

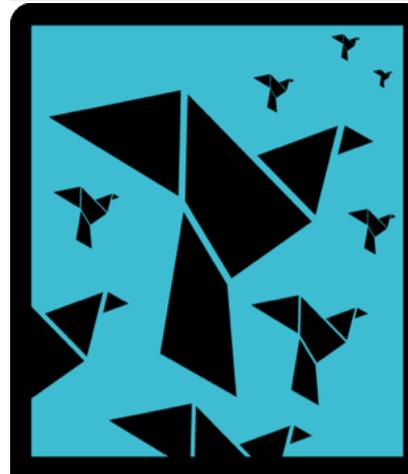
Financial Lives of Syrian Refugees in Germany

Part of research on 'Financial Lives of Refugees in Germany'

20.02.2019 | Beirut

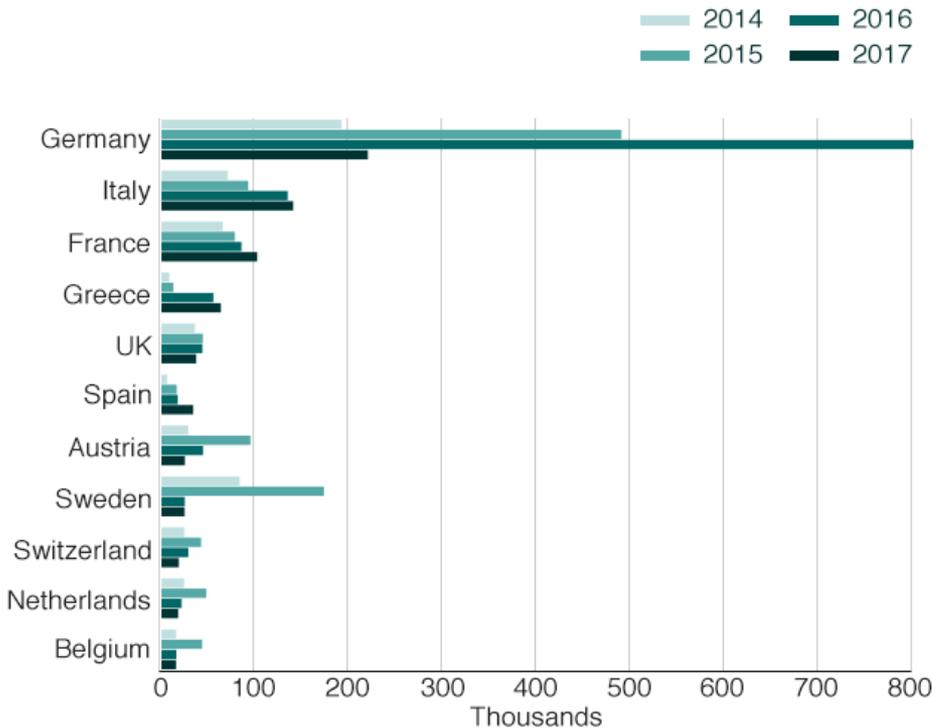
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Syrian Refugees in Germany: Key Numbers (2013 to 2018)

Top 10 EU countries for asylum applications



Source: Eurostat

BBC

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

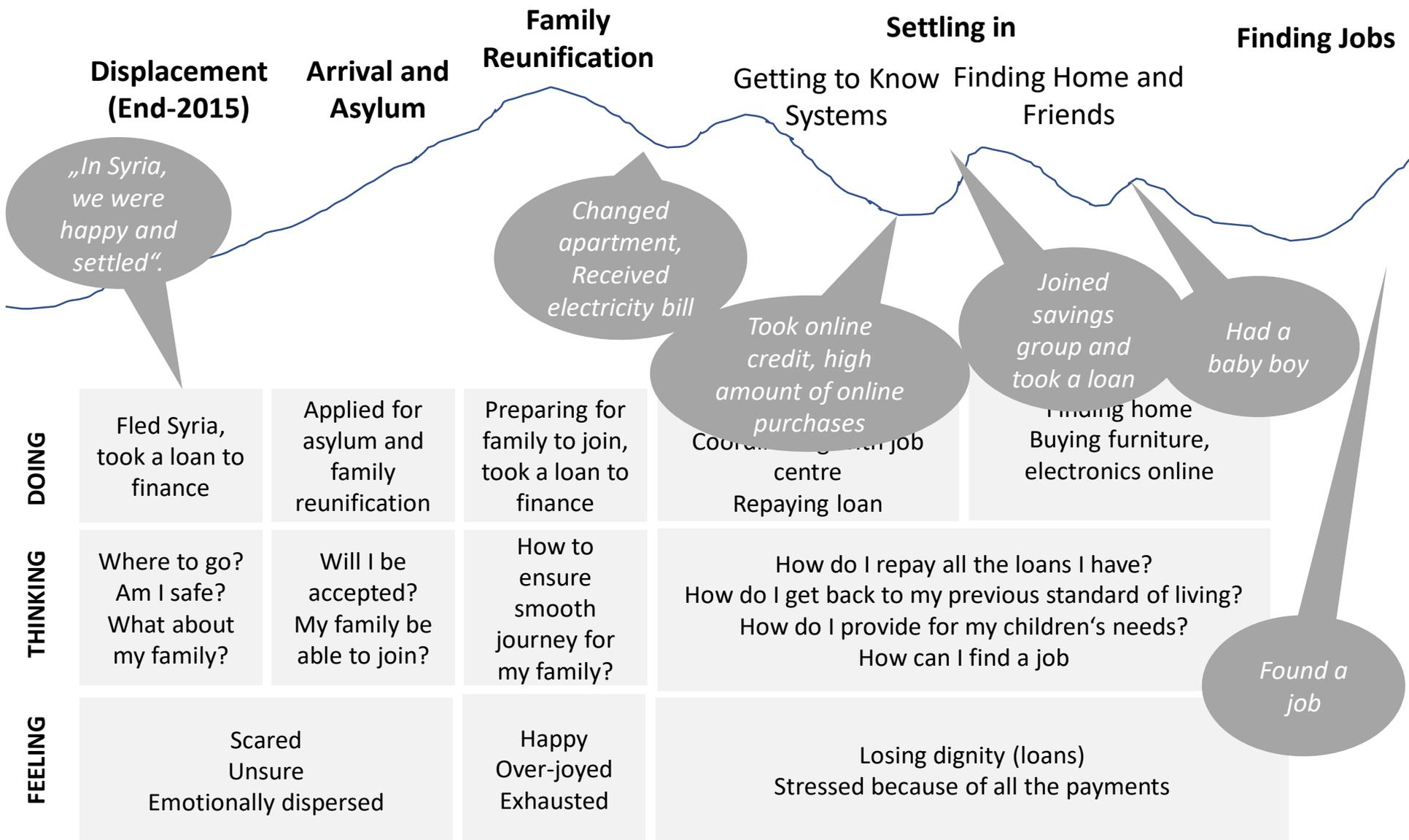


One daughter, and son born in Germany



Goals:

- Go back to German classes and find a job
- Repay all loans
- Provide secure future for their children



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

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