Journal of Social and Development Sciences (ISSN 2221-1152)
Vol. 15, No. 3, pp. 1-12, 2025

Refugees' remittances to precarious IDPs in North Syria, Al-Raeai, between 2017 and 2023

*Abdulnaser Aljasem[1], Ali Aljasem[2], Feras Shabou[3], Laura Sayah[4], Samir Al-Abdullah[5]
[1]Associate Professor of Business Administration, The Netherlands
[2]Utrecht University, The Netherlands
[3]Başakşehir Akademisi, Istanbul, Turkey
[4]Arab Center for Research and Policy Studies, Doha, Qatar
[5]Harmoon Center for Contemporary Studies, Istanbul, Turkey
Email: *abdulnaseraljasem@gmail.com
Corresponding Author: Abdulnaser Aljasem

Abstract: This study explores the impact and role of refugee remittances to Internally Displaced Persons (IDPs) as part of the repertoire of financial coping strategies of displaced people, with a focus on the Al-Raeai region in northwestern Syria. Our paper examines the 'dual precarity' of both refugees and IDPs, contributing to the literature on refugee studies. The paper outlines the frequency and unique features of remittances, and the extent to which they contribute to household income and spending patterns. Moreover, it highlights the concerns of IDPs when remittances are interrupted and the potential alternatives. Factors other than war and conflict, COVID-19 and the earthquake (natural disasters) for instance, are also explored. Our research shows that remittances are indispensable for the IDPs, are determined by the senders' country of origin, and enhance the bonds between families and social circles, especially in emergency events.

Keywords: *Remittances, Hawala, Precarious IDPs, Refugees, Syria*

1. Introduction

The conflict in Syria has forced more than 13.4 million people to leave their homes, 7.2 million of them are Internally Displaced Persons (IDPs), many of whom live in makeshift camps, cities and villages in northern Syria. Until August 2023, the United Nations Office for the Coordination of Humanitarian Affairs (UN OCHA) estimated that 2.9 million IDPs were staying in northwest Syria alone. IDPs live under precarious circumstances, experiencing a high degree of vulnerability, instability and anxiety about further displacement. Because of the ongoing conflict, it is very difficult to get a clear estimate of the overall flow of remittances sent into Syria after 2011.

Owing to the lack of adequate banking infrastructure and international sanctions on the Syrian banking system, nearly all remittances are sent through informal channels. However, in such a context, remittances sent by refugees became a source of support for IDPs, who are dealing with both material deprivation and anxiety, to help alleviate the consequences of displacement. While there are abundant studies of coping strategies during economic and financial crises, coping strategies are still largely overlooked in the context of armed conflicts, particularly when it comes to the role of remittances sent by refugees (Dercon 2005; Lokshin et al. 2004).

This study explores the impact and role of refugee remittances as part of the repertoire of financial coping strategies of internally displaced people with a focus on the Al-Raeai region in northwestern Syria. It does so by exploring the unique features and effects of these remittances compared with other sources of income, the extent to which they contribute to IDP households' income, their social impact, the risks of interruption, and finally, how they have been affected by natural disasters like the 7th of February 2023 earthquake and the Covid-19 pandemic.

On 11th July 2023, the UN Security Council failed to reauthorize the use of the Bab al-Hawa border crossing for the delivery of humanitarian aid into Syria, a critical lifeline to more than 4.1 million people in the country's northwest, many of whom were forcibly displaced during the 11-year war. In this context, remittances from refugees to IDPs through informal channels became an increasingly important alternative to the efforts of other countries and international organizations to support Syrian IDPs.

The uniqueness of studying the remittances from refugees to IDPs stems from a 'dual precarity' experience. Despite the considerable challenges they face (asylum-seeking process and their financial (un)stability, new

country…), refugees continue to send money to their IDP families, relatives, or friends. On the receiving side of the flow, IDPs undergo several living challenges: poor places of displacement are usually coupled with very precarious stability and financial security conditions. After 13 years of ongoing conflict, some families have been displaced multiple times, each time adapting to a new context with different needs.

In this context, the study focuses on the remittances associated with conditions of protracted displacement, such as a lack of job opportunities, short of financial support, and the stalemate and absence of a political solution to the Syrian crisis in the foreseeable future. In many cases, remittances are urgent responses to unforeseeable changes such as intensified military operations, bombing-related injuries, sudden decisions to leave for a safer place, but also natural catastrophes and pandemic outbreaks.

Despite the increasing research interest in the role of money transfers in conflict countries, remittances from refugees to IDPs have been overlooked in existing literature (Rodima-Taylor 2013). The study of the dynamics and impacts of remittances is extremely important for all those interested in poverty and forced migration issues. Evidence suggests that remittances are affected by factors and contexts of forced displacement that differ from factors in other contexts, such as economic migration (Justino 2011).

This paper is an original contribution to bridge the gap, based on the particular and interesting case of Syria, where dual precarity characterizes both the sender (refugee) and recipient (IDPs). What makes the Syrian case very special is the precarious status, albeit relatively different, of both the sender (the refugee) and the recipient (the IDP). Hence, the study of remittances in the Syrian context is of great empirical and theoretical significance to make an original contribution to fill part of this gap.

