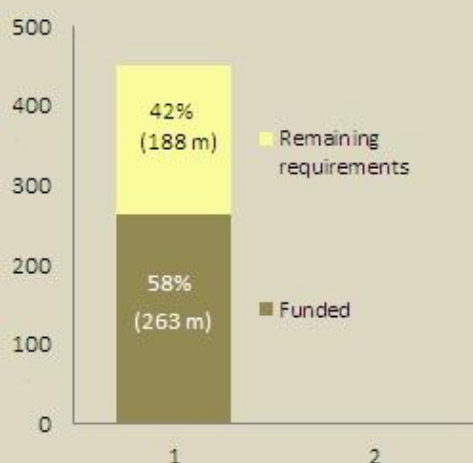


### Key Figures

1,132,849	individuals registered or pending registration
8,244	registered refugee households with cash ATM cards for unconditional cash assistance
820	Newcomer and other families assisted with standard CRI's

### Funding

UNHCR total requirements: USD 451m



### October developments:

#### Cash assistance

- The third round of the unconditional cash assistance programme has reached 8,244 families for the month of October, of which 6,086 families have been assisted since August, 1,211 since September and 947 have been included in October. Each family received 260,000 LBP via ATM card.

#### Cash for winter support

- Initial preparations have been done to provide cash assistance for winter to 66,700 families starting November 2014.

#### Core relief items (CRIs)

- 2,000 families in Aarsal benefitted from hygiene kits distributed in collaboration with Dar El Fatwa.
- 730 families affected by flooding in Akkar received mattresses, blankets and tarpaulins distributed by UNHCR along with Concern Worldwide.
- 90 families received CRI newcomer kits distributed by UNHCR along with SHEILD and ACTED.

### Achievements: January – October

Activity	reached January-October	2014 Target
Unconditional cash assistance	41,120	55,000
Cash-for-shelter	22,255	31,170
Emergency cash-for-protection	2,672	16,500
Cash-for-hygiene and baby kits	213,935	203,000
Cash-for-winter	0	333,600
CRIs for newcomers and others in need	39,650	96,780

### Needs

Refugee households throughout Lebanon are struggling to meet their basic needs, particularly during winter season, 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, particularly during winter season.

**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.

**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.

## Strategy

While UNHCR maintains an emergency stock of CRI's and provides a small amount of items for newcomers and persons in need, UNHCR places an emphasis on monthly cash grants with the objective of targeting the most vulnerable refugees. In August 2014, UNHCR shifted from sector-specific cash assistance to unconditional cash assistance through ATM cards, which is designed to supplement protection services, food, health and education and other *ad hoc* emergency interventions.

The use of ATM cards has several key advantages based on several assessments, research and monitoring reports related to cash-based interventions in Lebanon

- 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.



## 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); Concern Worldwide, Première Urgence - Aide Médicale Internationale (PU-AMI); Relief and Humanitarian Aid Organisation (Dar Al Fatwa); Save the Children; Social, Humanitarian, Economical Intervention for Local Development (SHEILD); Solidar Suisse; Terre des Hommes -Italy, World Vision (WVI)