Call for partnership
Syria & the Levant

Join us in scaling an evidence-based model that empowers communities through innovative and revolving finance, business support, and market recovery tools. Your partnership will help build stronger, more inclusive local economies – driving self-reliance, social protection, and dignified opportunities for all.

Why this partnership, why now?

Syria's protracted crisis has fractured markets and displaced millions. Many Syrians in host countries are contemplating or undertaking return, often without the economic and financial means, networks, or documentation needed to restart their livelihoods. With rising return movements from neighbouring countries and early signs of market re-fragmentation inside Syria in 2025, there is a narrowing window to support dignified, economically viable reintegration before conditions deteriorate further. This evidence-based solution integrates with development programmes and social protection to create a protective-to-productive pathway across borders. It links humanitarian assistance and early recovery with enterprise recovery by identifying and de-risking clients through social protection, then financing and supporting them to (re) start viable businesses and jobs in Syria.

What makes Siraj fit-for-context

- **Establishing community-anchored revolving finance** with accessible digitised solutions and auditable recycling.
- **Enterprise services that matter:** cash-flow planning, supplier/off-taker links, quality/standards, market information.
- **Hyperlocal delivery:** meet them where they are, offer alternative and flexible onboarding, create women- and youth-forward schedules, and ensure safe access routing.
- **Deliberate linkage with social protection and return:** referrals from cash/MPCA, time-bound complementary subsidies, and case-managed reintegration packages for returnees.

The Siraj Model: how it works

- **Siraj integrates finance, technical assistance, and market access,** with support intensity adapted to each client's risk profile and business stage.
- **Capital flows through community-anchored revolving funds to vetted MSMEs, cooperatives, and local partners,** ensuring ownership and inclusion.
- These funds operate alongside external financial institutions (FIs) and investors, who can channel blended capital or guarantees to expand capacity and reach.
- **A continuous feedback loop** links field data, group ledgers, and the management information system to a shared dashboard, enabling rapid learning and adaptive management. This mechanism allowed loan terms to evolve in real time, introducing trigger-based grace periods and sector-specific repayment calendars that kept lending viable amid repeated shocks.
- **Localisation:** CSOs, cooperatives, and MSME networks – **shape eligibility, delivery, and grievance pathways,** embedding community oversight and accountability.

Return, reintegration, safeguards and integration enablers

- Pre-return enterprise readiness with host-country partners, including displacement- and return-aware market assessments, business ideation, portability of skills, experience and credit history.
- Fair, blended, concessional Siraj financing and coaching on arrival.
- Documentation and compliance through localised partnerships.
- Embedded linkages with social protections and multi-sectoral support through blended finance and protection-related services.
- Grievance channels and protection/GBV safeguarding protocols.
- Invisible barriers – such as gender norms, lack of documentation, the double burden of unpaid care, and mental health.

Protective ➔ Productive Pathway (Siraj at a glance)

➔ Protective Floor (social protection) ➔ Siraj Eligibility & Readiness ➔ Siraj Finance + Support (short-cycle working capital; seasonal finance; asset-light tools) ➔ Market Linkage (marketing, aggregation, buy-back, services) ➔ Sustained Self-Reliance.

➔ **Cross-border enablers:** portability of experience, coordinated referrals with host-country partners, digitized services, grievance/scorecards.

Outcomes we manage (facility-level)

Household Self-Reliance & Protective Floor: Median income uplift, reduced coping, savings buffers, graduation off assistance, and sustained income 6–12 months post-return ➔ Among RCF participants, 75% **increased income or savings; average income rose 20%, savings rose 39%, and 98% of MSMEs stayed operational.**

Food-System & Market Resilience: MSME and cooperative revenue growth, repayment and recycling velocity, time-to-recovery, and market functionality ➔ Each enterprise created **0.76 FTE jobs on average,** boosting local employment and demand. **Targeted investments in solar energy and productive inputs** enhanced productivity and reduced costs.

Inclusion & Equity: Share of capital to women, youth, displaced and returnee entrepreneurs, progression along loan ladder, client-reported accessibility ➔ **Women = ~30% of borrowers; youth = ~25%.** Their participation, although constrained by norms, delivered measurable household and community gains – **proving inclusive lending strengthens resilience and cohesion.**

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What we bring

Ready-to-operate templates, risk notes, and data architecture; a pipeline across food systems/local services; and decentralised, hyperlocal delivery with cross-border referral coordination.

What we seek

Funders to anchor first-loss/guarantees and learning/verification; development and social-protection actors to co-lead Siraj windows and host-to-Syria referrals; FIs to co-lend and expand revolving capital; off-takers to structure buy-back/service contracts; tech/research to strengthen MIS and portability.

We invite

Interested partners to co-design Siraj windows in priority regions or integrate their social-protection caseloads into the model – helping scale an inclusive, locally anchored pathway from protection to productivity.

NEAR EAST FOUNDATION

To learn more about our work or to get in contact, email info@neareast.org

Evidence

- ➔ Over 5,400 enterprises financed through revolved lending worth USD 7.8 million via localized hubs, supported by first-loss guarantees, tailored loan products, and digitised Siraj tools.
- ➔ 98.5% repayment rate, with 75% of households reporting increased income or savings, average income rising by 20%, and savings by 39%.
- ➔ Nearly all MSMEs (98%) remain operational, 62% report profit growth, and each enterprise created on average 0.76 full-time-equivalent jobs.
- ➔ Women acted as economic and social multipliers – training peers, expanding household decision-making, and fostering inter-community trust.
- ➔ The model's adaptive design – sector-specific and seasonal loan schedules, trigger-based grace periods, and interest-free lending aligned with local norms – ensured credit continuity amid conflict shocks.
- ➔ Evidence that community-anchored, protection-aware finance bridges the gap between social protection and self-reliance, enabling vulnerable and displaced households to graduate from assistance to sustained recovery and enterprise growth.