2. Remittances and *Hawala*

It has been estimated that official remittances amounted to as much as $548 billion for low and middle-income countries in 2020 (Rodima-Taylor 2022: 43). While there is an array of literature about how individuals cope with economic and financial crises, there is little research into coping strategies during active armed conflicts. In conflict contexts, civilian households' coping strategies differ depending on the context where they are evolving, and thus, the nature of the crisis they are facing. Justino outlines different sets of impacts of armed conflict on households' welfare and policy responses. He argues that households tend to adopt five common coping strategies. These are: "savings, low-risk activities and agriculture, migration, labour reallocation, and self-recruiting into armed groups" (Justino 2011: 28).

Rodima-Taylor argues that "remittances are a primary mechanism for rebuilding family ties and kin connections in war-torn settings" (Rodima-Taylor 2022: 44). This makes remittances a bonding tool that harnesses the families and friends' links and glues their connections even though the paths have completely diverted. Being directly channelled into families' budgets to supplement their income, remittances play a crucial role in enabling people to survive, especially during crises and conflicts, as outbreaks of armed conflicts generate abrupt destruction of infrastructure, trust, and investments (Justino 2011: 15).

The broad literature on remittances has looked into factors and determinants of remittances in the case of economic migration. Stark and Bloom advanced in their work, the New Economics of Labor Migration (NELM), three major motivations for migration: relative deprivation, insurance, and investment (Stark and Bloom 1985: 174-175). From the NELM perspective, migration is a choice taken by households to improve and diversify income-generating opportunities (Fransen and Mazzucato 2014: 58).

In contexts of large numbers of people fleeing their homes in fear for their lives, however, remittances become a consequence rather than a key driver to leave (Lindley 2009: 1316). In such circumstances, the main motive for sending remittances is altruism (Stark 1988: 468). Remittances become a lifeline, helping people facing insecurities or escaping the conflict, supplementing additional resources in first-asylum countries, and helping refugees recover once the conflict comes to an end (Van Hear and Cohen 2015: 5).

Hence, for refugees, the pressure to remit might be more obvious, expressed by a higher tendency to remit when family members are in danger. Furthermore, instability and insecurity contribute to the urgency of

remittance to the home country, be it to family or friends. In most cases, those who leave for economic reasons are the ones who remit the most to their families (Arestoff et al. 2012: 520-521). It was also observed that uncertainty in home countries tends to make remittances continuous but limited (Lindley 2008: 8-9). Furthermore, pressure to remit has an impact on long-term decisions such as investment and education (Tharmalingam 2011: 183).

Remittance patterns may change, particularly if one is remitting to many people living in different locations and settings, as remittance motives can change from one location to another, and the amount can be maintained, but the location may shift (Vargas-Silva 2017; Van Hear et al. 2009). Patterns may also change with failing governmental services and with disrupted family ties due to the conflict and displacement context (Vargas-Silva 2017: 136-137). Although forced displacement often happens suddenly, in most cases it proceeds in a series of stages leading to greater instability. Such dynamics make the analysis of the determinants of remittances more complex.

Remittances are sent both through official and informal channels, where official agencies have an interest in opening outlets in refugee camps, because of agglomeration (Crisp 2003: 136-137). Informal channels include sending money with trusted family members or friends (Cockayne and Shetret 2012: 10). Furthermore, as displacement is sudden, remittance businesses need time to establish and start operating, while the limited options and lack of available competition increase remittance fees (Beck and Martínez Pería 2011: 117). Such limitations pave the road for the *hawala* business to flourish.

It is worth mentioning that sanctions, particularly in the money transfer business, have a secondary impact on the remittance process as the amount of money tends to be under $500 in most cases. Schramm and Taube define *hawala* as "club-like arrangements, which can provide the transaction parties with an institutional framework to assure enforcement of contracts without relying on any national law" (Schramm and Taube 2003: 405).

Despite their importance, migration flows between developing countries receive less attention compared to flows between developing and developed countries. Furthermore, remittances in conflict and post-conflict environments, especially in the case of forced displacement, have received scant attention due to a paucity of data and unstable settings for research. Yet, it is noteworthy that people are more likely to remit to countries in conflict, would that be to assist family members of friends, or to finance armed parties (Carling et al. 2012).

Dual precarity and remittances

A sizable body of literature has looked into the impact of remittances, from emigrants to their home countries, on development, analyzing their influence on receiving countries (Yang 2006: 27). Some authors have focused on the role of remittances in enhancing investment activities, especially in education and entrepreneurship (Carling et al. 2012: 304). Others have looked at remittances, where they were mostly used to finance consumption on food and healthcare, especially in modest-income households (Amuedo-Dorantes 2005: 13). Nevertheless, the use of remittances is suggested to vary depending on the context of receiving countries (Carling et al. 2012: 290-292).

To date, however, there has been no study looking into the context of refugees remitting to IDPs, be it family, relatives, or friends. Hence, our research project is the first of its kind to investigate the remittance transfers of refugee-IDPs. The key characteristic of the refugee-IDP remittances process is the dual precarity of both the sender and the receiver. We define dual precarity as the state of instability and lack of financial security of both senders and recipients of remittances in their new contexts. In the case of refugees, instability is attributed to the long asylum process, the integration trajectory, and entry to the job market.

