

## 2010 European Year for Combating Poverty and Social Exclusion

The Lisbon Strategy of 2000 aimed to make a decisive impact on the eradication of poverty by 2010. But in spite of living in rich economies and benefiting from highly developed social protection systems, too many Europeans still live in poverty. **78 million people**, representing 16% of the population, **live below the poverty line**<sup>1</sup>, and among them are 8% of working Europeans.

To face this situation and reaffirm the collective responsibility in combating poverty, Europe has proclaimed 2010 the European Year for Combating Poverty and Social Exclusion. This year-long awareness campaign is designed to inform European citizens and create changes in mentalities and behaviour. The aims are: a **better recognition** that those living in poverty and exclusion deserve the fundamental right to live in dignity and to take an active part in society; the promotion of **public and private support for inclusion policies and activities**; the **promotion of a more cohesive society**; the renovation of EU and members' commitment to **combat poverty and social exclusion through practical action**.

The priority policy areas are in line with the analysis carried out and the priorities identified in the Joint Report on Social Protection and Social Inclusion. They must produce a clear added value and provide an effective complement to the Open Method of Coordination (OMC).

### The priorities are:

- promoting multidimensional integrated strategies to prevent and reduce poverty mainstreamed across all relevant policy areas
- fighting child poverty including the intergenerational transmission of poverty
- promoting inclusive labour markets, addressing in-work poverty and the need to make work pay
- eradicating disadvantages in education and training
- tackling the gender and age dimensions of poverty
- ensuring equal access to adequate resources and services, including decent accommodation, health and social protection
- facilitating access to culture and leisure opportunities

<sup>1</sup> According to the EU-agreed definition, people are considered at risk of poverty when they live on an income below 60% of their own country's median household income.

- overcoming discrimination and promoting the social inclusion of immigrants and ethnic minorities
- promoting integrated approaches to active inclusion
- addressing the needs of people with disabilities and their families, the homeless, as well as other groups or persons in vulnerable situations

### How does EY 2010 work?

**Implementing bodies:** In order to get the maximum proximity to the final beneficiaries and complementarity with national-level measures, EY2010 is organised through indirect centralised management. The implementation of the programme will be conducted by National Implementing Bodies (NIBs). These can be a Ministry or another national public-sector body that already manages EU funds such as ESF (i.e. the Ministry of Social Affairs). Each country's NIB has published its national programmes for EY 2010<sup>2</sup> in partnership with different stakeholders, based on its National Action Plans for Social Inclusion (NAPs) and approved by the Commission. They have published their calls for proposals and/or calls for tenders and all projects will be selected by the end of October 2009<sup>3</sup>.

**Participating countries:** Participation in EY 2010 is open to Member States, to the European Free Trade Association (EFTA) States that are part of the European Economic Area (EEA) Agreement, to the candidate countries benefiting from a pre-accession strategy, to countries from the Western Balkans and to the countries covered by the European Neighbourhood Policy (ENP).

**Participating partners:** All stakeholders, private and public, including people and organisations representing the people facing exclusion are invited to participate. This inclusive approach is one of the central objectives of social inclusion policies. The European Commission plays the role of a catalyst and facilitator for the Member States through the establishment of a Consultative Committee made up of Member State representatives.

<sup>2</sup> National Programmes available on: <http://ec.europa.eu/social/main.jsp?catId=808&langId=en>

<sup>3</sup> Timetable on <http://www.european-microfinance.org/data/file/Roadmap%20EY2010.doc>



**Budget:** A total of €17 million has been allocated to EY 2010, of which a maximum of €9 million will be used for activities in the Member States. The latter must be complemented by equal co-funding or more by the Member States. Therefore around €18 million should become available for national activities. Each Member State's share has been provisionally calculated on the basis of its voting rights in the Council. Consequently national budgets will vary from €120,000 to some €750,000.<sup>4</sup> The remaining €8 million will be used directly by the EC for awareness-raising events, communication and evaluation. There is also non-financial support in the form of promotional material and a logo.

