



I.C.E. Informal Civic Education
KA2 Erasmus Plus n. 2021-1-IT02-KA220-ADU-000033716

Project Result 1:
TOOLKIT on Civic Education



The European Commission support for the production of this publication does not constitute an endorsement of the contents which reflects the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein

SUMMARY

Introduction and objectives of the Toolkit	3
How to use the Toolkit	4
Good practices selected	5
List of Good Practices	6
Methodologies in adult education: non-formal and informal	8
Civic competences for adult learners	10
List of civic Competences	11
Comparative national cases: how it works for others	12
Annexes	19
Annex 1. Good practices	19
Annex 2. National Cases	32
Annex 3. List of consumers Associations	53

Introduction and objectives of the Toolkit

The **Informal Civic Education Project (ICE)** is aimed at an adult public interested in learning about Civic Education issues. The period of isolation of the pandemic has increased in adults the need to learn more about their community, socialize and create places of lifelong learning on current topics such as Economy, Environment, Health and Justice.

How do these services work locally? How can they be improved? How to stay updated on current issues? How to find out about foreign experiences on civic issues? How to participate in civic engagement initiatives?

These are some of the questions that the Project worked adopting a Service-Learning perspective, which represents a very useful way of learning for the community.

The aim of the ICE Project is to recreate upskilling and re-skilling spaces where civic issues are the glue to re-aggregate generations: young adults, adults, migrants and seniors.

The objectives of the ICE Project are the following:

- to develop a learning model for adults on Civic Education subjects, such as Justice, Environment, Health, and Economy;
- to use informal methodologies, face to face and remotely, to promote adult learning, including through the creation of Civic Education board games;
- to create online multilingual training modules to spread and increase basic skills of civic education.

The **Toolkit** is the main methodological tool of the ICE Project. It provides adults and educators, the main beneficiaries of the Project, a wide range of educational contents.

The Toolkit, in fact, collects relevant good practices of civic education within the Consortium countries, identifies the main learning methodologies used in adult education and the basic skills necessary to be an active citizen. Finally, it compares the most representative national cases in the sectors of Justice, Health, Environment, and Economy.

Furthermore, the Toolkit lays the foundations for future Project's products, such as the face-to-face courses, the Open Educational Resources and the civic game.

The Consortium of the ICE Project is composed by expert organizations in non-formal and informal learning methodologies for adults. The Consortium has a wide expertise in the fields of Justice, Economy, Health and Environmental. The Partners of the Project are Glocal Factory (Italy), Foundation Campus Arnau d'Escala (Spain), Synthesis (Cyprus), Austrian Association of Inclusive Society (Austria), Initiative Lern - und Gedenkort Hotel Silber (Germany) and ARCI Nazionale (Italy).

How to use the Toolkit

Please, read below a summary of the main contents of the present Toolkit.

The chapter called "Good practices selected" contains the presentation of the most successful cases of adult education informal methods in each partner's country. These best practices can be consulted in their entirety at the end of the Toolkit (Annex n.1).

In the "Methodologies in adult education: non-formal and informal" section one can consult a list containing the main learning methodologies used in the field of adult civic education.

The following section points out the skills and competences required (in the fields of Justice, Economy, Health and Environment) in order to be active citizens.

The aim of the "Comparative national cases" chapter is to show how health, economic, legal and environmental systems work in different countries. To do this, the Partners analysed and described concrete cases. Detailed information of each case can be found in Appendix n.2.

Furthermore, this section includes a list significant public, private and third sector stakeholders at national levels and involved in previous cases.

The "List of consumer defence associations" section gathers the main citizen protection associations for each area in the Consortium countries. A complete list for each country can be found at Annex n.3

The last section includes the reference of documents and web pages consulted.

Please, do not forget to consult the Annexes to know more about good practices and cases developed European-wide on the different topics related to civic education. Still, inside the Annexes a complete list of the citizens' defence associations for each of the areas is provided.

Good practices selected

The methodology used by the Consortium is collaborative and comparative. In particular, the interdisciplinary approach used allowed each partner to propose, analyse and select those local and national practices that might represent examples of how to develop learning activities in the areas of Justice, Health, Environment and Economy.

During the face-to-face and online meetings of the ICE Project, the Partners shared common criteria for the selection of Good Practices in national contexts:

- Relevance of the cases on the topics of Justice, Economy, Environment, Health for both beneficiaries and the community
- Replicability of experiences in other contexts
- Non-traditional methodologies involving adults, migrants, seniors and women
- Civic education skills achieved through adult education experiences

In this way the Partners intended to enhance and spread a flexible and innovative “Model of good practices in the field of adult civic education” which is likely to be exported to other realities.

Following the forementioned criteria, each partner collected two good practices for each of the four topics. The final result is the mapping of best practices at not only local, but also regional and European levels that, gathered inside the present Handbook allow to compare what happens at European in terms of adult civic education.

Good practices can be found in Annex 1 of this document.

List of Good Practices

JUSTICE		
Subtopic	Good practice	Learning methodology
Democracy and human rights	1. Café Mondial Konstanz e.V.	Tandem learning food learning
	2. Aequitas	Workshops, manuals
	3. "Multi-capacity" walks	Experiential methodology
Minority rights (refugees, migrants, asylum seekers)	4. Rete Degli Sportelli	In presence consultancy service
	5. Helping Hands	Workshops
	6. The "Aware" campaign Respect Accept Integrate	Public debate, media

HEALTH		
Subtopic	Good practice	Learning methodology
Self-care through collective activities	7. Psicurt, mental health short film festival	Film festival
	8. Orienteering is more than a sport	Outdoor activities and sports
	9. Passeggiate fiorentine	Visits and participation
Accessing health-care: the importance of being informed	10. MiMi – Mit MigrantInnen für MigrantInnen	Multi Language guide
	11. EX-IN	Counsellor
Workshops on the human body	12. Menstruita	Paper and online illustrated educational books; in presence and virtual public debates

ECONOMY		
Subtopic	Good practice	Learning methodology
Financial literacy for adults	13. EFEC Adults	Workshops by senior experienced volunteers
	14. ZSB zentrale Schuldnerberatung Stuttgart, Präventionsprogramm	Free counselling service
	15. Salva i circoli, fai la tua parte	Active participation
A workplace for women and migrants	16. More than one perspective	Workshops, shadowing days
	17. Goldtausch Künstlerinnen Projekt	Mentoring
Young entrepreneurs	18. SDG innovation pre-accelerator programme	Gaming

ENVIRONMENT		
Subtopic	Good practice	Learning methodology
Waters and sea life	19. SOS peix - SOS fish	In presence workshop and online courses
	20. Potavristou– “reach out”	Social media, active volunteering
The Green	21. Raus aus dem Asphalt	Participatory, contests
	22. Gemeinschaftsgarten der Naturfreundejugend Thüringen	Public meetings, creative works
Natural and cultural heritage	23. Setmana de la Natura / Nature Week	Practical activities
	24. Angeli del bello	Face to face, learning by doing

Methodologies in adult education: non-formal and informal

A service-oriented approach: face-to-face courses, on-site visits, online courses, blended learning, active participation in workshops and events, board games and mobilities abroad represent innovative methods to develop upskilling and reskilling adults' pathways according to the program [Adult Education in EU 2021](#).

The non-traditional learning methodologies identified, used and enhanced during the Project by Partners, both in the analysis of good practices and in face-to-face courses, were numerous and innovative.

For learning purposes, the present Handbook is a collector of these methodologies in a double way:

- **Individual education**, with non-formal and informal methodologies, where the individual commitment of the adult to learn prevails (“I learn by myself”)
- **Social education**, with non-formal and informal methodologies, where the adult learning in relation to others prevails (“I learn with others”)

Informal methodologies:

Individual education	Social Education
Artistic learning Blended learning Mentoring e-learning Video learning	Active learning Blended learning Coaching Contest e-learning Experiential learning Festival Gaming education Learning by doing Outdoor activities Participatory learning Public debate Sport activities Study visit Workshop

As can be seen from the table, in adulthood, social education methodologies prevail if compared to individual ones. Indeed, sociability becomes a driving force for stimulation and learning skills.

One of the Project's teaching challenges is to get adults out of “individual learning” pushing them towards a more shared and collective learning in a Service-Learning perspective: adults learn more and better with others, in non-formal contexts, by going on site, being active in the first person, enhancing motivation and using creative tools.

The ICE project provides innovative answers and tools to the topic of adult learning through the valorisation of non-formal and informal methods and the creation of a learning model for adults on civic issues.

In this context, the in-presence courses on migrants' rights and knowledge of the institutions that enable their integration, and the stakeholder interviews are an example of knowledge, openness and confrontation of civic systems with citizens.

In this sense, the board game represents the most significant informal method developed by the Project. The Civic game, in fact, allows people to learn about new topics together with other people, having fun, questioning their knowledge, but also their behaviour and interpersonal skills as part of a team and a community.

The Civic game becomes a good example of learning in adulthood and an excellent tool for developing cognitive, relational and ethical skills.

Civic competences for adult learners

The issues addressed and the non-formal and informal methods used during the ICE Project made it possible to identify a list of civic competences that constitute an important baggage for adults, men and women, young people and adults, natives or migrants, who want to be active players in their communities.

ICE PROJECT MACRO CATEGORIES			
Environment	Justice	Economy	Health

Inside these macro areas several competences and skills can be grouped, representing what is needed by adults to be active citizens.

In a constructivist perspective, the Partners argue that civic competences can also be implemented and updated through non-formal and informal learning activities. Importantly, the skills acquired by adults are the result of a continuous updating, a mixture of knowledge, practical experience, comparisons with others and personal re-elaboration.

List of civic Competences

Adult Education with non-formal and informal methods in learning contexts has highlighted the development and strengthening of adults' civic competences.

Below a list containing adult competences for each topic developed within the ICE Project:

Justice // Legal capability:	Health // Health literacy:
<ul style="list-style-type: none"> - Understanding how the legal national justice system works (main stakeholder identification); - Knowing your civil, political and social rights; - Increasing awareness on what to do when dealing with legal issues; - Respecting diversity and multiculturalism; - Promoting peace, tolerance and inclusion; - Mapping of associations involved in the protection of citizens; - Familiarizing with national legal justice systems (protection of civic, political, economic, social, and cultural rights); - Deepening knowledge about human rights with a specific focus on migrants; - Fighting racism; - Developing individual, collective and social responsibility; - Identifying illegal systems (<i>i.e.</i>: mafias and corruption); - Knowing the basis of national Constitutions: rights and duties established by them; - Knowing different models of societies; - Being aware of acts of discrimination; - Being equipped with tools in order to contrast gender and migrant discrimination; - Being involved in associations dealing with minority rights. 	<ul style="list-style-type: none"> - Understanding the functioning of the public/private health systems (main stakeholder identification); - Becoming more familiar with ordinary procedures: doctor's instructions, reading leaflets on medicines, identification of information and understanding of counter effects, etc; - Learning more about mental health systems; - Promote and adopt healthy lifestyles (<i>ie</i>: to contrast eating disorders, to have sex-affective relationship); - Developing healthy lifestyles; - Deepening the knowledge of drug addictions and their respective services; - Knowing the main associations of consumers' rights and advocacy; -Improving physical, mental and psychological health; - Recognizing mental illness; - Increasing empathy, care and practical help to mental illnesses; - Knowing and respecting people's sexuality and reduction of sexist attitudes; - Knowledge about access public services; - Ability to understand concepts regarding the health system and its structure; - Capacity to build mental and physical resilience; -Knowing the rights of the people with disabilities; -Reflection and development of body positivity and unrealistic bodily standards; -Acquire a holistic view of health (see WHO definition); - Promotion of the importance of people's active participation in the construction of well-being.

Economy // Economic and financial literacy:

- Understanding the functioning of national economic systems (main stakeholder identification);
- Structure and function of banks, tax system, and the Welfare State;
- Ability to balance benefits and disadvantages in one's economic life;
- Capacity to collect and organize economic evidence, and weigh costs against benefits skills needed to make important financial decisions (open a bank account, which mortgage to choose, where to invest their money and how to save for retirement, etc.);
- Capacity to analyse the incentives at work in economic situations;
- Capacity to examine the consequences of changes in economic conditions and public policies;
- Capacity to make a saving plan and carry it out;
- Knowing the main associations of consumers' rights and advocacy;
- Understanding the role of money in our lives;
- Ability to earn, spend, share and save money in a conscious and ethical way;
- Financial literacy;
- Being able to keep track of expenses (basic personal bookkeeping);
- Being able to make choices about loans, purchases and mortgages;
- Familiarizing with the main debt systems and their risks;
- Developing entrepreneurial skills;
- Knowing the job market;
- knowing the microcredit and the crowdfunding;
- Basic legal and business knowledge;
- Financial and time management;
- Basic multimedia skills.

Environment // Sustainability skills:

- Understanding the functioning of national environmental system works (stakeholder identification);
- How waste system works;
- Promoting an efficient use of resources (eg.: energy efficiency, land, water resources, flood defence, waste minimisation, etc.);
- Living in a way that minimises the negative environmental impact and enhances the positive impact;
- Support local producers - conscious choice of products (reduce consumption of out-of-season products; encourage 0 km choices);
- Protecting and improving natural resources and biodiversity;
- Having due regard for the needs of future generations in current decisions and actions;
- Empowering communities to the territory and cultural heritage;
- Knowing the main associations of consumers' rights and advocacy;
- Furthering basic knowledge on pollution and climate change;
- Promoting environmental self-responsibility as well as collective responsibility;
- Understanding how to advocate and raise awareness on an individual level;
- Knowing that through participation we contribute to the gathering of science data;
- Developing political activism;
- Developing environmental education;
- Developing responsible food consumption;
- Be able to change attitudes and habits in order to protect the environment;
- Knowing local and global environmental connections;
- Understand the importance heritage and urban spaces for the community;
- Knowing nature around us, plants and basic green planting and management practices;
- Knowing how to conserve the environment;
- Knowing the responsible consumption;
- Be aware for the micro environment and for urban planning;
- Understand the importance of water availability for the survival of a community;
- Learn about the journey of water from the source to home tap.

Comparative national cases: how it works for others

Each nation historically and culturally has civic systems that are unique and characterized by very different structures, stakeholders and services from one state to another.

The ICE Project compared these systems by analysing how the same service works in the different countries of the Consortium. The Partners have thus identified a case for each issue (Annex2):

- The situation of unaccompanied minors for the justice topic;
- Access to health care for migrants for the health topic;
- Microfinance for the economic topic;
- Waste policies for the environment topic

The comparison of the cases made it possible to identify the functioning mechanisms of each reality within the specificities of the territories. It also highlighted how social services work better if they are supported by grassroots associations that protect citizens, minorities and their rights (i.e.: association of patients' rights, environmental associations, consumer associations, migrant rights associations).

Procedure for obtaining legal status and social inclusion for an unaccompanied minor *[Justice]*

Below we present some data in relation to unaccompanied foreign minors who arrive in each of the countries. In general, the number of unaccompanied foreign minors has increased in recent years, especially since 2019, and they are very predominantly male (more than 90% of the total). In Austria, 5,605 minors arrived in 2021, most of them of Afghan and Syrian nationality. 3,249 unaccompanied minors arrived in Germany in 2021, of which approximately one third are from Syria. In Cyprus, 535 unaccompanied foreign minors arrived in 2019, mostly from Syria, Somalia and Cameroon. Sicily is the Italian region that receives the most unaccompanied foreign minors, 28% of the total. In Italy, 12,284 unaccompanied minors were registered at the end of 2021. The main nationalities are Bangladesh, Egypt, Tunisia, Albania and Pakistan. In 2020, 3,307 unaccompanied minors arrived in Spain, the vast majority of them from the Maghreb area (42% from Morocco, 17% from Mali, 16% from Algeria and 13% from Senegal).

Migrants accessing health system *[Health]*

In Austria, asylum seekers who receive benefits are automatically insured, and therefore have access to the health system.

In Germany, migrants who do not have permanent residence in the country, during the first 15 months of their stay, are not covered by the health system (only some exceptional cases such as pregnant women or vaccinations). During this period, if they need medical assistance, they can go to local social services to obtain a certificate that will allow them access to a doctor. Despite this, in

some federal states, asylum seekers do have an electronic health card that allows them to have access to health care under the same conditions as the rest of the population.

Cyprus has a universal health coverage system implemented recently, in 2019. This system includes resident foreigners. For asylum seekers, if they certify their stay in the country, the state also offers health coverage.

In both Italy and Catalonia, the national health system offers healthcare to all citizens.

Microcredit and credit access for adult women at national and local level *[Economic]*

Access to microcredits has very similar characteristics to the countries analysed, where there are different initiatives through private banking entities with facilities for microcredits mainly aimed at entrepreneurship and for existing small businesses. Cyprus, however, is an exception since it does not have a microfinance system due to the serious impact of the financial crisis suffered in the country.

With regard to credits specifically intended for women, none of the countries studied have special programs but rather initiatives aimed at the general population that meets certain requirements (long-term unemployed, business idea, etc.). Despite everything, Cyprus and Spain have developed grants for women's entrepreneurship, offering very favourable loan conditions.

Waste recycling policies *[Environment]*

The percentage of municipal waste recycled and composted has increased in recent years in the European Union, but despite everything there are big differences between countries. With data from 2017:

- Germany 68%
- Austria 58%
- Italy 48%
- Spain 33% (Catalonia 43%)
- Cyprus 16%

Below a list of nationally significant public, private and third sector actors involved in each case for each country is provided.