The IDP, on the other hand, faces multiple challenges about the protracted conflict, the shortage of humanitarian aid and its distribution inefficiency and recurrent displacement escaping the active fighting and bombardments. Finally, the empirical case under study is concurrent in the sense that it is evolving and changing as we write. Therefore, it aims to push the literature forward on how refugees are filling a gap that governments and international organizations should have addressed. It does so by empirically investigating the case of Syria in the specific context of Al-Raeai.

The case of Syria

Despite its magnitude, the Syrian conflict is still not fully studied. Studies related to the Syrian refugees' context have mostly analyzed the causes of fleeing the country and the current state of refugees in host countries. To a lesser degree, studies have focused on money transfers. In 2019, remittances sent to Syria through formal channels alone amounted to 1.6 billion USD. As per the World Bank report of April 2020, most of the money transfers came from Saudi Arabia, accounting for twenty-nine percent, followed by Lebanon with seventeen percent, Jordan with fifteen percent, and Turkey with fourteen percent.

Moreover, remittances sent are more frequent but have low amounts (Chehade et al. 2017: 4). On the other hand, remittances sent to Syria mostly go through informal channels, followed by money sent with family connections, while formal channels are used the least (Dean 2015: 16). This indicates that the $1.6 is likely a small proportion of the total remittances flowing into the hands of the families inside the country through informal channels and networks.

In the literature on remittances, no studies have focused on IDPs in general, let alone on remittances they receive from refugees, although there are some policy papers and NGO reports. In addition to examining the motives for remitting, the project examines the uses of remittances to help IDPs adapt to their precarious situations. Moreover, by examining the motives for remitting, such as sacrifice, sense of responsibility and participation, the project explores the uses of remittances to help IDPs adapt to their precarious situations.

3. Research methodology

The research adopts a qualitative approach. In-depth interviews were conducted with a sample of 15 heads of displaced Syrian households in the Al-Raeai area during March 2023, in the aftermath of the earthquake that hit southern Turkey and northwest Syria in February 2023. A trained research assistant facilitated interviews under the full supervision of the research team. The main task of the research assistant was fixing interviews and taking notes when online interviews were not feasible.

When it was not possible for the research team to conduct interviews themselves, the research assistant conducted interviews under the supervision of the research team. Participants fall into two categories: the first category concerns those who still regularly receive remittances from their relatives abroad, while the second category includes those who receive remittances intermittently and in varying amounts. This distinction helped to understand the uniqueness and impact of remittances as a lifeline for IDPs. By comparing these two groups, the study aimed to highlight the varying degrees of financial stability and support among IDPs. The heads of the household were interviewed because of their relevance as the persons directly responsible for the living conditions of the family. Their insights provided a comprehensive view of how remittances influence daily survival and long-term resilience.

Located in northern Syria, the Al-Raeai region attracted 1,875 displaced families from all regions of Syria due to its safety and proximity to the Turkish border (1 km). The Al-Raeai region had a pre-war population of 15,873 people, according to the 2004 national census. Moreover, the researchers and the assistants belong to the area, and their families are still living there. This made it feasible to conduct interviews and collect data safely. In other words, the team had already developed a substantial level of trust with the targeted group, as they were well-known through their families, recurrent TV appearances, and publications. This pre-existing trust facilitated open and honest communication during the interviews, ensuring the reliability and depth of the collected data.

The interview questions addressed the extent to which remittances contribute to household income, how they are spent, and their frequency. They also explored the unique features of remittances, concerns about their loss, and potential alternatives. Additionally, the questions examined the impact of COVID-19 and the earthquake on remittance flows, as well as their social impact in bonding families together. Concurrent to the interviews, data were analyzed to identify themes and allow for reflexivity (Mason 2018). Interviews continued until we reached data saturation (Hennink and Kaiser 2022). When the data were saturated, we did a final reflection to ensure that we included new themes in the final analysis of the materials. This iterative process ensured that the analysis was comprehensive and captured the nuanced experiences of the participants. By

continuously reflecting on the data, the research team was able to adapt and refine their approach, enhancing the overall robustness of the study.

As expected, we encountered several difficulties during the interviews. Respondents often felt reluctant or afraid to discuss the amount of remittances they received. Another challenge arose when the head of the household was a female in a male-dominated context. However, we developed solutions and mitigation strategies for every potential scenario, such as relying on kinship relationships and female introductory assistance to conduct interviews with female heads of families. We conducted all interviews in Arabic. Finally, we recorded and transcribed all interviews. We then analyzed the data to find patterns within and identify themes for the final envisioned output (Lund 2014: 234).

4. Remittances Frequency

Given the importance of remittances sent from refugees to IDPs, we asked the study sample about the frequency and regularity of these remittances. Sixty percent of the sample indicated that they receive regular remittances, either monthly, fortnightly, or, in two cases, quarterly. For example, one participant told us, "My son, who lives in Turkey, sends me a monthly remittance worth between 75 and 50 US dollars." Another participant explained, "I have two brothers in Germany who take turns sending a monthly remittance worth 100 US dollars." These regular remittances provide a crucial and stable source of income for many families, helping them to meet their basic needs and manage their household expenses. The consistency of these funds plays a significant role in ensuring financial stability and reducing the uncertainty faced by IDPs in their daily lives.

