

Influencing the NAPs Inclusion

A Toolkit for Microfinance Organisations

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For European Microfinance Network

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EXECUTIVE SUMMARY

This toolkit builds on work the European Microfinance Network carried out at the end of 2007 in which Transformando produced a final report summarising the state of play in microfinance in the NAPs Inclusion for the EU Member States in which EMN has membership as well as for Croatia¹.

Why a toolkit on the NAPs & Microfinance?

NAPs Inclusion

The National Action Plans against poverty and social exclusion (NAPs Inclusion) are key processes to influence national policies and will also affect future funding on the European Social Fund (ESF) and European Regional Development Fund (ERDF). They are a secure route to mainstream and root policies.

NAPS can be treated as documents and processes that help to define European, national and local social inclusion policies. As such, they are the right vehicle to use in the endeavour to make Microfinance more widely used in the European Union.

The objectives for social inclusion for each country to develop the NAPs Inclusion are indicated by the Open Method of Coordination.

Normally the NAPs are drawn up by ministries dealing with social issues in most cases with the intervention of experts and NGOs. This topic is further developed in section 2.

Microfinance & NAPS

Within the Microfinance sector, there is wider agreement that microfinance is a powerful tool of social inclusion. However this opinion is not reflected in most of the NAPs analysed.

While there are some success stories of Microfinance and the EU level (such as “A European initiative for the development of micro-credit in support of growth and employment”²; the Progress initiative, a variety of national schemes... as developed in section 3), Microfinance tends to have a low profile in the NAPs of most of the countries.

The scorecard designed to establish the relevance of microfinance in its different dimensions (Microfinance as a tool for inclusion, Support services & Environment, Financial capability and Over indebtedness, Other social purposes, and Links with ESF & ERDF) shows in section 5 that while some countries do good for certain dimensions, there is a great potential of influence for most of the countries.

To this point, the case of European Anti Poverty Network (EAPN) elaborated in section 4, is instrumental for firstly, showing that is possible to have a high impact into NAPS in a variety of countries, and secondly, as due to its nature the EAPN constitutes a key partner for most European Microfinance Institutions when it comes to influence NAPs.

¹ European National Action Plans for Social Inclusion and microfinance: Participation strategies, importance and challenges. Lens, S. and J. Menéndez, 2008. Madrid, Trans-formando, EMN

² A European initiative for the development of micro-credit in support of growth and employment. Communication from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions. COM(2007) 708 final. Brussels 2007. European Commission, 2007.

Why now?

NAPs are to be submitted by national authorities on the 15th of September. There is still time to influence your NAPs, so, get started with this toolkit!

Key steps

In this toolkit you'll find next steps, sources of evidence, research, links to your national reports and other useful tips.

However don't be overwhelmed. Getting started with the process to influence the NAPS can be as simple as follows (see section 6 for more detail):

Gather relevant information and analysis

- Contact your National Government to find out the timeline and how to intervene
- At EU level check the Guidance Note³ and 2006 Common objectives⁴ and relate it to demands of EAPN or other NGOs
- The previous [NAPs inclusion of your country](#)
- Build-up the case for your member state
- Build your policy credibility
- Use existing evidence of microfinance as a social inclusion tool
- Summarise and communicate the NAPs inclusion for Microfinance
- Use stories about microfinance policy changes and impact to people
- What does the EU level say about your member state?
- What are your key priorities and needs as institution?

Building a NAPs group and consulting with others

- Create a multi stakeholder group or participate in one
- Make yourself visible
- Work at local and regional level

Identifying what needs to change

- What was already in the NAPS 2007?
- What strengths of Microfinance should have been there, what areas need to be developed?
- What are the links with ESF, and what links are needed?

Taking the initiative

- Develop a submission to the new plan
- Develop a strategy to influence the NAP and promote debate. Develop a media strategy if possible
- Respond to the Plan after it is published (late September 08)

Monitor the progress

- It is not enough to get a mention in the Plan but monitoring is necessary for improvement and make sure policies do stay

³ Guidance note for preparing national strategy reports on social protection and social inclusion 2008-2010. European Commission, 2008. http://ec.europa.eu/employment_social/spsi/strategy_reports_en.htm

⁴ 2006 Common objectives. European Commission, 2008. http://ec.europa.eu/employment_social/spsi/common_objectives_en.htm

1. THE PURPOSE OF THIS TOOLKIT

This toolkit sets out to help MFIs and other EMN members to mobilise to improve the NAPs Inclusion which are being drafted now.

The survey of EMN members carried out for the evaluation of EMN found that there was a strong demand by over 50% of members for

‘Achieving a more entrepreneurial friendly national environment’ (European Microfinance Network ⁵ survey 2007)

A further 47% identified ‘lobbying actions at the national level’ as a key need for their organisation.

The NAPs are key processes to influence national policies and will also affect future funding especially the ESF and ERDF.

The inclusion of a policy instrument in the NAPs helps to root and mainstream the work and the funding. It becomes more likely that national governments will provide support for the approach through funding, subsidies, etc. If a policy measure does not get included in the NAPS: grass roots initiatives may take place anyway but without the public support. In time they will either stay small or wither and die.

The purpose of this toolkit is to make the process of lobbying at national level understandable and give hints on how European microfinance actors can lobby effectively to influence their NAPs. This is strategically for microfinance to achieve greater and stronger social impact.

This toolkit builds on work EMN carried out at the end of 2007 in which Trans-formando produced a final report summarising the state of play in microfinance in the NAPs Inclusion for the EU Member States in which EMN has membership as well as for Croatia⁶.

How to read this document

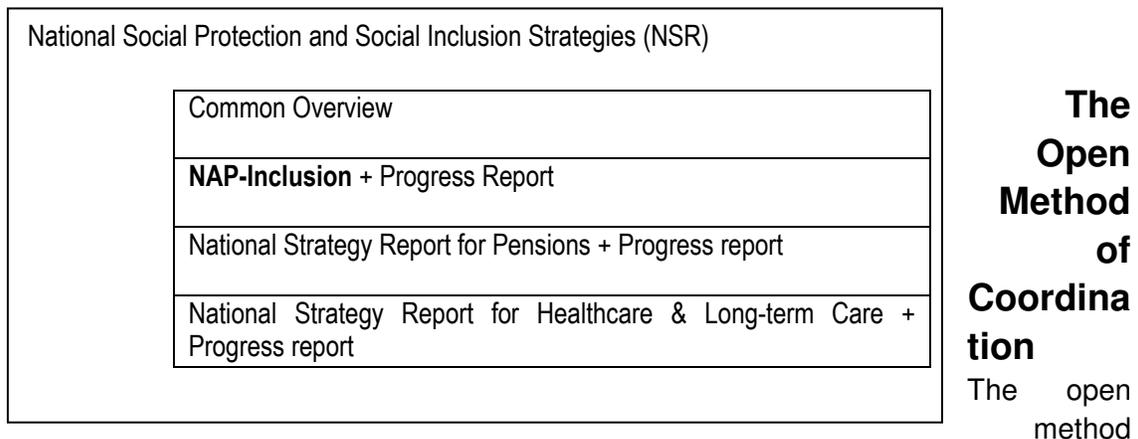
Note that elements of this report such as the country reports on the NAPs Inclusion 2006-2008 prepared by Transformando have been put on the <http://wikipreneurship.eu> website so that they can be easily accessed and do not weigh down this document. It means that this document is best read online so that you can link as needed. Alternatively you can print out the relevant pages from this article on the [wikipreneurship site](http://wikipreneurship.eu) that affect your Member State and then read the document on paper. Full links are also provided in Table 5.2 in section 5 below.

⁵ EMN Evaluation Freiss Ltd. 2008

⁶ European National Action Plans for Social Inclusion and microfinance: Participation strategies, importance and challenges. Lens, S. and J. Menéndez, 2008. Madrid, Trans-formando, EMN

2. WHAT ARE THE NAPS AND THE OMC?

The National Action Plans (NAPs Inclusion) against poverty and social exclusion are a fundamental component of the Open Method of Co-ordination (OMC) as established in the conclusions of the Lisbon European Council, in March 2000. NAPs Inclusion are a component of National Social Protection and Social Inclusion Strategies (NSRs).



rests on soft law mechanisms such as guidelines and indicators, benchmarking and sharing of best practice. This means that there are no official sanctions for laggards. Rather, the method's effectiveness relies on a form of peer pressure and naming and shaming, as no member states wants to be seen as the worst in a given policy area⁷.

How do the NAPs Inclusion work?

The Open Method of Coordination⁸ indicates the objectives for social inclusion used for recommendations for each country to develop its National Plans. Furthermore, it carries out the joint evaluation of the Plans' results through joint reports (Joint Inclusion Memorandum, JIM), as well as establishing *Community Action Programmes* to promote co-ordination and mutual learning.

