

INVIP - INVESTING IN PEOPLE. GOOD PRACTICES BY BANKS AND CREDIT INSTITUTIONS FOR THE INTEGRATION OF MIGRANTS AND REFUGEES

Investing in people is a project geared to contribute to the economic and social integration of migrants and refugees, addressing their problem of access to banking and credit services. Part of these problems are often said to be due to migrants not meeting the guarantees required by financial and credit institutions. Local experiences in some countries have shown that some of these constraints can be offset through initiatives by public authorities and civil society actors. By bringing together these different actors - services providers, migrant clients, NGOs, local authorities and social partners - the project aims to identify shared solutions that can pave the way to better integration.

OBJECTIVES

The overall objective is to promote better economic integration of migrants and refugees through improvement of their access to banking and credit services, especially credit for economic activities and for acquiring assets (houses). Specifically, it will identify and disseminate good practices in the sector targeting migrants and refugees, through a trans-national partnership and a national network of service providers, migrant clients and other stakeholders (local authorities, migrants' organisations, NGOs and social partners).

BENEFICIARIES/TARGET GROUP

Beneficiaries will be migrants and refugees who need but use banking and credit services with difficulty in the 5 member states. Furthermore, the project is particularly addressed to migrant women, to promote a gender equality and to implement an integration process in which women are economically active subjects. Banks and other stakeholders (local authorities, trade unions, NGOs and associations, etc.) will be also target group of the project.

DURATION

18 months, from September 2007 to March 2009

EXPECTED RESULTS

- Improved access to credit by migrants and refugees for economic activities and for buying a house.
- Increased awareness raising and attention by banks and other credit institutions, NGOs, public authorities etc. regarding the access to credit and banking services.
- Better knowledge and information for migrant citizens on the opportunities of access to credit and banking services offered by banks and other credit institutions and on the ways of accessing these services.

ACTIVITIES

- A qualitative research on, and analysis of, needs and difficulties of access to banking and financial services by migrants and refugees. The research will also contain a mapping and an analysis of the current good practices on these issues by banks and other credit institutions that can promote economic and social integration.
- National workshops of key stakeholders aimed at the identification of good practices in each country partner. These workshops will bring together all actors interested in different ways in the topic of the project - banks, credit institutions, migrants' organisations, social partners, public authorities, NGOs etc.
- Trans-national workshops that will be the main venue of exchange of information and experiences between project partners.
- Publication of an European guide on good practices in the sector. For a wider dissemination of the guide, it will be published in English and in the national languages of each trans-national partner.
- An international concluding conference in which project results will be presented. The conference will be held in Italy, in March 2009.

OUTPUTS

- A research report on the state of the arts of the needs and difficulties of access to banking and financial services by migrants and refugees.
- Recommendations directed at public and private institutional actors on how to improve accessibility to banking and financial services by third country nationals.
- A short guide on good practices in the sector which will be disseminated among the various stakeholders and used for advocacy by partner organisation to leverage support for economic and social integration of migrants and refugees.

FINANCING

This project is co-financed by the European Commission - DG Justice, Freedom and Security (JLS) through the INTI programme -Integration of third country nationals (link to: http://ec.europa.eu/justice_home/funding/integration/funding_integration_en.htm#).

EUROPEAN PARTNERS

- ⇒ COSPE - Cooperazione per lo Sviluppo dei Paesi Emergenti – Italy (link to: <http://www.cospe.org>)
- ⇒ MPDL - Movimiento por la Paz, el Desarme y la Libertad – Spain (link to: <http://www.mpdl.org>)
- ⇒ Númena - Centro de Investigação em Ciências Sociais e Humanas – Portugal (link to: <http://www.numena.org.pt>)
- ⇒ Symfiliosi – Cyprus (link to: <http://www.reconciliationcy.org>)
- ⇒ Antigone - Information & Documentation Centre on Racism, Ecology, Peace and Non Violence – Greece (link to: <http://www.antigone.gr>)

NATIONAL PARTNER

ANTIGONE - Information & Documentation Centre on Racism, Ecology, Peace and Non Violence is a Greek non-governmental organisation which is based in Thessaloniki and has offices in Athens. Since 1993, it has been active in the field of human rights, ecology, peace and non-violent conflict resolution. ANTIGONE is the National Focal Point of the European Union Monitoring Centre on Racism and Xenophobia (EUMC). The EUMC has established the Racism and Xenophobia (RAXEN) network with the purpose of collecting objective, reliable and comparable data on racism, xenophobia and anti-Semitism at the European level and assisting the EU in formulating anti-discriminatory policies. ANTIGONE has been a member of the RAXEN network since 2001. ANTIGONE is involved in many research projects, participates in antiracist festivals and organises activities such as an annual roundtable, information seminars for migrants, etc. For more detailed information please refer to: www.antigone.gr

FOR MORE INFORMATION

Athanasios Theodoridis

ANTIGONE–Information and Documentation Centre on Racism, Ecology, Peace and Non Violence

address:

Thessaloniki : 51 Filippou Str., 546 31, Tel.: 0030 2310-285.688, Fax: 0030 2310 222.503

4 Poseidonos Str. , 54250 , Tel. : 0030-2310-328.791, Fax : 0030-2310-421.196

Athens: 26 Kamelion Str. , 15452 Palaio Psihiko, Tel: 0030-210-6711349, Fax 0030-210- 6711343

e-mail: info@antigone.gr **skype:** [antigone.information.centre](https://www.skype.com/name/antigone.information.centre) **website:** www.antigone.gr

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