AUSTRIA

HEALTH	ECONOMY
<ul style="list-style-type: none"> ● LoginsLeben ● AFYA, Interkulturelle Gesundheitsförderung ● Nachbarschaftszentren ● Start Wien Diakonie refugee service ● Zebra 	<ul style="list-style-type: none"> ● Federal Ministry of Labour ● ERSTE Bank, Sparkasse ● Wiener Städtische - Vienna Insurance Group ● Kompetenz durch Erfahrung (ASEP) ● Consulting ● European Investment Fund im Rahem des EU Programms für, Employment and Social Innovation (EaSI) ● EIF enables Erste Bank to offer subsidized loans to social entrepreneurs and NGOs as well
ENVIRONMENT	JUSTICE
<ul style="list-style-type: none"> ● Federal Ministry for Sustainability and Tourism ● Caritas ● Red Cross ● Volkshilfe ● Humana ● Allstoff Recycling Austria 	<ul style="list-style-type: none"> ● BVwG; VwGH; VfGH ● Federal Office for Immigration and Asylum (decide about Asylum application) ● BBU GmbH (providing legal counselling since January 2021). ● International Organization for Migration (IOM). ● UNICEF ● Kindeswohlkommission ● Child and Youth Service (KJH Kinder- und Jugendhilfe) ● Federal Youth Association (Bundesjugendvertretung) ● Asylkoordination Österreich ● NGO Volkshilfe

CYPRUS

HEALTH	ECONOMY
<ul style="list-style-type: none"> ● Ministry of Labour and Social Insurance ● District Labour Office ● Ministry of Health ● Health Insurance Organisation (HIO) ● Finance ministry 	<ul style="list-style-type: none"> ● The banking system is the only well-developed source of financing in Cyprus ● Commercial Banks ● Cyprus Credit Union ● Lending Centre ● Ministry of Energy, Commerce, Industry and Tourism
ENVIRONMENT	JUSTICE
<ul style="list-style-type: none"> ● Green Dot Cyprus Ltd: plastic, metal and paper drinks packaging, pesticide packaging, glass and paper 	<ul style="list-style-type: none"> ● Aliens and Immigration Unit ● Asylum Services of the Ministry of Interior ● Social Welfare Services - District Welfare Office

<ul style="list-style-type: none"> ● Anakyklos Perivallontiki: textiles ● Cyprus Association of Cancer Patients and Friends (PASYKAF): textiles ● AFIS Cyprus Ltd: dry portable batteries weighing up to 2 kg ● WEEE Electrocyclusis Cyprus Ltd: Waste Electrical and Electronic Equipment ● Cyta ● Department of Environment ● 	<ul style="list-style-type: none"> ● UNHCR ● Hope for Children ● Homes for Hope: shelter for unaccompanied minors ● Commissioner for Children's Rights ● Cyprus Police – Office of Combating Trafficking in Human Beings ● Commissioner for Administration and the Protection of Human Rights (Ombudsman) ● Cyprus Refugee Council (focused on refugees, asylum seekers, detainees and victims of trafficking with the aim of providing quality services to individuals and communities) ● CARDET (particularly with regard to the implementation of integration programs)
--	--

GERMANY

HEALTH	ECONOMY
<ul style="list-style-type: none"> ● Health insurances and their umbrella organisations (public and private) ● Institutions of quality management ● Ministry of health ● Associations and special interest groups of the different occupational groups and providers of health services (e.g. medical association, Association of Statutory Health Insurance Physicians, Associations of the pharmaceutical industry) ● Sozialverband VdK Social Association VDK In addition to representing the interests of social policy, the VdK advises its members on social law, especially in the area of statutory security systems. At the European level, the social association VdK Germany is active in the umbrella organisation of disability associations, the Action Européenne des Handicapés ● Patient organisations (e.g., working committee of support groups) <p>Different support groups on the ground such as:</p> <ul style="list-style-type: none"> ● German section of the international humanitarian association Médecins du Monde/Doctors of the World. ● Medinetz and Medibuero. Organisations who help Persons with unclear migration status and without health insurance to access medical treatment ● 	<ul style="list-style-type: none"> ● Microcredit Fund Germany The fund has a volume of 100 million euros from the federal budget and the European Social Fund. ● GRENKE BANK AG ● The microfinance institutions ● "Bundesweite gründerinnenagentur (bga)" federal agency for women entrepreneurs ● MikroCrowd program as pure crowdfunding. Start-up funding 80 from L-Bank.

ENVIRONMENT	JUSTICE
<ul style="list-style-type: none"> ● AWS Abfall Wirtschaft Stuttgart: Municipal Enterprise for Waste-Management ● Tiefbauamt Civil Engineering Office ● SES Stadtentwässerung, municipal drainage operation ● Office for Garden, Cemetery and Forestry Management ● Office for Environmental Protection ● Waste Management and Pollution Control Authority. ● Civil Engineering Office (66) with its own company SES ● Landfills/earth fill sites are now mainly recycled on a private-sector basis. ● Private sector (recycling sites such as recultivation measures, noise barriers, recycling plants, etc.). ● EnBW Abfallverbrennungsanlage waste incineration plant 	<ul style="list-style-type: none"> ● Federal Office for Migration and Refugees Bundesamt für Migration und Flüchtlinge (BAMF) ● religious organisations.: Diakonie, Caritas ● Jugendämter (public youth welfare service) ● State Coordination organization: https://www.jugendmigrationsdienste.de (“youth migration service) ● Bundesfachverband umF: https://b-umf.de (Umbrella organization of services) ● NGO: Flüchtlingsrat: https://aktiv.fluechtlingsrat-bw.de ● NGO: Pro Asyl: https://www.proasyl.de

ITALY

HEALTH	ECONOMY
<ul style="list-style-type: none"> ● State ● Regions ● Municipality ● Healthcare bodies ● Third sector entities 	<ul style="list-style-type: none"> ● ENM – State and Regions ● Public bodies and Chambers of Commerce ● Trade associations ● Foundations ● Banks and financial intermediaries ● Third sector ● University

ENVIRONMENT	JUSTICE
<ul style="list-style-type: none"> ● Ministry of the environment ● Regional regulations ● Municipality and local waste collection regulation ● Private managers 	<ul style="list-style-type: none"> ● Immigration Office ● Scientific Police ● Frontex ● NGOs operates in the landing places (UNHCR, IOM, Save the Children) ● Minors Office ● Public Prosecutor at the Juvenile Court ● Ministry of Labor and Social Policies ● Social Services of the Council

SPAIN

HEALTH	ECONOMY
<ul style="list-style-type: none"> ● Third sector entities ● Associations of migrants ● Municipal Social Services ● Department of Health (Government of Catalonia) 	<ul style="list-style-type: none"> ● Third sector entities ● Non-governmental organisations ● Instituto de la Mujer (Govern español) ● Microbank
ENVIRONMENT	JUSTICE
<ul style="list-style-type: none"> ● Girona city Council 	<ul style="list-style-type: none"> ● Directorate General of Child and Adolescent Care DGAIA (Government of Catalonia) ● Third sector entities that manage child care resources ● Non-governmental organizations (Immigration procedures) ● Municipal Social Services ● Mossos d'Esquadra (Police of Catalonia) ● Juvenile Prosecutor's Office (to determine age) Ministry of Inclusion, Social Security and Immigration (Government of Spain)

The active presence of citizen protection and advocacy associations improves the functioning of local services, thus increasing the civic sense of the community from a Service Learning perspective ([Robert D. Putnam](#))

A list of consumers associations can be found in Annex 3 of this document.

Annexes

Annex 1. Good practices

1. Café Mondial Konstanz e.V. (Germany) [JUSTICE - Democracy and human rights]	
Competences involved Personal responsibility, active participation and the assumption of social responsibility	Target group(s) Local population and newcomers, migrants, refugees, women
Methodology used Tandem learning, food learning	

Café Mondial is a **public meeting place** that invites local population, newcomers, and refugees to come together for intercultural exchange and mutual support and assistance. The aim of Café Mondial is also to create a space to provide information and support answering questions regarding daily necessities, employment requirements, administrative and bureaucratic realities, and asylum procedures. The Café is non-commercial (you pay as much as you can/want; donations and participation are welcome) and easily accessible to all people. The innovation of the initiative is that in this place it is possible to **combine education on democratic issues with art, recreational, and cooking events**. Café Mondial itself is an example of democratic experience driven by the participation of all. Everyone can be an active part of this process, thereby influencing and enriching our society.

Responsible organization(s) <i>Café Mondial Costanza eV</i>	Check out more https://cafe-mondial.org
---	--

2. Aequitas (Cyprus) [JUSTICE - Democracy and human rights]	
Methodology used Workshop, manuals	Target group(s) General public, young adults
Competences involved Spirit of initiative and self-confidence to become “agent of change” and multipliers of the learning outcomes	

The **Aequitas Project** aimed to develop necessary knowledge, skills and attitudes regarding gender-based violence, equipping the participants with the necessary tools to become agents of change. The participants were educated both by **formal and informal methods**: authoritative instruments and manuals of the Council of Europe were used during the workshops as well as radio interviews on the matter. The initiative ended up with the creation of a resource manual on gender inequality and gender-based violence in Cyprus, printed in Greek and English, and disseminated to the competent authorities, relevant stakeholders and general public.

Responsible organization(s) <i>Aequitas</i>	Check out more https://twitter.com/aequitas4?lang=ca
---	--

3. “Multi-capacity” walks (Spain) [JUSTICE - Democracy and human rights]	
Competences involved	Methodology used
Sensitivity on disabilities; knowledge of human rights	Experiential methodology
Target group(s)	
Young people (14 - 20) from secondary schools, vocational training institutes and members of sport clubs in the city of Girona and other municipalities in the Region	

“Multi-capacity walks” is an initiative to promote the right to access to public services for people with disabilities. It consists of two parts. The first part is the presentation of the organization Multicapacitats, a non-profit association of students and alumni with disabilities from the University of Girona, followed by the presentation of the United Nations Convention on the Rights of Persons with Disabilities, and the theoretical concepts of personal autonomy, accessibility and autonomous decision-making. The second part is a **walk-in-pairs** in which one person wears a face mask and the other acts as a guide. The session aims to experience first-hand what it is like to walk around the city for a visually impaired person. Finally, participants and trainers return to the classroom and give a brief thought and **share feelings**. The members of the Multicapacity Association who run the activity do an internal assessment, and the participants, after two weeks of the activity, do an assessment session to put in writing what they learnt.

Responsible organization(s)	Check out more
Multicapacitats	https://multicapacitats.com

Did you know that?

In **Spain**, human rights initiatives have sprung up. One of these has a strongly educational character and uses methods such as public debate, film forum. The name of the initiative is “**Setmana dels Drets Humans**”.

Check out more: <https://www.solidaries.org/cerca/?cerca=setmana>

4. Rete degli sportelli (Italy) [JUSTICE - Minority rights (refugees, migrants, asylum seekers)]	
Methodology used	Target group(s)
In presence consultancy service	Adult migrants, unaccompanied minors
Competences involved	
Make migrants aware of their rights and duties in the regularization and integration process	

Integrating migrants in the local community requires not only concrete support in their regularization process but also of an efficient orientation towards the volunteer organizations that offer courses of Italian language, orientation in the search for a job or a home. Arci Clubs located in the heart of Florentine Chianti offer quality courses held by retired volunteer teachers as well as social opportunities, such as after-school courses for children, service orientation, intercultural activities such as themed dinners and awareness-raising initiatives on international issues.

Responsible organization(s)	Check out more
Arci Firenze Aps	https://www.arcifirenze.it

5. Helping hands (Austria) [JUSTICE - Minority rights (refugees, migrants, asylum seekers)]	
Methodology used Workshop	Target group(s) Migrants
Competences involved Through Helping hands migrants get to know about their rights in Austria (civic knowledge)	

Through the non-governmental organization **Helping Hands**, migrants learn about their rights. This is a way to facilitate their integration in society, to find a job more easily and better understand the Austrian culture. Migrants can also receive **free legal guidance on immigration processes**. Helping Hands various projects. An example are the workshops on rights of refugees (access to education, social assistance, health care, etc.) and guidelines to follow the right procedures in order to legally live in Austria (asylum procedures, residency, rights and responsibilities, border control and visas, return policy, etc.).

Responsible organization(s)	Check out more
Helping Hands	www.helpinghands.at

Did you know that?

A similar project is **Start Wien** which has been possible thanks to the collaboration between the Vienna Social Welfare Fund and the Municipal Department for Integration and Diversity. New migrants, who have just received their first residence permit from the Immigration Office are invited to attend a one-hour orientation meeting (**start coaching**) in their mother tongue. During the first meeting, they receive information on their rights and duties and they are enrolled in a German course. The following “Start Coaching” is split up into several modules (e.g. labour market, education, housing, healthcare, human rights, legislation and society) and afterwards they are given vouchers for language courses (for EU citizens worth EUR 150, for third-country nationals EUR 300).

Find out more here:

<https://www.wien.gv.at/menschen/integration/ankommen/start-wien-neuzuwanderer/info-module.html>

6. The “Aware” campaign Respect–Accept–Integrate (Cyprus) [JUSTICE - Minority rights (refugees, migrants, asylum seekers)]	
Methodology used Public debate, media	Target group(s) Middle-school, high-school, University students, adult migrants
Competences involved Knowledge of refugees, asylum seekers and migrants’ rights; gain confidence in standing up against racism	

Throughout seminars and experiential workshops at schools and universities, conferences, info days and events, the **Aware campaign** provides refugees, asylum seeker and immigrants with information about their rights and how to act against discrimination. The campaign is coupled with audio and visual productions as well as a **mediatic public debate** (news, articles, analyses, reports).

Responsible organization(s)	Check out more
<i>Cyprus Aware</i>	https://cyprusaware.eu/en/our-campaign

7. Psicurt, mental health short film festival (Spain) [HEALTH - Self-care through collective activities]

Methodology used Film festival	Target group(s) High schoolers/adult people
Competences involved Knowing and respecting people with mental health problems and mental health in general	

Since 2016, **Psicurt** is a short film festival taking place annually. Focusing on themes such as psychology and mental health, the festival includes the "**Educurt**" section which is an opportunity to bring the different areas of mental health (prevention, promotion and intervention) closer to the public through cinema. A cultural, social and health project that promotes artistic creation and public awareness of mental. The aim of this section is for **high-schoolers** to work on social issues that can be related to mental health and emotional balance, whether in the field of health, education, social, family, etc. At the same time, the festival allows **people with mental health problems** to make their voices heard and participate in the creative process of making an audiovisual product. By means of informal methodology based on non-formal learning, mainly **through the screening of short movies**, this initiative aims at **knowing and respecting people with mental health problems and increasing knowledge about mental health**.

Responsible organization(s)	Check out more
<i>Official College of Psychology of Catalonia (COPC), Tarragona City Council and Reus City Council</i>	https://psicurt.com

8. Orienteering is more than a sport (Cyprus) [HEALTH - Self-care through collective activities]

Methodology used Outdoor activities and sport	Target group(s) Youth (15-25)
Competences involved Self-confidence and self-esteem, mental and physical balance	

The activity aims at the introduction of the less known and unpopular sport of "**Orienteering**" to youngsters. Being ideal competition field is the forest and outdoors areas, this sport offers the opportunity of exploring **adventurous experiential and alternative ways as a means of improving physical, mental, and psychological health**. Moreover, Orienteering strengthens further capabilities such as **observation, problem-solving** and reinforces **self-confident and self-esteem** which aims to help in mental and psychological health. Therefore, the impacts on the participants are great: from

experiencing and discussing the benefits of the sport of Orienteering, the “thinking sport” in a team setting to improving their physical condition and the cultivation of decision-making abilities, the training of memory skills, concentration and observatory skills as well as the cultivation of “fair play” which ultimately helps the mental and their psychological health.

Responsible organization(s)	Check out more
<i>Active Zone Outdoor</i>	https://www.activezoneoutdoor.cy

Did you know that?
 A similar project run by the same organization is the “**Climb and growth**” initiative. The activity program includes workshops focusing on the benefits of rock climbing and practical experience on the rocks. It represents another way to promote a healthy lifestyle among young people through non-formal learning and outdoor sports.
 Check out more here: <https://www.activezoneoutdoor.cy/clipandgrow>

9. Passeggiate fiorentine (Italy) <i>[HEALTH - Self-care through collective activities]</i>	
Methodology used Visits and participation	Target group(s) Mainly children and minors with learning problems; minors with disabilities; adults with mental health problems
Competences involved Understanding of the benefits deriving from cultural fruition and acquiring a holistic view of health	

Born on an experimental basis in 2021 and refinanced again for autumn 2022 by the Cassa di Risparmio di Firenze Foundation, this proposal includes over 100 **free guided tours aimed at the most disadvantaged Florentine population’s groups** (people with mental health problems, families with economic disadvantages, foreign families with a strong linguistic disadvantage) **in the main cultural attractions of the city**. The initiative, realized in collaboration with ACLI and ARCI clubs, was aimed at **promoting culture as a right for everyone**. Active participation and cultural enjoyment represent an important component for building "a state of complete physical, mental and social well-being and not simply the absence of disease".

Responsible organization(s)	Check out more
<i>Fondazione CR Firenze in collaboration with ARCI and ACLI</i>	https://www.fondazionecrfirenze.it/passeggiate-fiorentine

10. MiMi – Mit MigrantInnen für MigrantInnen (Austria) <i>[HEALTH - Accessing health-care: the importance of being informed]</i>	
Methodology used Multi-language guide	Target group(s) Migrants
Competences involved Competences in health matters and knowledge about access to public services	

With the support of the trained **MiMi health guides** and the players in the healthcare system, migrants can access quality information on the topic in their mother tongue. The Project addresses the issues of **communication barriers to accessing healthcare and social services**, supporting health literacy for migrants in their respective native languages. The activities of the Project consist of training, information events, translation of useful resources, **free education for socially engaged bilingual migrants to become “health guides” in the migrants’ community**. In particular, the role of the health guides is to provide information to their community on different subjects such as the Austrian healthcare system, nutrition and physical exercise, healthy ageing and nursing of the elderly, children’s health, mental health, migration and health.