NAPS can be treated as documents and processes that help to define European, national and local social inclusion policies. As such, they are the right vehicle to use in the endeavour to make MF more widely used in the European Union.

⁷ Wikipedia, 2008 http://en.wikipedia.org/wiki/Open_Method_of_Coordination

⁸ http://ec.europa.eu/employment_social/spsi/the_process_en.htm

Actors

Those in charge of drawing up action plans are the ministries closest to social issues. Governments in all Member States mobilise personnel and resources to produce the rounds of NAPs.

In nearly all cases, experts and NGOs get involved, and it is a matter of social sector organisation to participate and lobby at NAPs level.

EC is responsible for setting the common objectives, and evaluating.

In all the cases, the Trans-formando report⁹ provides contact names of people involved in the NAPs at national level that may be useful. You can access them on-line at the link [NAPs inclusion of your country](#).

Process

The main processes involved in NAPS/OMC through the co-ordination between all the social agents and political guidelines:

- FOCUS on how the Member States' policies and actions, whether at national, regional or local level, will be further strengthened so as to meet the objective set in Lisbon of making a decisive impact on the eradication of poverty and social exclusion
- REPORTING on the tightened common goals in the fields of social integration, security for old age as well as health protection and long-term care
- MONITORING of policies: through the establishment of a joint monitoring system by peer groups (Peer Review) to evaluate progress
- IDENTIFICATION of what specific and concrete changes or additions are proposed to existing policies or programmes or what new initiatives are planned in order to address identified problems and weaknesses

The six policy priority issues identified for NAPs are:

- Promoting investment in and tailoring of active labour market measures to meet the needs of those who have the greatest difficulties in accessing employment
- Ensuring that social protection schemes are adequate and accessible for all and that they provide effective work incentives for those who can work
- Increasing the access of the most vulnerable and those most at risk of social exclusion to decent housing, quality health and lifelong learning opportunities
- Implementing a concerted effort to prevent early school leaving and to promote smooth transition from school to work

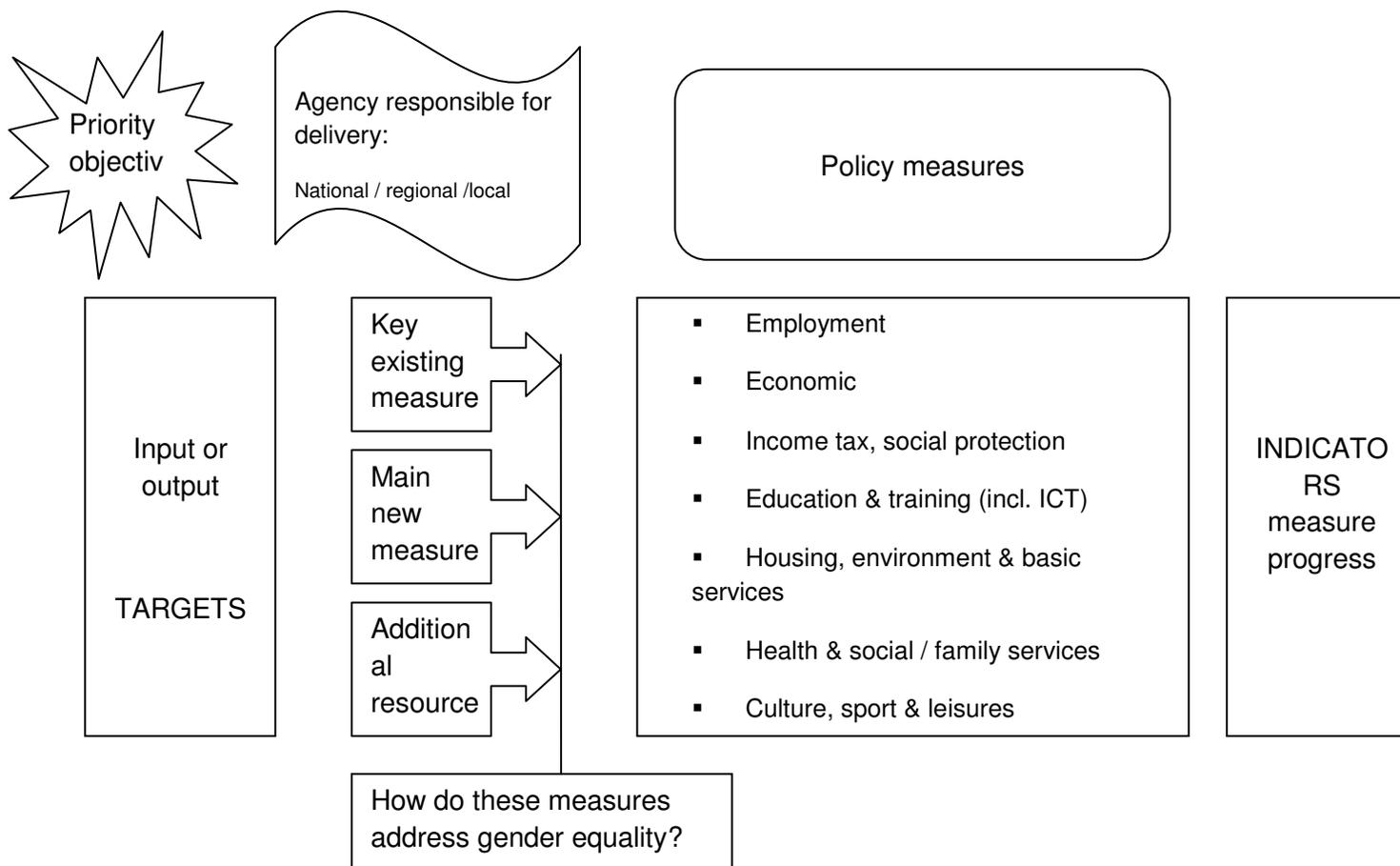
⁹ European National Action Plans for Social Inclusion and microfinance: Participation strategies, importance and challenges. Lens, S. and J. Menéndez, 2008. Madrid, Trans-formando, EMN

- Developing a focus on eliminating poverty and social exclusion among children
- Making a drive to reduce poverty and social exclusion of immigrants and ethnic minorities

Periodicity

National Action Plans on Social Inclusion cover a period of two years - the first plans were adopted by the Member States in June 2001. A second round of plans was submitted in 2003. A fourth round of Naps is now in the process of being submitted for the period 2008-2010.

The NAP's



3. NAPS SUCCESS STORIES FOR MICROFINANCE

There have been many success stories in the past decade and particularly since the establishment of EMN in 2003 at both the EU and National level:

- The European Commission proposes to reinforce development of micro-credit in Europe: “**A European initiative for the development of micro-credit in support of growth and employment**”¹⁰. ERDF and ESF will provide greater support to microfinance as a result. The European Social Fund (ESF), the Community Action Programmes and the European Regional Development Fund (ERDF), to facilitate access to financial resources to anyone excluded financially, through public resources when necessary. Leverage the European Social Fund European Regional Development Fund (ERDF), and the Operating Programmes and foster *Community Action Programmes* and the so that they support the use of MF resources to achieve social inclusion. In some cases, working with the United Nations Development Programme (UNDP), to support MF actions
- The initiative “**Employment for the Roma**” is financed by the Swedish Agency for Development and Cooperation and the UNDP. (Bulgaria)
- **PROGRESS** initiative in the period 2007-13 is to financially support the implementation of the objectives of the European Union in employment, social affairs and equal opportunities, as set out in the Social Agenda
- The new **JEREMIE** (Joint European Resources for Micro and Medium Enterprises) scheme has been set up with the support of the European Investment Fund (EIF) to improve access to finance, including micro-credit, in European regional programmes for 2007-2013
- Finland: The **Social Credit Act** was developed taking a pilot project as its starting point. On the basis of the results of this pilot project, a government proposal on the law on social credit was put forward
- France: The demand for credit from people usually left out of traditional credit was the driving force behind the **Social Cohesion Programming Law** that created the Social Cohesion Funds, which aim to guarantee loans to the unemployed or those on the Minimum Insertion Income.

¹⁰ A European initiative for the development of micro-credit in support of growth and employment. Communication from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions. COM(2007) 708 final. Brussels 2007. European Commission, 2007.

- France: The **Economic Initiative Law** proposes to simplify the formalities to create an enterprise while providing a legal framework for a support initiative established by company incubators, where project managers are allowed to pass the test of “structural assessment” of their activity in a secure framework.

The lesson learnt from these examples is that the changed legislation was achieved by leveraging positive case studies and social demands into legislative and budgetary initiatives. This will consolidate the policies. The same can be done with the NAPs Inclusion.

