

case study



Rebuilding lives with shelter grants

The devastation caused by Cyclone Sidr in November 2007 seriously affected the lives of millions of people living in the coastal areas of south-western Bangladesh. With wind speeds reaching 260 km per hour and heavy rain, the cyclone caused massive destruction, with an official death toll of 3,447. Thanks to 40,000 volunteers from the Bangladesh Red Crescent Society (BDRCS) more than 2 million people were evacuated from their homes. But thousands more were left homeless and unable to resume their livelihoods or traditional activities.

Immediately after the critical emergency response, the BDRCS and the International Federation of the Red Cross Red Crescent Societies (IFRC) designed a comprehensive early recovery programme, to enable some of the worst-affected communities to start rebuilding their lives. A key part of that overall programme was the shelter programme, which provided community members with the funds, skills and tools they needed to replace or repair their damaged homes.

This briefing documents the experience of shelter programme. It highlights good practice, key achievements, challenges faced and learning points. An accompanying briefing, *Revitalising communities with cash grants*, summarizes the work of its sister programme, the livelihoods programme.

What was the programme?

The shelter programme was designed to enable families to repair damage to their homes caused by Cyclone Sidr so that they could resume normal life.

The programme had two main objectives. The first, for households whose homes had been irreparably damaged, was to provide standard, disaster-resilient core shelters (of 150 sq ft), along with a cash grant with which they could buy additional materials to further increase the size of their homes. The second, for families whose homes had been damaged but could be repaired, was to provide cash grants of between 5,000 and 10,000 taka (72 US dollars/57 euro and 144 US dollars/114 euro), which families could use to buy building materials in order to repair and strengthen their homes.

The programme also provided training in safe shelter repair and basic maintenance, for all beneficiaries, and a toolkit and technical posters. This helped beneficiaries learn how to make their future homes stronger and more disaster resilient.

How did the cyclone affect people's homes?

The cyclonic winds, accompanied by heavy rain and flying debris, led to the widespread destruction of physical and social infrastructure, including schools, roads, bridges, power lines, public buildings, communication and transport facilities, as well as family homes, personal property and businesses. It also produced huge tidal surges that caused extensive flooding.

Most people in the rural areas affected by the cyclone lived in basic homes constructed from poor quality corrugated tin sheets, with simple wood or bamboo frames. These structures provided limited resistance to the cyclonic winds and rain. The destruction of homes displaced thousands of families, many of whom sought shelter in cyclone shelters or with friends or relatives.

Once it was safe for people to leave the cyclone shelters and return to their homes, families used whatever resources were available to start rebuilding their lives. Most affected households made basic repairs to their homes in order to provide some shelter for their families, but lacked sufficient means to rebuild to pre-disaster conditions. Meanwhile, as people's livelihoods were devastated by the cyclone, the poverty levels were increasing. Without external assistance, it would have taken many years for these communities to recover.

The only thing I could save [from my home] was a few sheets of corrugated iron. We stayed in a nearby cyclone shelter and afterwards in a shop that had survived.

Shona, 42-year-old day labourer

What did the programme achieve?

The shelter programme ran from early 2008 to November 2009, two years after the cyclone. A total of 5,093 households received BDRCS/IFRC shelter assistance to repair and strengthen their damaged homes. All beneficiaries received shelter repairs or rebuilding, training, toolkits and cash grants, enabling them to recover in a much shorter time frame than would otherwise have been possible.

The initial outcomes appeared very positive. Two weeks after receiving the grants, over 60 per cent of the beneficiaries had already purchased building materials and had completed the repairs as agreed. A further 20 per cent had bought the materials but not yet started the repairs. The remaining 20 per cent said they were waiting to save additional money before starting, as they had intentions of expanding their homes further.

The beneficiaries greatly appreciated the assistance they received, as it provided them with building knowledge, practical experience and the resources to strengthen their homes and make them more disaster resilient. Initially, some believed that the amount of the cash grants was insufficient for the repairs they needed. However, once they received the funds they reported feeling a strong sense of hope for the future.

The cash grants approach offered beneficiaries the flexibility to buy the building materials of their choice, and to make repairs and modifications based on their families' wishes and needs. It also enabled them to negotiate local prices (whether individually or collectively) for buying larger quantities of materials, which would not have been possible with in-kind delivery.