One participant who has siblings in Turkey noted, "My brothers who live in Turkey send us financial aid depending on their working conditions. Their money transfers to us are irregular." Similar to other participants with family members in Turkey, one interviewee said, "I receive Turkish lira remittances from my children living in Turkey every two weeks, which is equivalent to about 50 US dollars." Another participant highlighted, "I receive financial assistance from some of my relatives living in Europe, but less frequently, depending on their circumstances. These irregular remittances, while less predictable, still provide essential support for the recipients. The variability in the frequency and amount of these funds reflects the fluctuating economic conditions faced by the senders, yet they remain a vital source of aid for the families in Syria.

We notice from the responses of the sample members that first-degree relatives, such as sons, daughters, brothers, and sisters, send the vast majority of remittances, while more distant relatives send a small percentage. The value of the remittances ranges from 150 to 50 US dollars, highlighting the importance of this small amount in supporting the resilience of the displaced people. Moreover, with the challenges and conditions of their precarious displacement, we observe that regular and periodic money transfers depend on the conditions and stability of the sender. For instance, a refugee in Europe is in a better position to remit than a refugee residing in Turkey, Lebanon, or Jordan. This discrepancy underscores the varying levels of financial security among refugees in different regions and their ability to support their families back home.

One participant points out, "Sometimes the *hawala* is delayed because my son's salary is overdue. Consequently, the regularity and quantity of remittances are affected by the dual instability of both the refugee and the IDP. When we compare the remittances coming from economic migrants in circumstances different from those of refugees, we find a clear variation in terms of the periodicity and regularity of the remittances, as well as in the amount of the remittances and their uses, as we outline below. This comparison highlights the significant impact that the sender's stability has on the financial support received by IDPs.

In summary, the frequency and regularity of remittances play a crucial role in the financial stability of IDPs. While many families rely on consistent monthly or fortnightly remittances, others experience irregular support due to the economic instability of their relatives abroad. This variability underscores the importance of understanding the broader socio-economic contexts affecting both the senders and recipients of remittances. By examining these patterns, we gain valuable insights into the resilience strategies of displaced families and the critical role that remittances play in their daily survival and long-term well-being.

Remittance contribution to the recipient's income and how it is spent

One of the main themes in our research was the contribution of the transferred money to the income of the displaced family. We asked interviewees how much of their overall income these remittances represented, considering that the amounts were relatively small. Respondents reported that the percentage of remittances in their households' total income ranged between one hundred percent and thirty percent. This range highlights the varying degrees of dependency on remittances among displaced families. For some, remittances are the sole source of income, while others supplement their earnings with these funds. The data also revealed that families receiving higher percentages of their income from remittances often face greater economic instability, underscoring the critical role these funds play in their survival.

Specifically, thirteen point four percent of the respondents stated that remittances are their only source of income, while twenty-six point six percent indicated that remittances contribute thirty percent of their total income. Additionally, forty percent of the sample revealed that remittances make up fifty percent of their total income, and twenty percent said that remittances make up seventy-five percent of their total income. These findings highlight the significant role that remittances play in the financial stability of displaced families, despite the relatively small amounts received.

By reading the percentages in the respondents' answers, we notice that the displaced community in the studied area relies heavily on remittances for its resilience and adaptation to displacement and its precarious conditions. Although remittance amounts are small, they are the only source of income for some families with no other means of support. As shown by the data, remittances constitute a key income support for seventy percent of the households residing in the area of study. One participant added that he receives money transfers regularly from his brothers, who are refugees in Germany and the Netherlands, and I have six children and my mother lives with us. The *hawala* covers seventy-five percent of my total living needs. The rest I manage through intermittent work.

One participant points out, "There are no job opportunities and aid from organizations is scarce and distributed unfairly. So, our main dependence is on the transfers from my immigrant children to Turkey. Another participant added, "The *hawala* is about half of my income. I receive some intermittent assistance from an organization, and I have a cow that I can milk to cover some of the living expenses. These statements highlight the critical role that remittances play in the financial survival of displaced families, especially in the absence of reliable local support and job opportunities.

When it comes to employment opportunities, one of the respondents, who is a teacher, iterates, "The monthly salary is small and does not cover half of the family's needs. So, we rely on the *hawala* from the benefactors. This reliance on remittances is further emphasized by the challenging conditions of displacement, including lack of employment, low wage levels, and the unavailability or unfair distribution of local or international assistance. Thus, it is evident from the respondents' answers that remittances hold high qualitative importance and weight in the makeup of total income for displaced families.

We asked the study sample how they spent the money and whether they could save or invest any part of it. All respondents confirmed that they spent the remittances on necessities such as food, clothing, and medication. Therefore, they had no room for saving or investing due to the small amounts and irregularity of the receipts. This highlights the precarious financial situation of the displaced families, who rely on these funds for their immediate survival needs.