4. Examples of how EAPN has influenced the NAPs

The organisation that has been most effective at improving the NAPs inclusion at national level has been European Anti Poverty Network EAPN. They have set up national groupings.

Countries with no EMN members have not been presented (Austria, Czech Republic Denmark, Lithuania, Malta, Luxembourg and Slovenia)

EAPN Belgium: In Belgium, EAPN has been meeting with regional and federal administrations involved in the NAP process since 2000. In 2005, EAPN got regular meetings agreed involving all actors, as well as meetings three times a year with the President of the Federal Administration EAPN prepares input through meetings with people experiencing poverty to the national reform programme, minimum income consultations and the evaluation, implementation and monitoring of the NAP

EAPN Finland: EAPN and the Federation of Social Welfare were part of the preparatory working group on the NAP and connected a wider range of NGOs to the preparatory process through dialogue with the members.

EAPN Denmark: EAPN took part in the preparation and implementation of the Danish NAP inclusion awareness projects in 2006/7.

Following work at EU level, Danish EAPN took the initiative and implemented a project “Poverty and Social Exclusion among children in Denmark: Knowledge and Actions”, this has led to a seminar held in February 2008 and on-going activities on raising the profile of child poverty concerns.

EAPN France: EAPN worked to influence the NAP through the ALERTE coalition. They pressed for a working group between government and civil society, though initially the Government resisted. Now the Government has agreed to synchronize the biannual conferences and regional meetings on Poverty with the NAP inclusion process. A major achievement has been the agreement of the new law for a right to housing, (DALO) although it is undermined by insufficient resources.

EAPN Hungary: EAPN welcomed the Committee against Social Exclusion, with representatives of most departments. However, the Hungarian government did not broaden the debate with NGO stakeholders.

EAPN Italy: CILAP/EAPN is used the NAPs awareness funds for a large-scale series of conferences on different aspects of the NAPs and across most of the regions.

EAPN Germany: Succeeded in getting a focus on the most disadvantaged, new targets for people with special social needs and reports on homelessness and illiteracy. Other areas of impact have been development of a national integration programme for migrants; better access to financial resources – particularly for older people and those unable to work, the widening of access to health insurance and the development of personalized plans for integration into the labour market. Consultation has been

institutionalised between NGOs, regions and Government. EAPN brought together local authorities, regions and national Ministry as well as NGOs in 3 workshops, the last one focussing on the National Poverty and Wealth report.

EAPN Netherlands: EAPN has continued to be actively engaged in the NAP, commenting on drafts etc. The Government includes their contributions in the annex. They have succeeded in getting some new measures i.e. related to reducing debt. EAPN has been asked to be on the advisory committee, flagging up concerns about underuse of allowances, and minimum income. The network has organized around Nice Objective 4), involving all actors, and has organized 10 local conferences around finding a solution to poverty.

EAPN Luxembourg: Won inclusion of a provision that a minimum supply of electricity is a basic right, in the case of indebtedness and overspending. EAPN working with other NGOs also had a success in a campaign around payment for services: poor people now do not have to pay for services up-front as social services will pay directly.

EAPN Ireland: EAPN briefed and consulted with members and other NGOs, and people experiencing poverty on priorities and worked with the Ministry writing the NAP. They also made a submission to the relevant parliamentary committee. For the last report, this involved 2 consultation meetings regionally and 6 focus groups with people experiencing poverty

EAPN Portugal: In Portugal, an REAPN-led Working Party brought together social economy, NGOs, trade unions, education and rehabilitation cooperatives and local development associations in a broad platform and has now a leading role in the Non-Governmental forum for social inclusion with which the Government consults on the NAP Inclusion.

In 2006 EAPN delivered an awareness raising programme “This includes ME” which involved 5 national NGOs and the ministry. In 2007 EAPN developed an important evaluation conference and report on developments in the Lisbon Strategy and the OMC (from Lisbon to Lisbon).

EAPN Spain: EAPN has been active at national, regional and local level in bringing together actors in the development and implementation of social inclusion plans. They are a partner in the Government dialogue body with the sector and have carried out a broad awareness raising programme in the regions working with Luis Vives Foundation. EAPN regional networks are key actors in developing regional and local social inclusion plans, ensuring input of people experiencing poverty through 5 meetings. EAPN have been contracted to develop a methodological guide for the participation of people experiencing poverty in policy development and delivery

EAPN Sweden: In Sweden, EAPN has been active in the Brukardelegationen (the user delegation which acts as a reference group for social NGOs with the social ministry). The umbrella NGO (NMU – the network against exclusion), to which EAPN belongs inputs into the plan and gets the opportunity of adding 12 an appendix to the official NAP Inclusion/Strategic Report. Last year they organized a big conference on the NAP. Regional networks are also implanting Regional action plans on social inclusion in 4 cities, through an EQUAL project.

EAPN UK: Led the creation of a Social Policy Task Force to bring together the work of different NGOs on the NAP, which is now official dialogue partner on the NAP with the Department of Work and Pensions. They got funding for 2 awareness projects. The first held 147 grass-roots workshops with people experiencing poverty and developed a participatory Tool Kit called Get Heard!¹¹ The second awareness project called Bridging the Policy Gap¹² carried out pilot 360 degree Peer Reviews in three local authority areas in three nations of the UK on three NAP objectives, including actors from all levels of UK government, local service providers and service users. In July 13 2007 they held first UK People Experiencing Poverty conference, modelled on the European one. They have had some successes in influencing antipoverty policy on housing benefit regulations, debt, working poverty, volunteer expenses and cost of benefit telephone advice lines.

EAPN Poland: In the first NAP: 2004-6, anti-poverty NGOs were very successful in advancing proposals. The Polish Ministry of Social Policy expressed its willingness to establish an observatory to monitor the NAP implementation to involve civil society. In the second NAP (2006-8) the involvement was not so active but they have had some positive results including the new Sectoral Operational Programme on Human Resources Development which will have an important impact on social exclusion. EAPN Malta Anti-poverty NGOs take an active part in the national consultation process.

Slovakia, Romania

In Slovakia the NAP was prepared without cooperation with civil society. In Romania the Association for Actions against Poverty and Social Exclusion invited NGOs to study and publicly debate the Memorandum. The European Roma RCRights Centre (ERRC) provided input on the final drafts of the JIMs in seven MS where Roma issues are most relevant (Czech Republic, Hungary, Latvia, Lithuania, Poland, Slovenia and Slovakia), aiming to ensure prioritization of Roma issues in their first Plans.

¹¹ UK Coalition Against Poverty, 2004. <http://www.ukcap.org/getheard/>

¹² The Poverty Alliance, <http://www.povertyalliance.org/btpg/>

5. WHAT IS THE STARTING POSITION OF MICROFINANCE IN THE NAPs?

The use of Microfinance in NAPs is fairly limited in most of the countries and because of that it has a great potential for improvement, as the report¹³ by Trans-formando concluded:

1. *Microfinance (MF) initiatives are neither sufficiently known nor valued as a social inclusion tool by politicians and many not-for-profit organisations*
2. *MF should move beyond solely microcredits for the self-employed; it should also cover offering financially excluded people basic financial services, such as loans for family outlays, insurance and financial advice...*
3. *Almost none of the national plans analyse social exclusion as a consequence and/or as a cause of financial exclusion*
4. *The mentions of MF in the NAPs are scarce and scattered, rarely appearing in the "Aims" section, although sometimes the idea is mentioned elsewhere: under "good practice" or "assessment of the social situation"*
5. *In some cases, the evolution of MF's presence in the action plans has been positive, and carries increasing importance. To the contrary, in other countries it has disappeared from one report to the other.*
6. *There is still a long way to go, and for this reason the presence of financial operators and microfinance networks must be reinforced, along with the development and monitoring of action plans. Actions with other anti-poverty networks should also be co-ordinated*
7. *Although in varying degrees, inclusion problems are similar throughout Europe. Therefore, learning how to use MF tools use must be increasingly shared in order to have greater weight in all NAPs*
8. *From the legal and financial arenas, strengthen the position of MF practitioners so that they can offer, from close-by, a wide range of services, effectively and efficiently. In this way, the right to MF can be made accessible to all excluded people who need it*

(Lens and Menéndez, 2008:4)

¹³ European National Action Plans for Social Inclusion and microfinance: Participation strategies, importance and challenges. Lens, S. and J. Menéndez, 2008. Madrid, Trans-formando, EMN

In order to demonstrate a simple visual starting position we have developed country scorecards not unlike those used by EMN for the microfinance scorecard, but in this case focused entirely on what is in the NAPs Inclusion.

