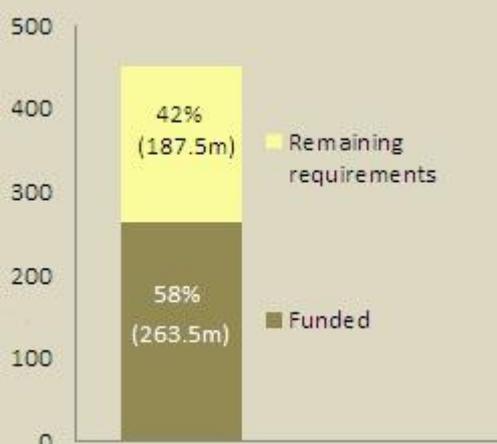


Key Figures

1,164,004	individuals registered or pending registration
7,297	registered refugee households with cash ATM cards for unconditional cash assistance
407	Newcomer and other families assisted with standard CRIs

Funding

UNHCR total requirements: USD 451m



September developments:

Cash Assistance

- The second round of the unconditional cash assistance programme has reached 7,297 families for the month of September. (6,086 families have been assisted since August and 1,211 are new this month). Each family received 260,000 LBP via ATM Cards.

Core Relief Items (CRIs)

- 407 families received CRI newcomer kits distributed by UNHCR along with Terre des Hommes, CISP, SHEILD, Solidar Suisse and ACTED.
- 500 families in the South and the Bekaa benefitted from hygiene kits, baby kits and sleeping mats distributed by UNHCR in collaboration with Action Contre La Faim and the Municipality of Fekha.

Achievements: January - September

Activity	reached January-September	2014 Target
Unconditional cash assistance	36,485	55,000
Cash-for-shelter	25,751	31,170
Emergency cash-for-protection	2,367	16,500
Cash-for-hygiene and baby kits	213,935	203,000
CRIs for newcomers and others in need	35,550	96,780

Needs

Refugee households throughout Lebanon are struggling to meet their basic needs as they lack access to income generating opportunities and as family resources and savings are dwindling. With most households relying on market provided goods and services and accommodation, 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 prioritize their needs and saves time and costs of travelling to distribution sites.

Challenges

Reduced livelihood opportunities: The UNHCR winterization baseline survey showed that only 22 per cent of interviewed households were able to generate an income. From those completely dependent on others, over 90% cited lack of work as the main problem. Medical conditions or disability were mentioned rarely. Without cash assistance these families are at risk of resorting to negative coping mechanisms or suffering from a further worsening of their living conditions.

High cost of living: The high cost of living in Lebanon has forced many households to move into substandard accommodation to reduce costs. The monthly cash assistance via ATM transfer is a contribution to the most vulnerable households to meet their essential needs to survive.

Poor infrastructure, weather and insecurity: Given the dispersed refugee population and the large number of refugees, distribution of CRIs requires coordinated procurement, transportation, storage and distribution. Moreover, ATM machines are not available in Wadi Khaled and Aarsal. UNHCR is therefore providing assistance via fuel vouchers and in-kind stoves in these areas.

Dispersed refugee population: Refugees live in over 1,750 locations in Lebanon. This complicates conducting quality needs assessments and designing assistance according to requirements, gender and age household composition. It also hinders the distribution of in-kind CRIs and increases logistic costs.

Security concerns: In some parts of the country, refugees face movement restrictions and poor access to markets and ATMs. UNHCR and partner agencies are reviewing options to address the needs of this group.

Strategy

UNHCR is moving towards the increased use of ATM cards for cash assistance, a process that started with the winterization programme. The use of ATM cards has a several key advantages:

- Given that refugees live in more than 1,750 locations across Lebanon, ATM cards provide a practical means for prompt delivery of cash assistance to refugees in the country.
- ATM cards empower refugees by providing a dignified means of receiving cash, saving time spent at or travelling to distribution sites.
- Cash cards enable UNHCR and partners to make the best use of available funds. They eliminate costs related to procurement, storage, and distribution of in-kind assistance.
- Monitoring of electronically recorded transactions allows partners to better assess refugee needs.

In 2014, UNHCR shifted from sector-specific cash assistance to a more comprehensive 'unconditional' strategy to administer monthly cash grants with the objective of targeting the most vulnerable 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 supplements, other forms of assistance.

Emergency Stocks: UNHCR maintains a capacity to respond to a sudden increase in new arrivals all through 2014 or in case of internal displacement.

UNHCR implementing partners

Action Contre La Faim; Agence d'aide à la Coopération Technique et au Développement (ACTED); Caritas, Comitato Internazionale per lo Sviluppo dei Popoli (CISP); Première Urgence - Aide Médicale Internationale (PU-AMI); Save the Children; Social, Humanitarian, Economical Intervention for Local Development (SHEILD); Solidar Suisse; Terre des Hommes -Italy, World Vision (WVI).



Distribution of ATM cards in Mount Lebanon, Beirut @ UNHCR