The BDRCS/IFRC identified certain bottlenecks during the implementation of the programme, and sought solutions, took appropriate action and redefined processes to speed up the delivery and effectiveness of assistance – for example, by negotiating with the Sonali bank in order to accelerate the distribution of cash to beneficiaries.

Organisationally, the programme has helped the BDRCS develop its capacity for and experience of recovery work – particularly in cash programming. It will be able build on this foundation in the future, to develop its capacity and enhance its provision.

Looking forward

Bangladesh is a country prone to cyclone and flooding, so BDRCS needs to continually develop and improve its strategy to prepare for future disasters. The evaluation team considers that if the BDRCS develops additional skills, and consolidates the necessary financial systems, it will be able to achieve significantly more sustainable capacity to address the needs of disaster-affected communities in the future. Key actions should include:

- collecting and consolidating secondary data
- carrying out community mapping, coupled with population estimates
- developing arranged recovery models agreed with other actors, with a specific focus on cash grants and training.

This approach would enable the BDRCS to launch early recovery interventions more rapidly because most of the groundwork and preparations would be in hand. More importantly, it will help people affected by disaster to re-establish themselves and begin the process of recovery much more quickly.

A particular recommendation was that that the shelter programme should have been better integrated with the other aspects of the wider recovery programme, to increase effectiveness and reduce duplication of work. For example, many beneficiaries of the shelter programme were also eligible for a grant from the livelihoods programme. Using the same private saving accounts for both purposes could have saved considerable time and reduced administrative handling.

The BDRCS and IFRC have jointly decided to hold a 'lessons learnt' workshop to review the entire recovery programme. This will provide a valuable forum to analyse what has been accomplished to date, and to develop a more efficient working model for the future. In the future, with continued development, the BDRCS can achieve sustainable capacity to provide a more rapid and effective support to communities affected by disaster.

It has taken us a year get our house back. We are very happy now. We have plans for our own tea shop, to finish some additions to the core shelter and to bring our children home. We think very well of the Red Crescent.

Shona Mia, 42-year-old day labourer

Initial response and planning

As a key component of the early recovery strategy, the BRDS decided to use a cash grants scheme to help repair damaged homes and restore livelihoods. It based this decision on a detailed understanding of the needs assessment and of how the local markets operate, and the fact that cash was locally accepted to be an appropriate recovery tool.

This was the first time the BDRCS had been involved in any form of cash programming, so the concept raised many questions – for example, around potential misuse of funds, delivery mechanisms, security issues, transparency, accountability, and safety of staff and beneficiaries. After some discussion and deliberation, the decision-makers addressed their concerns and accepted the grants approach. Soon after, preparations to launch the programme began.

The first step was to assess the extent of the damage and decide how to respond. During the emergency relief response (from November 2007 to March 2008), which involved providing food, water, shelter and other essential items, the BDRCS/IFRC began conducting rapid assessments. As a result of the findings, it identified four districts as the most severely affected: Barguna, Pirojpur, Bagerhat and Patuakhali. Combined, these included more than 1 million households.



From these assessments it became clear that an integrated early recovery response was needed to address the broader needs of the affected population, in areas such as livelihoods, water and sanitation, public health, psychosocial support, and shelter – the subject of this briefing.

To avoid duplicating activities, the BDRCS and IFRC coordinated with other humanitarian actors and government authorities to define the exact areas of operation. They identified 33 of the most affected and vulnerable rural villages, which they divided into 12 clusters across four districts (three in each district), with an estimated population of 10,275 households (51,375 people).

By April 2008, the BDRCS and IFRC had defined and accepted the multi-sectorial early recovery strategy and plan of action, the programme was ready to begin.

Learning point

The original expectations for the programme were extremely ambitious. The cash scheme was complex to administer, and there were delays in development and roll-out. Nevertheless, the programme was completed within the time limits of the emergency appeal.

A shorter implementation period would have been possible if the BDRCS and IFRC staff had stronger prior experience, knowledge and skills in cash programming, or if they had sought those additional skills from external sources during the initial planning and start-up phase.

I'll never get back my former life, but I feel proud of my house – and especially my latrine.