To prepare a simple scorecard on Microfinance in the NAPs Inclusion the following dimensions were used:

A. Microfinance as a tool for inclusion through self-employment: Microcredit for self-employment as a route out of exclusion (certain groups: women, migrants, unemployed...)

B. Support services & environment: Support services to self-employed and to improve legal environment

C. Financial capability and over indebtedness

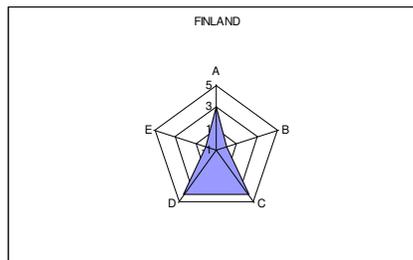
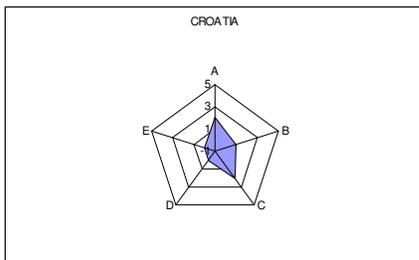
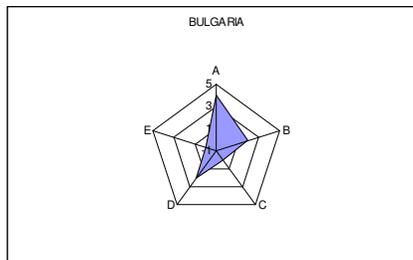
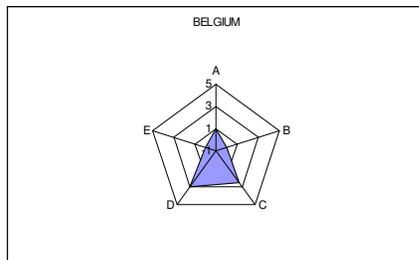
D. Other social purposes (e.g. to help finance the cost of housing and housing improvement, health needs)

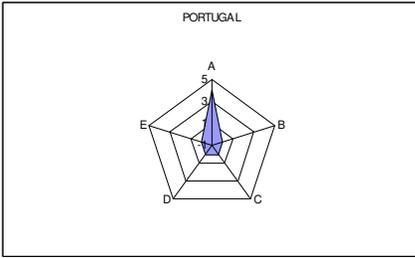
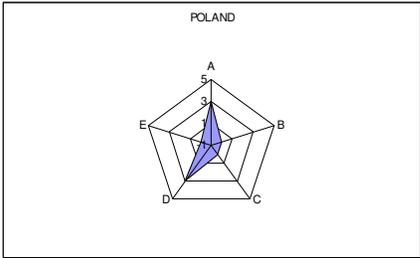
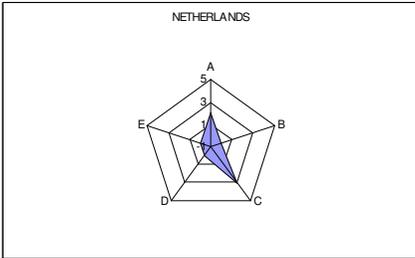
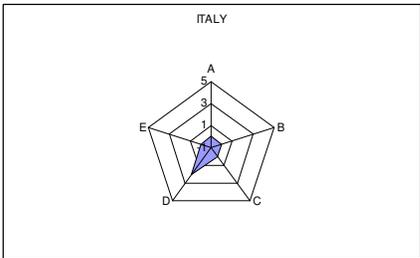
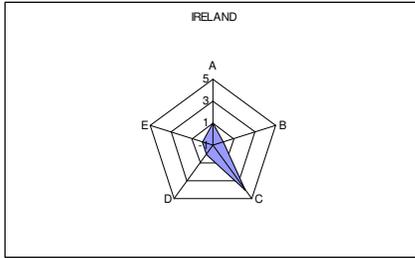
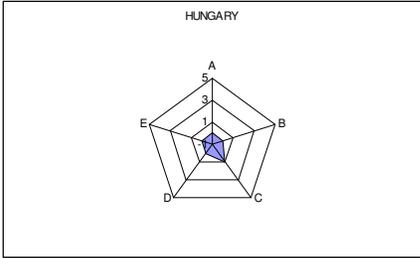
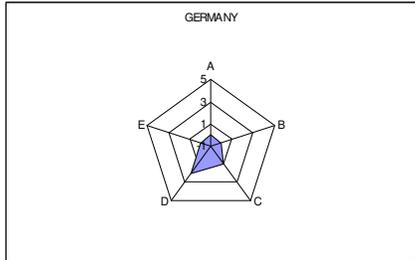
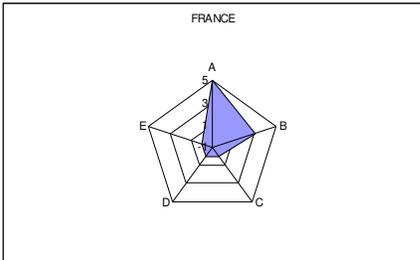
E. Links with ESF, ERDF: Links of microfinance and funding in the ESF and the ERDF

The NAPs scorecards show the level of development of the NAPs in relation to the five dimensions.

2006-2008 NAPs Inclusion scorecard

	<div style="display: flex; justify-content: space-around; text-align: center;"> <div style="writing-mode: vertical-rl; transform: rotate(180deg);">TOOL for INCLUSION through SELF EMPLOYMENT</div> <div style="writing-mode: vertical-rl; transform: rotate(180deg);">SUPPORT SERVICES & ENVIRONMENT</div> <div style="writing-mode: vertical-rl; transform: rotate(180deg);">FINANCIAL CAPACITY & FIGHT OVERINDEBTNESS</div> <div style="writing-mode: vertical-rl; transform: rotate(180deg);">OTHER SOCIAL PURPOSES</div> <div style="writing-mode: vertical-rl; transform: rotate(180deg);">LINKS WITH ESF, ERDF</div> </div>					AVERAGE
	A	B	C	D	E	
BELGIUM	1	0	2,5	3	0	1,3
BULGARIA	4	2	0	2	0	1,6
CROATIA	2	1	2	0	0	1
FINLAND	3	0	4	4	0	2,2
FRANCE	5	3	0	0	0	1,6
GERMANY	0	0	1	2	0	0,6
HUNGARY	0	0	1	0	0	0,2
IRELAND	1	0	4	0	0	1
ITALY	0	0	0	2	0	0,4
NETHERLANDS	2	0	3	0	0	1
POLAND	3	0	0	3	0	1,2
PORTUGAL	4	0	0	0	0	0,8
ROMANIA	2	1	0	0	0	0,6
SLOVAKIA	0	0	0	0	0	0
SPAIN	4	2	0	0	0	1,2
SWEDEN	2	0	0	2	0	0,8
UNITED KINGDOM	0	2	4	0	0	1,2