Considering that refugees are not fully settled yet, it is worth noting that the decrease in remittances relates to the refugees' working conditions. Literature on the economic effects of labor migrant remittances emphasizes that these remittances are used more for investment rather than consumption (Adams 2006). This makes the remittances sent to IDPs by refugees differ significantly from those originating from labor migrants, due to the variations in both contexts. The immediate consumption of remittances by IDPs underscores the urgent and ongoing need for financial support in their daily lives.

The social role of remittances

Remittances had a social impact in addition to their economic one, specifically in supporting the adaptation of IDPs to their precarious displacement circumstances. The question explored the social dimension and the role that remittances played for both the receiver and the sender within their social circles. Participants shared various insights into how these financial transfers influenced their social dynamics and emotional well-being. One participant highlighted the emotional connection, stating, "When my brother sends me money and tells me this, I feel a sense of contribution and responsibility in his voice. He feels that he is responsible for covering our needs. This sentiment underscores the psychological and relational aspects of remittances, where the act of sending money fosters a sense of duty and emotional support.

Another participant mentioned the enhanced social status, saying, "Our son has strengthened his position in the family and has become a respected and appreciated member of our social circle because of the money transfers he has been making. This response illustrates how remittances can elevate the sender's standing within their community, leading to increased respect and appreciation. The financial support provided through remittances not only aids in meeting basic needs but also reinforces social bonds and enhances the social capital of both the sender and the receiver. These narratives highlight the multifaceted impact of remittances, extending beyond mere economic assistance to include significant social and emotional dimensions.

Another participant points out that "my son has sacrificed his studies to support us. He went to the workshops in Turkey to work and cover the needs of his family. This is a great sacrifice. This statement highlights the profound sense of responsibility the sender feels towards his displaced family, as he strives to support them both morally and psychologically by ensuring their financial stability. Such contributions play a crucial role in helping IDPs avoid depression, humiliation, and need through the *hawala* sent. One participant emphasized this impact, stating, "The *hawala* helps us live as dignified as possible and protects us from despair and depression. This underscores the psychological relief and dignity that financial support can provide.

Another participant added, "My son tells me: do not stand in line to wait for help. I will send you a *hawala* whenever I can. This sentiment reflects the sender's commitment to maintaining the dignity and well-being of his family, ensuring they do not have to rely on external aid. The remittances thus serve not only as a financial lifeline but also as a means of preserving the social and emotional well-being of the recipients. These narratives illustrate the multifaceted role of remittances in enhancing the quality of life for IDPs, providing both economic support and emotional reassurance.

Most respondents focused on how remittances strengthened and appreciated the sender's status within their social environment. Recipients felt more satisfied and relatively stable, which improved their social relationships. These money transfers enhanced social cohesion and strengthened family and social ties. One participant remarked, "What motivates my brothers to send us money is the value of the family bond and connection, which is a genuine value in our society. This highlights the cultural importance of family bonds in motivating remittances.

Another participant pointed out, "We received irregular remittances from my brother's friend from Sweden, who is a Christian. This example illustrates how remittances promote community engagement, family connection, assistance, and solidarity, transcending religious and cultural boundaries. The act of sending money not only provides financial support but also reinforces the values of social cohesion and mutual aid within the community. These narratives underscore the significant social impact of remittances, fostering stronger family ties and a sense of community solidarity.

These acts clearly indicate the personal motivations and values of both the sender and the recipient IDP, such as sacrifice. Both parties aim to survive the difficult circumstances of war and conflict. One participant recalled, "My brother sends us money when living conditions worsen without us asking him. This highlights the proactive support provided by family members during times of need. Another participant emphasized that their "son works in difficult conditions where he takes up very hard jobs to help us. This underscores the sacrifices made by the sender to ensure their family's well-being.

However, we could not explore whether there were any IDPs with refugee family members who did not support their relatives in their displacement. This gap in our research leaves an area for further investigation to understand the full spectrum of family dynamics and support systems among displaced populations. The narratives provided illustrate the significant role of remittances in maintaining family connections and providing essential support during challenging times.

In times of crises, especially during protracted conflicts, social relations and cohesion often face challenges related to individuals' attitudes and behaviors (Friedkin 2004). Social group members are generally perceived to become more individualistic and focused on their own survival. However, our case study provides counter-evidence, showing that in times of precarity, social bonds can be strengthened through financial support to one's family and community. This financial assistance fosters a sense of solidarity and mutual aid, countering the tendency towards individualism.

The case of yet-to-be-settled refugees remitting to their precarious IDP family members or friends in the aftermath of displacement or natural disasters shows how such incidents can bring the community together and strengthen emotional bonds. These remittances, given as gifts and charity, are non-refundable and irreversible, highlighting the altruistic nature of the support. This contrasts with labor migrant remittances, which typically result from household migration decisions and are primarily used for investment. The financial aid provided by refugees underscores the importance of solidarity and mutual support in times of crisis, fostering a sense of community and reinforcing emotional connections among those affected by displacement and natural disasters.

Crises and natural disasters impact on remittances.

In the literature on labor migrant remittances, a key finding is that they tend to be counter-cyclical: migrants remit more during economic downturns in their home country (Frankel 2011). For example, Dean and Choi found that income shocks related to rainfall patterns led to an increase in remittances from labor migrants to their family members (Yang and Choi 2007). This pattern shows that labor migrant remittances to family members increase in response to economic hardships. In this exogenous context, labor migrant remittances to family members are similar to those of refugees to IDPs. Both groups send more financial support during crises, highlighting the critical role of remittances in providing economic stability and support during challenging times.