Responsible organization(s)	Check out more
Volkshilfe	https://www.volkshilfe-wien.at

Did you know that?

In 2020, Austria counts an average of 2,137 million people with a migrant background, the 24,4% of the entire population. Vienna is the most densely populated province. At the beginning of 2020, more than 1.9 million people were living in Vienna, 63.3% of which were born in Austria and 36.7% abroad. Accordingly, migrants are also those who find it more difficulties to understand their rights related to health insurance and, therefore, have no access to health institutions. Financed by public funds from the Vienna Regional Health Insurance Fund, the Vienna Social Fund, and the Federal Ministry of Health, “**AmberMed**” is a volunteer team of doctors, therapists, interpreters, and assistants providing free medical care and consultancy to uninsured people who are staying permanently in Austria. Find out more: <https://amber-med.at/>

11. EX-IN (Germany) <i>[HEALTH - Accessing health-care: the importance of being informed]</i>	
Methodology used Peer counsellor	Target group(s) Old and current patients in psychiatry
Competences involved Qualification for persons with special needs for jobs in the health sector	

The **EX-IN movement** (EX-IN standing for “experienced involvement”) is about professional inclusion for people with mental disabilities and their qualification to work in the psychiatric help system as so-called “**peer counsellors**”. Peer counsellors are able **to accompany and give advice to people of their peer group in different psychiatric contexts**. This methodology allows to qualify them to communicate with patients as peer counsellors at eye level. Participants need to have experience regarding severe mental crises and how to cope with them. At the same time, they are not supposed to suffer from an acute crisis or any acute addiction problems. Furthermore, previous experience in self-help as well as the willingness to engage in group processes are desirable.

The impact of the Project is significant: those involved receive a **certified qualification** on a field where their own personal experience is of high value. They gain confidence about the value of their own experience and can play an important role as member of staff (e.g. in psychiatric hospitals).

Responsible organization(s)	Check out more
<i>EX-IN Deutschland e.V.</i>	https://ex-in.de

12. Menstruita (Spain) [HEALTH - Workshops and events on the human body]

Methodology used	Competences involved
Paper and online illustrated educational books; in presence and virtual public debates	Knowing and respecting people's sexuality; knowledge about menstruation and the false myths surrounding it; respecting and breaking taboos surrounding menstruation; knowledge of one's own body; values based on empathy and active listening, which promotes better coexistence; reduction of benevolent sexist attitudes
Target group(s)	
Menstruating population. It indirectly addresses the whole population, as it promotes training for education professionals and, thanks to the initiative of publishing books and magazines, the impact is directed to the whole population.	

From 2018, the initiative of "**Menstruita School**" aims to train educational professionals to recreate the learning of educational centres on these issues; tools are given on how to work on them according to age, how to deal with the different sexual and menstrual stages, among others. Channeled on Instagram, the Project also offers virtual meetings with different professionals where they encourage debate and the sharing of all the sensations and emotions experienced by the female community, as well as the male community (although it is not the main recipient of the content). Finally, they also offer training through the "Menstruita School" platform, for those interested in expanding their knowledge of sexual or menstrual aspects. The Project created a virtual "Bookshop", where there is a large number of books dedicated to menstrual and sexual education. Promoting this education through the publication of illustrated and easy-to-read books makes it possible for everyone to access and be interested in them, from the youngest to the oldest, either for personal interest or to promote this learning around them.

Responsible organization(s)	Check out more
<i>Menstruita</i>	https://www.menstruita.com

People sexuality and body perception in Stuttgart, Germany.

During four weekends in June and July 2022, existing body norms were radically questioned in the workshop series BODIES* of theCitizen.KANE.Collective. Some questions were made: how do I perceive my own body and how do I perceive the bodies of others? Which perspectives, which attitude do I take? Which bodies are (in)visible, which are represented? Which bodies are sexualized? The answers were explored performatively and photographically, demonstrating how things can be different. Everyone between 15 and 30 could participate. Input by experts were given and collaborative performative and exploring workshops took place hosting works made by photographers, art performers, actors, sociologists and so on.

Check out more here: <https://www.citizenkane.de>

13. EFEC Adults (Spain) [ECONOMY - Financial literacy for adults]	
Methodology used	Target group(s)
Workshops by senior experienced volunteers	Students of post-compulsory studies; adults
Competences involved	
Know how to manage your personal budget; know the financial system and its concepts	

The **EFEC Adults program** offers basic personal finance workshops to students in post-compulsory education around Catalonia, either in Adult Education Centres (CFA) or in Vocational Training Centres. It allows the knowledge of the economic functioning of our environment, and provides tools that people can use throughout their lives. The peculiarity of the program is that the workshops are given by **volunteer workers** (practising or retired professionals). Currently, there are workshops on the following subjects: “The economy of your day to day: learn how to balance your income and expenses through a budget”; “Getting into debt-with common sense: understand the risks of getting into debt to make the right decisions”; “The art of starting your own business: an overview of how to create your own business and make it viable”. In addition to the definitions of different concepts, all of them contain activities for the students that seek the participation and reflection of the attendees.

Responsible organization(s)	Check out more
IEF - Institut d'Estudis Financers	https://www.iefweb.org/educacio-financera

Did you know that?

In Barcelona, a similar training initiative has been developed. Named **Barcelona Activa**, it offers a space called "job search" with a very wide range of training on different areas of interesting job placement and guidance.
Check out more: <https://www.barcelonactiva.cat>

14. ZSB zentrale Schuldnerberatung Stuttgart, Präventionsprogramm (Germany) [ECONOMY - Financial literacy for adults]	
Methodology used	Target group(s)
Free counselling service	Young adults, pensioners and adults with low income, migrants
Competences involved	
Financial literacy: (keeping track of expenses, making choices about loans, purchases, etc.)	

Through seminars, face-to-face trainings, educational pamphlets, and counselling service (all free of charge) the initiative offers training sessions for **debt prevention and money saving** to all kinds of target groups, such adolescents and young adults as well as pensioners and also migrants. The offer is a suitable means of dealing with practical issues relating to over indebtedness, debt counselling and debt prevention. The offer is very wide and it includes a “Bankers and Counsellors in Dialog” class. Therefore, targets are also the professionals who work with people from precarious backgrounds.

Responsible organization(s)	Check out more
Stuttgart Association for Debt Counselling Debt Prevention program	https://www.zsb-stuttgart.de/praevention

Did you know that?

In Italy, **Associazione Microfinanza e Sviluppo Onlus** is committed to promoting and fostering awareness of the fields of microfinance and Financial Education for vulnerable individuals. The Association also received official appreciation from the Italian Ministry of the Interior for the outcome of the project cycle that Microfinanza e Sviluppo carried out from 2010 to 2014 on the subject of financial inclusion of migrants and the start-up of refugee micro-enterprises in Italy. Check out more here: <https://www.microfinanzaesviluppo.it/>

15. Salva i circoli, fai la tua parte (Italy) [ECONOMY - Financial literacy for adults]	
Methodology used	Target group(s)
Active participation	Local communities, adults
Competences involved	
Knowledge of the main dynamics of operation and management of a basic association also in reference to access to credit; knowledge of tax incentives for individual donations	

This is an initiative based on crowdfunding education, economic self-management and represents an informal way of doing economics. The idea consists in setting up the Mutual Aid Fund of the Case del Popolo-FMS, a revolving fund that, referring to the solidarity and mutualistic roots of the history of Arci. The Fund is supposed to work as a **self-organized guarantee collected “from below”**. Through this Fund, access to the credit necessary to restart Arci associations and to be able to develop activities and initiatives is guaranteed. This informal way of educating in economics allows participants to know the specific and problematic characteristics in obtaining bank’s credit for associations, but also to understand the importance of the contribution of individuals, members and local communities in supporting grass roots associations.

Responsible organization(s)	Check out more
ARCI Aps	https://www.arci.it/campagne

16. More than one perspective (Austria) [ECONOMY - A workplace for women and migrants]	
Methodology used	Target group(s)
Workshop; shadowing days	Academic refugees
Competences involved	
Enhance cultural perspectives; Knowledge of the employment system and how to find a job	

More than one perspective connects highly **skilled refugees with suitable companies** in the Austrian labour market. The programme selects the participants and prepares them for six months in 200 hours of training on the labour market and links them with suitable companies. MTOP has developed specific methods and approaches according to personal needs. The methodology is based on specific workshops on the labour market, professional shadowing days for company application training, Network Events, final projects with companies, personal coaching.

Responsible organization(s)	Check out more
<i>More than one perspective</i>	https://mtop.at

17. Goldrausch Künstlerinnen Projekt (Germany) [ECONOMY - A workplace for women and migrants]

Methodology used Mentoring	Target group(s) Female artists, especially young female artist after graduation
Competences involved Basic management skills; financial management, and self-marketing	

The Project promotes women's emancipation, by improving and promoting the quality of life and autonomous existence of women in order to facilitate their participation in the society on equal terms with men. The Project is a comprehensive qualification program for professionally working female visual artists. Indeed, it imparts necessary profession-specific knowledge, supports individual mediation strategies and promotes the formation of networks and exchange. It includes a one-year post-graduate professionalization course as well as an exhibition and public events. Fifteen women artists can participate annually. The methods used are several: seminars, face-to-face trainings, mentoring, discussion, joined exhibitions, intensive training weeks. Individual coaching sessions and meetings in smaller groups are offered as well as excursions in the city art-landscape with experts and stakeholders. It also includes courses on the production of one's own website, as well as the teaching of basic knowledge about self-employment, public relations and planning.

Responsible organization(s)	Check out more
<i>Goldrausch e.V.im Unternehmerinnenzentrum Weiber Wirtschaft eG</i>	https://www.goldrausch-ev.de

18. SDG innovation pre-accelerator programme (Cyprus) [ECONOMY - Young entrepreneurs]

Methodology used Gaming education	Target group(s) Primary school students aged 10 to 12
Competences involved Understand the role of money in our lives; Learn about earning, spending, sharing and saving money; Enable students to associate their skills and interests with potential future occupations; Learn about the rules of work ethics; Understanding money management concepts; Learn basic business skills	

JA More Than Money integrates money management concepts with helping children to identify their interests and learn basic business skills. By playing games, students in the 6th grade of primary school, understand the role of money in our lives and develop a good consumer behaviour. Through Learning by playing 'Community and the Business' game, children associate their skills and interests with potential future occupations and learn about the rules of work ethics. The programme is offered through 6 one-hour sessions by business volunteers from the banking sector.

Responsible organization(s)	Check out more
<i>JA Cyprus</i>	https://jacyprus.org

19. SOS peix - SOS fish (Spain) [ENVIRONMENT - Waters and sea life]	
Methodology used In presence workshop and online training	Target group(s) Adults and also children and young people through schools
Competences involved Information on local fish and shellfish species; information on the different fishing techniques; information on the conservation status of different marine species; knowledge about responsible consumption	

SOS peix is a campaign that aims to raise awareness and inform the public about the threat to the seas and oceans, and promote the responsible consumption of fish and shellfish as a tool to prevent overfishing and exploitation of the seas. This Project includes a guide to encourage the **responsible consumption of fish and seafood**. The consumer can consult which fish to buy, where and how to cook it in order to minimize the impact on the marine environment. The campaign also includes educational resources for schools and institutes.

Responsible organization(s)	Check out more
<i>Associació de Naturalistes de Girona (Association of Naturalists of Girona-ANG)</i>	https://www.sospeix.org/ca

20. Potavristou– “reach out” (Cyprus) [ENVIRONMENT - Waters and sea life]	
Methodology used Social media, active volunteering	Target group(s) Adults, teenagers, kids
Competences involved Basic knowledge on facts on marine litter and plastic pollution; Promoting self-responsibility as citizens; Understanding how to advocate and raise awareness on an individual level	

Through AKTI organization’s social media and with the support of several public media (TV & radio), the Campaign asked individuals to simply “reach out”, collect the litter lying around them in the cost area, take a photo and post it on social media using the **hashtag “#potavristou”**. The innovative elements of the Project are the use of social media with support of public media (TV & radio), the fact that participants share their collected litter on social media using #potavristou but also the gathering important for research citizen-science data that are scarce in Cyprus through social media posting and through **using the free app “Clean Swell”** which was developed by the Ocean Conservatory.

Responsible organization(s)	Check out more
AKTI	http://www.akti.org.cy

21. Raus aus dem Asphalt (Austria) [ENVIRONMENT - The green]	
Methodology used Participatory, contest	Target group(s) Citizens and city users
Competences involved	

The initiative, **Rausaus dem Asphalt** invites citizens of Vienna to contribute to their community through active participation: sharing their ideas for the possible projects that can help make Vienna greener and contribute to higher quality of life. About more than 500 ideas for greening measures on squares and streets in Vienna were submitted to this idea competition in 2021. In the public voting, 15,000 Vienneses rated their favourite ideas. The City of Vienna is now examining how the individual winning projects can best be implemented. They will be checked by the responsible departments and discussed with the districts.

Responsible organization(s)	Check out more
Stadt Wien	https://klimaschlau.wien.gv.at/ideenwettbewerb-fuer-begrueenung-des-oeffentlichen-raums/

Did you know that?

Wanderbaumallee is a German-twin initiative where people walk through downtown neighborhoods with trees and benches and temporarily transform streets into green oases and lively neighborhood gathering spots. This experiment provides a concrete experience of how public space can be enlivened by people and plants. Check out more here: <https://www.wanderbaumallee-stuttgart.de/>

22. Gemeinschaftsgarten der Naturfreundejugend Thüringen (Germany) [ENVIRONMENT - The green]

Competences involved	Target group(s)
Skills-political judgment, political action, political attitude and motivation, environmental education	People of all ages from different social classes, with and without migration history
Methodology used	
Public meetings – creative works	

The **community garden** is a fallow green space in a district of Erfurt, which, according to the city's construction plan, should have been a shopping centre, but no investors could be found for it. Therefore, the **Young Nature friends**, a youth organization with a focus on environmental protection and social justice, has rented the area for many years and uses it for their ideas. These include school garden projects with the nearby elementary school, construction projects with young people and integration projects with migrants. There are beds to grow, care for and harvest vegetables, plants and shelters for insects and other animals, space to play, for cool leisure activities and cultural events. The main goal of the Project is to create green and political, safer and open spaces in the city, educate people about political issues and promote exchanges between people who would not normally come into contact with each other.

Responsible organization(s)	Check out more
Naturfreundejugend	http://naturfreundejugend-thueringen.de/ortsgruppen/erfurt/was-wir-machen/gemeinschaftsgarten/

Did you know that?

Έλα με τη τσάπα σου in Cyprus

“Come with your shovel” is a similar initiative run by the Latsia Municipality of Apalos hill tree planting.

Check out more here: <https://www.facebook.com/elametintsapasou>

23. Setmana de la Natura / Nature Week (Spain) [ENVIRONMENT - Natural and cultural heritage]

Methodology used	Target group(s)
Practical activities	Adults and also young people
Competences involved	
Information on different ways to conserve the environment; information on the conservation status of different marine species; knowledge about responsible consumption.	

Nature Week launches more than 300 non-profit activities for the conservation of nature in Catalonia. It takes place during a week in June, during which different associations, foundations, town councils, schools and companies organize a total of **more than 300 non-profit activities for the conservation of nature throughout Catalonia**. You can participate from the different nature protection organizations in Catalonia in different ways. One option is to organize an activity during the week. Another way to participate is to attend during the week.

Responsible organization(s)	Check out more
<i>Xarxa per a la Conservació de la Natura / Nature Conservation Network</i>	https://setmananatura.cat/2022/

24. Angeli del bello (Italy) [ENVIRONMENT - Natural and cultural heritage]

Methodology used	Target group(s)
Face to face, learning by doing	Adults, youngsters, residents and city users in general
Competences involved	
Understanding the importance of heritage and urban spaces for the community; Restoration and manual activities; knowledge of historically important places in the city	

Urban volunteer active participation of citizens is beneficial to the environment and, therefore, a source of wellbeing for the community. It is also a moment of aggregation and, thus, useful for social inclusion. The **Angeli del Bello Foundation** contributes to the awakening of civic sense and responsibility in Florence, promoting and coordinating **urban volunteer projects** and actions. In addition to practical activities, training activities are also conducted for volunteers on the precautions that must be observed in order to best carry out our activities. Courses are normally divided into two parts, theoretical and practical. Classroom speakers are experts in the field who tell us about their experiences and provide knowledge with great passion and eagerness to teach.

Responsible organization(s)	Check out more
<i>Angeli del Bello</i>	https://www.angelidelbello.org/

Annex 2. National Cases

In this formative section, different national cases are compared so as to reflect and understand the differences and similarities in Austria, Cyprus, Germany, Italy and Spain.

JUSTICE	HEALTH	ECONOMY	ENVIRONMENT
Obtaining a legal status and social inclusion for unaccompanied minors	Migrants accessing health system at national and local level	Microcredit and credit access for adult women at national and local level	Waste recycling policies at national and local level

Obtaining a legal status and social inclusion for unaccompanied minors

Austria

Some data on the subject in Austria

The number of unaccompanied children seeking asylum in Austria has steadily decreased from 8,277 in 2015 to 4,551 in 2016, 1,751 in 2017 and 488 in 2018. It then again increased with 859 applications in 2019. In 2020, 1,467 unaccompanied minors applied for asylum, mainly from Afghanistan (825), Syria (389) and Morocco (34). 2021 was marked by another significant increase of 5,605 unaccompanied children, mainly from Afghanistan (3,363) and Syria (1,435) and a total of 3,778 final decisions involving accompanied minor asylum seekers were issued, out of which 3,104 granted asylum (i.e. the large majority of 3,097 at first instance) and 266 granted subsidiary protection (all of them at first instance). In the same year, six residence permits were issued and around 4,500 unaccompanied minors disappeared after applying for international protection in Austria.