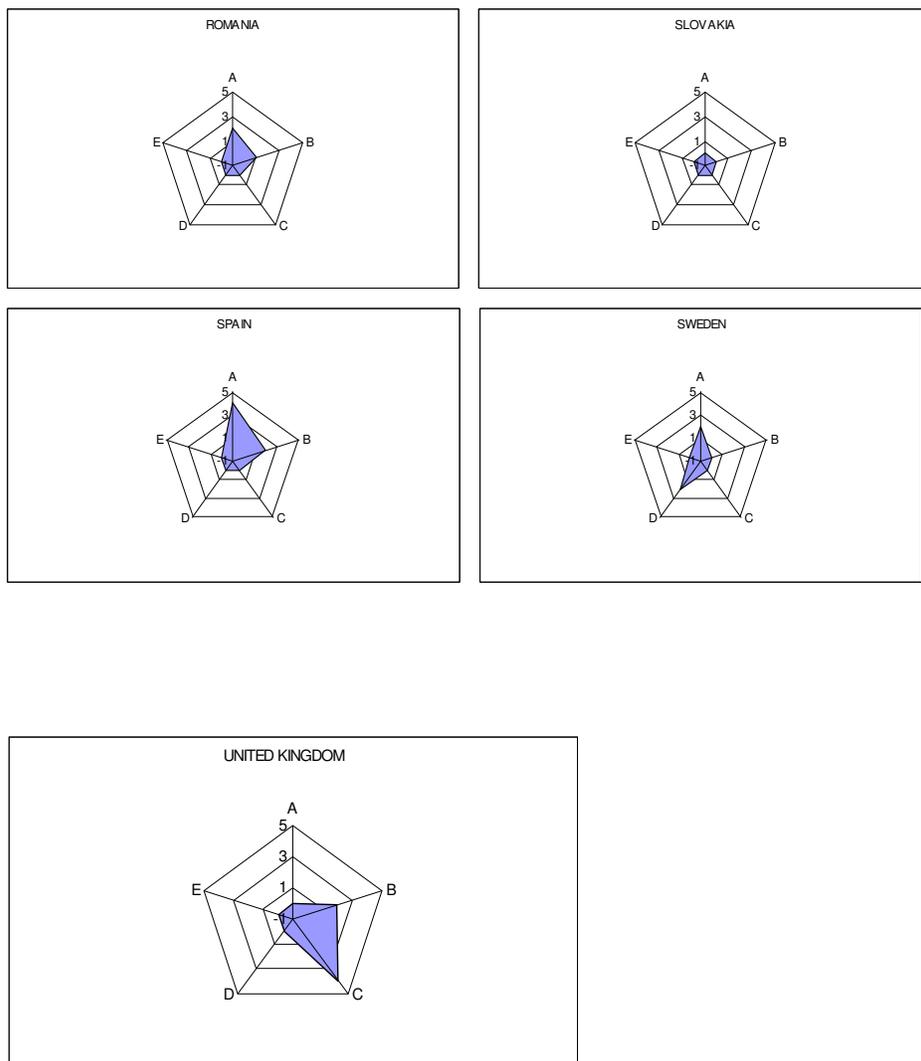


TABLE 5.2	Examples of interesting Microfinance references from the 2006-8 NAPs inclusion (original source Transformando report for EMN)
Member State click for full text on wikipreneurship	
Belgium	Links of Social Economy and microcredits, through the promotion of support services for self-employment for socially excluded groups (by enterprise services and social economy agencies)
Bulgaria	Bulgaria, Romania and Spain have similar integration objectives for ethnic gypsy people Bulgaria has an interesting experience involving the use of microcredits to integrate this Roma which could be used by other countries.
Croatia	Links of Social Economy & microfinance: Croatia's 2007 Joint Memorandum on Social Inclusion includes measures aimed at developing entrepreneurship in the Social Economy through co-

	<p>financing the costs of including new cooperatives, starting new trades and crafts, subsidising interest on entrepreneurial loans, promoting self-employment, providing loans to entrepreneurs, etc.</p> <p>Croatia: preventing over indebtedness through providing counselling services and the creation of a registry of credit.</p>
Finland	Finland: “social credit”, refers to the granting of loans pertaining to the social welfare system: “The aim of social loans is to prevent financial exclusion and indebtedness and to help improve people’s ability to manage their situation”
France	France: the best example is France, with its self-employment promotion measures for women, immigrants, youngsters, and those on the minimum wage. The assignment of microcredits for the creation, acquisition and strengthening of micro enterprises is one of these measures. In this country, in 2005, 20 to 25% of the enterprises’ creations were carried out by people in a “situation close to exclusion” and the associative initiatives have made it possible over the last few years to support an increasing number of small enterprises created by the beneficiaries of the Minimum Insertion Income.
Germany	
Hungary	Hungary: financial support to reduce debts is available from mainly central budgetary sources
Ireland	<p>Ireland: the Money Advice and Budgeting Service (MABS) is an independent voluntary service for individuals or families, who need guidance in managing their finances in order to avoid getting into difficulties with creditors and moneylenders.</p> <p>Ireland: Loan Guarantee Fund, operates to provide ‘crisis’ loans as an alternative to the moneylender.</p>
Italy	
Netherlands	<p>Increase of over-indebtedness all over Europe, indicates the need of financial capability building (persistence of financial exclusion for certain groups & easy access to consumer credit at high interest rates)</p> <p>Examples of good initiatives that could be used in the NAPS:</p> <p>The Netherlands: “platform designed to increase consumer understanding of financial affairs”.</p>
Poland	Poland: strengthening of social economy: Programme “Support of the Development of Social Co-operatives” implementing counselling projects as well as credit and guarantee projects.
Portugal	The Portuguese NAP approached microcredits, as a cross-section measure to “Promote technical and financial support to create self-employment for people with difficulties to integrate in the labour market”.
Romania	Bulgaria, Romania and Spain have similar integration objectives for ethnic gypsy people
Slovakia	
Spain	<p>Spain: In the Spanish NAP policy, self-employment has been considered, for a long time, as a tool to include socially excluded people. Since the last 2 NAPs micro-credit is considered as a measure to promote access to employment.</p> <p>Low levels of women’s self-employment (untapped potential)</p> <p>Importance of business development services.</p>

	<p>Microcredit as a key active labour market policy Inclusion of at risk target groups: Leveraging microcredit's potential to help immigrants, ethnic minorities, integration. Show the link between immigration, self employment, social integration and exclusion prevention Bulgaria, Romania and Spain have similar integration objectives for ethnic gypsy people.</p>
Sweden	
UK	<p>The emphasis of the links between social exclusion and over-indebtedness in the NAP provides the basis for the development of policies with a focus on:</p> <ul style="list-style-type: none"> - access to banking - access to affordable credit - access to face to face money advice

Scorecard results shows where NAPs success stories are based on scoring 3 or more than 3 (out of 5)

TABLE 5.3	Examples of good practice in 2006-2008 NAPs Inclusion
Micro finance Domain	(click for full text on http://Wikipreneurship.eu)
A As a tool for inclusion through self-employment:	Bulgaria , Finland , France , Poland , Portugal & Spain scored over three with France scoring five because of its well developed system.
B Support services and environment :	France
C Financial capability and fight over-indebtedness:	Finland , Ireland, the Netherlands and UK
D- Other social purposes:	Finland & Poland
E Links to ERDF and ESF for funding.	There are no links identified in the NAPs inclusion for funding Microfinance activity. This is a challenge for the next round

6 HAVING AN IMPACT ON THE NAPs BY ACTING AT THE NATIONAL LEVEL

6.1 Gather relevant information and analysis

The first step is to quickly establish contact with your contact point in your National Government department to find out the timeline and how you can best intervene. For information at EU level, the Guidance Note¹⁴ and 2006 Common objectives¹⁵ provide the best starting point. This should be related to the analysis and demands of EAPN and other EU NGOs. At national level, if you have the resources you could analyse:

The previous NAP Inclusion (2006-8)

The latest implementation report (2007) and the Joint Report 2007 (commentaries by the independent 'national experts')

Demands from EAPN and other NGOs

Other national research papers as relevant

Build-up the case for microfinance in your member state

- **Gather Evidence** and data
 - Identify how many of key inactive and excluded groups are in self employment (women, migrants)
 - Estimate how many from key target groups that the NAPs inclusion wishes to target could benefit from microfinance
 - What is the 90 30 20 statistic in your Member State? i.e what proportion of all enterprise is micro, what proportion of employment is created by micro-enterprises? And what proportion of output is produced by microenterprise.

¹⁴ Guidance note for preparing national strategy reports on social protection and social inclusion 2008-2010. European Commission, 2008. http://ec.europa.eu/employment_social/spsi/strategy_reports_en.htm

¹⁵ 2006 Common objectives. European Commission, 2008. http://ec.europa.eu/employment_social/spsi/common_objectives_en.htm

- **Build your policy credibility**
 - Compile evidence that builds the credibility of microfinance approaches
 - Compile success stories, examples of good practice, results collation and “peer review” to demonstrate the relevance of Microfinance to inclusion
- **Use existing evidence of microfinance as a social inclusion tool.**
 - Use existing studies and include objectives, indicators and statistics related to **financial exclusion** in the preparation of future plans.
 - Indicators of the EU Social Inclusion and Living Conditions (EU SILC) can be used.
 - Levels of access to financial services; impact of financial exclusion on access to other services (housing, transport, health, education, etc.);
 - Access to credit
 - Level of and characteristics of debts.
- **Summarise and communicate the NAPs inclusion** (for microfinance)
 - Consider using the simple microfinance scorecard for each member state and compare your country with selected other countries
 - Publish an analysis of Microfinance in the NAPs inclusion in a snappy 2 page findings report. (Based on the national summaries of transformando report for each MS. NAP 2006-2008. [ref on wiki])
 - Analyse the NAPs Inclusion with a SWOT¹⁶

Good examples:

- The European Commission’s document “The Staff working Paper” about Social Inclusion in Europe 2006¹⁷ highlights the need for NAPs to take on board the issue of the concentration of multiple disadvantages. The paper recommends that Member States develop integrated and co-ordinated responses to multiple disadvantages and the needs of groups at particular risk. With this argument,

¹⁶ SWOT analysis: tool used to evaluate the Strengths, Weaknesses, Opportunities, and Threats involved in a project.

