Financial Lives of Syrian Refugees in Germany

Part of research on ‘Financial Lives of Refugees in Germany’

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Syrian Refugees in Germany: Key Numbers (2013 to 2018)

5,69,231 first time asylum applications

- **Gender** – Majority male, but share of women applicants increased from ~30% to 49%
- **Age group** – Majority between 18-35 years, with recent increase in <4 years group
- **Ethnicity** – ~60% Arabic, ~35% Kurdish
- **Religion** – >80% follow Islam, Christians and Yezdis around 3% (13% and 17% in 2013)
- **High protection rate** – >90%, but since 2016 majority receive subsidiary protection

Source: BAMF
Looking at the case of Reem and Tarek

Reem and Tarek (in their early 30s), left their comfortable life in Syria and now find themselves in debts due to the mistakes they made in managing their financial expenses.

- From Damascus Syria, Tarek had a good job and apartment
- Reem studied computer engineer, worked before getting married 9 yrs. ago
- Arrived in Germany at end of 2015
- Smooth asylum process through family reunification
- Live in an apartment in Berlin
- One daughter, and son born in Germany

Goals:
- Go back to German classes and find a job
- Repay all loans
- Provide secure future for their children
Displacement (End-2015)

Arrival and Asylum

Family Reunification

Settling in

Finding Jobs

**Doing**

- Fled Syria, took a loan to finance
- Applied for asylum and family reunification
- Preparing for family to join, took a loan to finance

**Thinking**

- Where to go? Am I safe? What about my family?
- Will I be accepted? My family be able to join?
- How to ensure smooth journey for my family?

**Feeling**

- Scared
- Unsure
- Emotionally dispersed
- Happy
- Over-joyed
- Exhausted

**Family Reunification**

- Changed apartment, Received electricity bill
- Took online credit, high amount of online purchases
- Coordinating with job centre Repaying loan

**Settling in**

- Finding home
- Buying furniture, electronics online

**Finding Jobs**

- Found a job

**In Syria, we were happy and settled.**

- How do I repay all the loans I have?
- How do I get back to my previous standard of living?
- How do I provide for my children’s needs?
- How can I find a job

- Losing dignity (loans)
- Stressed because of all the payments

- Had a baby boy

- Joined savings group and took a loan

- Finding home

- Coordinating with job centre
- Repaying loan
Comparison with Syrians in Lebanon: Some Differences and Similarities

- **Socio-economic profile**: Limited coping mechanisms
- **Income source and aid dependence**: Access to formal financial services, preference for informal services
- **Formalised economic activity and access to labour market**: Role of social networks
- **Low frequency or impact of external shocks**: Dependence on informal sources of information