Reception centres for minors

- Police station of Traiskirchen and Schwechat, Austria, (where they lodge the application).
- Managed by private companies or by the Children and Youth Assistance (public office).
- Socio-pedagogic institutions of the federal provinces of Austria.
- Federal Reception Centre EAST in Traiskirchen.
- NGO Volkshilfe

Transition to adulthood, a case study

- Minors move to reception centres and after-care housing managed by welfare institutions or NGOs. However, these homes are often in remote areas
- Schooling is compulsory until the age of 15 with access to school after that age being difficult for those coming from outside the country
- Ministry for Employment, Social Affairs and Protection of the Consumer decided that young people can pursue apprenticeships in the fields needed in the specific region of the country until they turn 21
- In Austria, Afghan refugees have created a group and an NGO to support newly arriving unaccompanied children
- Connecting people programme
- Youth centre "Sale4Youth"

Justice Case: 14-year-old Martin from Nigeria

Date: 19th October 2005

Network: Magistrate of the City of Vienna (Youth Welfare Provider), Office for Youth and Family, Social Work with Families, 23rd district, Supreme Court Vienna (Oberster Gerichtshof Wien).

Germany

Some data on the subject in Germany

In 2019, 47.3% of those applying for asylum were minors. At the end of 2019, a total of 29,900 unaccompanied minor refugees and young refugees of legal age were living in Germany. Only 9.5 percent of them were girls and young women. In 2021, 3,249 unaccompanied minor asylum seekers arrived in Germany. In 2022, 16,473 people from Syria applied for Asylum in Germany up to and including April. This means that around 28.8 percent of all initial applications for asylum were submitted by people with Syrian nationality. In 2022, 65,707 asylum applications were filed in Germany (number of asylum applications).

Reception centres for minors

Children and adolescents under the age of 18 who enter Germany without their parents are considered unaccompanied. They enjoy special care during their asylum procedure in Germany. The care is relatively independent of their residence status and they go through a modified asylum procedure. In 2019, 47.3% of those applying for asylum were minors.

According to the UN Convention, unaccompanied minors must be referred directly to the youth welfare office after their first contact with authorities in Germany. However, this is not always the case. About half of the German states have set up so-called "clearing houses", where the children are cared for and, among other things, it is determined why they fled and whether there are any relatives.

Initial reception centre: For the Determination of special vulnerability the Federal Office for Migration and Refugees has specially trained decision-makers, the so-called "special representatives", who are deployed for hearing procedures for groups of people who are particularly in need of protection. Specifically, there are special officers for unaccompanied minors, victims of torture, traumatized persons and gender-specific persecutees, as well as victims of human trafficking. If there is evidence that refugees belong to one of these groups, a special representative should be requested for the hearing as early as possible.

<https://mediendienst-integration.de/migration/flucht-asyl/minderjaehrige.html>

Guardianship for unaccompanied refugees who are minors is initially taken over by the social services (official guardianship). Private persons can also assume guardianship. Guardianship must then be applied for at the Family Court. The procedure can take several weeks. Voluntary guardians are entitled to regular advice and support from the Youth Welfare Office. Youth Welfare Office or an appointed independent agency, provides their training and supportive advice in the event of problems.

Transition to adulthood, a case study

Jugendhilfe Neuhausen (Youth welfare Neuhausen) case

Musa, a young man from Gambia, arrives in Germany 2014 at the age of ca. 16. He is taken to the accommodation facility by police or social worker-team specializing in unaccompanied minor refugees (Krisenmanagement-Team).

1. He gets some primary medical and personal care and accommodation
2. "clearing process", inquiries are made to verify his identity and origin. Sometimes communication is difficult unless a suitable interpreter can be found.

Legally the youth welfare office is taking guardianship and has to be involved in all the decisions and procedures concerning the minor. The guardian has to take care of further procedures. But the facility often saw the need of involving specialized lawyers, whose fees had to be covered by external donations.

3. The social workers who act as guardians, are supposed to take the minor through the process of application for asylum. This process is to be started immediately.

4. According to the social workers from "Jugendhilfe Neuhausen" this procedure is often prolonged and often it is stretched over such a long time that the person who arrived as minor, turned 18 in the process. In the meantime school can be attended and in individual cases the Foreigners Authority can grant the permission to start vocational Training or apprenticeship. When the young man from Gambia turned 18 his asylum procedure was still ongoing and his identity and origin still in question.

5. His court hearing took place after he had turned 18. And his application was denied because his personal specifications were considered dubious by the court.

6. He was then given the status of "Toleration" ("Duldung").

In this case the social workers reported, that the young man collapsed psychologically and got into serious problems and finally got himself expelled from the facility. Here his trace is lost.

In general, there seems to be a serious gap of guidance and care between the youth facility and the integration process for the care-leavers.

Procedures and facilities may differ in German states.

Cyprus

Some data on the subject in Cyprus

23% of refugees arriving in Cyprus were minors (2020). Of the 23% of minors 70% were accompanied and 30% were unaccompanied and Separated Children (UASC) (January-June 2020). In 2019, 535 unaccompanied minors seeking international protection; but an age assessment determined that 194 of these were in fact adults. In 2018, 260 applications for political asylum by unaccompanied minors, 73.7% of whom were male and 3.9% under the age of 14. Of these, 39% (100) came from Syria, 24% (65) from Somalia and 13% from Cameroon.

Reception centres for minors

-Pournara reception centre: persons who have recently arrived in the areas under the effective control of the Republic of Cyprus in an irregular manner are referred to the Centre for registration, including unaccompanied children.

The services provided at the First Reception Centre include identification, registration, and lodging of asylum applications, as well as medical screening and vulnerability assessments.

If the unaccompanied child has no documents showing their age, the Asylum Service may request that they undertake further tests to assess their age.

-Kofinou Reception and Accommodation Centre for Applications for International Protection.

-Homes for Hope: shelter for unaccompanied minors run by the NGO Hope for Children.

Transition to adulthood, a case study

Cyprus has no mandatory, overarching integration programme, it does however have some integration initiatives for minors:

Mathaino Ellinika: A Project offering Greek-language lessons and mediation services to migrant students attending schools around Cyprus. The Project is specifically designed to meet the needs and expectations of TCN students, helping them to elevate their capacity to speak, read and write in Greek. Furthermore, it has trained migrant mediators who serve as the link between schools and migrant families, offering support to ensure effective communication between them.

An initiative of the education ministry and the Cyprus Pedagogical Institute promotes the social and educational integration of TCNs in schools. through the empowerment of teachers and the improvement of relationships between schools and parents (active in the 2017-2018 period).

If the unaccompanied child is under 16 they are obliged to go to school. If they are 16 or over, it is not mandatory to go to school, but it is in their best interests to continue their education thus highly recommended.

In addition, in 2020, the International Organization for Migration (IOM) in Cyprus has launched a new programme that aims to ease the difficult transition to adulthood for unaccompanied migrant children in Cyprus through semi-independent housing and other support.

This programme is known as "Creating Semi-Independent Housing Structures for Hosting Unaccompanied Children Over 16 Years" and is being managed and implemented by IOM in partnership with the Social Welfare Services at the Ministry of Labour, Welfare and Social Insurance of the Republic of Cyprus.

Through the provision of semi-independent living opportunities and adequate protection, the IOM programme will help to promote the inclusion of children in local society and the safeguarding of their rights.

Italy

Some data on the subject in Italy

At the end of 2021 12,284 unaccompanied foreign minors were present in Italy, a figure that is significantly higher than in previous years. As of 31/12/2020 they were in fact 7,080 and in 2019 6,054.

Unaccompanied foreign minor (UAN) in Italy are mainly boys, precisely 97.3%, while only 2.7 % are girls.

As to the age, it is found that most UANs (62,1%) are seventeen; 23.9% are sixteen, 8.5% fifteen and 5.3% in the age group 7-14 years. Only 0.2% are children under the age of 6.

As of the end of December 2021, UANs' main countries of origin are Bangladesh (2,843 minors), Egypt (2,221), Tunisia (1,560), Albania (1,186) and Pakistan (784). All together, these five citizenships represent more than two thirds of all UANs present in Italy (70%). The citizenships that recorded the most consistent increases compared to 2020 are the

Egyptian (+ 219%), the Bangladeshi (+ 82.5%) and the Tunisian (+ 18%). The presence of minors of Albanian citizenship, which increased by 22% between 2020 and 2021, remained however far below the number reached at the end of 2019.

Sicily is confirmed as the region with the highest number of UANs (3,466 minors, 28.2% of the whole number), followed by Calabria (1,507, 12.3%) and Lombardy (1,202, 9.8%). Taken together, these three regions welcome more than half of the unaccompanied minors present in Italy at the date of 31 December 2021. Comparing the figures of unaccompanied foreign minors welcomed in the various Italian regions as of 31.12.2021 with the ones relating to 2020, it is evident that the more relevant increase in absolute terms was recorded in the Regions of Sicily (+1,423), Calabria (+1,081), Puglia (+543) and Lombardy (+499).

Analyzing the destinations of the 6 main citizenships for the presence of minors in Italy, it is highlighted that a third of minors from Bangladesh (32.7%), about half of Tunisian minors (47%) and a quarter of Somali minors (24, 8%) are welcomed in Sicily. The figure is not surprising, considering that Sicily is the main land of landing for minors arriving in Italy by sea. On the other hand, minors from Egypt are mainly welcomed in the Calabrian territory (33.9%) and to a lesser extent but still relevant in Lombardy (23.7%). Almost half of the minors from Albania are welcomed in Emilia-Romagna (25.2%) and Tuscany (20.4%). Minors from Pakistan have a less pronounced territorial concentration, with presences distributed above all between Friuli-Venezia Giulia (19.6%), Calabria (17.5%), Puglia (15.6%) and Emilia-Romagna (16.8%).

Unaccompanied foreign girls are 333 and are the 2.7% of all UANs present in Italy as of 31 December 2021. Compared to the same date of the previous year, although there is an increase in the presence of minors in absolute terms (+81 minors), the incidence of the female component on the total experienced a gradual decline in the three-year period 2019-2021. 38.2% of minors are 17 years old, 23.1% are 16 years old, 11.7% are 15 years old. Girls under 14 years of age are 27% against 5.5% calculated on the total of UAN's. Conversely, seventeen-year-old girls are just over a third while the total of male minors aged 17 are two thirds.

With reference to the host Regions, similarly to what has already been analyzed with respect to the total UAN population, the presence of unaccompanied foreign girls is more consistent in Sicily (39.6%), followed by Puglia (9.6%), Piedmont (9.3%), Lombardy (9%) and Emilia-Romagna (7.8%).

Reception centres for minors

Unaccompanied minors, according to current legislation, must be placed in a safe place according to Article 403 of Italian Civil Code. The ongoing reception system for unaccompanied foreign minors is defined by art. 19 of the legislative decree n. 142/2015 and, unlike that of adults, it is not managed exclusively by the Ministry of the Interior due to the competence provided for by current legislation, also in the hands of Local Authorities. Since 2015, then, for the sole purpose of reception, any distinction between UANs seeking asylum / international protection and not seeking international protection has been eliminated. In the ongoing system, there is a phase of first reception in highly specialized government structures and a second level reception in the frame of the SAI (formerly SIPROIMI) welcome model, adequately strengthened. The first reception is ensured in centres activated by the Government, managed by the latter, at times in agreement with local authorities funded by the Asylum, Migration and Integration Fund (FAMI). At present time are active 6 FAMI first reception projects, 5 of which in Sicily and 1 in Molise, for 275 places on the whole. In particular, the first reception facilities, from the moment of taking charge of the minor, ensure, for the time strictly necessary, in any case not exceeding 30 days, specialized services aimed at the subsequent transfer to second level centres of the SAI (System of Reception and Integration), with projects specifically intended for minors (Article 19, paragraphs 1 and 2, Legislative Decree 142/2015). In case of temporary unavailability in the first reception centres or in the second reception centres, the assistance and reception of minors are temporarily ensured by the Municipality (Article 19, paragraph 3). Finally, if the reception cannot be ensured by the Municipalities, in the presence of consistent and close arrivals of unaccompanied minors, Prefects can set up temporary accommodation facilities exclusively dedicated to those over the age of fourteen. (Article 19, paragraph 3 bis).

The second reception, foreseen within the SAI network, financed by the National Fund for asylum policies and services, provides the minor, even non-asylum seekers, gradually and through individual projects that take into account his or her background and his attitudes, the tools to achieve his own working, social and cultural independence, also contemplating projects capable of taking on particular vulnerabilities. Their stay is guaranteed until they reach the age of majority and for the following six months, except for further extensions granted to complete the integration process started. Asylum seekers are hosted until the definition of their application and, in the case of recognition of international protection, for the time reserved for the stay of the beneficiaries.

Transition to adulthood, a case study

Ansumana is a young Gambian boy who arrived in Italy in 2014. The boy, upon arrival in our continent, is immediately considered an unaccompanied foreign minor, that is a foreign minor who is in Italy without assistance and representation from his parents or other adults legally responsible for him under the laws in force in the Italian legal system. The boy leaves Gambia for political reasons related to his family and alone faces the journey to Libya.

In Libya, escaped from a detention centre, he faces the Mediterranean sea by boat and get to Taranto. After spending a month in Puglia, he is welcomed into the residential care facility for unaccompanied foreign minors "Il Tiglio" in Ferentillo, until the age of majority. The young man's tutor is the President of Arci in Terni. By analyzing, in the frame of laboratory and in individual interviews with the psychotherapist and with the operator responsible for the training and work integration area, his educational biography and learning experiences, it comes to light his good level of schooling. His dream is to become a great "business man", just like his maternal uncle, a figure of extreme importance in the life of the young migrant. Since his insertion in the residential care facility he has attended an internal literacy course of Italian language and the evening course useful for obtaining the secondary school diploma organized by the local C.P.I.A. While attending secondary school, the boy decides to enrol in the "Electrician" course at the Terni Vocational Training Centre that later on he leaves, after completing the first year because not very interested and suited to that type of job. Ansumana, summoned to a hearing at the Territorial Commission of Rome, acquires a stay permit for humanitarian reasons. During the summer, he attends an extracurricular internship at the BCT of Terni, carrying out the task of welcoming customers and cataloging the books. With the support of some educators of the multidisciplinary team, he decides to enrol in the Cesi-Casagrande Higher Institute, address "tourism", where he is placed in the first year. At the age of eighteen, when he is still in the first year of High School, the boy is transferred to the welcome system in TERNI in a facility dedicated to welcoming new adults. He continues to be followed, from an educational and emotional point of view, by an educator of the MNSA Project who also takes care of the new adults and the psychotherapists.

The boy engages in studying and, in the afternoon, on a voluntary basis, helps Arci with linguistic mediations with beneficiaries speaking Mandinka, Wolof and English language. After the first school year, to develop and enhance his social and professional skills, Ansu attended a summer internship at ALIS, a cooperative that manages the tourist accommodation of the Marmore Falls.

Time passes and Ansumana manages to finish the second year of the High School as well. At this point the young adult is at a crossroads. Aware that the reception times are now running out, not wanting to give up his brilliant school career, he decides, together with the reference educator and the teaching staff, to enroll in the evening school for Social and Health Operators, which allows him to devote himself to active search for a job and to make up for a school year. The educational team works to strengthen external emotional support such as that offered by the Taranto family (which supports him throughout his welcome path from his arrival in Italy) and the Italian teacher who motivates and encourages him to continue his studies.

Once the reception contract with the SIPROIMI Project is concluded, the boy is helped, thanks to the measure of the accommodation contribution, to find and support the rental costs of an apartment for six months. This allows him to finish another school year and recover another. Ansumana's goal has now become the so desired diploma, the formal recognition of his exemplary educational and scholastic path. Enriched with all the tools to "get involved" alone and thanks to the family of Taranto, he finds a job as social worker in a residential care facility in the city, where he begins his journey. Ansumana moves to the Apulian city, leaving many affections and points of reference in Terni, and becomes a good linguistic mediator and social worker. The boy continues to maintain good relations with the entire Terni educational team, so much that he asks for advice on his educational action whenever difficulties arise.

In July 2019 he obtained the long-awaited diploma. In the summer 2019 he was contacted by a journalist who was trying to locate the migrants present in a photo by the photojournalist Massimo Sestini, taken in the summer of 2014 by an Italian Navy helicopter. Among those exhausted people portrayed in the photo, there was also little Ansumana. Various newspaper articles were published from the journalistic investigation as well as a docufilm "Where are you? Tell me where you are", aired on National geographic (Sky, channel 403) on 20 June 2019 on the occasion of World Refugee Day. Among the protagonists is also Ansu who tells his own story.

In 2020 Ansumana returns to live in Terni and finds work in the same residential care facility that had welcomed him back in 2014.

Spain

Some data on the subject in Spain

In Spain there is a Register of Unaccompanied Foreign Minors, which includes the number of minors under the guardianship or foster care of child protection services:

In 2018 there were 13,796 minors, in 2019 there were 12,417, and in 2020 there were 9,030 (8,161 boys and 869 girls).

In Catalonia, in 2019 there were 1,977 minors and in 2020 there were 1,168.

Origin of minors: with data for the year 2020, the largest number of minors come from the Maghreb, specifically from Morocco (5,459 = 60, 45%) and Algeria (710 = 7.86%). The rest come from sub-Saharan Africa: Mali (688 = 7.61%), Guinea Bissau (506 = 5.60%), Ivory Coast (347 = 3.84%), and Gambia (239) = 2.64%.

