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INVIP

Investing in People

Good practices by banks and credit institutions for the integration of migrants and refugees



This project is co-financed by the European Commission - DG Justice, Freedom and Security (JLS) through the INTI programme -Integration of third country nationals

OBJECTIVES

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.

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

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.

ACTIVITIES

- A qualitative research on, and analysis of, needs and difficulties of access to banking and financial services by migrants and refugees, that 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.
- 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.
- An international concluding conference in which project results will be presented.

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.