 0

Group Emerging group

WHAT THE EVIDENCE SHOWS

In its November 2025 submission to UNCTAD, Belize reported AI in use for national marine habitat mapping, AI teaching tools and AI dashboards for tourism small businesses. ^[61] Cabinet endorsed the National Digital Agenda 2026–2030 in May 2026, and from July 2026 Belize chairs the SICA working group on the Regional Digital Strategy, which treats AI as a priority pillar. ^[62, 63]

The government announced plans for a national AI policy framework with IDB support in June 2026, and a National ID Bill was in consultation. ^[64, 65]

KEY CONSTRAINT

Deployment evidence is self-reported rather than independently confirmed. The Data Protection Act 2021 has not been confirmed as commenced, the cybersecurity strategy expired in 2023, and no national CIRT was found.

SIGNALS TO WATCH

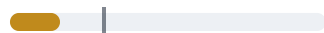
National AI policy framework; National ID Bill; commencement of the Data Protection Act; independent evidence of AI deployments.

=8**Antigua and Barbuda**

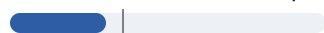
FOUNDATION · EMERGING GROUP

23/₁₀₀

Value 8/50



Governance 15/50



Stage Foundation

Confidence Medium

Gap (G-V) +7

Group Emerging group

WHAT THE EVIDENCE SHOWS

Antigua and Barbuda is governance-first. Its UNESCO AI Readiness Assessment report was launched in June 2025, and in 2026 it amended its electronic crimes law and launched a government CIRT (August 2026). ^[6, 66] UWI Five Islands is a lead campus for the UWI AI institute. ^[44]

KEY CONSTRAINT

Value evidence is the thinnest among the covered markets: the AI feature of the Arrive Antigua border platform is not clearly confirmed, and no other live AI use was found. The Data Protection Act 2013 has not been confirmed as commenced, and the country sits in ITU's lowest cybersecurity tier. ^[67, 27]

SIGNALS TO WATCH

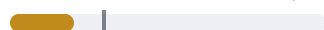
A national AI policy following the RAM; confirmed AI deployments in education, health or public administration; commencement of the Data Protection Act.

=8**Saint Lucia**

FOUNDATION · EMERGING GROUP

23/₁₀₀

Value 10/50



Governance 13/50



Stage Foundation

Confidence Medium

Gap (G-V) +3

Group Emerging group

WHAT THE EVIDENCE SHOWS

Saint Lucia launched the National Authentication Framework in February 2026, giving citizens a single verified online identity for government services. It is one of only three Caribbean countries that taught computer science as a mandatory subject in 2024, and in September 2026 it advanced plans for a cross-sector Digital Innovation Regulatory Sandbox supported by UN ECLAC. ^[68, 1, 69]

KEY CONSTRAINT

No live AI use was confirmed: the finance ministry's 'AI-powered' ERP was still rolling out. The Data Protection Act 2011 has not been commenced, and no AI strategy, national cybersecurity strategy or national CSIRT was found. ^[70]

SIGNALS TO WATCH

Sandbox concept note and first participants; commencement of the Data Protection Act; a national AI strategy.

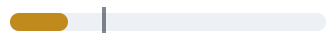
10

St. Kitts and Nevis

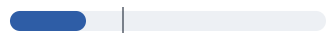
FOUNDATION · EMERGING GROUP

21/100

Value 9/50



Governance 12/50



Stage Foundation

Confidence Medium

Gap (G-V) +3

Group Emerging group

WHAT THE EVIDENCE SHOWS

St. Kitts and Nevis has a Whole-of-Government Technology Strategy, an AI court-transcription pilot at the High Court, and an electronic ID card in the final stages before rollout. ^[71, 72, 73] Its 2026 Budget commits to a security operations centre, AI training and digital-identity and data-protection legislation. ^[74] It recorded the highest Caribbean technology-sector score in the 2024 Government AI Readiness Index. ^[1]

KEY CONSTRAINT

AI use remains at pilot stage, the Data Protection Act 2018 is not in force, and no national CSIRT or cybersecurity strategy was found. ^[75]

SIGNALS TO WATCH

Launch of the electronic ID; commencement of data-protection legislation; AI pilots moving to live service.

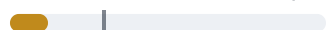
11

Grenada

FOUNDATION · EMERGING GROUP

19/100

Value 6/50



Governance 13/50



Stage Foundation

Confidence Low-Medium

Gap (G-V) +7

Group Emerging group

WHAT THE EVIDENCE SHOWS

Grenada's Division of ICT lists AI and innovation as a focus area, a national CSIRT is operating, and a new identity system and civil registry are being rolled out. ^[76, 77] The Data Protection Act 2023 created an Information Commission. ^[78]

KEY CONSTRAINT

No live AI use was found, AI tools announced for Parliament have not been confirmed, computer science is not yet in the curriculum, and the commencement of the Data Protection Act and the set-up of the Commission are unconfirmed.