Arrival of unaccompanied minors in "patera" or similar boats:

In 2020, 3,307 unaccompanied foreign minors arrived in Spain by sea in pateras or other fragile boats (15.10% more than in 2019). The vast majority are male (3,228 = 97.61%), with only 79 girls detected (2.38%). The largest number comes from Morocco (1,393 = 42.12%), followed by Mali (577 = 17.44%), Algeria (549 = 16.60%), Senegal (438 = 13.24%), Republic of Guinea (118 = 3.56%), and Gambia (109 = 3.29%) and very far Ivory Coast (65 = 1.96%) or Cameroon (16 = 0.48%).

The number of unaccompanied minors arriving in fragile boats in Spain has increased significantly in recent years: 414 in 2015 and 3,307 in 2020

In Catalonia, in 2018, the percentage of unaccompanied migrant children under the guardianship of specialized children's services is 27.7% of the total number of children under guardianship (2,359 unaccompanied migrant children; 8,517 under-guardians).

Reception centres for minors

In Catalonia, there are currently more than 208 specific residential centres and resources for young foreign immigrants without reference. In 2017, more than 90% of residential centres were managed by third sector companies and less than 10% by the Government.

To understand the effort that has been made, it is important to put this new volume in context places created: at the beginning of 2017 there were 2,873 places in residential resources of the ordinary protection network. The creation of 2,047 places since June 2017 is one growth of residential places in the protection system by 75.1%.

The types of centres are: emergency; reception; residential; assisted living; residential, for people with disabilities; drug-assisted assisted living; Internment Centre for Foreigners.

Transition to adulthood, a case study

Competence in legislative regulation lies with the Central Government of Spain, which regulates, processes and grants residence and residence and work permits for those over 16 years of age (legal age to work).

The integration of the minor is under the competence of the Autonomous Communities, that is, under the responsibility of the Government of Catalonia. Each child supervised by the public administration must have an individual plan detailing the education they will receive and specific measures for their integration must be considered.

The duty of every citizen to locate or receive a foreign minor shall be communicated to the Provincial Immigration and Border Brigade of the National Police Force (CNP), which shall contact the corresponding Government Delegation, Social Services and the Ministry of Public Prosecutions in order to initiate or update their registration in the MENA Register (RMENA) which will include the photograph and fingerprint of the minor, and personal data such as name, affiliation, age, nationality, last residence, etc.

When the minor is confirmed, the children enter the first reception circuit, which guarantees their protection. The DGAIA must guarantee the declaration of neglect and activate all the guarantees associated with the guardianship, such as the processing of documentation or access to training, etc.

The Framework Protocol provides for the DGAIA to make the declaration of final abandonment within three months, a circumstance that has not always been fulfilled in recent years.

One of the most limiting factors in the social integration process of unaccompanied migrant children and young people has to do with the difficulties of regularizing their administrative situation. Both the Foreign Regulation and the Framework Protocol provide that, once the guardianship has been assumed, the procedures for obtaining the residence permit will be initiated, as well as a maximum period of nine months for the processing. In recent years, the

Catalan Ombudsman has been aware of cases in which this deadline has been exhausted or exceeded, due to difficulties in obtaining the necessary documentation to complete the procedure, but also, occasionally, due to the lack of speed in processing.

There is a lack of places for the training of these young people, and a lack of attention in relation to their mental health.

Once minors turn 18, they become ex-guardians. The DGAIA has a Support Area for Young People in Guardianship and Ex-Guardianship, with programs in the areas of financial benefits, residential care or training, but these programs have permeability deficits for unaccompanied young migrants. Some do not agree, either because of a lack of will, or because of resistance to monitoring the educational project for the transition to autonomy, or because of a lack of sufficient resources in the programs.

Migrants accessing health system

Austria

Some data on the subject in Austria

In January 2022, the number of residents in Austria amounted to 8,979,894, out of which 17,1% are foreign citizens (1,587,251). In 2021, an average of 2,240.3 million people with migration backgrounds lived in Austria, 25.4% of the entire population. According to Eurostat, in 2021, 719 393 of the Austrian population are third-country nationals (TCNs), the majority being Serbian with 121 990 people and 117,580 Turkish nationals. Referring to the data of 719 393 TCNs, its 30% comprises refugees, people under subsidiary protection and seasonal workers.

Asylum seekers, individuals who have been granted subsidiary protection and those who receive basic services in Vienna are automatically insured with Wiener Gebietskrankenkasse (WGKK) for medical treatment if the free-of-charge co-insurance of family members is not possible. People who have been granted asylum are insured via the Bedarforientierte Mindestsicherung (BMS) or via their employer.

Healthcare in Austria is only free for those who are pensioners, spouses of workers, out of work and on unemployment benefits, and people who are unable to work for other extenuating reasons. If you work in Austria, you contribute to the public healthcare system through your salary, which is taken out of every paycheck as a health insurance tax.

Concerning the asylum seekers, they receive their first medical examination within 24 hours from their initial admission to a reception centre (EAST or VQ) is usually conducted within 24 hours. Every asylum seeker who receives Basic Care has health insurance.

Information and Communication of the health system to migrants in Austria

There is a list of associations that support and provide assistance to migrants on the government website: <https://www.oesterreich.gv.at/en/themen/soziales/armut/2/Seite.1694400.html>

In accordance with law, UNHCR has access to all facilities and is allowed to get in contact with asylum seekers. NGOs have contracts in 7 out of 9 federal provinces for providing social counselling and visit reception centres of the federal provinces regularly. In two federal provinces, Carinthia and Tyrol, the social advice is provided by the federal administration.

Asylkoordination Austria supports organisations, initiatives and volunteers to reach out to refugees. They work as a bridge between NGOs and individuals. They have a magazine with 4 publications per year with current and relevant information sheets called asyl-KOORDINATEN, with this website, with background information for journalists and educational events for adults.

Migrants and covid

In 2021, there were regular translations in Vienna about information related to COVID, but it still took some time for this to work in a timely manner. The possibility to call and ask questions in other languages apart from German was also provided (more information in German is available at <https://bit.ly/3oLG3iJ>). In all federal states, there were vaccination campaigns for asylum seekers and refugees with extra appointments or extra vaccination routes in the facilities themselves, which started in April 2021 until June 2021. However, there were limited information sessions before the vaccination appointments.

Germany

Some data on the subject in Germany

- In Germany the term "Menschen mit Migrationshintergrund" ("people with migration background") is used. This describes people who themselves or at least one of their parents migrated to Germany.
- In 2021 there were 22,3 million people with migration background in Germany.
- Concerning the health coverage system in Germany it is mandatory for all German residents to have public health insurance – unless they are covered by private health insurance. The public healthcare system is paid for by employers and employees and, additionally, subsidized by the German government. In 2020 ca. 73,36 million people used compulsory health insurance and 8,73 million people were covered by private health insurance.

Migrants who do not yet have a permanent residence in Germany, are generally not covered by health insurance. Their medical care is regulated by the Asylum Seekers' Benefits Act (AsylbLG). According to §4 AsylbLG they have the following claims:

- Medical treatment for acute illnesses and pain, including necessary medication
- Medical and nursing assistance and care for pregnant women and women who have recently given birth
- Recommended vaccinations and preventive examinations

This applies for the first 15 months of stay (called the waiting period). In case of acute illness or any need of medical care, migrants must reach out to the local social welfare office. They will determine whether urgent treatment is needed. If so, they will give out a treatment certificate that can be used to see a doctor.

The electronic health card for refugees

In some federal states in Germany, asylum seekers are given an electronic health card (eGK) right from the start and can access medical treatment equally to patients with health insurance. The health card also simplifies billing. The health insurance companies are assigned to the migrants and receive the costs for medical treatment from the municipality. This arrangement does not apply to all regions of Germany (not in Baden Württemberg where the system is still being discussed).

Information and Communication of the health system to migrants in Germany

- 45% of the people living in Stuttgart have a migration background.
- At the moment they city uses two main ways to inform migrants about the German health system and health in general. On the one hand they offer leaflets in different languages to inform about the German health system. On the other hand there is a program providing guidance and counselling called „Brückenbauer“ („bridge-builder“) where migrants work as volunteers to inform other people with migration background about the German health care system, different topics concerning health promotion and supporting systems and organisations in Stuttgart.

Migrants and covid

26.10.2020 The state capital Stuttgart has recently started offering multilingual explanatory videos on hygiene and behavioral rules in order to contain the spread of the coronavirus.

In seven video clips, refugees raise awareness and provide information in Arabic, Kurdish, Farsi/Dari, Tigrinya, English, French and Russian about the AHA rules (distance, hygiene and everyday mask), which must also be observed in shared accommodations.

The explanations are given in simple and understandable language. The first videos were created during the initial phase of the Corona pandemic and have now been updated.

Dr. Alexandra Sußmann, Mayor for Social Affairs and Social Integration, said: "I would like to thank the committed refugees for this initiative. There is a lot of written information on Corona, but through the explanatory videos we reach people directly and personally through social media as well. Adherence to the AHA rules needs special attention, especially in shelters with multiple people. It comes down to each and every one of us and together we can contain the virus."

The video clips were created as part of the "Empowerment FROM refugees FOR refugees" funding program of the Integration Policy Department in collaboration with the Refugees Department and the Health Department of the state capital Stuttgart, AGDW e.V., Support Group Network Stuttgart and VIJ e.V.. These are available at

<https://coronavirus.stuttgart.de/information> and YouTube

Cyprus

Some data on the subject in Cyprus

In 2017 the Parliament approved two bills to establish the General Healthcare System (GHS/ GESY in Greek), which was implemented and started in 2019.

GHS includes universal coverage, financed by compulsory contributions levied on wages, pensions, income from self-employment as well as contributions paid by the state. It provides coverage not only to contributors but also covers noncontributors such as the unemployed.

It provides coverage not only to all Cypriots and EU citizens, but also to third country nationals (TCNs) legally residing and working in the Republic of Cyprus.

GHS has been an important development for the healthcare coverage of migrants.

In the past migrants were required to have private health insurance, which exposed them to several risks eg. financial risks.

Since November 2020, the Ministry of Health grants all asylum seekers with free access to hospitals, regardless of whether they receive MRC by Social Welfare Services. Asylum seekers now need to submit a simplified application for the Ministry of Health to confirm their residence status. Hospital cards are then sent to beneficiaries by post and are typically valid for one year.

According to data provided by the Migration Data Portal, in mid-2019, the State recorded 191,900 international migrants, 16% of the total population, with a net migration (estimated between 2014-2019) of 25,000 immigrants, of which 55.6% were women and 44.4% men.

Information and Communication of the health system to migrants in Cyprus

The transition to the new health system was not smooth due to various coordination challenges between the appointed relevant governmental departments, a lack of translated material in the language of beneficiaries and confusion among medical and hospital staff in regard to refugees' rights to health care.

The situation has since improved, but a major obstacle remains for beneficiaries of international protection before they receive their residence permit, which is challenging as such a period often exceeds 6 months. During this time, persons cannot access health services through GESY, but only under the previous health system.

Migrants and covid

- According to the emergency measures, the public is expected to consult personal GPs before visiting the hospitals.
- As asylum seekers are not covered by GESY, they do not have access to personal GPs, which has created a serious shortcoming in accessing appropriate health care services.
- In addition, language barriers also prohibited asylum seekers from receiving health related information about COVID-19 through the hotline which was set-up for this purpose (1420).
- NGOs, UNHCR, and volunteers in the community tried to address this gap and facilitate access to information for asylum seekers in respect of COVID-19 by translating and disseminating important COVID-19 related announcements in the most widely used refugee languages and by providing advice and guidance.
- Initially, access to vaccinations was offered via appointment on the online GESY portal only, which at times was challenging for beneficiaries due to language barriers and low digital skills.
- NGOs provided assistance in such cases

Italy

Some data on the subject in Italy

According to the latest estimates of the ISMU Foundation as of January 2021, foreigners present in Italy are 5.756,000 that is 167.000 less if compared to the same date in 2020 (-2.8%). The number of illegal immigrants remains substantially unchanged, settling at 519 thousand (against 517 thousand in the previous year): due to the delay in the evaluation procedure of the requests for the amnesty of July 2020, the figure still includes almost all the people who have applied for emergency. Foreigners represent approximately 10% of the population present in Italy as of January 2021. The largest foreign community is from Romania with 20.8% of all foreigners present in the territory, followed by

Albania (8,4%) and Morocco (8.3%). The National Health System in Italy offers health care and basic health care services to every citizen. In fact, in Italy health protection is a fundamental right enshrined in Article 32 of the Constitution: "The Italian Republic protects health as a fundamental right of the individual and in the interest of the community and guarantees free medical care to the indigent." The right to health is carried out on the territory through Local Health Authorities and financed directly through the payment of health tickets and indirectly by State funding which annually establishes the budget to be dedicated to health care in the frame of the State's annual financial budget. The right to health has different levels of responsibility. The first is represented by the State, which has the obligation to ensure all citizens the right to health through the Essential Levels of Assistance (LEA). The second by the Regions that have competence in the regulation and organization of the various services, financing Local Health Authorities and local hospitals, while controlling and evaluating the quality of the services provided by them.

The resources for the National Health System come from the income through tickets, from the financing of the regions with a special statute, from the income of two types of taxes existing in Italy: IRAP (regional tax on productive activities) and IRPEF (tax on people's income).

Almost all the resources are allocated to the Essential Levels of Assistance, the basic services that the NHS must ensure for free following this allocation of resources scheme:

50% to finance territorial districts

45% for hospital care

5% for prevention

Information and Communication of the health system to migrants in Italy

As regards Florence, the Health System refers to the Tuscany Region which guarantees Health Assistance both to migrants with regular residence permits and not. Regular migrants have access after compulsory registration with the S.S.R: Health assistance for foreign citizens not belonging to the E.U. to the European Economic Area (S.E.E.), to the Swiss Confederation or to the countries with which Italy has mutual assistance relationships and stateless persons.

They have to register with the National Health Service and have equal treatment and full equality of rights and duties with respect to Italian citizens as regards the obligation to contribute, the assistance provided in Italy by the National Health Service and its temporal validity. Among the many residence permits provided: for subordinate or self-employed work, family reasons, for political or refugee asylum, humanitarian asylum, humanitarian reasons or subsidiary protection, request for international protection, request for asylum (also "Dublin Convention"), pending adoption, custody including unaccompanied minors, request for citizenship, holders of residence cards and long-term residents, non-EU family members of EU citizens registered with the SSR, waiting for employment, waiting for regularization, foreign citizen in possession of a residence permit for minor assistance, study reasons for adults previously enrolled on a compulsory basis, permits for reasons of justice, pending judgment, religious reasons for religious who work and receive remuneration subject to tax withholdings (e.g. parish priests), stateless person status, health / humanitarian reasons (excluding admission for medical treatment), study reasons if they are students carrying out activities. To irregular migrants' outpatient and urgent care, or in any case essential, even if continuous due to illness and accident, are ensured and preventive medicine programs are extended to safeguard individual and collective health. In particular, the following are guaranteed: the protection of pregnancy and maternity with equal treatment with Italian citizens; the protection of the health of the minor; vaccinations; international prophylaxis interventions; the prophylaxis and diagnosis and treatment of infectious diseases and possible remediation of outbreaks; the prevention, treatment, and rehabilitation services of drug addiction states. Medical care provided to these citizens are free of charge for the applicant if he or she does not have sufficient economic resources.

It is important to mention an important service that the Health of the Tuscany Region provides to foreign citizens to facilitate their access to Health, an important service of Cultural Linguistic Mediation in at least 20 languages involving foreign immigrant personnel, adequately trained. Cultural Linguistic Mediation makes it possible to welcome foreign patients, facilitating communication during visits and interviews between patient and healthcare staff. At the same time, the mediator offers advice to health personnel on the patient's culture of origin, produces ad hoc information material and assists foreigners in handling the registration procedures for the NHS and in providing guidance regarding health facilities in the area. With about 20 languages and between 15 and 20 health centres involved in the territory of the Florentine province, guaranteeing different types of presence: from the fixed presence of the mediator in specific centres to urgent calls' support, passing through a wide spectrum of possibilities that also include a presence of the mediator following specific requests.

Arci Firenze APS manages the mediation service in collaboration with other third sector bodies and co-operative in favour of the Healthcare Company of Florence

Migrants and covid

The pandemic has led many countries to close their borders, both inbound and outbound. These measures have had significant consequences on migratory flows also towards our country which, in the course of 2020, have undergone significant reductions. Covid-19 has not only had an influence on the arrival of migrants in Italy but has also profoundly impacted those who were already there. In particular, the restrictions imposed by the lockdown heavily penalized foreign families, already placed in weak and poorly protected conditions, often irregular, unskilled, and seasonal. In 2019 Istat, The National Statistical Institute, estimates that almost 1.4 million foreigners are in absolute poverty, registering an incidence of 26.9% against 5.9% of Italian citizens. This incidence is higher for those families composed of foreigners only (31.2%), followed by those with at least one foreigner component (27%) and mixed households (20%). Above-average levels of absolute poverty are also recorded in single families with minor children, with an incidence of 31.2%, that is a value five times higher than that of single families with minors. In the South of Italy, this given percentage rises to 36.8%. In fact, the situation of foreign families residing in Southern Italy and in small municipalities with less than 50.000 inhabitants is particularly critical, where absolute poverty is around 25%. The latest Istat data would therefore seem to outline a specific identity of the poor foreigner: a person seeking employment, with dependent minor children and residing in small towns in the South. To this frame has to be added another significant element: not owning a home. Due to a lower earning capacity and fewer chances of having savings or access to inheritances, most foreign families live in rent. The incidence of absolute poverty in rented foreign households reaches 26.6%, against 15.1% of Italian ones.

Faced with these obvious difficulties during the lockdown there was a spontaneous and immediate action of solidarity of many third sector associations which allowed many of these families to survive.

Many Arci associations have activated volunteers for home shopping, for the management of food parcels purchased with fundraising between members and citizens for families in difficulty, most of which are foreign, for solidarity actions between members for those in economic difficulty.

