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INVIP

Investing in People

Good practices by banks and credit institutions that support economic integration of migrants and refugees

In the framework of INTI programme -Integration of third country nationals
(INTI Preparatory Actions 2006)

Funded by the EUROPEAN COMMISSION
DIRECTORATE – GENERAL JUSTICE FREEDOM AND SECURITY
Direction B: Immigration, asylum and borders

Project Objectives

The overall objective of the project is to promote better economic integration of migrants and refugees through improvement of their access to banking and credit services, especially access to credit for economic activities and for such personal uses as higher education for their children etc. Specifically, the project will seek to identify and disseminate good practices in the sector for migrants and refugees, through a trans-national partnership and a national network of service providers (banks / credit institutions), clients (migrants and their organisations) and other stakeholders (local authorities, NGOs and social partners).

Beneficiaries of the project will be, on the one hand, migrants and refugees who need but use banking and credit services with difficulty in the 5 member states in particular and on the other hand, banks and other credit institutions that will broaden their client base by reaching out to different segments of the communities where they operate. Further, providing equitable services to larger segments of the local community constitutes a fulfilment of part of such institutions corporate social responsibility.

Project Activities

Activities provided for in the project include: a short study and analysis of the needs and difficulties of access to banking and financial services for migrants and constraints on banks etc. in offering better services to the former; exchange of information and good practices at trans-national level on the issue. A working definition of good practice in the sector will be developed through close dialogue between the various stakeholders and on the basis of such a definition, current good practices will be identified in each of the member states involved in the trans-national partnership and a selection of these will be included in a European hand / guide book on good practices in the sector. This publication will be in a concluding international conference, scheduled for June 2009. Below, you will find a detailed description of each activity as described in the application form.

In particular:

1. A qualitative research on and, analysis of needs and difficulties of access to banking and financial services by migrants and refugees and constraints on banks in offering better services to the former. The study will attempt to respond to the following questions with regard to migrants and refugees: What are their experiences in using banking and other financial services? What problems and incentives are

encountered? Is there request for products designed and offered specifically to segments of the migrant and refugee population in response to peculiar needs and which? A semi-structured questionnaire will be used to interview a limited number of stakeholders (say 30 – 40 interviews?) on this theme. Where relevant, focus groups will be conducted with people from the key stakeholder groups – migrants, associations, banks and credit institutions, public authorities – as supplement to the information from the interviews and to ensure that their perspectives are reflected in the research, strengthening a sense of ownership of the identified solutions to the problem of difficult access to banking and credit services.

2. Three national workshops of key stakeholders aimed at the identification of good practices in each member state. These workshops will “put together” all the actors interested in different ways in the topic of the project - banks, credit institutions, migrants organisations, social partners, public authorities, NGOs etc. – will discuss current practices in order to identify good practices in the sector for inclusion in the European handbook and dissemination in different contexts.

3. One kick off meeting (to be held in Italy) aimed at defining the methodology to be used in the research. A common definition of good practices in the sector will be developed and details of the implementation steps of the project will be planned.

4. Three trans-national meetings (to be held in Spain, Portugal and the Netherlands) aimed at exchanging information and good practices at trans-national level on the issue of access to banks and credit institutions. In particular, the activities carried out in each partner country will be reported and discussed in the trans-national meetings, in order to select the best practices in the sector at EU level, to be included in the publication. Some national stakeholders will participate in transnational meetings, in order to report their experiences on specific issues. NOTE: for budgetary purposes, please include airfares for four trips to the other partner countries and make provision for accommodation and meals for ten participants from the partner countries.

5. Publication of an European hand / guide book on good practices in the sector. For a wider dissemination of the hand / guide book, it will be published in English in each partner country and in the national language. A webpage of the project will be created on the existing website of each organisation and it will contain a description of the project and all national and trans-national outputs (national studies and European handbook).

6. International conference of presentation of project results to be held in Italy. European partners, national stakeholders, representatives of international organisations will take part in the conference.

Project's Duration

21 months

16 September 2007 – 16 June 2009

Project's expected results and outcomes

About 20,000 migrants and refugees in the five partner country where the project will be implemented will have improved access to banking and credit services within one to three years from end of project and about 40 in four to six years period after the project. In particular, 10,000 migrant women will take advantage from the project activities.

- . Better knowledge and information for migrants on the opportunities of access to credit and banking services. At least 10 percent increase in applications for credit to buy homes or start an economic activity, within one to three years from end of project and about 15- 20% in four to six years period after the project;
- . Better awareness and attention by banks and other credit institutions, public

authorities, NGOs etc. to the specific needs and constraints encountered by migrants and refugees in the sector. Banks and credit institutions will broaden their client base amongst migrants and refugees and serve better the needs of more components of the communities in which they are located;

. Research findings will be used at national level in advocacy initiatives targeting public authorities that are responsible for defining and implementing migrants and refugees integration policies. Besides, migrants organisations ' ' will be encouraged to use same results to press for change in public policies, to their own benefit.

Indicators to be used in the Project

Indicators that will be used to verify if the general and the specific objectives of the project have been achieved are the following:

1. A higher number of migrants and refugees who address banks to obtain loans for economic activities and acquiring assets. A higher number of migrant women accede to banking and credit services.
2. An increase of specific services by banks and credit institutions, that respond better to the needs of immigrant and refugee clients.
3. Adoption by public authorities of specific policies that contribute to the reduction of the barriers encountered by migrants in access to credit for economic development or for acquiring houses.