Noor Mohammad Khan (78)

It was a very difficult time. We only had a temporary shelter, no latrine, and we had to send our three younger children to Dhaka to stay with our eldest son since it was not safe for them here.

Shona, 42-year-old day labourer

Developing and implementing the programme

The BDRCS/IFRC team began by training 32 volunteers in basic construction techniques. The volunteers worked closely with BDRCS/IFRC staff, and formed the core team responsible for implementing the cash grant component of the programme.

The initial assessments had indicated that the cyclone had affected more than 7,000 homes in the target communities, to varying degrees. The first task was to conduct a more in-depth assessment, to identify the affected homes and record the extent of the damage they had sustained. This process also enabled BDRCS/IFRC to identify which households would be eligible for shelter assistance. At the same time, other team members carried out market surveys, to determine the prices and availability of local building materials.

Following this door-to-door verification, the information gathered was analysed and classified under the following seven levels of damage:

- **Categories 1 and 2:** totally destroyed homes – 1,250 households received a core shelter plus 5,000 taka (72 US dollars/57 euro)
- **Categories 3 and 4:** severely damaged but repairable homes – 1,060 households received 10,000 taka (144 US dollars/114 euro)
- **Categories 5 and 6:** partially damaged homes – 2,783 households received 5,000 taka (72 US dollars/57 euro)
- **Category 7:** only minor cosmetic and non-structural damage to homes – these households were not eligible for shelter assistance.

Based on these findings, it was possible to define three levels of assistance needed and the value of the various cash grants required. Each grant had to be big enough to enable the beneficiaries to replace assets and re-establish their livelihoods, but small enough to provide grants to as many beneficiaries as possible.

By the end of this intensive assessment process, 5,093 households (about 50 per cent of the entire targeted population) were identified as being eligible for BDRCS/IFRC shelter assistance.

Learning point

The beneficiary selection process was time consuming and labour intensive. An alternative would be a blanket approach that included all households within specific selected communities – or even a pre-packaged ‘early recovery cash grant’ (for the livelihoods and shelter programmes alike). This would raise the economic level of all households equally, and would reduce potential tensions within communities.

Meanwhile, in some cases, it could have been possible to compress some of the steps – for example, by producing photo identification as part of the participant registration process.



I am feeling very good with our new house. Our social status in the village has risen and I feel secure because our daughters can live with us in safety.

Razzak Khan, 50

Building, training and toolkits

Once the assessment was complete, the core activities of the programme could begin. For those in categories 1 and 2 (those whose homes were irreparably damaged), private contractors constructed standard shelters based on a design that the BDRCS had already designed following a previous cyclone. Finalising the design of these shelters involved engaging closely with community members to achieve agreement on the final design. As well as receiving the shelter itself, each recipient received a cash grant of 5,000 taka (72 US dollars/57 euro), which they could use to buy additional building materials to further increase the size of their homes, according to their family's needs.

Those in categories 3–6 (those whose homes could be repaired) received cash grants to carry out repairs. Before they received the funds and went ahead with the repairs, selected beneficiaries received shelter repair and basic maintenance training, to learn basic techniques to maintain their homes and make them more disaster resilient. The technical training included methods of improving foundations and the use of angles, braces, and nails to strengthen the walls and roofs.

Training sessions in each of the targeted village clusters were delivered by technical field officers, with the support of BDRCS volunteers. Groups of about 25 people took part in the sessions, which lasted around 3 hours. In conjunction with the training, each household received a standardized toolkit, which included 12 essential construction tools with repair materials, and an illustrated poster that highlighted the key messages learnt during the training.

The shelter repair and basic maintenance training was completed by September 2009.

Learning point

The provision of training and toolkits was an essential component of the shelter programme, as it enabled families to strengthen their homes and make them more disaster resilient. This service was intended for direct beneficiaries, who were then able to share this knowledge with other community members. However, offering the same training and assistance to all households within the selected communities could have ensured greater resiliency for the communities as a whole.

The cash delivery mechanism

Following internal discussions it was agreed that the programme would provide cash directly to each beneficiary, in the form of a ‘demand draft’ (which is similar to a personal cheque). The beneficiaries presented the demand draft at the bank, along with identification (ID) documents, and could collect their cash from the bank there and then. The team selected the Sonali Bank (Bangladesh’s largest government bank, with the most extensive network countrywide), as it best matched the needs of the programme.

