

Cash grants aid recovery in the Bahamas after Tropical Storm Noel

Background

In the early hours of 1 November 2007, the centre of Tropical Storm Noel headed towards the Bahamas. The storm reached Andros Island in north-western Bahamas shortly after midday. Six hours later it passed close to the capital, Nassau and then continued to intensify. The storm reached hurricane strength shortly after passing between Eleuthera and Abaco Islands, before leaving the Bahamas.

The storm brought heavy rain and severe flooding. Cat Island, Exuma and Long Island were particularly affected, with floodwaters reaching heights of 1.5 metres. Around 3,500 people were affected on Long Island alone and one death was reported in Exuma. Damage to buildings was substantial, but worse still was the damage to crops, livestock and fishing boats – threatening both food supplies and livelihoods.

The Bahamas Red Cross Society responded immediately to the devastation caused by Tropical Storm Noel. Volunteers were mobilized to support relief activities: working in shelters, and carrying out evacuations and initial assessments. In the first few days following the storm, the Red Cross dispatched relief items from their warehouse.

Based on initial assessments, the Bahamas Red Cross Society developed and implemented a plan of action to provide 425 families with immediate support in the form of food parcels, water and hygiene kits. Financial support for the plan of action was provided through the International Federation's emergency appeal, together with in-country contributions raised by the Bahamas Red Cross Society.

The project

With the relief operation under way, the American Red Cross offered to support the Bahamas Red Cross Society with a programme to provide unconditional cash grants to households to enable them to purchase items that would meet their early recovery needs.

This was a significant step for the Bahamas Red Cross Society as it was the first time in its history that it had

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Destroyed houses and livelihoods can take many months to rebuild.

provided cash grants as a means for meeting the needs of beneficiaries. On some of the affected islands, the Bahamas Red Cross Society has limited human resources so it was important that existing resources were used as efficiently as possible. The expertise of the American Red Cross and the deployment of two delegates was a key element to ensuring the successful implementation of the programme.

Before the arrival of the American Red Cross delegates, other agencies had carried out a number of assessments which proved useful for project planning purposes. For example, the Bahamian government's National Emergency Management Agency (NEMA) and Department of Social Services deployed teams to all affected islands to assess the damage to homes, infrastructure and businesses, including agriculture and fisheries. For the purpose of the cash grant programme, the American Red Cross and the Bahamas Red Cross Society had to carry out additional needs assessments on Cat Island, Exuma and Long Island. They gathered data relating to the type of damage, the floodwater level, existing insurance cover, family size, livelihoods and income. Results from the supplemental needs assessment indicated that the most affected households lost

furniture, clothing, food, vehicles and had damage to their houses that required repairs.

A market assessment was also conducted which showed that on all islands local markets were up and running with regular deliveries of goods and supplies from Nassau by boat on a weekly basis. Daily flights from Nassau also carried supplies. The government eliminated tariffs on the import of a number of items needed for reconstruction including building materials, appliances, mattresses, automobiles and basic food items. The lifting of import duties was a significant saving for those affected by the storm, with some items previously attracting up to 55% tax.

Clear identification of the most vulnerable beneficiaries was a key element of the cash grant programme. The American Red Cross and the Bahamas Red Cross Society set the following objectives for the programme:

- 1 The programme should assess and assist those people that have suffered the most damage to their homes and have the greatest loss of personal property essential for daily living.
- 2 The programme should provide assistance to the most vulnerable people who do not have the ability to recover with their own resources.
- 3 The programme must be simple, transparent and easy to implement.
- 4 The programme must be able to be administered by the Bahamas Red Cross Society with minimal additional resources.

The criteria for beneficiary selection was developed by the American Red Cross team in coordination with the Bahamas Red Cross Society based on the data collected. Data that could be measured objectively was initially given greater emphasis – such as flood water levels, family size and household income. Qualitative assessment approaches, including interviews with potential beneficiaries, greatly enhanced the accountability of the quantitative data, and enabled more reliable targeting for the beneficiary list.

Appropriate distribution amounts were determined based on the market assessment and damages to homes. The assessment team calculated the number of

programme beneficiaries based on the total amount of money available and the minimum amount of money deemed necessary to have any real impact for a family. Cost of living also had to be taken into account. In the end, 71 beneficiaries received a cheque of 300 US dollars each. Arrangements were made with the Royal Bank of Canada to use Red Cross cheques with two counter-signatures, the financial officer and treasurer.

In order to communicate transparently about the programme, the Bahamas and American Red Cross Societies distributed a press release to the Bahamian media. A letter was also distributed to beneficiaries



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explaining how the cash grant programme would work, as the assessments had revealed that clear communication with beneficiaries would be very important. The letter explained how the new cash grants scheme will be implemented through the use of cheques.