¹⁷ COMMISSION STAFF WORKING DOCUMENT Joint Report on Social Protection and Social Inclusion accompanying document to the COMMUNICATION FROM THE COMMISSION TO THE COUNCIL, THE EUROPEAN PARLIAMENT, THE EUROPEAN ECONOMIC AND SOCIAL COMMITTEE AND THE COMMITTEE OF THE REGIONS Proposal for the Joint Report on Social Protection and Social Inclusion 2008 (COM(2008) 42 final). European Commission, 2008. http://ec.europa.eu/employment_social/spsi/joint_reports_en.htm

networks can demand a more holistic approach to the causes of exclusion, amongst which can be considered financial exclusion

- Studies of the European Micro-Finance Networks, for example, the trans-national exchange project “From exclusion to inclusion through micro-finance”¹⁸ studies of CGAP, the Consultative Group to Assist the Poor (in Eastern Europe)¹⁹ show the link between social exclusion and financial exclusion
- Study of “Policy measures to promote the use of microcredit for social inclusion” (2005)²⁰ showed that micro-credit might play a more important role in the active inclusion of vulnerable groups of people

Find stories about micro finance policy changes and impact on people

Find stories to illustrate how micro finance has changed lives in order to persuade people that micro-finance really is a transformative approach to combating exclusion.

For example to illustrate microfinance effectiveness:

- Poland: A trial “Telework” programme is being implemented with the aim of encouraging disabled people's employment in innovative occupations using computer technologies. This group receives subsidies and credits for the purchase of equipment and for training. In this way they can improve their work situation and become self-employed.
- Hungary: there is a specific financial inclusion tool to solve the problem of indebtedness: “The service operates as a two-pillar system: on the one hand, financial support to reduce debts is available from mainly central budgetary sources (90%) and, on the other, advice is provided for maintaining the solvency of the households”.

¹⁸ From exclusion to inclusion through microfinance. Report 1 – Social and Financial Exclusion Map. Pytkowska, J., E. Bankowska, et al.; From exclusion to inclusion through microfinance. Report 2 – Key constraints, challenges and policy recommendations. Wisniewska, A., I. Norek, et al.; From exclusion to inclusion through microfinance. Report 3 – Benchmarks and performance measurement. McGeehan, S., M. Doiciu, et al.; From exclusion to inclusion through microfinance. Report 4– Innovative approaches and products in combating financial exclusion. Berggren, I., A. Bussard, et al. EMN, MFC and cdfa, 2007.

¹⁹ CGAP, 2008. www.cgap.org

²⁰ Policy measures to promote the use of micro-credit for social inclusion. Ramsden, Evers, et al. 2005

What does the EU level say about your Member State?

- Be familiar with the following documents as the next round NAPS are building on them (2008-2010). What are the key priorities? Which objectives are prioritised? Which policy actions are encouraged? Where does MF fit in?
 - EU Strategies or joint initiatives: Growth and Stability Pact²¹
 - Road map for gender equality²²
 - Education and Training 2010²³
 - the Youth pact²⁴
 - Health strategy should all be cross-referenced in the NAPS²⁵
 - Your National Strategic Reference Framework NSRF 2006-2008 and the
 - challenges identified in the 2007 Joint Report country specific²⁶ recommendations
 - Your country National Reform Programs on Growth and Jobs²⁷, as NAPs need to complement it

What are your key priorities & needs as institution?

What are your key priorities & needs as institution and how could NAPs help you? Do you need funding for loans, funding for BDS, a more supportive legal environment,

²¹ http://ec.europa.eu/economy_finance/sg_pact_fiscal_policy/

²² [COMMUNICATION FROM THE COMMISSION TO THE COUNCIL, THE EUROPEAN PARLIAMENT, THE EUROPEAN ECONOMIC AND SOCIAL COMMITTEE AND THE COMMITTEE OF THE REGIONS A Roadmap for equality between women and men 2006-2010 {SEC\(2006\) 275}. European Commission, 2006.](#)

²³ ['Education & Training 2010' Main policy initiatives and outputs in education and training since the year 2000. European Commission, 2008.](#)
http://ec.europa.eu/education/policies/2010/doc/compendium05_en.pdf (11/06/08).

²⁴ COMMUNICATION FROM THE COMMISSION TO THE COUNCIL on European policies concerning youth Addressing the concerns of young people in Europe – implementing the European Youth Pact and promoting active citizenship {SEC (2005) 693}. European Commission, 2005.

²⁵ WHITE PAPER Together for Health: A Strategic Approach for the EU 2008-2013 (presented by the Commission) {SEC(2007) 1374} {SEC(2007) 1375} {SEC(2007) 1376} Brussels, 23.10.2007 COM(2007) 630 final. European Commission, 2007.

²⁶ Joint Report on Social Protection and Social Inclusion 2007. European Commission, 2007.
http://ec.europa.eu/employment_social/spsi/docs/social_inclusion/2007/joint_report_en.pdf (11/06/08).

²⁷ Member States' National Reform Programmes 2005-2008. European Commission, 2005.
http://ec.europa.eu/growthandjobs/key/nrp2005-2008_en.htm (11/06/08).

6.2 Building a NAPs Group and consulting with others

Create a NAPs multi-stakeholder group or participate in one

Create a multi stakeholder group involving MFIs, NGOs municipalities and others (e.g. business support organisations, ESF Managing Authorities, self employed organisations) that are interested to promote Microfinance in the NAPs inclusion.

Participate in influential networks, and coordinate with other anti-poverty networks (e.g. EAPN group)

Examples of networks those are active on the NAPs inclusion:

- FEANTSA, homeless support network. [Feantsa page on Wikipreneurship](#)
[Feantsa homepage](#)
- EAPN, European Anti Poverty Network. [List of EAPN members](#) which also has national groups in over half the Member States
- The Social Policy Task Force (SPTF) and “Get Heard”²⁸ in UK
- French and Finnish NGO platforms
- The Non Governmental Forum for Social Inclusion (FNGIS²⁹ in Portugal)

Make yourself visible

As micro financial operators, be more visible to social policies’ designers and those who implement these policies, in order to be able to participate in the elaboration of the NAPs.

Examples:

- Hungary: The [Committee against Social Exclusion](#) (CASE) was the coordination body in charge of preparing the National Report on Strategies for Social Protection and Social Inclusion.
- Germany: the associations of [independent charities in Brandenburg](#) and other non-governmental organisations are given the opportunity to take part in drawing up the “LAND” report.
- United Kingdom: “[The Social Policy Task Force](#) (SPTF)”, a grouping of NGOs with a particular focus on social exclusion, formed to support the UK

²⁸ UK Coalition Against Poverty, 2004. <http://www.ukcap.org/getheard/>

²⁹ <http://foruminclusao.no.sapo.pt/>

Government in the development of the NAP and other aspects of the open method of co-ordination.

- Germany: the project “NAPsens – National Awareness-Raising Measures on the subject of Social Integration” aimed to raise public awareness of the European process of social integration

Working at local and regional level

Work together with employment and social integration practitioners in the use of micro financing techniques. MF practitioners should have more contact with other social inclusion agents, in order to achieve a comprehensive approach against poverty

Support development of local and regional action plans for inclusion focused on inclusive entrepreneurship and financial inclusion

Examples:

- Ireland: The Local Government Social Inclusion Steering Group (LGSISG³⁰) will be further developed to support the linkages between the national and local level.
- France: It includes in its Plan the need to “Mobilise the local sector to solve strategic issues and establish coherent social inclusion plans in the different territories”³¹.
- EU: There is a Progress funded project that has been defining a common methodology for the development of Local and Regional Action plans for social inclusion: Laps and Raps Inclusion³²
- MILE³³ an URBACT³⁴ network is focusing on migrant entrepreneurship in European cities (Amadora, Venice, Vantaa, Sevilla, Charlois, Timisoara, Torino, NEA Alikarnassos, Komotini).

6.3 Identifying what needs to change

- What was already there in the NAPs 2007? (see links above in Table 5.2 to see the to the section on your Member State in EMN NAPs Inclusion Report

³⁰ <http://www.socialinclusion.ie/>

³¹ "Rapport sur les stratégies pour la protection sociale et l'inclusion sociale 2006-2008 FRANCE http://ec.europa.eu/employment_social/social_inclusion/docs/2006/nap/france_fr.pdf

³² http://www.gec-eran.org/projects/lapsraps_index.htm

³³ <http://urbact.eu/projects/mile/project-presentation.html>

³⁴ <http://urbact.eu/projects/>

- What strengths in micro finance should have been there? (for example reference to your own activities in lending or advising excluded people)
- What areas need to be developed? (e.g. financial inclusion, outreach to migrants)
- What are the links to the ESF? (This is a priority for the new NAPs, but has been weak in the past).
- What links are needed for the ESF? (e.g. what sort of activities should ESF be supporting –especially after the mid term review of the programmes in 2009 when there is an opportunity for change.

