



Key figures

945,461	individuals registered or pending registration as of 27 February 2014
41,539	registered refugee households with cash ATM cards

February developments

- By the end of February, some 41,539 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 first round of monitoring of the 2013-2014 winterization distribution was completed mid-February. The results are being analysed and will be published in an interim report. A second round of monitoring will take place in March.
- A task force for cross-sectoral assistance comprised of interagency partners is working to review the targeting methodology and the accompanying routine monitoring of refugee vulnerabilities.

Achievements: January - February

Activity	 reached January-February	 2014 Target
Cash for winterization (through ATM cards)	207,695	310,000
Cash for shelter	11,290	31,170
Emergency cash for protection	252	16,500
Cash for baby and hygiene kits	263,170	360,000

* Figure is since November 2013 (winterization 2013-2014 programme)

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



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

Challenges

Reduced livelihood opportunities:

Only 22% of the households interviewed during the winterisation baseline reported 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.

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.

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.

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 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.