Results of the project

- Mapping and analysis of needs and difficulties of access to banking and credit services for migrants and refugees and constraints on banks etc. in offering better services to the former.
- Three national workshops of key stakeholders in each country partner aimed at the identification of good practices.
- Four trans-national workshops (one in each country partner except for Italy), which were the main venue of exchange of information and experiences between project partners.
- Publication of an European guide on good practices in the sector.

International concluding conference in which project results were presented, held in Italy.

Project's Partners

The European Organizations that are implementing this project are:

COSPE

COSPE is an NGO established in 1983 for the promotion of intercultural dialogue, fair, sustainable development and the promotion of human rights.

Its activities are based on International Development Co-operation (mainly in Balcans, Africa and South American Countries) as a means of achieving economic and agricultural development, community empowerment, peace and justice for people.

COSPE works in Italy and Europe on educational programmes on antiracism and promotion of equality, development education, multiculturalism and the defence of human rights.

It promotes activities to ensure that migrants and third country nationals enjoy equal opportunities in education and employment (through EQUAL projects, training courses, and Corporate Social Responsibilities initiatives for enterprises and Local Institutions), in access to health services (through training courses for officials and operators on antiracism and diversity management), in access to cultural services through the enhancement of migrants' associations and groups for their representation in information and communication mass media, as member of the European network:

'More Colours in the media' and campaigning for the recognition of citizenship rights (1999 national campaign for the right to vote in local election).

It is also involved in protecting the interests of refugees and asylum seekers.

In recent years, it has run projects on training and awareness-raising of the Police in Italy (NAPAP, Pavement, Consultancy on institutional discrimination), funded by the EU under the Action Programme against Discrimination. Cospe is the National Focal Point for the Raxen Network, set up by the European Union Monitoring Centre (EUMC).

It has established a support service for victims of discrimination on grounds of racial or ethnic origin, nationality, language or religion. This service runs a dedicated hotline through which victims or witnesses can report cases of discrimination on the above grounds and / or seek assistance to tackle such situations.

At local level Cospe has often delivered consultancy services to the regional governments of Tuscany and Emilia Romagna on integration policies for migrants. Cospe is also member of SOLIDAR and ENAR (European Network against racism) networks.

ANTIGONE

ANTIGONE – Information & Documentation Centre on Racism, Ecology, Peace and Non Violence is a non governmental organisation based in Thessalonica with offices in Athens.

Since 1995 it is active in issues concerning human rights, ecology, peace and nonviolent conflict resolution in close cooperation with the Ecological Movement of Thessalonica.

To fulfil its mission of studying the above issues and combatting racism, xenophobia and discrimination, ANTIGONE undertakes Research & Activity Projects, disseminates relevant Publications, organises Round Table discussions and issues Press Releases

MPDL

The MPDL, Movement for Peace, Disarmament and Liberty is a non-governmental organisation working in Development, Social Action and Humanitarian Aid, that was created in 1983. In the international department it works in more than 100 projects in more than 30 countries. In Spain, it develops social integration projects for immigrants, education and sensibilisation, Gender equality, voluntary work, legal and professional advice. The continuous aid in crisis area, the collaboration for the progress of developing countries and social integration constitute the principles identity marks of MPDL. Integral work for the consecution of World Peace, promoting Solidarity, Cooperation and understanding between men and women and peoples. Sensibilisation and social integration.

Symfiliosis

Sinfiliosis is a non-profit non-governmental non-partisan organization based in Cyprus. Its mission is to actively engage the Cypriot society on either side of the "green line" in a hopefully fruitful dialogue on reconciliation between the two larger communities of Cyprus, Turkish-Cypriots and Greek-Cypriots, with the aim of promoting a culture of reconciliation, peace, democracy and co-operation. At the same time, we have a keen interest and involvement in anti-racism, antidiscrimination, social cohesion and integration of migrant communities, combating sex trafficking and safeguarding the rights of minorities.

Its activities include research and reports, seminars, workshops, conferences and publications.

Its projects so far have included:

- . A research conducted by Prof. Ari Sitas on: The Ethics and pragmatics of Reconciliation – A sociological study of disposition towards change in Cyprus.
- . A series of narrative theatre workshops with youth from the Greek-Cypriot and the Turkish-Cypriot communities, run by Prof. Astrid von Kotze, based on a methodology developing a non-threatening and enjoyable tool to explore the roots and causes of hostility and address cross-cultural /political tensions, in order to serve as social therapy generating positive models, through assisting the youth to come to terms and deal with trauma and tension.
- . A project funded by UNHCR for providing assistance to asylum seekers and refugees.
- . A series of public seminars and publications, involving academics and intellectuals from both the Turkish Cypriot and the Greek-Cypriot communities on issues pertaining to reconciliation. Some of the papers presented at our last conference of 23rd July 05 titled “Reconciliation and Citizenship in Cyprus: A Trans Communal Concept for Social Action”.

Its forthcoming activities include participation in a number of European projects on discrimination, integration and sex trafficking.

Numena

Nimena is a non-profit organisation in Portugal devoted to research and development in the social and human sciences. It was founded on 5 January 2001 by a group of young researchers who had already been collaborating with each other on an informal basis.

**For further information check the project deliverables:
<http://www.antigone.gr/en/projects/deliverables.html>**