Staff from the Bahamas Red Cross Society and the two American delegates travelled to the three islands to distribute the cheques. Each beneficiary was required to sign for their cheque. Some families were not able to collect their cheques, so the distribution team followed up with these households and made arrangements to distribute the cheques at the Bahamas Red Cross Society headquarters in Nassau. The final cheque was distributed on 5 December 2007 – approximately five weeks after Tropical Storm Noel struck the Bahamas.

The beneficiaries of the cheques used these funds for a variety of the needs they had at that time. Beneficiaries had the flexibility to buy whatever items were most important to them in order to support their recovery from the damage caused by the storm. This included the purchase of food, medication, clothes, new appliances (refrigerators and stoves) and building materials. One lady paid someone to help clean the mud out of the house and do some electrical repairs, a shopkeeper used her money to replace the shop door in order to secure the merchandise and open up for business, whilst others used the funds for relocation expenses.

The project received positive media coverage in the Bahamas, which raised the Bahamas Red Cross Society's profile. Beneficiaries were also positive about the project, all of which contributed to the regeneration of a Red Cross branch on one of the affected islands and an increase in people volunteering for the Bahamas Red Cross Society.

Partnerships

Tropical Storm Noel provided the opportunity for greater engagement between the government's National Emergency Management Agency (NEMA) and the Bahamas Red Cross Society. They were able to build on the joint preparedness training at community level that the two organizations had carried out as part of a disaster preparedness programme.

The partnership between the American Red Cross and the Bahamas Red Cross Society produced a number of key documents, assessment forms and the cheque distribution tracking system, which are a valuable legacy for the Bahamas Red Cross Society to adapt and use in future.

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Timely and detailed assessment activities form the basis of all relief to recovery programming.

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Beneficiary participation and clear communication are important when planning a cash transfer programme.

Lessons learnt

- Identifying beneficiaries for the cash grants programme needed to take place quickly and efficiently. Assessments of affected communities were carried out within weeks of the storm hitting the Bahamas. The process of recovery needs assessment is an important step, which may be made easier if there is a greater understanding of communities and their situation before disaster strikes. A key tool that assists with community relationship-building is the Vulnerability Capacity Assessment (VCA). Using this tool means that National Societies are better able to

understand what a community needs in order to recover.

- When assessing households for the programme, it was important to handle some questions in a sensitive way. For example, not all families felt comfortable discussing household income with strangers. Training and skills may also be required to accurately assess damage to property or to analyse household income.
- In order to decide on whether cash grants are an appropriate approach, a thorough needs assessment needs to take place which should include criteria such as: living conditions (temporary shelter or damaged home), damaged or lost assets (especially those linked to livelihood), income status (total household income, savings and insurance), members of the household (elderly, disabled, single-headed households with children), health status (ill or needing medication), and information about the market such as whether goods are available, whether people can access markets, and what is happening to prices.
- Strong donor interest in using cash resulted in funding being earmarked for a cash grants programme before a detailed analysis of needs had been completed and before all programming options had been thoroughly considered. Whilst the cash programme was extremely successful and was an important learning opportunity for the National Society, it is important to follow the correct programme planning and development process and to build capacity in doing things the right way.
- The cash grants programme was an opportunity to test a new approach to recovery for the Bahamas Red Cross Society, building its ability to respond to future disasters whilst meeting the needs of the affected communities. The capacity-building element of the National Society was successful. However, there was a perception that the Bahamas Red Cross Society was just a filter for donor funds rather than the implementer of the programme. This may have been avoided by defining the roles and responsibilities of each partner more clearly at the start of the project.

This is one of three case studies, originally presented and discussed at the Caribbean Regional Recovery Workshop held in Trinidad from 29 April to 1 May 2008. This document is accompanied by a video.

Virginia's story

Virginia Deveaux is a 53-year-old janitor and assistant caretaker, who lives in a small house with her mother, brother, nephew and son in the low-lying village of Moss Town on Exuma Island. As Tropical Storm Noel battered the island, torrential rain caused the water level in Virginia's house to reach knee height. She succeeded in moving her elderly mother, her dog and goat to her sister's house, but she wasn't able to rescue any of the family's belongings. The floodwater didn't go down for two weeks, making it extremely difficult to return to normal life.

The Red Cross team visited Virginia at her sister's house. They wanted to examine her house and the damage caused by the storm. Virginia was initially reluctant, but later showed them the damage to her house and belongings.

A few weeks later, Virginia received a phone call from the Exuma branch of the Red Cross and a local representative of the Department of Social Services. They asked Virginia to come to the school. Because of work commitments, Virginia was unable to make the journey, so the team travelled to her. The Bahamas Red Cross Society presented Virginia with a cheque for 300 US dollars. Virginia admits that more money would have been helpful, but she is extremely grateful for the cash contribution as it helped her buy some much needed materials to make her house habitable again.

Despite juggling two jobs and a family, Virginia decided to become a volunteer with her local Red Cross branch. She recently took part in the first ever Exuma disaster response training hosted by the Bahamas Red Cross Society and the government's National Emergency Management Agency (NEMA).

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