SIGNALS TO WATCH

Commencement of the Data Protection Act; first live AI service; a national AI policy statement.

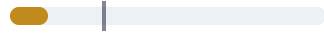
12

Suriname

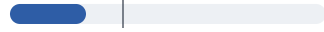
FOUNDATION · EMERGING GROUP

18/100

Value 6/50



Governance 12/50



Stage Foundation

Confidence Low-Medium

Gap (G-V) +6

Group Emerging group

WHAT THE EVIDENCE SHOWS

Suriname launched a UNESCO AI Readiness Assessment on 27 August 2026 and has endorsed the AI Impact Summit Declaration. The SurCSIRT is active, and a draft privacy bill would create a Data Protection Commissioner with rights against automated decisions. [\[10, 79, 80\]](#)

KEY CONSTRAINT

No data-protection law is in force, no live AI use was found, and the national ID card has no digital function. The score is conservative and carries the lowest confidence rating.

SIGNALS TO WATCH

Progress and findings of the UNESCO RAM; passage of the privacy bill; first live AI services.

SECTION 06

What the baseline means for decision-makers

6.1 Governments: move from readiness assessment to operating governance

Several Caribbean governments have recognised the need for responsible AI. The next stage is operational: inventories of material AI systems, procurement rules, impact assessments, clear ownership, incident protocols, data rules, audit trails and monitoring. Readiness assessments create value only when they are translated into institutions, budgets, controls and measurable programmes.

6.2 Boards and executives: demand measurable value, not activity metrics

A 12% business-adoption rate is not a reason for indiscriminate spending. It is a reason for disciplined spending. Licences purchased, pilots launched and employees trained are measures of activity, not of value. Boards should ask for revenue uplift, cycle-time reduction, capacity released, cost avoided, service improvement, risk reduction and control performance.

6.3 Regulators: AI is becoming part of technology, conduct and operational-risk supervision

Barbados provides an early regional example in financial services, where AI and machine learning sit inside broader technology and cyber-risk expectations rather than a separate policy silo. Other regulators can be expected to follow as AI becomes embedded in credit, customer service, fraud, compliance and operational decisions.

6.4 Businesses: governance is a scaling mechanism, not a brake

An organisation can experiment with AI informally, but it cannot scale consequential use cases safely without clear rules on data, vendors, human oversight, permissions, decision rights and evidence. Governance creates the confidence required to move from individual experimentation to enterprise deployment.

6.5 Assurance: a new professional discipline is forming

The baseline points to growing demand for AI readiness diagnostics, value-realisation reviews, governance design, AI content assurance, cyber resilience, model and control testing, agent governance and board education. Caribbean organisations will increasingly need independent support to translate global standards into proportionate regional operating models.

Five questions every board should be able to answer

1. Where is AI already in use?

Do we hold a current inventory of AI systems, including tools embedded in vendor software and used informally by staff?

2. What value is it creating?

Which AI initiatives have measured outcomes, and who owns the benefits case?

3. Who is accountable?

Are decision rights, risk ownership and escalation for AI defined and documented?

4. Are our data and cyber controls ready?

Do our data-protection, access and cyber controls extend to AI models, prompts, outputs and agents?

5. Could we evidence it to a regulator or auditor tomorrow?

If asked, could we show how material AI systems are tested, monitored and governed?

If the answers are uncertain

That is the gap CAVGI measures at country level. It exists inside organisations too, and it can be closed.

SECTION 07

Quarterly update commitments

CAVGI is longitudinal by design. To keep score movements comparable, Dawgen Global commits to the following protocol for the 2026–27 index year.

Commitment	What it means
Fixed quarter-end cut-offs	31 December, 31 March, 30 June and 30 September. Only sources published or officially effective by the cut-off are eligible.
Indicator-level change log	Every score movement will cite the new evidence that caused it.
No in-year methodology changes	Weights and coding rules remain fixed within the index year. Coverage, weights and indicators are reviewed once a year, in September.
Independent confidence ratings	Evidence confidence is updated separately from maturity. Better evidence can raise confidence without changing the score.
Material movement flags	Any overall change of 2 or more points, any change of stage, and any 2-point movement on a sub-indicator will be highlighted.
Transparent corrections	Factual corrections will be disclosed in the following edition and will not be presented as score movement.

Publication calendar

Edition	Evidence cut-off	Publication
2026-Q3 Baseline	30 September 2026	October 2026
2026-Q4	31 December 2026	January 2027
2027-Q1	31 March 2027	April 2027
2027-Q2	30 June 2027	July 2027
2027-Q3 Annual edition	30 September 2027	October 2027, with annual methodology review

Each quarterly update will include an executive dashboard with movement arrows, the ranking with score changes and confidence, the quarter's material developments, country movers, and governance, value and sector watch notes covering financial services, tourism, government, telecommunications, professional services and utilities.

SECTION 08

Limitations and interpretation

CAVGI is a desk-research index and should be interpreted accordingly.