For foreign families, it was important the support for children with school repetitions and the collection of computer tools, to be donated to students in economic difficulties.

These donations allowed them to follow the school teaching held in blended mode for the whole of 2020- 21.

For parents, on the other hand, remote Italian courses have been activated. For adults in difficulty, many once again foreigners, information desks have been set up in the associations to facilitate their access to the various financial support provided by the government.

During the period March-May 2020 Arci Firenze directly managed its network of 10 information desks for migrants, completely remotely, assisting and trying to carry out the procedures for applying for a residence permit.

Many Arci associations, in cooperation with other third bodies realities, have also offered support to population groups who live in irregular and unreachable situations by institutions, such as the case of the beneficiaries of the Pop Wok-women for open kitchen project. This activity gave support, in the period of the lockdown, to sex workers, and to many trans subjectivities. Unable to work, often immigrants and not officially resident, without a support or a family network to refer to in times of pandemic they were even more likely to end in a condition of extreme poverty and absolute marginality. For this reason, a network of organizations active in the Florentine territory (Non Una di Meno Firenze, Circolo ARCI Tra i Lavoratori di Porta al Prato, Cooperativa Zenzero biocatering, CAT Cooperativa sociale, ARCI Firenze APS and Corrente Alternata) has activated a free meal distribution service for those seriously affected by pandemic health emergency and its economic and social consequences. The meal distribution has soon become a channel to deliver other services already in place, allowing for example the maintenance of contacts with these beneficiaries, the monitoring of psycho-physical health conditions, the distribution of information leaflets and prevention material.

Spain

Some data on the subject in Spain

In Spain there is an 11.48% foreign population, 5,440,000 people. In Catalonia we have 16.11% of the foreign population (1,250,000 people).

In Catalonia, everyone has access to public health, including foreigners not registered or authorized to reside in Spain who have more than three months' registration in a municipality in Spain and applicants for international protection or victims of trafficking of human beings.

Public health expenditure in Spain in 2020 amounted to 83,811 million euros, which represents 7.5% of gross domestic product (GDP). Expenditure per capita is 1,770 euros per inhabitant. In Catalonia, spending is 6.3% of gross domestic product (GDP).

In 2019, according to the Catalan Mortality Register, life expectancy at birth in Catalonia was 86.71 years for women and 81.18 years for men and in 2020, according to data from the National Institute of Statistics published in November 2021, was 84.94 years for women and 79.47 years for men. In 2020, life expectancy at birth was reduced by 1.77 years for women and 1.71 years in men compared to 2019 and is in values similar to that of 2010.

According to data from the Catalan Health Survey (ESCA), eight out of ten people aged 15 and over positively assess their state of health in the year 2020, a proportion that has remained stable compared to the previous year. The proportion of women in good health is lower than that of men, 77.2% and 83.6%, respectively. From the age of 65, the percentage of the population in good health decreases and the gap between men and women becomes wider. There is a gradient by social class and level of education: people in the most disadvantaged social class and those with the least education have a worse state of health.

Information and Communication of the health system to migrants in Spain

Competence in health belongs to the government of Catalonia, and therefore all information is from the Department of Health (Girona City Council has no competences).

To have access to the health system, you must request the issuance of the health card, a procedure that can be done online or in person at primary health care centres.

Girona City Council has a first reception service for newcomers where they hold training sessions and include everything related to the health system. Entities and associations of migrants or those who support migrants participate in these sessions

Migrants and covid

The Department of Health of the Government of Catalonia created a register so that people without a health card can receive the vaccine against Covid-19.

The identification is directed exclusively to "displaced persons resident in Catalonia without an individual health card or identification document for public health coverage".

This group must access the web portal and provide their name, year of birth, country of origin and municipality where they reside, as well as a telephone number where they can be contacted.

Microcredit and credit access for adult women

Austria

Some data on the subject in Austria

Social Minister - Hundstorfer launched the first micro-credit project across Austria in 2010. Initially, microloans were granted only in Vienna and Styria. When Erste Bank joined as a partner, the project quickly expanded to the provinces of Lower Austria and Burgenland.

The program "dermikrokredit.at" of the Federal Ministry of Labour, Social Affairs and Consumer Protection has been running for several years already.

Since 2016 the European Investment Fund (EIF) and Erste Bank have signed a Social Entrepreneurship and a micro-finance guarantee agreement aimed at supporting more than 500 micro and social-enterprises in Austria under the EU Programme for Employment and Social Innovation (EaSI). These agreements enable Erste Bank to provide a total of EUR 10 million to over 500 micro and social entrepreneurs in the country, many of whom face difficulties in accessing credits from traditional banking sources. Social entrepreneurs and micro-borrowers are able to benefit from loans at a reduced interest rate, without providing collateral under the EU-supported programme.

Erste Bank and the participating Sparkassen (thrifts) provide funds for the extension of micro-loans under this programme. Due to the EIF guarantee, far more micro-loans can be granted.

How microcredit works in Austria

- The loan funds originate from Erste Bank/Sparkassen Group.
- Social enterprises wishing to apply for a loan under EaSI can directly contact Erste Bank branches in Austria.
- The microfinance and social entrepreneurship support is currently being implemented through the EaSI Guarantee.
- The European Commission has selected EIF to implement the EaSI Guarantee.

Sole proprietorships receive up to 12,500 euros. The term is five years, the fixed interest rate is guaranteed for the entire term. Applications by start-ups in the framework of "Der Mikrokredit" can be submitted exclusively through the internet platform www.dermikrokredit.at. Processing is subsequently performed by the Gruender Centre (start-up centres) of Erste Bank und Sparkassen. The basic prerequisite is that candidates have a viable and sustainable business idea, have submitted a current credit report for public authorities from a credit protection association and at least one of the following conditions applies: the candidate(s) are unemployed, at risk of becoming unemployed, employed atypically; already self-employed but only work for a few clients, or need to make investments, disadvantaged in the employment market, affected by or threatened with poverty, have completed insolvency proceedings with full repayment of remaining debts, have no or difficult access to the credit market.

Candidates can apply for the microcredit for the purpose of starting, continuing or taking over a business. Microcredit is not intended for any other purpose.

- Candidates are applying as an existing or future sole proprietor, setting up or running a microenterprise as defined by the EU (turnover or balance sheet total not exceeding EUR 2 million and fewer than 10 employees).
- Candidates must have reached the age of 18.

Example of the sector where women ask for support with microcredit

The EU Programme for Employment and Social Innovation (EaSi) at Erste Bank branches in Austria is a platform where citizens can submit their request for a credit, at a reduced interest rate and making it more accessible than a traditional way of financing through banks. EaSi promotes equality between women and men within its programme.

However, when it comes to loans for households, in Austria, there is a programme called Wohbeihilfe (housing benefit). However, if the applicant is not an Austrian citizen, he/she must have had his/her legal residence in Austria for at least five years to be eligible for housing benefits. Also, the subsidy can only be granted for flats in which the applicant and his/her relatives have your primary place of residence.

Germany

Some data on the subject in Germany

With the Microcredit Fund Germany, the German government aims to improve access to capital for microenterprises and start-ups. The fund has a volume of 100 million euros from the federal budget and the European Social Fund. Private banks cooperating with microfinance institutions and the German Microfinance Institute were commissioned to set up a nationwide microcredit service in Germany.

By the end of 2012, 64 microcredit financiers had been accredited, most of which are private organizations and non-profit institutions promoting start-ups. The fund promotes the corresponding development of microfinance institutions. It also secures the microloans so that the operating GRENKE BANK AG can implement the loan recommendations of the microfinance institutions.

The microcredit is applied through so-called microfinance institutions. These are consultancies for companies with a specialization in start-ups: these supplement their core business (consulting) by additionally offering microloans.

The MFI must supervise applicants for loans. It also makes recommendations to the bank via a computer tool and for loan contract amendments and loan charge-offs. It develops microlending methods and their application.

How microcredit works in Germany

Berrak Microfinance Institute supports start-ups and small and medium-sized enterprises in the area of financing. One focus is on entrepreneurs with a migration background who do not receive financing from banking institutions. GOLDRAUSCH e.V. offers individual solutions for women in Berlin, exclusively grants microloans and does not offer classic start-up consulting or coaching and has a special status in supporting independent women in Berlin due to the microloan granting starting from 1,000 €, the target group women, the embedding in the manifold existing network of female founders in Berlin, the location WeiberWirtschaft eG and the very personal women-specific approach and support.

MONEX Mikrofinanzierung Baden-Württemberg e. V.: Company founders and existing companies from the area of micro and small enterprises without restrictions in terms of industry and age of the company: Freelancers, Tradesmen/women, Creative industries, Start-ups from unemployment, People with migration background, Women.

Example of the sector where women ask for support with microcredit

State of Baden- Württemberg:

Funding of Innovative actions for women in rural areas (IMF) Opening up new areas of business, facilitating the return to work, promoting cooperation between a wide range of cooperation partners in order to create income and employment opportunities for women in rural areas close to their homes and to strengthen social cohesion in the villages.

GründerKredit Start-Up-Loan. The ERP Start-Up Loan - StartGeld is provided by the BMWI in cooperation with the KfW Bank.

For Business founders, start-ups and young companies in the commercial sector and the liberal professions (including the medical professions), business start-ups after failure (2nd chance financing).

Small-volume business start-ups with a total external financing requirement of no more than 100,000 euros.

Purpose:

- for commercial investments and working capital expenditure requiring medium- or long-term funding
- the purchase of land and buildings (including commercial construction costs)
- the acquisition of machinery, vehicles, equipment and operating and office equipment

Conditions: The share for operating funds may not exceed a maximum of 30,000 euros.

Application: at the company's bank

Start-up subsidy

Up to 15,000 euros in state support for a single founder, even 18,000 euros for ver-married with a child - tax-free, non-repayable and in addition to the profit generated.

Subsidized founders also benefit from lower social security contributions and have access to subsidized and also have access to subsidized consulting services worth several thousand euros.

However, not everyone is eligible for the start-up subsidy - it is intended for founders who want to become self-employed. And in fact, it has become difficult for the target group of this governmental transfer benefit, it has become difficult to get real support: advisors at the employment agencies keep turning away people who want to set up their own business, often with questionable arguments.

In general women ask for loans: to become self-employed, start a business, improve their housing-situation, invest in family-businesses, the have inherited, restart their career after a break for raising children.

Cyprus

Some data on the subject in Cyprus

Banks and non-banks providers can provide loans or set up MFIs, however, despite regulatory efforts, non-bank providers struggle to do so. Due to the impact the financial crisis had in Cyprus, access to finance in general and microcredit has become very difficult due to a lack of liquidity or increased portfolios at risk.

Youth unemployment is extremely high in Cyprus over 20%, which suggests that the youth population is a potentially important target group for EaSI-type instruments. At a national level, access to finance is indicated as the 'most pressing problem' in Cyprus (13% of SMEs). The proportion of SMEs that indicate that debt financing is a relevant funding source is at 94% of all SMEs. Furthermore, Cyprus falls in the category of European countries that are not eligible for overseas development assistance (ODA). Regulation on microcredit and the European Code of Good Conduct for Microcredit Provision is not provided.

How microcredit works in Cyprus

Cyprus banks still face high levels of non-performing loans (NPLs), and hence credit remains scarce (due to the recession caused by the economic crisis).

Interest rates in Cyprus remain at high levels relative to the average of the other Eurozone countries as there are still risks mainly stemming from the high NPLs levels.

Microfinance for micro SME's:

- Micro enterprises are the majority of companies in Cyprus, but they face systemic challenges in securing financing.
- Commercial Banks which dominate the financing market in Cyprus, do not consider micro SME's as potential clients unless their collateral requirements are met.
- But many micro enterprises have only the personal assets of their owners as potential sources of collateral, which is often insufficient to meet banks criteria.

- In Cyprus there are no specialized institutions such as microfinance providers that could support these companies.

Microfinance:

- Despite the dominant role of micro enterprises in the Cyprus economy, and their extensive demand for credit, the market for microfinance in Cyprus does not exist.
- This is because there is currently no legal framework to support the provision of microcredit, and as such no microfinance institutions exist to date.

Small Enterprises:

- Small enterprises account for 20% of all companies in Cyprus.
- They have better access to bank financing than microenterprises but still struggle compared to medium-sized enterprises; because, they are perceived by banks as more suitable beneficiaries, with the experience and knowledge to apply for loans.
- Small enterprises still face concerns including high interest rates and excessive administrative burden.
- While small enterprises are more likely to access finance, these still struggle to do so and suffer from unacceptable terms.

Example of the sector where women ask for support with microcredit

Cyprus is part of only four EU Member States where women are more likely to borrow money from a financial institution than men.

National Grant Scheme for the enhancement of women entrepreneurship.

The aim of this grant is to give support to female entrepreneurs to create their own company.

During the first call of the current programming period, 287 applications were submitted, of which 113 were approved. Funds provided to these projects amounted to EUR 3.75m. (MECIT 2015).

The total amount assigned to “Enhancement of Youth Entrepreneurship” and “Enhancement of Women Entrepreneurship” schemes for the current programming period of 2014 - 2020 is EUR 15.3m.

“Scheme for the Enhancement of Women’s Entrepreneurship”:

- The Ministry of Energy, Commerce, Industry and Tourism of the Republic of Cyprus in an attempt to promote and encourage entrepreneurship among women, introduced the “Scheme for the Enhancement of Women’s Entrepreneurship”
- The scheme aims to develop, support and encourage entrepreneurship by women between the ages of 18-55, who wish to establish an enterprise in the sectors of: manufacturing, services, tourist activities and e-commerce.

This scheme is targeted at women who had not any previous business activity in any sector, for at least a period of six months before the date of the submission of their proposal, are either unemployed or employees.

The grant is offered as a percentage (50%) on the approved budget with a maximum amount of EUR 70 000 for the manufacturing sector, and EUR 50 000 for the other sectors.

The majority of businesses created are in the fields of manufacturing such as bakeries, small food factories, metal factories, of e-commerce, services such as law and accounting offices, surgeries, nurseries, mechanics, and tourism such as taverns, restaurants, bars, cafes, traditional small hotels, etc.

Example of the sector where women ask for support with microcredit

Cyprus is part of only four EU Member States where women are more likely to borrow money from a financial institution than men.

National Grant Scheme for the enhancement of women entrepreneurship.

The aim of this grant is to give support to female entrepreneurs to create their own company.

During the first call of the current programming period, 287 applications were submitted, of which 113 were approved. Funds provided to these projects amounted to EUR 3.75m. (MECIT 2015).

The total amount assigned to “Enhancement of Youth Entrepreneurship” and “Enhancement of Women Entrepreneurship” schemes for the current programming period of 2014 - 2020 is EUR 15.3m.

“Scheme for the Enhancement of Women’s Entrepreneurship”:

- The Ministry of Energy, Commerce, Industry and Tourism of the Republic of Cyprus in an attempt to promote and encourage entrepreneurship among women, introduced the “Scheme for the Enhancement of Women’s Entrepreneurship”
- The scheme aims to develop, support and encourage entrepreneurship by women between the ages of 18-55, who wish to establish an enterprise in the sectors of: manufacturing, services, tourist activities and e-commerce.

This scheme is targeted at women who had not any previous business activity in any sector, for at least a period of six months before the date of the submission of their proposal, are either unemployed or employees.

The grant is offered as a percentage (50%) on the approved budget with a maximum amount of EUR 70 000 for the manufacturing sector, and EUR 50 000 for the other sectors.

The majority of businesses created are in the fields of manufacturing such as bakeries, small food factories, metal factories, of e-commerce, services such as law and accounting offices, surgeries, nurseries, mechanics, and tourism such as taverns, restaurants, bars, cafes, traditional small hotels, etc.

Italy

Some data on the subject in Italy

ENM (Ente Nazionale per il Microcredito) has 132 Territorial Microcredit branches open throughout Italy, at Municipalities (59), Chambers of Commerce (32), Employment Centres (28), Universities (5), Mountain Communities (3) and Private Entities (5).

It mainly deals with:

- promotion, guidance, facilitation, evaluation and monitoring of the microfinance instruments promoted by the European Union and the microfinance activities carried out using EU funds;
- monitoring and evaluation of Italian microcredit and microfinance initiatives;
- promotion and support to microcredit and microfinance programs for the economic and social development of the country, as well as for developing countries and economies in transition.

ENM monitors 38 active financial institutions affiliated with it, including more than 2,700 branches throughout the national territory involved, 37.2 million Euros of EU funding for projects managed by ENM since 2012, while for the year 2021 to December it counts 17,343 transactions accepted. Overall, between 2015 and 2021 397 million loans were disbursed.

Out of nearly 10,000 applications submitted in 2021, 41% came from women younger than 40. There are many microcredit initiatives aimed at female entrepreneurs in the context of Women's Microcredit aimed at all women who want to "start again" or create their own business, without having to provide real guarantees to the bank, or ask for help from family. Micro-credit can solve the problem of access to credit that has always penalized women more than men: higher interest rates, lower amounts granted and above all greater demand for guarantees.

How microcredit works in Italy

SOCIAL MICROCREDIT: There are many solidarity microcredit initiatives in the City of Florence, projects born in the context of citizen volunteering, often financed both by public contributions and by donations from private citizens, as in the case of the Florentine institute named FONDO ESSERE, born in 2001 and still underway with the aim of fighting poverty, which is increasing dramatically. The Fund is kept active by associations based or operating in the North-east part of Florence, one of the most populous areas of the city, but private citizens, companies, shops, artisans, associations, schools, entities, condominiums also participate in its organization with economic contributions, etc. The underlying idea of these microcredit realities is that the social intervention of the institutions is a right for the person and a duty for those who govern, but also that it is equally important that this kind of help sees citizens directly involved and at work. Many of these micro-loans concern women, often foreigners, left alone with children, single elderly women in difficulty because of extraordinary expenses, women trying to rebuild their lives after a period of drug addiction, women who have lost their jobs. There are many Arci associations that adhere to the foundation by providing spaces and volunteers for the branches to the public.

