

Key figures

903,695 individuals registered or pending registration

43,761 registered refugee households with cash ATM cards

January developments

- By the end of January, some 43,761 refugee households had received ATM cards to purchase heating fuel and a stove as part of the winterization programme that started in November 2013. Preparations are ongoing within UNHCR and at the Cash Working Group level for the move towards cross-sectoral cash assistance.
- The on-going verification of the cards/cardholders revealed a number of issues that would otherwise have been undetected (such as families having swapped cards and lost/stolen cards not reported to UNHCR).
- Baseline data of the 2013-14 winterization activities was analysed. The complete dataset included information of 735 refugee households. The main concerns for the winter period included the inability to heat residences and pay for rent. These issues can be addressed through provision of cash assistance.
- The collection of post distribution monitoring data started in January. The results will be analysed and compared with the baseline findings.
- An information sharing session was organized on the Vulnerability Assessment of Syrian Refugees in Lebanon (VaSYR), burden score and the current WFP-UNHCR targeting process. The meeting was open to all interested parties and its aim was to ensure a common understanding of the tools and approach to targeting for the future.

Achievements: January

Activity	 Reached January	 2014 Target
Cash for winterization (through ATM cards)	218,805	310,000
Cash for shelter	5,640	31,170
Emergency cash for protection	106	16,500
Cash for baby and hygiene kits	189,650	360,000

Needs

Refugee households throughout Lebanon are struggling to meet their basic needs due to lack of access to labour opportunities and dwindling family resources and savings. As many households rely on market provided goods and services, such as rented apartments, financial support is critical for the survival of vulnerable families. As an alternative to in-



Refugee children holding a new ATM card @ UNHCR
/A.McConnell

kind assistance and distribution of core relief items, refugees frequently express a preference for financial assistance, which enables them to prioritise their own needs and saves time travelling to distribution sites.

Challenges

High cost of living:

The cost of living in Lebanon, especially in terms of housing is very high. This has forced many households to adopt negative coping strategies or to move into substandard accommodation in order to make savings. UNHCR, together with its partners, is unable to fully cover the needs of even the most vulnerable households, but monthly cash assistance via ATM transfer can provide a contribution to meet a household's minimum expenditures.

Reduced livelihood opportunities:

Only 22% of the households interviewed during the winterisation baseline noted being able to generate an income. From those completely reliant on others for support, 91% noted lack of work as the reason main problem. Medical conditions or permanent disability were a marginal reason for refugee household members not working. The inability of households to contribute to their monthly cash requirements has increased the gap between expenditure and income, rendering an increasing number of households dependent on external assistance.

Security concerns:

In some parts of the country, cash by ATM card is still not a viable option due to security concerns. Refugees are faced with restrictions to their movement and have poor access to markets and ATMs. In these areas, alternative assistance modalities, such as vouchers or in-kind distributions will continue, despite this placing an increasing burden on existing resources.

Strategy

UNHCR is moving towards increased use of ATM cards for the distribution of cash assistance, starting with the winterization programme. ATM cards have a number of benefits:

- Given the fact that refugees live in over 1,600 locations across Lebanon, ATM cards provide a practical means for swiftly delivering cash assistance to refugees in the country.
- In addition, ATM cards empower refugees by providing a dignified means of receiving cash assistance, saving time spent at or travelling to distribution sites.
- The cards also enable UNHCR and partners to make the best use of funds available. They eliminate costs related to procurement, storage, and distribution of in-kind assistance.
- Finally, monitoring of electronically recorded transactions allows partners to better assess and understand refugee needs.

Based on the experience gained from the winterization and other cash programmes, UNHCR is planning a shift in 2014 from sector-specific or 'conditional' cash assistance to a more comprehensive cross-sectoral 'unconditional' approach of monthly cash grants. Households receiving the monthly cash allowance will be able to use the funds to bridge the gap between their expenditures and income and set their own priorities. The approach seeks to target a portion of the total refugee population who would be qualified for financial assistance based on their vulnerability, while the refugee population at large will continue to benefit from protection services, food, health and education according to existing criteria in addition to other *ad hoc* emergency interventions. In this way, cash assistance via ATM will supplement, rather than replace other forms of assistance that cannot or should not be monetized.

UNHCR implementing partners

Danish Refugee Council (DRC); World Vision (WV); Save the Children; Makhzoumi Foundation; Agency for Technical Cooperation and Development (ACTED); Caritas, Social, Humanitarian, Economical Intervention for Local Development (SHEILD); Solidar Suisse.