- **Private-sector AI use is under-disclosed.** A market may have more enterprise activity than public sources reveal.
- **Published evidence is uneven across small states.** A lower confidence rating is not a judgement on institutional quality.
- **Value is hard to observe externally** because organisations rarely publish detailed ROI, cost or productivity data.
- **External indices differ in year and method.** CAVGI uses them as evidence inputs within its own coding framework rather than averaging them.
- **Scores are directional decision-support measures,** not audited statistics, credit ratings or assurance opinions. Differences of a few points, particularly within each of the three groups, should not be over-interpreted.
- **The evidence standard is deliberately strict.** CAVGI credits what can be verified: live services, laws in force, published outcomes. Markets whose activity is under-published may score below their true position. The same standard is applied to every market, and better disclosure will register as movement in future editions.
- **Quarterly changes should be read through the evidence notes,** not by score movement alone.

EVIDENCE BASE

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All sources accessed for the 30 September 2026 evidence cut-off. Reference numbers correspond to citations in the text.

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APPENDICES

Appendix A: Evidence confidence

Rating	Definition
High	Most scored sub-indicators are supported by recent Tier 1 or Tier 2 sources and multiple independent evidence points.
Medium	Adequate evidence exists, but some sub-indicators rely on older, indirect or limited public information.
Low-Medium	Meaningful evidence exists, but substantial parts of the score depend on broad digital-readiness signals rather than AI-specific public evidence.

Appendix B: Disclaimer

The Caribbean AI Value & Governance Index is a Dawgen Global research product based on publicly available secondary information. It is intended for strategic and informational purposes. The scores represent structured research judgements under the methodology described in this report. They are not official government ratings, investment ratings, audit conclusions, legal opinions or formal assurance opinions, and they should not be relied on as such. Data availability differs by jurisdiction, and the absence of published evidence should not be interpreted as definitive evidence that an activity or capability does not exist. While Dawgen Global has taken care in compiling this publication, no representation or warranty is given as to the completeness or accuracy of third-party sources. Governments, regulators and organisations that wish to draw attention to additional public evidence for consideration in a future edition are invited to contact Dawgen Global.

Appendix C: Sub-indicator scores

Each sub-indicator is coded 0–5 against the rule in the CAVGI scoring workbook; A–C make up Value (/50) and D–F Governance (/50). Evidence and sources for every cell are recorded in the workbook.

Market	A1	A2	A3	B1	B2	B3	B4	C1	C2	C3	D1	D2	D3	D4	E1	E2	E3	E4	F1	F2	V	G	Total
1 Jamaica	3	3	3	2	2	2	1	2	3	3	3	3	3	3	2	3	3	1	4	3	24	28	52
=2 Dominican Rep.	2	2	2	2	1	3	1	3	3	2	3	3	2	2	3	4	3	0	3	4	21	27	48
=2 Trinidad & Tobago	3	2	3	2	2	3	1	3	3	3	2	4	2	1	2	3	1	0	4	4	25	23	48
4 Barbados	2	2	1	1	1	2	2	2	3	3	1	2	3	1	1	1	3	2	3	3	19	20	39
5 Guyana	3	3	3	1	1	2	0	2	2	2	1	2	2	1	2	3	3	0	3	1	19	18	37
6 The Bahamas	2	2	2	1	1	1	0	2	3	1	1	2	3	2	1	3	1	0	2	3	15	18	33
7 Belize	2	2	2	0	1	1	0	1	2	2	1	2	1	1	1	1	2	0	2	2	13	13	26
=8 Antigua & Barbuda	1	0	1	0	0	1	0	1	2	2	2	2	1	2	1	1	1	0	3	2	8	15	23
=8 Saint Lucia	1	0	1	0	0	1	0	3	3	1	1	1	1	1	1	1	3	0	2	2	10	13	23
10 St. Kitts & Nevis	1	0	1	0	1	1	0	1	3	1	1	2	1	1	1	1	2	0	2	1	9	12	21
11 Grenada	1	0	0	0	0	1	0	1	2	1	1	2	1	1	1	2	2	0	1	2	6	13	19
12 Suriname	1	0	0	0	0	1	0	1	2	1	1	2	0	1	1	2	1	0	2	2	6	12	18

Pillars: A Adoption & Deployment · B Value Realisation & Operating Model · C Talent & Scale Capacity · D Policy, Oversight & Responsible AI · E Data, Cyber & Assurance Readiness · F Regulatory & Ecosystem Momentum.

Sub-indicators: **A1** Adoption evidence · **A2** Breadth of use cases · **A3** Deployment beyond pilots · **B1** Measurable outcomes · **B2** Workflow redesign · **B3** Scale & portfolio discipline · **B4** Value tracking · **C1** AI & digital skills · **C2** Connectivity & data infrastructure · **C3** Research & innovation ecosystem · **D1** Strategy & assessment · **D2** Institutional ownership · **D3** Privacy & rights foundations · **D4** Ethics & accountability · **E1** Data governance · **E2** Cybersecurity · **E3** Digital identity & access · **E4** Assurance & control evidence · **F1** Regulatory & programme momentum · **F2** Partnerships & implementation support.

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