MICROCREDIT FOR ENTREPRENEURIAL INITIATIVES: this type of reality is flanked by entirely institutional microcredit initiatives such as that of the Tuscany Region which supports the start-up of micro and small entrepreneurial initiatives for young people, women, recipients of social safety nets or freelancers, operating in the manufacturing sectors, craftsman, commerce, culture, tourism, and tertiary sector. In this case, the facility is granted in the form of a zero-rate microcredit, to the extent of 70% of the total eligible cost, up to a maximum of 24,500 euros with a loan term of 7 years. The loan includes expenses for the purchase of plant, equipment and assets useful for the business, or for licenses and patents and, to the extent of 30 percent, for utilities, rentals and stocks. It is a measure aimed mainly at young people and women who need start-up funding.

Example of the sector where women ask for support with microcredit

Social microcredit includes women, often foreigners, left alone with dependent children, single elderly women in difficulty in extraordinary expenses, women trying to rebuild their lives after a period of drug addiction, women who have lost their jobs. Business microcredit includes women who seek to be trained and try out new activities operating in the manufacturing, artisan, trade, culture, tourism and tertiary sectors.

Spain

Some data on the subject in Spain

In Spain, through the Instituto de la Mujer (official body of the Spanish government), there is a line of financial aid aimed at women entrepreneurs. It consists of two types of grants: microcredits and grants. It is a program in collaboration with the bank Microbank.

Some data from the Microcredits granted in 2021:

- 37% of business loans were made to self-employed women.
- 3,835 loans granted to self-employed women in the amount of € 52 million
- Average amount: € 13,560
- More than half used microcredit to start new businesses, a higher figure than men (57% compared to 44%).

If you look at the profile of women entrepreneurs who have applied for support, it can be seen that 32% of women who have received a microcredit from the institution in 2021 are between 36 and 45 years old. In terms of education, 36% of the women who participated in the study have a university degree.

Microbank also offers other types of microcredits that are open to everyone, not specifically for women (study loans, to solve unforeseen expenses, health issues, family microcredits to cover basic needs, etc.).

In Catalonia there are some non-profit organizations that help women in their self-employment, through support and also microcredit. For example, Servei Solidari: they have a comprehensive socio-labor integration project for migrant women through their own self-employment project. Or the organization Women for the Future, which develops a program whose main objective is to accompany women entrepreneurs with a business idea who need support to validate their product or service. The program includes, among other things, obtaining microcredits.

How microcredit works in Spain

In the city of Girona there are the same financing programs through Microbank. Different microcredit options have different requirements and conditions.

Example of the sector where women ask for support with microcredit

Microbank offers all kinds of microcredits open to everyone, not specifically for women (loans for entrepreneurship, for study, to solve an unforeseen expense, for health issues, family microcredit to cover basic needs, etc.).

Waste recycling policies

Austria

Some data on the subject in Austria

In average, Austrians spend 12 minutes per week for waste separation.

Plastic waste: 80% of the plastic waste is "post-consumer waste"; only 20% accounts for production waste. 28% are recovered; 71% of the plastic waste undergoes thermal recycling and 1% is deposited (as plastics contained in specific types of waste).

Textiles: Around 36,000 tons of used textiles from households were collected separately in 2017. A high proportion of old clothes and shoes placed in collection containers are recycled. This is shown by a recent study conducted by the Federal Environment Agency on behalf of Humana. Around 67% of the old textiles handed in are marked as used clothing and shoes, 23% are recycled and around 10% are disposed of as waste.

There is also a new trend when it comes to used textiles: some textile retailers are now already offering to take back used clothing in their stores.

The goal of recycling 50% of municipal waste by 2020 has been achieved for many years.

Municipal waste: In recent years, the recycling rate for municipal waste has always been just below 60%.

In 2017, around 4.3 million tons of municipal waste were generated from households and similar establishments. Based on the average population, this corresponds to a municipal waste generation of 490 kg per person.

Typology of recycling and policy in Austria

Waste prevention is at the top of the waste management hierarchy. Avoidance slows down the growth of our waste volumes or reduces the harmfulness of waste - thus conserving our groundwater, saving energy and raw materials, and making an active contribution to climate protection.

Using reusables instead of disposable packaging, repairing or renting instead of buying new, and passing on items that are no longer used are among the waste-avoidance measures.

Waste that cannot be avoided should be collected separately and, as far as possible, prepared for reuse or recycled. Glass, plastics, metals, waste paper and bio-waste can largely be recycled or processed.

Residual waste must be thermally or mechanically biologically treated under the Landfill Ordinance to ensure that only waste that is not hazardous to health and the environment is deposited in landfills. This also prevents chemical reactions in landfills that could endanger air, soil and water.

Each individual should not only help to avoid waste but also dispose of the household waste generated separately.

Engagement of different stakeholders: old clothes and shoes are currently collected separately by aid organizations such as Caritas, the Red Cross, Volkshilfe or Humana, sorted and either given directly to a charitable purpose or sold as second-hand goods. Textiles that cannot be used are recycled as far as possible for other purposes, such as cleaning cloths. The remaining waste is recycled or destroyed.

Bio-waste: The recovery of bio-waste through composting or fermentation can also be included in the recycling rate, but only if the bio-waste has been collected separately from the residual waste. In addition, the compost and digestate must be recycled in a permissible manner, meaning they cannot be incinerated or landfilled. The Austrian Federal Environment Agency is currently calculating the quantities that can be attributed to the recycling quota according to the new calculation methods and analysing the extent to which residual waste analyses allow conclusions to be drawn about the amount of self-composting.

Active participation of the adults to keep your city green

Austria has one of the best ecological practices regarding waste reduction and recycling in the world.

In Vienna, which has a status of a Bundesland and that of a city at the same time, there are numerous initiatives that involve civic engagement and encourage citizens to actively contribute to their local communities in becoming greener.

These initiatives are usually coordinated by the Vienna magistrate responsible for different districts. In the following, you can find some examples:

Raus aus dem Asphalt - <https://wien.orf.at/stories/3104885/>

Mei Meidling - <https://www.imgraetzl.at/crowdfunding/mei-meidling-das-klima-gratzl-projekt-zum-mitmachen?>

Fridays for Future Wien, podcast - <https://fridaysforfuture.at/podcast>

Mach Dein Grätzl grüner - <https://www.agendafavoriten.at/projekte-detail/mach-dein-graetzl-gruener.html>

Germany

Some data on the subject in Germany

In 2019, gross waste generation in Germany amounted to 416.5 million tonnes and thus remained at almost the same level as in the previous year (2018: 417.2 million tonnes). The net waste generated in this group of 360.3 million tonnes fell by around 11% compared to 2000. Municipal waste includes all waste (Household waste and similar commercial and industrial waste and waste from facilities, including: separately collected fractions) and waste group 1501 (packaging – including separately collected fractions) municipal packaging waste).

Municipal waste is further differentiated into:

-domestic waste.

-typical municipal waste and other municipal waste.

Every year, Germany exports around 720,000 tons of plastic waste worth approximately 271 million euros
81.7% of waste recycled for materials or energy, recycling rate at 70.1

City Stuttgart, Baden Württemberg: 338.3 million tons of waste were recycled for materials or energy in 2020, core recycling rate of 81.7% (2019: 81.6%; 2018: 81.1%).

Typology of recycling and policy in Germany

Green garbage can

Waste paper: for recycling, graphic papers, e.g., newspapers, office papers and other printed matter Sales packaging made of paper or cardboard

Brown garbage can

Organic waste: since 2015, the separate collection of organic waste has been required by law, and since 2019, organic waste has been emptied in full service. Lid and liquid food/kitchen waste.

Grey garbage can

All waste generated in private households that cannot be recycled separately counts as residual waste: residual waste includes, for example, the following items: Drugs, ash (cold, dustproof packed) dispersion paints (dried) mineral litter of small animals (e.g.m litter box) hygiene waste, vacuum cleaner bags, Tumbler glassware and ceramics. s (small quantities) Diapers

The Yellow Bag

Packaging (sales packaging, such as cups, bottles, foils, etc.). In Stuttgart, sales packaging goes into "the Yellow Bag." These bags can be placed on the sidewalk and are collected by the city services

Problematic substances must or can be disposed separately the are collected twice a year from collecting points by special "hazardous waste collection vehicles". "Schadstoffmobil"

Bulky waste is all household items that do not fit into the residual waste collection free of charge twice per calendar year up to a maximum of three cubic meters. Collection can be requested by postcard or online.

Reusable materials: households and commercial enterprises can hand in recyclables free of charge at Recycling centres

Active participation of the adults to keep your city green

Waste prevention is possible by means of deposit systems and reusable packaging.

Another strategy used in Germany is repairing items instead of tossing them out. Indeed, the Repair Café Stuttgart (link: repaircafe-stuttgart.de) you can repair for example your broken electrical appliances, furniture, toys, bicycles, everything made of wood, clothes and textiles and household goods under the motto "better to repair together than throw away alone". Expert helpers are at your side.

Lease or hire instead of buying is another way. Project "Teilbar" is about sharing things for practical, environmental and social reasons. When more people share more things instead of owning, fewer natural resources are consumed and new community relationships are created.

Cyprus

Some data on the subject in Cyprus

The Cypriot policy on waste management is based mainly on waste hierarchy (prevention, reuse, recycling, recovery, disposal) and the correct environmental handling.

Waste details:

- Cyprus produced 543,000 tonnes of solid waste in 2020, down 4.9 per cent on the 571,000 the previous year.
- Of the total 543,000 tonnes of solid waste, 462,000 tonnes were managed with 78.8 per cent disposed in landfills, 18.3 per cent recycled, 1.2 per cent used for compost purposes and 1.7 per cent for energy recovery.
- According to data from Green Dot, in 2021 12,514 tonnes of PMD, 9,889 tonnes of paper and 5,963 tonnes of glass were recycled, a total of 29,727 tonnes. This was up on the 27,319 tonnes of waste recycled the previous year.
- In 2020, average municipal waste generation per capita in the European Union was 505 kg. In Cyprus, the per capita production of municipal waste reached 609 kg—the fifth highest among EU member states.

Spending:

- Percentage of GDP spent: about 1.5 per cent of GDP
- Grouping both government and non-governmental sectors, Eurostat estimates that waste management was the highest expenditure, accounting for 28 per cent of the total, followed by research and development and other activities for environmental protection (such as environmental management and education) at 24 per cent. About an equal amount, 23 per cent, went to wastewater treatment.
- The largest share of the spending on environmental protection, 55 per cent, came from businesses.
- Public and non-profit expenditure accounted for 24 per cent, while households accounted for 21 per cent.

Process:

- All collected recyclable material goes to sorting stations accordingly, then checked and sorted once more.
- Prepared volumes are then being sent to recycling plants in Europe.
- Clothes, shoes, and linen in a good condition go to the charity shops.
- The rest is provided to beneficiaries with the help of social services.

- Unwearable textile waste is being shipped to mainland Europe for upcycling.
- There are no recycling plants in Cyprus and local waste does not go through the full cycle here.
- This also contributes to maintaining the green status of the country responsible for its own resource wise usage. Recycling needs a lot of water and energy which are expensive in Cyprus.
- The only substance that can be reproduced on the island is glass. It is crushed and used as raw material for producing cement and other building materials.

Typology of recycling and policy in Cyprus

In larger populated areas special Green Dot vehicles pick up bags with PMD and paper from the pavement outside the houses once a week. In less populated areas, PMD and Paper categories should be carried properly sorted to the recycling bins closest to them and placed in these bins accordingly.

Recycling bags can be purchased in any supermarket: clear ones for PMD and light brown for paper — both have specific labels and instructions on them.

Based on the safety purposes glass packaging is collected in green bell-shaped bins only, to which individuals should carry their glass.

Battery collection bins can be found in any grocery shop or bakery.

Textile collection bins are often situated in crowded places such as parks and beaches entrances, malls and supermarkets, educational institutions.

Apart from specially designed bins used mobile phones, telecommunications equipment and accessories can be also taken to any Cyta outlet (Cytashop, Aeliotis, Soundtech, Hadjimitsis, Smart Com).

Besides there are licensed Green Points throughout Cyprus where one can bring properly sorted bulky waste for free. They are designed to prevent illegal disposal practices of throwing waste in open spaces which are penalized with severe fines. During each visit one can dispose up to 50 kg of waste

Active participation of the adults to keep your city green

Green Festival – organised by the university of Cyprus

<https://mycyprustravel.com/event/green-festival/#listing-date>

Love the Earth Festival – organised by Let's make Cyprus Green

<https://www.letsmakecyprusgreen.com/love-the-earth-festival>

Italy

Some data on the subject in Italy

According to ISPRA's data, 120 million tons of waste are recycled, 65% of the total, while 14 million tons of urban waste have been recycled, 47%. The new targets envisaged are recycling 55% by 2025 and 60% by 2030. A comparison with the main European countries sees Italy second behind Germany (67%) in the recycling of urban waste; and always in second place, after Poland (75%), for the recycling of special waste.

The best recycling performance remains, without any doubts, that of packaging which in 2020 recycled 9 and a half million tons (73%) compared to the 13 million released for consumption, surpassing, a few years in advance, the 65% target envisaged by the European directive and national legislation. The same goes for the individual materials: paper (87%), glass (79%), plastic (49%), wood (62%), aluminium (69%), steel (80%). As for Tuscany, in the years 2012-2020 it managed to go from 39.97% to 62.15% of separate waste collection

Typology of recycling and policy in Italy

Again, according to ISPRA, in Florence the percentage of separate waste collection reached 67.60%, making it the third largest city in Tuscany after Lucca and Prato in 2020.

The Municipality of Florence has entrusted Alia, a large environmental management company in Central Tuscany, with the management of urban waste and separate waste collection. Alia has also created a guide to separate collection to inform about the correct recovery and recycling of waste.

The following waste separation is foreseen:

- Organic
- Paper and cardboard
- Packaging and containers
- Non-differentiable residue
- Bulky waste and telephone appointment service:
- Special materials where collection centres are provided:

Active participation of the adults to keep your city green

Among the most important voluntary projects that involve the active participation of citizens, we cannot fail to mention Legambiente, a large national association that for years has involved adults and children in awareness-raising campaigns in defence of the environment with concrete actions to clean up marine environments and mountain. As for Florence, it is worth mentioning the beautiful initiative of Legambiente and UNICOOP "Free from waste" whose first edition, which took place in 2019, was attended by more than 2000 volunteers, with 40 hours of care actions for the territory, and 9.7 tons of waste collected. After the interruption due to the pandemic emergency, it has been scheduled again for the summer of 2022. And again, we want to mention, in the beautiful countryside of the Florentine Chianti, a great success of the initiative named Let's Clean the World. The volunteers, including primary school students, collected in addition to a fridge and the skeleton of a moped, 18 tires, 25 bags of undifferentiated and 20 glass. The initiative hit the target, that is to highlight the environmental literacy supported by the sensitivity of local volunteers.

All this achievement thanks to the participation of a good part of the community: the volunteers of the Racchetta, of the Civil Protection, of the Misericordia of San Casciano and Mercatale, of the Arci and Acli associations, of the Auser and Anteas associations, and the Circolo Legambiente Chianti, important environmental association, whose guidance was fundamental for its success.

Spain

Some data on the subject in Spain

In Catalonia, with data from 2020, selective collection represents 43.40% of the waste produced. Thus, for the 511.02 kg generated per inhabitant annually, 211.81 kg are recycled.

Catalonia is within the European average in terms of per capital waste generation. The European average is 502 kg per inhabitant. The final management of municipal waste stands at values similar to the European average for what about recycling, while the final destination to landfill is higher to the values of northern European countries.

Typology of recycling and policy in Spain

In the city of Girona, as in the rest of Catalonia, a specific model has been implemented based on five fractions, with various types of collection and various types of containers. The five fractions are:

- cardboard and paper
- glass
- packaging
- organic
- rejection

There are different types of collection in different areas of the city:

- Containers on the streets
- Smart containers (works with electronic cards that allow only authorized users to open them)
- Door-to-door collection (this is a system in which a fraction is left every day in front of or very close to the front door, and then the collection service removes the waste)

Active participation of the adults to keep your city green

Girona City Council organizes various activities, such as the European Week for Waste Prevention, with talks and workshops open to the public and schools, or the promotion of urban gardens in different districts of the city.