**Eligible actions:** The actions for EY 2010 may include meetings and events, information, promotional and educational campaigns or surveys and studies

### What role for microfinance?

EY 2010 is an opportunity to further stress the link between social and financial exclusion and to promote microfinance as an efficient tool to combat poverty. Microfinance activities address the majority of the policy priority areas: Microfinance is part of **integrated strategies to reduce poverty**, facilitates **inclusive labour markets**, provides **financial and business education and training**, promotes **active inclusion policies**<sup>5</sup>, ensures **equal access to financial resources and services**, addresses **the needs of the vulnerable and those discriminated against** for ethnic, gender or other reasons<sup>6</sup>.

Microfinance Institutions and stakeholders must get in touch with their National Implementing Bodies to offer projects along the tendering lines, as defined in each country's National Programme.<sup>7</sup>

EY 2010 allows Microfinance Institutions to present their decisive action in those fields. However, to increase visibility, **MFIs must do more lobbying work, and in particular participate in the elaboration of the NAPs** to put microfinance in its rightful place as a tool for financial and social inclusion. NAPs are the basis for EC and national programmes, such as EY 2010, providing visibility, policy leverage and budget<sup>8</sup>.

### How is EMN supporting your participation in EY 2010?

EMN has taken a number of steps to prepare for 2010 and to facilitate member's involvement. In particular, EMN has created a **specific website section EY 2010** with information on the context and aims of EY 2010 and on practical issues and links to related websites and background documents; this section will be regularly updated. EMN will also send **specific e-mails to its members** inviting them to get in contact with the National Implementing Bodies and to respond to calls for tenders; EMN will **update information in its Newsletter**: EY 2010 was announced in the December 2008 edition, with objectives and means; EMN will produce a **special edition of the EMN biannual Magazine "Microfinance Europe": 2010** detailing why microfinance is a tool for fighting against poverty and exclusion and introducing good practices and programmes for specific target groups; EMN will publish a **book with accounts of excluded persons** who received support from microfinance organisations in Europe and generally **capitalise on experience, achievements and good practices in the field of personal microcredit** as a tool for fighting poverty; EMN will support **promotional campaigns** at country level such as information stands, posters, flyers, newspaper articles and radio/TV broadcasts, through EMN member organisations and national microfinance networks, using the EY 2010 logo; it will also support **debates, seminars and fairs by EMN members** on microfinance and poverty reduction in Europe, and **participate in EY 2010 events at country level**; Finally and importantly, Microfinance and the Fight against Poverty and Exclusion will be the central theme of the **2010 Annual EMN Conference** to take place in London, UK, in June 2010.

### To know more:

Read the full EY2010 Priorities and Guidelines on the Strategic Framework Document on <http://2010againstpoverty.europa.eu>

Check your country's National Programme

<http://ec.europa.eu/social/main.jsp?catId=808&langId=en> You will find the reference of the National Implementing Body and the guidelines for participation.

See the EMN section on EY2010:

[http://www.european-microfinance.org/ey2010\\_en.php](http://www.european-microfinance.org/ey2010_en.php)

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4 Breakdown on <http://www.european-microfinance.org/data/file/Finanical%20Breakdown%20MS%20EY2010>

5 See EMN Note on Active Inclusion <http://www.european-microfinance.org/data/file/Rem%20Active%20Inclusion.pdf>

6 See "Fostering Gender Equality..." [http://www.european-microfinance.org/data/file/Critical%20Issue%20Gender\\_Final.pdf](http://www.european-microfinance.org/data/file/Critical%20Issue%20Gender_Final.pdf) and « from Exclusion to Inclusion » [http://www.european-microfinance.org/data/file/14\\_euro\\_report.pdf](http://www.european-microfinance.org/data/file/14_euro_report.pdf)

7 National Programmes available on: <http://ec.europa.eu/social/main.jsp?catId=808&langId=en>

8 See 2009 Study on NAPs 2008-2010: [http://www.european-microfinance.org/data/file/NAP2009\\_final.pdf](http://www.european-microfinance.org/data/file/NAP2009_final.pdf)