However, there is a crucial difference between labor migration and refugee migration. In the example of the Philippines, migration is usually a pre-planned endeavor, often a collective decision involving other family members to ensure a financially secure future. In contrast, leaving one's country as a refugee is typically a forced and individual decision made by the asylum seeker in search of safety, with financial security being a secondary concern. This distinction raises the question: to what extent are refugee-to-IDP remittances similarly counter-cyclical? Understanding this difference is essential to grasping the unique dynamics of remittances sent by refugees compared to those sent by labor migrants.

In early 2020, the world faced a severe economic shock due to the coronavirus (Covid-19) pandemic, which imposed lockdowns and halted most economic activities. Additionally, in February 2023, a devastating earthquake struck southern Turkey and northwestern Syria, resulting in high human casualties and significant infrastructure damage. The study sample was asked whether remittances were affected by such emergencies and natural disasters, including the Covid-19 pandemic and the February 2023 earthquake in northwest Syria. Participants were also questioned about personal emergencies within their families, such as sickness, medical treatment, or death. These inquiries aimed to understand the impact of crises on the flow of remittances and the ability of senders to provide financial support during challenging times.

One participant noted, "During the coronavirus period, remittances stopped because my son lost his job in Gaziantep, Turkey. This indicates that economic shocks in refugee destinations can reduce the amount of remittances sent. Another participant shared, "During the coronavirus period, my family and I contracted the virus. Our children sent us extra money to cover recovery expenses and treatment. However, the remittances were affected by the lockdowns and work circumstances in Turkey. These accounts highlight how the

pandemic's economic impact and health crises influenced the flow of remittances, demonstrating the vulnerability of financial support systems during global emergencies.

On the other hand, one participant noted, "The amount of the *hawala* increased during the earthquake because of the damage caused to our house. This indicates that not only medical issues or natural disasters impact the amount and frequency of the *hawala*, but other factors also affect money transfers. One participant reported, "When we have special occasions like marriage parties, Eid, or deaths, my brothers send us extra money. Another respondent stressed, "The quantity of *hawala* increased when our house sank during the floods and when the earthquake happened. These accounts show that various events, from natural disasters to personal milestones, influence the flow of remittances, highlighting the adaptability and responsiveness of financial support systems to different needs.

By reviewing the participants' responses, we conclude that remittances are affected by emergency conditions. *Hawala* transfers from refugees in Turkey noticeably decreased during the COVID-19 pandemic due to their work circumstances. In contrast, remittances from refugees in Europe remained largely unaffected. Additionally, the earthquake response from refugees residing in Europe was substantially higher than that in other countries. These observations highlight the varying impacts of emergencies on remittance flows, depending on the refugees' location and their ability to maintain financial stability during crises.

There was a remarkable increase in the amounts of money sent to families in the Al-Raeai area, let alone in the directly impacted areas of Jenderis and Idlib to the west of the country. This surge in remittances highlights the critical role of financial support during times of crisis. Additionally, other circumstances such as joyful celebrations, Eid festivities, and emergency health conditions also led to an increase in the amount of remittances received. Refugees often sent special remittances for these events or occasions, in addition to the usual amounts they regularly transferred.

The increased remittances during emergencies and special occasions demonstrate the strong sense of responsibility and solidarity among refugees towards their families. These financial contributions not only provide essential economic support but also reinforce social bonds and emotional connections. The ability of refugees to mobilize additional resources during critical times reflects their resilience and commitment to their families' well-being. Overall, the findings illustrate the multifaceted impact of remittances, extending beyond economic assistance to include significant social and emotional dimensions, thereby enhancing the quality of life for IDPs in challenging circumstances.

5. Conclusion

From the perspective of remittances from a family member supporting the capacities of their relatives in their home country, refugee-IDP remittances exhibit a pattern similar to that of economic migrants' remittances. However, substantial differences exist due to the precarious conditions faced by both refugees and IDPs. Most IDPs encounter fragility and instability during their displacement. This dual precarity, common to both parties in the remittance relationship, helps us understand the unique pattern of remittances in the context of asylum and displacement and the accompanying difficult circumstances.

Remittances sent by refugees to their displaced relatives contribute significantly to their disposable income, often making up a large portion of their financial resources. These remittances are unique as they occur in the context of forced displacement. IDPs face precarious conditions characterized by limited employment opportunities, low wages, and persistent insecurity. Some IDPs have experienced multiple displacements, further exacerbating their instability. Similarly, refugees often face unstable conditions, lacking a stable work environment. Moreover, IDPs have limited alternative sources of income, making remittances a crucial lifeline. If remittances cease, IDPs lose an essential lifeline of support that is nearly impossible to replace, given the current political stalemate and internationally politicized aid deliveries.

Remittances also play a vital social role by instilling values of solidarity, cooperation, and sacrifice, especially in precarious circumstances. They promote family cohesion, highlight the sender's social status, and help recipients maintain a balanced social presence, protecting them from feelings of humiliation and extreme need.