6.4 Taking the initiative

This section is about how to influencing those who writes the NAPs and the departments that influence them.

Develop a submission to the new Plan³⁵

Some key elements should include.

- Provide a section which sets out the background and your national Microfinance network and the work you have been doing related to the priorities
- Spell out what should be the key 3 or 4 policy priorities for the Plan. It's important if possible to also define what measures, targets, indicators, resources will be needed to achieve them
- Set out what you think should have been achieved, how the new plan should be implemented and the role Microfinance should have in it
- Refer to the EU priorities where appropriate
- Refer to relevant EMN and EAPN critiques of the NAPs Inclusion and the implementation reports.
- It is useful to copy your submission to the key officials in your Government and the European Commission, including the national Desk Officer as well as the independent national expert. [ref list of national experts] Your submission should also be copied to EMN in Paris (p.guichandut@european-microfinance.org)

Develop a strategy to influence the NAP Inclusion and promote debate.

³⁵In drawing up this section we drew on the EAPN NAPS Inclusion toolkit

Develop a strategy to influence the NAP Inclusion and promote debate. If you have resources and are a well-established organisation or grouping you should plan a media strategy:

- Seek a formal input to the Plan or involvement in any planned stakeholder meetings.
- Identify and contact possible allies, such as other NGOs, social partners, especially trade unions; politicians (especially opposition), etc...
- Devise a media strategy, where possible. It is often possible to interest the media in the commitments made to eliminate poverty at EU level by national politicians. Engage National and Regional Parliaments (who are named in the Guidelines as important actors). In some countries, opposition politicians will be keen to question the Government.

Respond to the Plan after it is published (late September 08)

When the Plan is published (15 September 2006 or at the latest 30 September) it is useful to respond, so as to:

- Influence the Joint Social Inclusion and Social Protection Report – the Commission and Council's report.
- Contribute to joint EU-wide assessments by EAPN.
- Promote debate in your country among members, media, allies, politicians etc.

Possible Format for Response to the Report/Plan

- Comment on the overall situational analysis – how far do you agree?
- Analyse the priorities chosen – how far do you agree with them
- Are the policy measures, targets, indicators and resources adequate to ensure delivery?
- What is missing? What proposals would you make?
- What evidence – both academic and from experience of people in poverty in your organisations.
- Comments on the governance process and participation – was it adequate? How could it have been improved?
- Comments on the links to 2010.

6.5 Monitor the progress

Monitoring the effectiveness of your own activity is essential to improving next time

- Locally to demonstrate MF's ability to support inclusion in each of the priority areas in the NAPS
- Benchmark actions carried out in the MF arena in each country to measure the impact they have on inclusion policies
- Monitor the real grass roots implementation of Microfinance-related objectives. It is NOT enough to have a mention in the NAPs the policy needs to be translated into real action on the ground that makes a difference in people's lives

For example Belgium and Germany NAPs show that to be mentioned in one round does not ensure that the policy interest remains:

- Belgium: regardless of the NAP, there has been a structural policy in place for many years; however its elements are not included in the NAP. For this reason in the 2003-2006 NAP the Microcredit is covered and solutions on over indebtedness are included. Nevertheless, in the last plan it is barely mentioned.
- Germany: In the 2003-2005 NAP indebtedness was tackled and self-employment was also considered; but in the 2006-2008 NAP no specific mention was made to microfinance, over-indebtedness or business creation.

6.6 The NAPs inclusion timetable: strike now

NSR are to be submitted by **15 September 2008** and at the latest by 30th September

5 February 2008	Guidance Note approved by Social Protection Committee
13/14 March 2008	Spring European Council conclusions which need to be taken on board by member states.
April – July 2008.	Bilateral Meetings with Commission on the development of NSR 2nd July Commission Communication on Strengthening the OMC published
15 September 2008	National Strategic Reports should be presented and no later than the 30th September
27 October 2008	Discussion in SPC on the Communication: Strengthening the OMC.
12 November 2008	First draft of the Joint Report 2009 and Supporting Document 18 December SPC meeting to discuss the 2nd draft of the Joint Report.
January and February 2009	Joint Report finalized and key messages to Spring Council

7. NOTES AND REFERENCES

Acronyms

EAPN: European Anti Poverty Network

ERDF: European Regional Development Fund

ESF: European Social Fund

NAPs Inclusion: National Action Plan on Social Inclusion

NSR: National SPSI Strategies

SPSI: Social Protection and Social Inclusion

Relevant EMN reports

Available at the [EMN's library](#) in several languages:

European National Action Plans for Social Inclusion and microfinance: Participation strategies, importance and challenges ³⁶

From exclusion to inclusion through microfinance ³⁷

Nurturing immigrant entrepreneurship, a handbook for microcredit and business support ³⁸

EU reports on NAPs Inclusion

³⁶ European National Action Plans for Social Inclusion and microfinance: Participation strategies, importance and challenges. Lens, S. and J. Menéndez, 2008. Madrid, Trans-formando, EMN

³⁷ From exclusion to inclusion through microfinance. Report 1 – Social and Financial Exclusion Map. Pytkowska, J., E. Bankowska, et al.; From exclusion to inclusion through microfinance. Report 2 – Key constraints, challenges and policy recommendations. Wisniewska, A., I. Norek, et al.; From exclusion to inclusion through microfinance. Report 3 – Benchmarks and performance measurement. McGeehan, S., M. Doiciu, et al.; From exclusion to inclusion through microfinance. Report 4– Innovative approaches and products in combating financial exclusion. Berggren, I., A. Bussard, et al. EMN, MFC and cdfa, 2007.

³⁸ Nurturing immigrant entrepreneurship, a handbook for microcredit and business support. Guzy, M., 2006. Paris, EMN (European Microfinance Network).

Guidance note for preparing national strategy reports on social protection and social inclusion 2008-2010



Europe's demographic future: Facts and figures on challenges and opportunities



Joint Report on Social Protection and Social Inclusion 2007
Social inclusion, pensions, healthcare and long term care



A more cohesive society for a stronger Europe - 2007
Information leaflet on the Open Method of coordination



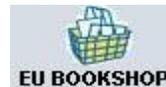
bg cs da de el en es et fi fr hu it lt lv mt nl pl pt ro sk sl sv



Joint Report on Social Protection and Social Inclusion 2006



  (1,4 MB)



Report on Social inclusion in the 10 new Member States 2005

This report is an analysis of the National Action Plans on Social Inclusion (2004-2006) submitted by the ten new Member States (EU10). These plans were prepared in the context of the EU's social inclusion process, based on the Open Method of Coordination (OMC), and represent a key element in the implementation of the Lisbon agenda. The report is available in English.



Regional indicators to reflect social exclusion and poverty - Policy Studies Findings 4

This study analyses the methodological framework used for defining the so-called 'Laeken-Indicators'. More generally, it also analyses the existing methodological research and data in the area of indicators of poverty and social exclusion as well as in the area of regional indicators. The publication is available in English, French and German.



Policy measures to promote the use of micro-credit in Europe for social inclusion - Policy Studies Findings 3

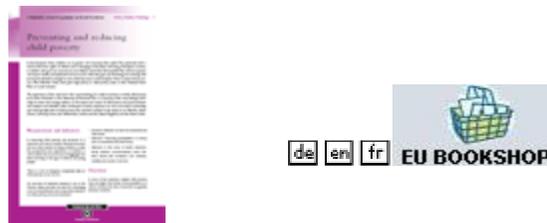
This study has used transnational comparisons to identify and analyse the

most effective policy measures in the area of access to micro-credit and related combinations of services (training, advices, peer support, networking, saving facilities etc.) for self-employment or micro-enterprise projects for people facing poverty or social exclusion. The countries included in the study are seven Member States (the Czech Republic, France, Germany, Poland, Spain, Sweden and the United Kingdom), and the candidate country Romania. The publication is available in English, French and German.



Preventing and reducing child poverty: Community Action Programme on Social Exclusion - Policy Studies Findings 1

This publication contains a summary of the main findings of a study on policies to tackle child poverty. The countries included in the study are six Member States (France, Germany, Greece, the Netherlands, Sweden and the United Kingdom) and the United States. The publication is available in English, French and German.



