



Key figures

1,087,814	individuals registered or pending registration as of 29 May 2014
38,104	registered refugee households with cash ATM cards for Hygiene and Baby Kits assistance

May developments

- UNHCR uploaded the ATM cards with cash for use for 38,104 refugee households for hygiene and baby kit assistance.
- UNHCR has been working with the Cash Transfer Working Group to establish the following parameters for the unconditional cash programme: targeting criteria, a system for unconditional cash to be transferred and the amount to be transferred.
- Cash focal points have started collecting information on cash projects to present a comprehensive picture of assistance provided.

Achievements: January - May

Activity	 reached January-May	 2014 Target
Cash for shelter	18,425	31,170
Emergency cash for protection	1,207	16,500
Cash for hygiene and baby kits	190,520	360,000

Needs

Refugee households throughout Lebanon are struggling to meet their basic needs due to lack of access to income generating opportunities and dwindling family resources and savings. As most 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.



Syrian refugee using an ATM card in Qobayat @UNHCR/ S.Hoibak

Challenges

Reduced livelihood opportunities:

UNHCR winterisation baseline survey reported that only 22% of the households interviewed were able to have an income. From those completely reliant on others for support, over 90% cited lack of work as the main problem. Medical conditions or permanent disability were cited as marginal reasons for refugee household members not working. Due to the inability to meet their monthly cash needs, households are dependent on external assistance.

High cost of living:

The high cost of living and housing in Lebanon has forced many households to adopt negative coping strategies or to move into substandard accommodation in order to make savings. Monthly cash assistance via ATM transfer is planned as a contribution for the poorest households to meet their minimum expenditure needs.

Security concerns:

In some parts of the country, refugees face restricted movement and 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 the increased use of ATM cards for the distribution of cash assistance, starting with the winterization programme. The use of ATM cards will have a number of advantages:

- Given that refugees live in over 1,700 locations across Lebanon, ATM cards provide a practical means for prompt delivery of cash assistance to refugees in the country.
- In addition, ATM cards will 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 refugee needs.



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

Based on the experience from the winterization and other cash programmes, UNHCR made a shift in 2014 from sector-specific or 'conditional' cash assistance to a more comprehensive 'unconditional' strategy to administer monthly cash grants. The approach seeks to target the most vulnerable among refugees. The refugee population at large will continue to benefit from protection services, food, health and education and other *ad hoc* emergency interventions. In this way, cash assistance via ATM will supplement, rather than replace other forms of assistance.

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.