

### Key figures

<b>1,044,898</b>	individuals registered or pending registration as of 30 April 2014
<b>66,176</b>	registered refugee households with cash ATM cards for Winterization and Hygiene and Baby Kits assistance



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



### April developments

- UNHCR took over the management of ATM cards for cash assistance from DRC on 15 April.
- The ATM cards were loaded with cash for use by 42,270 refugee households for the final month of winterization, and 36,982 households for hygiene and baby kit assistance.
- The roll-out of UNHCR's new cash assistance strategy for refugees is in its final phase focussing on covering the most vulnerable refugee households. The aim is to reach 12,000 households in the first month, and add families every month, aiming to cover 33,000 families in December.

### Achievements: January - April

Activity	 reached January-April	 2014 Target
Cash for winterization (through ATM cards)	211,350	310,000
Cash for shelter	12,251	31,170
Emergency cash for protection	843	16,500
Cash for hygiene and baby kits	184,910	360,000

### Needs

Vulnerable 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 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.

## Challenges

### Reduced livelihood opportunities:

UNHCR winterisation baseline survey reported that only 22% of the households interviewed reported having any 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 reasons for some refugee household members not working. Due to the inability to meet their basic 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. The monthly cash assistance via ATM transfer is intended to be 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 has 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, and 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 use of the assistance.



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

Based on the experience 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 '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.