Reports

Thematic Study on Policy Measures concerning Disadvantaged Youth	
Thematic Study on Policy Measures concerning Disadvantaged Youth - Annex	
Policy measures to ensure access to decent housing to migrant and ethnic minorities	
Regional Indicators to reflect social exclusion and poverty VT/2003/43 Final Report	
Report of a thematic study using transnational comparisons to analyse and identify cultural polices and programmes	

that contribute to preventing and reducing poverty and social exclusion	
 Microcredit study part 1-3 (pdf - 434 KB)	en
 Microcredit study part 4 and Annexes (pdf - 908 KB)	en
 Child Poverty Study (pdf - 926 KB)	en
 The situation of Roma in an Enlarged European Union (pdf - 2,4 MB)	de en fr

ANNEX 1 EAPN CHECKLIST

- Who? - Which organizations are you going to develop your proposal?
- What kind of consultation are you going to do – meetings? Focus groups? Written input or through e-line discussions etc...?
- Are you going to involve/integrate People experiencing Poverty?
- What policy priorities would you propose?
- What are the Governments priorities likely to be?
- What are your networks priorities? Are these different?
- Are you clear what is likely to have success
- What proposals would you make on the NAP Inclusion Process?
- What is the process likely to be?
- Is it likely to be improved/get worse this year?
- Have you got specific concrete proposals to improve it?
- What format would you use to present the proposal?
- Is there a specific format/template for presenting a submission?
- Is it more effective to present an academic looking presentation focused on content or make a visually impressive proposal – with well presented key messages and examples?
- What evidence do you need? Do you need to back up your proposal with “scientific evidence
- Is it important to draw on real-life examples and testimonies (e.g. people experiencing poverty or anecdotes from organizations?)
- What’s the timeline for engagement and for your action?
- Are you clear when the main actions will happen from input to draft report/and final report and when you need to make an input?
- What follow-up will you do?
- How will you monitor whether your submission and/or response has had any impact? Activity developed in EAPN Capacity Building

(Source EAPN Workshop on the OMC. 1.03.08)

ANNEX 2 DG EMPLOYMENT. SOCIAL INCLUSION DESK OFFICERS – JANUARY 2008

To contact your Desk Officer:

Consult DG Employment website by country and name below.

Unit A

Bulgaria, Croatia, Hungary, Netherlands,
Germany, Austria, Slovenia,
Luxembourg, Portugal and Czech Republic

http://ec.europa.eu/staffdir/plsql/gsys_www.branch?pLang=EN&pId=499&pDisplayAll=0

Unit B:

Italy, Malta, Rumania. Macedonia,
Belgium, France, Slovak Republic,
Estonia, Finland, Lithuania and Sweden

http://ec.europa.eu/staffdir/plsql/gsys_www.branch?pLang=EN&pId=509&pDisplayAll=0

Unit C:

Ireland, Latvia, UK;
Cyprus, Germany, Poland
Denmark, Spain, Turkey.

http://ec.europa.eu/staffdir/plsql/gsys_www.branch?pLang=EN&pId=519&pDisplayAll=0

COUNTRY	DESK OFFICER/COORDINATORS	DIRECTORATE/ UNIT
	KALKMAN Szilvia, NEGRO Ilona (Coordinator DIR A)	A1
HU	KELEMEN Balazs /SOMODY Katalin	A2
NL	JAKULJ Jelena/DE MECHELEER Ilse	A2
CR	SOMODY Katalin – DOLINAR Ursa?	A2
BG	ILIEV Dimo	A2
AT	ROUBICEK Barbara/WALLNER Gabriele	A3
SI	KOSIR VATOVEC Regina	A3
DE	ARNDT Torsten	A3
PT	LUCAS Raquel	A4
CZ	VELECKA Hana	A4
LU	MEDDENS Gaetane	A4
SE	ERIKSSON Sophia (Coordinator DIR B)	B3
RO	CIUREA Oana	B1
IT	ESPOSITO Tatiana	B1
MT	ESPOSITO Tatiana	B1
BE	DEWEZ Andre	B2
FR	BEAUCHAMP Pascale	B2
SK	DIANISKOVA Natalia	B2
EE	TUOMINEN Samu / RUUTELMAA Kairi	B3

FI	NIINIKOSKI Risto	B3
LT	SUDIKAS Giedrius	B3
SE	ERIKSSON Sophia/ JOHNSON Michael	B3
IE	FIONDA Julie and O'SEAGHDHA Eoin (Coordinator DIR C)	C1
LV	FROMHOLDE Daina	C1
UK	FIONDA Julie	C1
IE	O'SEAGHDHA Eoin	C1
EL	SMYRNIOTIS Timotheos	C2
CY	HADJANTONI Maria	C2
PL	BENEDYKTOWICZ Artur	C2
DK	ANDERSSON Karin/VUKOVIC JOHNSON Jadranka	C3
ES	VILA NUNEZ Sonia/BARRERO GARCIA María José	C3
TK	MARQUEZ CAMACHO Antonio/CORTI Petra	C3

ANNEX 3 NATIONAL CONTACT POINTS (FOR SOCIAL PROTECTION AND SOCIAL INCLUSION ISSUES ONLY, JUNE 2007)

http://ec.europa.eu/employment_social/spsi/contacts_en.htm

Country	Organisation	Contact
Austria	Bundesministerium für soziale Sicherheit, Generationen und Konsumentenschutz – Wien www.bmsg.gv.at	Helmut LANG Ulrike NEUFANG
Belgium	SPF sécurité sociale / Federale Overheidsdienst Sociale Zekerheid – Bruxelles/Brussel www.socialsecurity.fgov.be	Elise WILLAME
Bulgaria	Министерство на труда и социалната политика – София www.mlsp.government.bg	Елена
Cyprus	Υπουργείο Εργασίας και Κοινωνικών Ασφαλίσεων – Λευκωσία www.mlsi.gov.cy/sws	Νίκη Οδυσσέως
Czech Republic	Ministerstvo práce a sociálních věcí – Praha www.mpsv.cz	Helena PETROKOVÁ Jiří SVOJŠE
Denmark	Socialministeriet – København www.social.dk	Lola FOSTER
Estonia	Sotsiaalministeerium – Tallinn	Anne RÄHN

	www.sm.ee	Marin J ÄNES
Finland	Sosiaali- ja terveystieteiden ministeriö – Helsinki www.stm.fi	Reijo VÄÄRÄLÄ
France	Ministère de la Santé et des Solidarités – Paris www.sante.gouv.fr	Marie-Agnès GOUPIL
Germany	Bundesministerium für Arbeit und Soziales – Berlin www.bmas.bund.de	Daniela KUCK-SCHNEEMELCHER Jörg PESCHNER
Greece	Ελληνική Δημοκρατία – Υπουργείο Απασχόλησης και Κοινωνικής Προστασίας – Αθήνα www.mou.gr	Anthi KRITIKOU
Hungary	Szociális és Munkaügyi Minisztérium – Budapest www.szmm.gov.hu Eg és egészségügyi Minisztérium – Budapest www.eum.hu	Györgyi VAJDA Judit REZMUVES
Ireland	Department of Social and Family Affairs – Dublin www.socialinclusion.ie	Eamonn MORAN
Italy	Ministero della Solidarietà sociale – Roma www.welfare.gov.it	Isabela MENICHINI
Lithuania	Socialinės apsaugos ir darbo ministerija – Vilnius www.socmin.lt	Grazina JALINSKIENE
Latvia	Labklājības ministrija – Rīga www.lm.gov.lv	Sandra BALTINA
Luxembourg	Ministère de la Famille et de l'Intégration www.fm.etat.lu	Inclusion sociale : Brigitte WEINANDY Sécurité sociale : Georges SCHROEDER
Malta	Ministeru għall-Familja u s-Solidarjeta' Soċjali – Valetta	Mary Grace VELLA
The Netherlands	Ministerie van Sociale Zaken en Werkgelegenheid – Den Haag www.szw.nl	Linda PELTZER Tel. + 31 70 333 4645
Poland	Ministerstwo Pracy i Polityki Społecznej – Warszawa www.mpips.gov.pl	Ewa CHYLEK
Portugal	Ministério do trabalho e da Solidariedade Social – Lisboa www.seg-social.pt	Alda GONÇALVES
Romania	Ministerul Muncii, Familiei si Egalitatii de Sanse – București www.mmssf.ro	Adina DRAGOTOIU Carmen MANU
Slovakia	Ministerstvo práce, sociálnych vecí a rodiny – Bratislava www.employment.gov.sk	Jana TOMATOVA

Slovenia	Ministrstvo za delo, družino in socialne zadeve – Ljubljana http://www.mddsz.gov.si/si/delovna_podrocja/sociala/	Danica OŠLAJ
Spain	Ministerio de trabajo y Asuntos Sociales – Madrid www.mtas.es	Juan-Carlos MATO GÓMEZ Francisca RAMOS MARTÍN DE ARGENTA
Sweden	Socialstyrelsen – Stockholm www.socialstyrelsen.se Socialdepartementet – Stockholm www.social.ministry.se	Elis ENVALL Hanna LANTZ
UK	Department for Work and Pensions	Chris Burston