In preparation for the distribution of the cash grants, the team needed to provide individual photo ID documents for each of the 5,093 beneficiaries, in quadruplicate. The original document was for the beneficiary, with one copy for the Sonali Bank, one for the BDRCS and another for the IFRC. At the same time, each beneficiary signed an agreement, with terms and conditions, highlighting how he or she planned to use the cash. This was a demonstration of good intent, and had no legal implications.

This process was completed by mid-2009, and the first grants began being distributed in July 2009. However, it quickly became apparent that the process was far too slow, with only 1,200 beneficiaries being served over a period of two-and-a-half months. This was largely because the bank, which relied on a manual system, did not have the personnel or capacity to cope

Our objective is to restore people’s livelihoods and help them become self-sufficient. The training that beneficiaries receive is another asset that will assist them in the future.

Mohammed Keramot Ali,
livelihoods programme manager
for the Cyclone Sidr operation



with the large number of BDRCS/IFRC beneficiaries within the planned timeframe. The processing of the individual demand drafts in the Sonali Bank in Dhaka could produce only 20 drafts per day before being couriered to the respective branches in the rural areas. Based on this system it would have taken until April or May 2010 to complete the distributions to the selected number of beneficiaries.

It became clear that if the programme was to be rolled out within the agreed timescales, a more efficient alternative was needed. So instead, the bank agreed to produce one collective demand draft each day, for the total amount of funds to be distributed to a specific number of beneficiaries (for example, for 25 people). One delegate collected the total cash for each collective demand draft and then distributed the cash personally to each of the beneficiaries.

These secondary cash payments were made on the bank's premises, in order to avoid any potential security risks, following a strict system of verification and validation of beneficiaries. A team of approximately 10 people (staff and volunteers) were involved in each payment location on any single day.

Adopting this change meant that the remaining 3,500 beneficiaries received their cash grants between 12 October and 15 November 2009, completing the distribution of cash grants within the planned operational timeframe.



In order to provide additional assistance and to ensure accountability and monitor outcomes, the shelter teams systematically visited each beneficiary two weeks after they had received their cash grants, to verify the progress of the repairs and provide additional technical support if required.

Learning point

The use of the cash grants was very positive, as it meant the beneficiaries could make the purchases based on their personal preference. It also promoted ownership and restored hope, and also helped stimulate the local economy while minimising the potentially complicated logistics associated with in-kind distributions.

The use of demand drafts turned out to be cumbersome due to lengthy banking procedures. The team successfully resolved the situation, but the process could have been simplified by opening individual bank accounts linked with the livelihoods programme. This would also have provided wider benefits, such as exposure to the finance sector, greater understanding of managing personal finances, and an opportunity to start simple savings programme, leading to greater resilience to the economic impacts of future disasters.

I am very impressed with what Shona and his family have done. They have made this their home and made smart choices to make it fit their own needs. This shows that we were able to give them the support they needed to help them with their own sheltering process.

IFRC shelter delegate Xavier Genot

Summary of lessons learnt

Given the Bangladesh context, the expectation that the overall early recovery programme could be developed and implemented within the agreed timelines was highly ambitious. However, it did meet its objectives.

Because of its concerns around cash programming, the BDRCS initially took a cautious approach. However, by acknowledging addressing these concerns it was able to gain experience and develop a greater understanding and acceptance of the concepts and methodology.

The programme was run in a series of well-defined steps. This ensured clarity but was time consuming, and slowed down delivery of assistance. In some cases, it could have been possible to compress some of the steps in order to streamline the process.

The beneficiary selection process was another time-consuming and labour-intensive activity that may have been better replaced with a blanket approach that included all households within selected communities.

Overall, if the team had stronger experience, knowledge and skills – either from within its own ranks or from an outside source – a shorter implementation period may have been possible.

The use of cash grants was very positive. However, the delivery process could have been simplified by opening individual bank accounts linked with the livelihoods programme. This would also have provided wider benefits associated with bank account ownership.

The provision of training and the toolkits enabled families to strengthen their homes and make them more disaster resilient. However, if the programme had extended this assistance to all households within the selected communities, it could have ensured greater resiliency for the communities as a whole.



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