

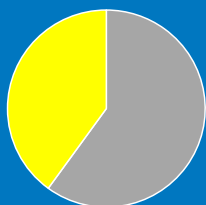


NOVEMBER UPDATE

- November Developments
- Refugees in Lebanon Caught in Vicious Debt Cycle
- Mohammad and Fouad tell struggles of living as refugees in Lebanon



FUNDING



Agencies and the Government of Lebanon have requested US\$ 1.87 billion in the Lebanon Crisis Response Plan (LCRP) (revised downward from US\$ 2.1 billion). As of 20 October 2015, agencies reported to having received US\$ 840 million (45% of the requirements)

REGISTERED REFUGEES

A total of 1,075,637 are currently registered with UNHCR in Lebanon

LEBANON

INTER-AGENCY UPDATE

NOVEMBER DEVELOPMENTS

An update on winter distributions

In Mount Lebanon, 17,737 families (88,685 persons) have so far received winter cards by Makhzoumi Foundation, PU-AMI and UNHCR. In addition, 3,152 blankets have been distributed to non-Syrian refugees.

In South Lebanon, the distribution of winter cards was concluded with 9,617 Syrian families (48,085 individuals) having benefited from this assistance. Additionally, 43 non-Syrian refugee families benefited from winter cards and 260 Syrian families received blankets from CISP and UNHCR.

In North Lebanon, some 20,124 households (86,817 individuals) received winter cards including 6,230 families (28,000 individuals) in Akkar alone. Over 18,000 blankets and 238 stoves were also distributed to vulnerable families.

The Ministry of Social Affairs (MOSA) provided 3,400 tarpaulin sheets to various organizations in the North including URDA, PU-AMI and Solidarites so as to ensure the reinforcement of shelter roofing in various locations in the area.

In Aarsal, 4,515 families received fuel cards from UNHCR through Dar Al Fatwa (DAF). Distributions are ongoing.

UNHCR launches winter campaign

On 18 November, UNHCR launched a regional winter campaign to protect the most vulnerable refugee families in Lebanon and other neighboring countries from a possible repeat of last year's winter storms.

Through its online donation platform - <http://leben.unhcr.org> - UNHCR aims to team up with individuals in the region who are able to contribute to its winter programme and make a difference in refugees' lives.

UNHCR has doubled the number of people receiving support for winter in Lebanon this year because of the increased vulnerability among the refugee population. We are giving four consecutive months of winter grants to more than 161,000 families (800,000 people) starting in November. This will allow refugees to stagger purchases such as fuel for heating.

UNHCR will also provide assistance during the four winter months to vulnerable Lebanese families identified by the Ministry of Social Affairs under the National Poverty Targeting Program.

Together, UN and NGO partners are distributing aid to 100,000 Lebanese and Syrian families (500,000 people), such as weather proofing kits, insulation kits, stoves, heavy blankets, winter clothes, and fuel for schools to help them survive winter.

155,000 children enrolled in public schools

A total of 155,000 children have so far enrolled in Lebanese public schools: 62,500 in first shifts and 92,500 in afternoon shifts. Despite a notable 50 percent increase in enrollment from last year, the Ministry of Education and Higher Education (MEHE) and agencies continue to work on reaching this year's target of 200,000 children registered in school.

The challenges observed in the communities and reported by parents remain numerous. MEHE has indicated that some 13,500 of the children who have enrolled have not been attending school.

The proximity of the refugees' place of residence to the public schools is an important factor, with many parents worried about sending their children on long journeys to reach school. Out of 285,000 children aged 6-14, some 50,000 children aged 6-14 live more than two and a half kilometers away from the nearest public school to them. In some areas, the saturation of some schools offering afternoon shifts has meant that children need to take longer journeys to reach the nearest available school.

But reasons for absenteeism from school go beyond issues of distance and transportation and vary across age groups.

With 70 percent of refugees in Lebanon living below the poverty line, some families are being forced to withdraw their children from school in order to send them off to work and improve the family's income.

Education partners continue to raise awareness among parents about the importance of school enrolment, stressing the parents' role and responsibility in ensuring that their children receive an education. Agencies are working closely with MEHE for the expansion of the availability of second shift schools in order to reduce distance from and to schools. Extremely vulnerable families are also receiving financial grants to help them meet their basic needs and prevent them from resorting to detrimental measures including withdrawing their children from school.