Annex 3. List of consumers Associations

JUSTICE

- **Österreichische Patentanwaltskammer (OEPAK) (Austria)** aims to strengthen the position of industrial property protection in Austria in order to help inventors and property right holders to obtain strong property rights and, in turn, to safeguard the public interest in the effective limitation of property rights. <https://www.patentanwalt.at>
- **Austria Centre Vienna (ACV) (Austria)** is aimed at displaced persons from Ukraine who want to stay in Austria with further support and counselling services. <https://www.fluechtlinge.wien/grundversorgung>
- **Informationsverbund Asyl und Migration e. V. (Germany)** is an association concerned with all issues in the realm of migration. It provides all kinds of legal information and special social counselling and legal representation for migrants. <https://www.asyl.net/start>
- **Verbraucherzentrale / Consumer Centre (Germany)** provides consumer advice on money and insurance, environment, subjects of the digital world, contracts, health and care, education, school, etc. <https://www.verbraucherzentrale.de>
- **The Federation of German Consumer Organizations (Germany)**. The VZBV includes the 16 consumer centres of the federal states and another 25 consumer-policy-oriented associations, such as the German Tenants' Association, housewives' associations and family associations. Its main tasks are to represent consumer interests vis-à-vis politicians and industry, to promote consumer information and advice, and to coordinate the work of its member organizations. <https://www.vzbv.de>
- **Cyprus Refugee Council (CyRC) (Cyprus)**. The CyRC team of experts follows an inter-disciplinary approach, by providing individualized legal, social and psychological support to persons of concern with the aim to ensure access to rights, integration into the local communities and a satisfactory quality of life. <https://www.cyrefugeecouncil.org/our-work>
- **International Law Association Cyprus Branch (ILA) (Cyprus)**. Its objectives, under its Constitution, are "the study, clarification and development of international law, both public and private, and the furtherance of international understanding and respect for international law". The ILA has consultative status, as an international non-governmental organisation, with several United Nations specialised agencies. <https://www.ila-hq.org/index.php/cypriot-branch>
- **KISA (Cyprus)**. Strategic litigation has been used from KISA the last few years to advance asylum seekers, refugees rights, migrant rights, and many other human rights issues. Through strategic litigation, KISA aims to bring changes in the law, or practice through taking specific and selected cases to court. <https://kisa.org.cy/strategic-litigation>
- **Síndic de Greuges (Catalan ombudsman) (Spain)** works to ensure that persons' rights are respected. <https://www.sindic.cat>
- **Defensor del Pueblo (Spanish ombudsman) (Spain)** protects and defends citizen rights before Spanish public administrations and institutions. <https://www.defensordelpueblo.es>
- **SOS Racisme (Spain)**. It works in the defence of human rights from anti-racist action, independently, democratically and from grassroots action. They have three main areas of action: attention and reporting, political advocacy and awareness and training. <https://sosracisme.org>
- **Associació Catalana per a la Defensa dels Drets Humans (Catalan Association for the Defense of Human Rights) (Spain)**. Non-profit association, created in 1986, made up exclusively of lawyers attached to any of the professional associations in the territory of Catalonia that they have incorporated into the guiding criteria for the exercise the defence of the fundamental rights of the person. <https://acddh.cat>

- **Irídia, Centre per la defensa dels drets humans (Irídia, Centre for the Defense of Human Rights) (Spain).** Association that works to promote and defend human rights, especially civil and political. Their main goal is to raise the standards of human rights protection in relation to institutional violence, racism and migration, historical memory, deprivation of liberty and the right to protest. <https://iridia.cat>
- **LADD, Associació en defensa dels drets de les persones amb discapacitat intel·lectual (Association in defense of the rights of people with intellectual disabilities) (Spain).** The association aims to ensure that the rights of people with intellectual and developmental disabilities are respected, not violated and promoted, as well as that they can exercise their rights without any limitations and improve their quality of life. <https://ladd.cat>
- **CEDDD, Consejo Español para la defensa de la discapacidad y la dependencia (Spanish Council for the defense of disability and dependency) (Spain).** It helps promote a meeting space with the aim of working for people with disabilities, dependency and the elderly. <https://ceddd.org>
- **CCAR, Comissió catalana d'ajuda al refugiat (Catalan Refugee Aid Commission) (Spain).** Its objectives are to defend the right to asylum, the rights of refugees and also the rights of immigrants according to two main lines of intervention: the care of refugees and immigrants through social, legal and occupational programs and the defence of the rights of refugees and immigrants through politico-social advocacy and participation. <https://www.ccar.cat>
- **STOP Mare Mortum (Spain).** It is a citizen platform that aims to promote a change in European immigration and migration policies. The work they do is based on two axes: public awareness and training and political advocacy. <https://stopmaremortum.org>
- **CODICI Center for Citizen's Rights (Italy).** It offers services and legal support on the issues of usury, legality, citizens' rights www.codici.org/chi-siamo/storia.html
- **ASGI Association for Legal Studies on Immigration (Italy).** Support and legal training for migrants' rights www.asgi.it/
- **Avvocato di strada (Italy)** Street Lawyer: free assistance and protection for the homeless www.avvocatodistrada.it/

HEALTH

- **AmberMed (Austria)** has a mission to raise patients' own competence in health matters, provide Health-promoting interventions (e.g., hygiene, nutrition, exercise, etc.) as well as raise awareness about habits that foster good health and prevent diseases. <https://amber-med.at/ueber-uns/leitbild>
- **Help for refugees Vienna (Austria).** The City of Vienna, several NGOs and "Helfer Wiens" have set up this platform for everyone who wants to help. <https://www.wien.gv.at/english/health-socialservices/refugees>
- **Verband der Kriegsbeschädigten, Kriegshinterbliebenen und Sozialrentner Deutschlands e. V. (VDK) (Association of War Veterans and affected dependents, of the Severely Handicapped and of Welfare Recipients) (Germany).** The main focus of VDK is socio-political representation of interests and social legal advice for people with all kinds of medical issues (old-age insurance, accident insurance, compensation law, care, accessibility, medical ethics, etc.).
- **Deutsche Gesellschaft für Ernährung e. V. (German society for nutrition) (Germany)** deals with all questions arising in the realm of food and nutrition and identifies research desiderates. <https://www.dge.de>
- **Cyprus Health Services Promotion Board (Cyprus)** is a non-profit organization that was founded in November 2006 after an initiative taken by the Cyprus Chamber of Commerce and Industry (CCCI). <https://www.cyhealthservices.com>

- **Cyprus Refugee Council (CyRC) (Cyprus).** The CyRC team of experts follows an inter-disciplinary approach, by providing individualized legal, social, and psychological support to persons of concern with the aim to ensure access to rights, integration into the local communities and a satisfactory quality of life. <https://www.cyrefugeecouncil.org>
- **AIDS Solidarity Movement (Cyprus)** aims to provide support to people living with HIV, people whose lives have been affected from HIV/AIDS, their friends, and their families. To promote awareness and education for the virus and we stand against the stigma, as well as and any kind of discrimination these people face. http://asmcyprus.org/asm/AIDS_Solidarity_Movement_en.html
- **Cyprus Association of Research and Development Pharmaceutical Companies (KEFEA) (Cyprus).** KEFEA supports the adoption of a modern, sustainable healthcare system which will provide all Cypriots equal and early access to medicines and quality healthcare. By partnering, with relevant healthcare stakeholders, they aim to foster practical solutions in order to make these goals a reality. <http://kefea.org.cy>
- **Cyprus Medical Association (CyMA)(Cyprus).** The main objectives of the Association are to protect the ethical values of medicine, to contribute to the creation of a health care system that will enable every patient to enjoy the right to quality treatment and care, to offer its members professional training, to propose new legislation and regulations and to manage the pension fund and life insurance issues of its members. Additionally, it contributes in various ways to the well-being of both patients and society in general by organizing scientific conferences and workshops, events, and lectures. <https://cyma.eu/2017>
- **Cyprus Medicine Verification Organisation (CyMVO/KOEF) (Cyprus).** The basic mandate of KOEF is to create and effectively implement the Cyprus Drug Verification System (CyMVS), to support all the entities that have the obligation to implement it and to continuously monitor its operation. Their aim is to protect European Citizens from falsified (fake) medicine, by obstructing their penetration into the legal supply chain. <https://koef.org.cy>
- **The Cyprus Consumers Association (CCA) (Cyprus).** CCA campaigns on all consumer issues to achieve a high level of consumer protection for all consumers and maximize the benefits of the single market for consumers. CCA is very active in promoting public awareness and it runs different educational activities (food and product safety, health, GMOs, consumer legislation and Technology) <https://www.consumersinternational.org/members/members/cyprus-consumers-association-cca>
- **Foro Español de Pacientes (Spanish Patient Forum) (Spain)** the first organisation to be integrated into the European Patients' Forum, being a national and international benchmark as a valid interlocutor in the defense of the interests of those affected by the disease, through training, prevention, research and promotion of associations. <https://forodepacientes.org>
- **Dret a morir dignament Catalunya (The right to die with dignity in Catalonia) (Spain).** Non-profit organization founded in 1984 that defends the freedom of everyone to decide when and how to end their life, especially when they suffer irreversible deterioration and unbearable suffering. <https://dmd.cat/index.php/ca>
- Almost all Catalan hospitals have a **patient advocacy associations.**
- **Fundació Oncolliga (Spain),** a non-profit organization whose main purpose is psychosocial care for people with cancer and their families. <https://www.oncolliga.cat>
- **Cittadinanza Attiva (Italy)** Protection of citizens' rights for health, justice and school, www.cittadinanzattiva.it/
- **Tribunale del Malato (Italy)** Protection and rights of the patient www.tribunaledelmalato.org/
- **MEDU (Italy)** Doctors for Human Rights, provides support and healthcare to migrants and defense of their rights <https://mediciperidirittiumani.org/>

ECONOMY

- **Verein für die Konsumenteninformation (VKI) (Austria)** is a consumer organization, which helps with complex decisions in all situations and offers holistic services. <https://vki.at>
- **European Consumer Centre Austria (Austria)**. For more than 15 years, these centres have been providing consumers with problems in cross-border transactions within the participating European countries with free and individual information, advice and support. <https://europakonsument.at>
- **Portal der Arbeiterkammer (AK) (Austria)** provides advice to its members on many issues. They represent the employees, vis-à-vis politics and business, influence legislation and carry out basic research. <https://www.arbeiterkammer.at/ueberuns/leistungen/index.html>
- **Consumer Council (Austria)** is a member of VKI and was established in 1991 on the basis of a decision of the Council of Ministers (1990), the later embodiment in the Product Safety Act (PsG 2004), which is formally a special committee of the Presidential Council of Austrian Standards International. The Office of the Consumer Council is operated by the Austrian Consumer Association (VKI). <https://www.verbraucherrat.at/en/ueber-uns>
- **Stiftung Warentest (Foundation for product testing) (Germany)** provides market transparency for consumers of all products and services offered for sale <https://www.test.de>
- **CyprusInno (Cyprus)** a bi-communal social start-up venture and think tank led by a Greek-and Turkish-Cypriot team who use entrepreneurship as a peace building mechanism to bring opposing communities together on the divided island of Cyprus. Its mission is to provide tools for all Cypriot entrepreneurs island-wide to help them connect, network, collaborate and exchange knowledge to lead the social and economic growth of Cyprus. <https://cyprusinno.com>
- **Cyprus Refugee Council (CyRC) (Cyprus)** undertakes research activities in order to develop existing knowledge and conduct sound analysis of the cultural, political and economic context of the population of persons of concern and their host communities as well as the community dynamics. Conduct trainings, workshops, and other capacity building activities for NGOs and professionals in the field, volunteers and members of local communities, authorities and policy makers. <https://www.cyrefugeecouncil.org>
- **Cyprus Consumers Association (CCA) (Cyprus)**. Its mission is to safeguard the consumers' rights and educate and represent the Cyprus consumers in all local and international relevant bodies dealing with consumer matters. <https://katanalotis.org.cy/en/who-we-are/the-association/#tab-id-2>
- **Cyprus Association of Research and Innovation Enterprises (CARIE) (Cyprus)** is driven at Safeguarding and promotion of research and innovation enterprises common interests, along legal, financial, social, and ethical perspectives. Designing and supporting research and innovation promotion programmes, targeting enterprises as beneficiaries, and focusing on their needs for competitiveness increase in the local and international market. <https://carie.eurocynergy.com>
- **Cyprus Economic Society (CES)(Cyprus)**. CES seeks to understand these dynamics, the global role of the European Union and how it evolves, and the role of other key powers such as the United Kingdom and how they relate to the island and to the EU more broadly. CES seeks to inform public debate and to facilitate discussion of public policy issues and EU affairs. <https://cypruseconomicsociety.org>
- **OCUC, Organització de consumidors i usuaris de Catalunya (Organization of consumers and users of Catalonia) (Spain)**. The OCUC is a private, democratic and independent non-profit association, which since 1978 has assumed the functions of defending, educating, disseminating, promoting and representing the rights of all consumers and users in Catalonia. <https://ocuc.cat>
- **FACUA Consumidores en Acción (Consumers in Action) (Spain)**. Non-governmental, non-profit Spanish organization, dedicated since its origins, in 1981, to the defense of consumer rights. Independent of governments, political parties, religious denominations and business interests, FACUA has a markedly progressive, democratic, plural and participatory character. www.facua.org

- **Associació d'Usuaris de Bancs, Caixes i Assegurances (Association of Users of Banks, Savings Banks and Insurance Companies) (Spain)**. It aims to compensate for the large difference that exists between the citizen and large financial institutions, increasingly far from the interests of users. Its aim is to achieve a fairer society in the field of financial consumption, improving information and relations between financial companies and consumers. <http://aicec.adicae.net>
- **PAH, Plataforma de afectadas por la hipoteca (Platform of affected by the mortgage) (Spain)**. Mutual aid organization and defence of the rights of people at risk of housing. The PAH is at the Spanish level, and there are organizations for Catalonia and at the local level for many cities and municipalities. <https://afectadosporlahipoteca.com>
- **Sindicat de Llogateres (tenants union) (Spain)**. A group of residents of Barcelona who promotes a union of tenants in the city for the defence of the right to housing and affordable, stable, safe and dignified rent. There is also the union in the city of Girona <https://sindicatdellogateres.org>
- **Federconsumatori (Italy)** Protection and services to citizens in the banking, home, telephony, transport and tourism sectors, www.federconsumatori.it/
- **Movimento dei Consumatori (Italy)** protection and services to citizens in the energy, insurance and banking sectors www.movimentoconsumatori.it/
- **ADUSBEF (Italy)** Consumer protection in the financial and banking sector www.adusbef.it/

ENVIRONMENT

- **ÖKOBÜRO (Austria)** consists of 20 Austrian organizations engaged in environmental, nature, and animal protection like GLOBAL 2000 (Friends of the Earth Austria), FOUR PAWS, BirdLife Austria and WWF Austria. ÖKOBÜRO works politically and legally for environmental protection and the alliance of the environmental movement. <https://www.oekobuero.at>
- **BUND Bund für Umwelt und Naturschutz Deutschland (German Federation for the Environment and Nature Conservation) (Germany)** is a German NGO dedicated to preserve nature and protect the environment. Organised in 2,200 local groups and initiatives, committed and competent people are taking actions against the destruction of nature and the environment. Local BUND groups develop ideas concerning, for example, the expansion of bicycle paths or the renaturation of waters. www.bund.net
- **NABU - Naturschutzbund Deutschland e.V. (Association for protection of nature) (Germany)**. With 875,000 members and supporters is the environmental association with the largest number of members in Germany. 70,000 volunteers play an important role in NABU's practical nature conservation work throughout Germany. In 2,000 local NABU groups, volunteers take care of practical species and biotope protection on site, get involved and, with their expertise, are sought-after advisors on all issues of nature conservation and environmental protection. www.nabu.de
- **Federation of Environmental and Ecological Organizations of Cyprus** is active in the fields of ecology, environment, culture and human rights issues and constitutes an umbrella of the environmental and cultural NGO's, co-ordinating and reinforcing their activities. It also participates officially in the political process as a consultant to all government bodies whose activities and policies have an impact on the environment and public health. <http://www.cfa-international.org/NGO%20directory/DFA-406.htm>
- **Let's Make Cyprus Green (Cyprus)** is dedicated to raising public awareness of the negative impact on our environment caused by human activities – especially excessive waste and the wider problems caused by plastic consumption. <https://www.letsmakecyprusgreen.com>

- **Federation of Environmental Organizations of Cyprus (FEO)** submits its views and positions to various Parliamentary Committees, always present at the Parliamentary Committee on the Environment meetings and represented, according to legislation, and can affect the decision made, in numerous National Committees and Administrative Councils. One of the main activities of the FEO is informing, sensitising and mobilizing the citizens in matters of the environment and sustainable development. <http://www.opok.org.cy>
- **Friends of the Earth Cyprus (FOE)**. FOE's goal is to raise awareness on the importance of preserving the natural environment and to campaign for solutions to environmental and social problems by promoting sustainable policies. FOE's mission is to collectively ensure environmental and social justice, human dignity, and respect for human rights, so as to secure sustainable societies. <https://www.foecyprus.org>
- **Cyprus Marine Environment Protection Association (CYMEPA)**. The principal aim of CYMEPA is to encourage and actively assist effective efforts to prevent all forms of pollution of the sea. The Association also helps seafarers and executives to be more aware of safety and the protection of the marine environment. <http://www.cymepa.org.cy>
- **Camina Catalunya (Walk Catalonia) (Spain)**. Non-profit entity that promotes the improvement of the environment by promoting walking by promoting healthy lifestyles under the principles of the International Walking Charter. <https://www.catalunyacamina.org>
- **Associació de Naturalistes de Girona (Association of Naturalists of Girona) (Spain)**. Its mission is to change attitudes and habits in order to protect the environment, the territory and promote environmental justice. <https://www.naturalistesgirona.org/ca>
- **Depana (Spain)**. It acts for the defence, study and conservation of natural heritage, while promoting the globalization of the problems that affect species and ecosystems. <https://depana.org>
- **XCN, Xarxa per la conservació de la natura (Network for nature conservation) (Spain)**. It's a 2nd level non-profit organization declared a public utility. It is made up of associations, foundations, public administrations, companies, universities and research centres. Its mission is to promote nature conservation through social involvement, mainly through environmental stewardship and volunteer organizations, which the XCN supports and with whom it works collaboratively, and establishing alliances to make them compatible. human activities with the sustainability of ecosystems. <https://xcn.cat>
- **ADENC, Associació per a la defensa i l'estudi de la natura (Association for the defense and study of nature) (Spain)**. It aims to defend and study nature, with extensive experience in carrying out environmental protection activities in the Vallès region. <https://adenc.cat>.
- **CODACONS (Italy)** Consumer Defense and Environmental Defense <https://codacons.it/home/>
- **Difesa del Cittadino (Italy)** Food and environmental rights and defense of citizens www.difesadelcittadino.it/
- **Legambiente (Italy)** Association for environmental education and defense www.legambiente.it/

www.informalciviceducation.eu

PARTNERS



GLOCAL  **FACTORY**

HOTEL SILBER