In the absence of structural lending channels or local social assistance, remittances underscore values such as sacrifice and responsibility.

The role of remittances becomes particularly evident in exceptional circumstances such as natural disasters, diseases, and family events, where the amount sent can increase or decrease depending on the refugee's changing circumstances. There has been a significant lack of action by relief and humanitarian organizations in the studied area, or at least a proper and transparent needs assessment. In many regions in Syria, assistance is politicized by the region's de facto forces. Data indicate that this type of remittance, through its impact and mechanisms, is crucial for addressing poverty and forced displacement. These lifelines are influenced by factors and contexts of forced displacement that differ from other migration contexts.

In addition to the topics covered by the research questions, new themes emerged from participants' conversations and responses. Participants highlighted several critical issues, including the shortcomings of humanitarian and relief organizations in the region. They pointed out the lack of aid and the inequity in its distribution, which often leaves many in dire need without sufficient support. This inadequacy of aid exacerbates the already precarious conditions faced by IDPs and refugees, who rely heavily on remittances as a primary source of financial stability.

Furthermore, participants emphasized the near absence of a stable work environment due to regional uncertainty and political stalemate. The ongoing conflict and lack of political resolution create an unstable economic landscape, making it difficult for both refugees and IDPs to find consistent employment. Limited employment opportunities and low wage rates further compound their financial struggles, forcing them to depend even more on remittances from family members abroad.

These new themes underscore the complex dynamics of remittances in the context of forced displacement. The reliance on remittances is not just a matter of financial necessity but also a reflection of the broader socio-economic challenges faced by displaced populations. The lack of effective humanitarian aid and the unstable economic conditions highlight the critical role that remittances play in sustaining these communities.

Given these findings, more research should be conducted to explore these new themes in greater depth. Understanding the full extent of the shortcomings in humanitarian aid, the impact of political and economic instability, and the role of remittances in mitigating these challenges is essential. Such research would provide a deeper understanding of the complex dynamics at play and inform more effective policies and interventions to support displaced populations.

Acknowledgement: This research was supported by CARA: The Council for at Risk Academics

References

Adams Jr, R. H. (2006). International remittances and the household: Analysis and review of global evidence. Journal of African Economies 15(suppl_2), 396–425.

Amuedo-Dorantes, C. (2005). On the Remitting Patterns of Immigrants: Evidence from Mexican Survey Data', Economic Review (Federal Reserve Bank of Atlanta) 90(Q1), 1–38.

Arestoff, F., Kuhn, M. and Mouhoub, E.M. (2012). Transferts de Fonds Des Migrants En Afrique Du Sud: Les Conditions de Départ Du Pays d'origine Sont-Elles Déterminantes ?'. Revue Économique 63(3), 513–22.

Beck, T. y Martínez Pería, M.S. (2011). What Explains the Price of Remittances? An Examination Across 119 Country Corridors, The World Bank Economic Review 25(1), 105–31.

Carling, J., Bivand Erdal, M. and Horst, C. (2012). How Does Conflict in the Migrants' Country of Origin Affect Remittance-Sending? Financial Priorities and Transnational Obligations among Somalis and Pakistanis in Norway', International Migration Review 46(2), 283–309.

Chehade, N., Navarro, A. and Sobol, D. (2017). Remittances and Financial Inclusion: A Demand-Side Analysis of Low-Income Jordanians and Syrian Refugees in Jordan, CGP, GIZ Working Paper.

Crisp, J. (2003) 'No Solutions in Sight: The Problem of Protracted Refugee Situations in Africa'. Refugee Survey Quarterly 22(4), 114–50.

Cockayne, J. and Shetret, J. (5 April 2012). Capitalizing on Trust: Harnessing Somali Remittances for Counterterrorism, Human Rights and State Building - Global Center on Cooperative Security', Global Center on Cooperative Security - A Just and Secure World. (blog). Available at https://www.globalcenter.org/resource/capitalizing-on-trust-harnessing-somali-remittances-for-counterterrorism-human-rights-and-state-building/ (Accessed 21 May 2024).

Dean, R. (2015). Remittances to Syria. What Works, Where and How', Available at: https://www.calpnetwork.org/wp-content/uploads/2020/01/2015-07-nrc-remittances-to-syria-report-final-1.pdf. (Accessed 21/5/2024)

Dercon, S. and World Institute for Development Economics Research (Ed.) (2005). *Insurance against Poverty*, UNU-WIDER Studies in Development Economics. Oxford: Oxford University Press.

Fransen, S. and Mazzucato, V. (2014). Remittances and Household Wealth after Conflict: A Case Study on Urban Burundi. World Development. 60(C): 57–68.

Frankel, J. (2011). Are bilateral remittances counter-cyclical?'. Open Economies Review 22: 1-16.

Friedkin, N.E. (2004). Social Cohesion'. Annual Review of Sociology 30(1): 409–25.

Hennink, M. and Kaiser, B.N. (2022). Sample Sizes for Saturation in Qualitative Research: A Systematic Review of Empirical Tests'. Social Science & Medicine. 292, 1–10.

Human Rights Watch (22 June 2023). Questions and answers: How Sanctions Affect the Humanitarian Response in Syria. Available at: https://shorturl.at/abhoF. (Accessed 21 May 2024).

