



A Syrian refugee receives an ATM card to purchase items for her household
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November developments

- The distribution of UNHCR-supported ATM cards for winterization started nationwide at the beginning of November. By the end of the month, more than 43,632 refugee households received ATM cards charged with \$100 for heating fuel (for one month), as well as \$50 to purchase a stove (if not distributed in-kind).
- A baseline survey on cash assistance was conducted among households given ATM cards as part of the winterization programme, which will assist UNHCR to evaluate the programme at the end of the season and provide recommendations for next year's programme.
- The final evaluation phase of a year-long pilot providing 920 individuals unconditional cash grant to vulnerable households in Tripoli began this month.

Achievements January – November

Activity	Reached Jan – Nov 	2013 Target 
Cash for winterization (via ATM card)	218,160	260,315
Cash for shelter	19,550	37,500
Emergency cash for protection	7,900	100,000

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-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. Providing assistance through cash also enables UNHCR to make programme efficiencies, enabling the agency to maximise the use of resources in meeting rising needs.

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:

Labour opportunities for Syrian refugees and Lebanese alike have declined as a result of the increase in the supply of worker to the market. 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 close to 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. Some 650,000 refugee families will have received ATM cards by the end of March.

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, Comitato Internazionale per lo Sviluppo dei Popoli (CISP); Social, Humanitarian, Economical Intervention for Local Development (SHEILD); Solidar Suisse.