An ongoing response to Typhoid cases in the Bekaa

UNICEF, Save the Children and UNHCR continue to monitor the water, sanitation and hygiene (WASH) situation in the informal settlement in Omarieh where some 21 cases of typhoid were confirmed. Save the Children WASH teams have cleaned the waste from a trench near the settlement. The team also desludged the open channel which appeared to have contaminated boreholes.

Solid waste bins were distributed and Typhoid-targeted hygiene promotion sessions are carried out with families residing in the settlement. As part of the response, clean chlorinated water is being trucked to the settlement on a regular basis.

Participatory Assessments

Participatory Assessments (PAs) - structured dialogues with refugee men, women, boys and girls of diverse background as well as with Lebanese families from host communities- were completed this month. A total of 97 focus group discussions were completed with 1,129 participants. The PAs were organized by UNHCR, MOSA, UN agencies, local and international Non-Governmental Organizations (NGOs).

KEY FINDINGS

Children aged 8 -12 and adolescents aged 13-17

Syrian children and adolescents mostly spoke about their limited access to school, early marriage and child labor. Girls expressed concern over gender-based violence and verbal harassment. Adolescent boys in the Bekaa and Mount Lebanon reported not being able to attend school for economic reasons and being exploited by their employers, and. Other challenges facing adolescents include difficulties in renewing legal documents and curfews in the Mount Lebanon, Bekaa and South governorates.

Young adults aged 18-25

In general, young refugees reported living in psychological distress across Lebanon. Both male and female youth were frustrated with their inability to access universities due to the lack of required certificates and prohibitive costs.

Adults between 25-50 years old

Adult women and men said that their biggest worries are their children's education, and access to health care. Many of them were unaware of available services. Unemployed adults said they relied on their children, especially boys, to cover their living expenses.

Persons with Disabilities

Persons living in disability felt isolated and stigmatized by their communities. They said they lacked proper access to medical care. They expressed great enthusiasm for volunteering and sharing their skills with their communities.

Older Persons

Older persons said they were constantly afraid of detention due to their irregular status in the country. They often failed to access health services due to the cost of transportation to health facilities.

Lebanese and Syrian Communities

While contained, tensions between the Lebanese and Syrian communities have increased over the past year due to security concerns, health issues, and competition over scarce employment opportunities. For example, Lebanese families in Mount Lebanon said they were concerned over their children's safety and health in light of the high number of Syrian refugees in the area. Some participants in the Bekaa reported incidents of verbal violence between Syrians and Lebanese on the streets or at school. Despite the reported difficulties in integration, participants showed great empathy toward each other and PAs unveiled solid ties and friendships between the Lebanese and Syrian communities.

Response

The above-mentioned findings, including key reported concerns such as access to medical care and education, will inform programmes to address the needs of refugees and host communities. Agencies are working on providing proper counseling and further intensifying information to persons of concerns about available services. Agencies will invest in the identification of skilled and talented refugee volunteers in order to involve them in sharing life-skills, psychosocial support and recreational activities within their communities and neighborhoods. Outreach activities are also planned to ensure that vulnerable and marginalized refugees are assisted.

REFUGEES IN LEBANON CAUGHT IN VICIOUS DEBT CYCLE

Nearly 90 percent of the more than one million Syrian refugees in Lebanon are in deepening debt, according to the findings of a new survey by UNHCR, UNICEF and WFP. The survey was based on an assessment of more than 4,000 refugee households and over 100,000 family visits this year.

The amount of money Syrian refugees owe to landlords, shop owners, friends and relatives has jumped 22 per cent in 2015. Savings are exhausted, ability to find work is diminished, and humanitarian assistance has dwindled due to shortages of funds. The average accumulated debt per Syrian refugee family per month is now US\$842, an increase of US\$180 from last year. Refugees are borrowing to cover basic needs – rent, food and healthcare – and successive small amounts are becoming unshakable burdens.

Nearly 40 per cent of refugees are in debt to their landlords, typically being more than two months behind on their rent. One father we spoke to was five months behind with his rent for a small patch of private land on which he has put up a makeshift tent. He was desperately hoping not to be evicted this winter. [See our video story <https://youtu.be/eoY8DoiV-4U>]. Thirty nine per cent of refugees surveyed said they are not getting medical care because of the high costs of treatment and drugs. People are coping by cutting the number of meals per day, and reducing portion sizes. But many still have to borrow money from shop owners, friends or relatives to feed their families. Meat is rarely consumed and eggs are eaten only once a week, at best. Many adults are eating less to make sure their children are fed.