Justino, P. (2011). The Impact of Armed Civil Conflict on Household Welfare and Policy', IDS Working Papers, no. 384: 1–38.

Lindley, A. (2009). The Early-Morning Phone call: Remittances from a Refugee Diaspora Perspective. Journal of Ethnic and Migration Studies 35(8), 1315–34.

Lindley, A. (2008). Conflict-Induced Migration and Remittances: Exploring Conceptual Frameworks', RSC Working Paper Series. No 47, Available at https://www.rsc.ox.ac.uk/publications/conflict-induced-migration-and-remittances-exploring-conceptual-frameworks. (Accessed 21 May 2024).

Lokshin, M.M. and Yemtsov, R. (2004). Household Strategies of Coping with Shocks in Post-Crisis Russia'. Review of Development Economics 8(1): 15–32.

Lund, C. (2014). Of What Is This a Case?: Analytical Movements in Qualitative Social Science Research'. Human Organization 73(3): 224–34.

Mason, M. (2018). *Qualitative Researching*, 3rd edition. Thousand Oaks, CA: SAGE Publications.

ReliefWeb OCHA services (2024). Syrian Arab Republic: 2024 Humanitarian Needs Overview' (February 2024) - Syrian Arab Republic | ReliefWeb. Available at: https://reliefweb.int/report/syrian-arab-republic/syrian-arab-republic-2024-humanitarian-needs-overview-february-2024. (Accessed 21/5/2024)

Rodima-Taylor, D. (Ed.) (2013) *Remittance Flows to Post-Conflict States: Perspectives on Human Security and Development* (Boston University Frederick S. Pardee Center for the Study of the Longer-Range Future). Available at https://open.bu.edu/handle/2144/22904 (accessed 12 January 2024).

Rodima-Taylor, D. (2022). Sending Money Home in Conflict Settings: Revisiting Migrant Remittances', Georgetown Journal of International Affairs 23 (1): 43–51.

Schramm, M. and Taube, M. (2003). Evolution and Institutional Foundation of the Hawala Financial System', International Review of Financial Analysis 12(4): 405–20.

Stark, O. (1988). Migration, Remittances, and the Family'. Economic Development and Cultural Change 36(3): 465–81.

Stark, O. and Bloom, D.E. (1985). The New Economics of Labor Migration. The American Economic Review 75(2): 173–78.

Tharmalingam, S. (2011). A Long-Distance Navigator? Remittance as a Transnational Practice among Tamils and Somalis in Norway. Forum for Development Studies 38(2): 177–96.

'Security Council Rejects Two Draft Resolutions Aimed at Renewing Cross-Border Humanitarian Operations in Syria's North-West | UN Press'. Available at https://press.un.org/en/2023/sc15348.doc.htm. (accessed 12 January 2024).

'Syria 2004 Census', n.d. http://cbssyr.sy/General%20census/census%202004/pop-man.pdf.

U.S. Department of the Treasury (5 March 2024) 'Treasury Designates Key Nodes of ISIS's Financial Network Stretching Across the Middle East, Europe, and East Africa'. Available at: https://home.treasury.gov/news/featured-stories/treasury-designates-key-nodes-of-isiss-financial-network-stretching-across-the-middle-east-europe-and-east-africa (accessed 20 May 2024).

UNHCR 'Mid-Year Trends'. Available at https://www.unhcr.org/mid-year-trends (accessed 7 March 2024).

UNHCR (2023). Country - Syrian Arab Republic. Available at: https://data.unhcr.org/en/country/syr. (Accessed on 21/5/2024).

UNCFD, 'Formalizing Remittances for Forcibly Displaced People: Findings from the Democratic Republic of the Congo'. Available at: https://shorturl.at/fsJUZ. (Accessed 9 March 2024).

Van Hear, N. and Cohen, R. (2015). Diasporas and Conflict'. University of Oxford: Centre on Migration, Policy and Society. Available at: https://www.compas.ox.ac.uk/wp-content/uploads/WP-2015-122-VanHear_Cohen_Diasporas_Conflict.pdf. (Accessed 20 May 2024).

Vargas-Silva, S. (2017). Remittances Sent To and From the Forcibly Displaced', The Journal of Development Studies 53(11), 1835–48.

Van Hear, N., Brubaker, R. and Bessa, T. (2009). Managing Mobility for Human Development: The Growing Salience of Mixed Migration, MPRA Paper. Available at https://mpra.ub.uni-muenchen.de/19202/. (Accessed 21 May 2024).

World Bank (2020). COVID-19 crisis through a migration lens. Migration and Development Brief no. 32. Available at https://documents1.worldbank.org/curated/en/989721587512418006/pdf/COVID-19-Crisis-Through-a-Migration-Lens.pdf (accessed 8 March 2024).

Yang, D., and Choi, H. (2007) 'Are remittances insurance? Evidence from rainfall shocks in the Philippines. The World Bank Economic Review 21(2): 219-248.

Yang, D. (2006). International Migration, Remittances, and Household Investment: Evidence from Philippine Migrants' Exchange Rate Shocks. Cambridge, MA: National Bureau of Economic Research