The percentage of refugee households buying food on credit has jumped to more than 75 per cent from 30 per cent in 2014, and 19 per cent in 2013. Part of the reason for this is cuts in WFP food assistance that came into effect in July. Last year, three quarters of refugees were receiving food assistance of \$30 per person, per month. Today, just over half of refugees receive any food assistance and the amount they receive has fallen – currently standing at \$21.60 per person per month.

Overall, it's estimated that 70 per cent of refugees in Lebanon are now living below the national poverty line of US\$3.84 per day. And they are being forced to prioritize between vital but competing needs. As well as reducing calories and nutrients in their diets and ignoring ailments, people are increasingly withdrawing their children from school, often sending them to work in an exploitative informal labour market. They face greater risks of being evicted from their homes and, as their ability to pay off debts wanes further, they are likely to lose the trust of lenders – worsening relations with the host community.

The vulnerabilities of Syrian refugees in Lebanon have been compounded by additional requirements that have been in place since January relating to their stay in Lebanon. Residency must be renewed every six months, and to do so registered refugees of working age have to sign a notarized pledge not to work. Most Syrian

refugees who work do so informally, finding jobs in agriculture or construction for a few days each month, typically earning no more than US\$15 for a 12-hour working day. Women and children earn as little as \$4 for a day's agricultural work.

UNHCR advocates for refugees to be allowed to support themselves where possible, while recognizing the need to avoid disruptions to local labour markets. We are recommending that the pledge not to work be waived or, at least, reworded so that refugees can work in certain sectors such as agriculture or construction in line with Lebanese law and where there is demand. These are traditional sectors of activities for Syrian workers in Lebanon. We are also advocating for investments to be made in Lebanese businesses where there is scope to help local business and, indirectly, create livelihood opportunities for needy Lebanese and in turn for refugees– such as in textiles, food processing, environmental services, agriculture and construction.

Without better funding, humanitarian agencies are not able to increase aid, aggravating the now endemic debt trap faced by the overwhelming majority of refugees in the country.

Lebanon's appeal of USD 1.87 billion for 2015 is currently funded at only 45 per cent.

The Vulnerability Assessment of Syrian Refugees (VASyR) in Lebanon will be published on UNHCR's data portal next month. The Executive Summary is available here: <http://data.unhcr.org/syrianrefugees/admin/download.php?id=9816>.

A GROWING LIST OF DEBTS



Syrian refugee Fouad carries food with his children after an outing to a store. (c) UNHCR

BEIRUT, Nov 20 (UNHCR) – Syrian father Mohamad believes his life can be summarized by a worn out piece of paper. Carefully folded and tucked under a floor mattress, it details a growing list of debts.

Four years in Lebanon as a refugee have sucked his resources dry, and thrown him on the mercy of a good number of neighbours, relatives and friends.

"I wake up thinking about it. I go to bed thinking about it," the father-of-four said with his eyes fixed on the floor. "What can I say, we have lost everything, and now we are being forced to give up our dignity."

Mohamad's story is far from unique. Nearly 90 per cent of Lebanon's over one million Syrian refugees are today trapped in a vicious cycle of debt, according to the findings of a recent assessment of Syrian refugee vulnerability in the country by UNHCR, UNICEF and WFP.

Most refugees have not managed to free themselves from borrowings that started to pile up in 2014. Mohamad, who used to work as a truck driver in Syria until his home in Daraa was destroyed, is one of them.

He burned through his savings of US\$1,150 in just four months in Lebanon. Forced to borrow, he found that he was still unable to cover the rent, which is now five months overdue.

Check out the full story here:

<http://www.unhcr.org/564f1baa6.html>

UNHCR has released a video about a Syrian refugee's struggle with debt, available on our YouTube channel here:

<https://youtu.be/eoY8DoiV-4U>

DONORS

Australia, Belgium, Canada, Denmark, European Union, France, Germany, Ireland, Italy, Japan, Kuwait, Luxemburg, Monaco, Netherlands, Norway, Qatar, Saudi Arabia, Spain, Sweden, Switzerland, United Kingdom, United States of America.

Contributions have also been received from the Emergency Response Fund (ERF) and the Central Emergency Response Fund (CERF) as well as from private donors, national and international organizations.