



EDITORIAL

The European project

“Raising awareness campaign on social inclusion and social protection in Belgium, Romania and Bulgaria”

Following the 2007 Belgian campaign on “Social inclusion and social protection”, this project aims at raising awareness of European citizens on:

- Both the Open Method of Coordination (OMC) process and the EU;
- National policies on social and active inclusion considering national specificities.

This project is coordinated by the European Think Tank Pour la Solidarité and involves ten partners in three European countries:

- the European Think Tank Pour la Solidarité, Diesis, the King Baudouin Foundation, the Service for the fight against poverty, insecurity, and social exclusion and the National Labour Council in Belgium;
- Confederation of Labour PODKREPA, The Confederation of Employers and Industrials in Bulgaria, The National Union of the Worker Producers' Co-operatives in Bulgaria;
- PACT Foundation, CeRe, CRONO in Romania.

This project is implemented with the financial support of the PROGRESS programme of the European Commission.

Further information on the project website:

www.inclusion-participation.eu

News

Financial inclusion

The Commission published a public consultation on the guarantee of access to a basic bank account which ended on April 6, 2009. In its answer, Pour la Solidarité stresses that financial inclusion is a requirement to exercise a certain number of rights, such as the right to engage in work and to receive a remuneration, freedom to work, freedom to conduct a business or equality between men and women, appearing in the Charter of fundamental rights and in the Charter of Fundamental Social Rights of Workers. But the exercise of all these rights is hampered for

PROJECT

Advancement of the project

The duration of the project is 24 months from 15th December 2008 to 15th December 2010. Let's see the advancement of the national and transnational activities of the project.

Activities in Belgium

Activities in progress:

- Preparation and organisation of one seminar and two conferences.

Next steps planned:

- From September 2010 to November 2010: Drafting of reports.

Activities in Bulgaria

Activities in progress:

- Preparation and organisation of one roundtable, one seminar, one workshop and the final conference.

Next steps planned:

- The 2d of June 2009: Organization of a national round table in Sofia with 35 participants – representatives of all involved social actors, government



the people not having access to financial products and services.

The offer of a basic bank account should be made compulsory for all the financial institutions in the Member States. Moreover, PLS estimates that public authorities should encourage the development of other financial services (micro credit, insurance products, access to financial management advice...) for resourceless people. If these services cannot be provided by the banks under the normal conditions of the market, they should be regarded as general-interest services and receive public support.

Microcredit

The concept of micro credit differs largely between Southern countries and Europe: the amounts of loans are completely different. In Southern countries, micro credits are sometimes used to finance subsistence activities, whereas in Europe the micro credit (in addition to the consumer credits) is often used to help people to conduct business. Nevertheless, it was pointed out that it still often more difficult for women than for men to have access to credits. The development of microcredit aims at offering them new opportunities of funding. The issue of interest rates was also mentioned. Interest rates applied to microloans are much higher than for the traditional loans and really are a burden on the poorest. Nevertheless, these high interest rates are central in the microcredit system as they make possible to fund management costs and the costs for providing support to the borrowers. Microcredit is thus an innovative tool to fight against poverty on condition that ethics

officials and large-scale NGOs – will act to promote and enhance the effectiveness of actions against poverty and social exclusion.

- The 28th of August 2009: Organization of a national seminar in Bourgas town with 35 participants. This seminar will provide platform for debates on the OMC process and to bring an in-depth reflection and action on the way in which the open method of coordination could allow to implement pro-active and preventive policies to fight against poverty and restrict social exclusion in Bulgaria.
- From April 2010 to September 2010: Drafting of reports.

Activities in Romania

Activities in progress:

- Organization of training workshops, information sessions for journalists and citizens consultations.

Next steps planned:

- A research: the main aim of the research planned is to assess the capacity of the Romanian governmental bodies engaged in the OMC to better use the method. The output will be a 50-pages research published under a book format and launched within a public event where officials of the Romanian government, representatives of NGOs and journalists will be present.
- The 4th, 5th and 6th of September 2009: Organization of an OMC training seminar.
- From February 2010 to June 2010: Drafting of final reports.

Transnational activities

Activities in progress:

- Realization of the project web site, publication of the first newsletter of the project.

Next steps planned:

- November 2009: Publication of the 2nd newsletter of the project.
- December 2009 (Bucharest, Romania) and May 2010 (Sofia, Bulgaria): Meetings between project partners and NGOs involved in the network.
- October 2010 (Brussels, Belgium): Final European Conference, organized by Pour la Solidarité and Diesis.
- From October 2010 to December 2010: Drafting of final reports of the project by the project coordinator Pour la Solidarité in close relation with national coordinators.
- Appraisal and monitoring of the project by Diesis: an appraisal report will be draft at the end of the project and sent to all partners.

PROJECT

First publications

All the publications introduced below can be downloaded on our website.

Transnational publications

- The minutes of the Kick-off meeting of the project which took place in Brussels, the 19th of January 2009. This document includes the minutes of the Belgian Kick-off meeting of the project.
- The website of the project. Let's visit our website and :



principles are well-observed and the objective capacity of the borrowers to escape from poverty with the means provided through microcredit is taken into account.

Energetic precariousness

What's the energy precariousness? Several conceptions of the same issue seem to coexist. Indeed, except the United Kingdom which has very strictly defined this concept, in the major part of the EU Member States, energetic precariousness or energetic poverty or "fuel poverty", is seldom delimited in a precise and scientific way. At the European level, there is no more official joint definition, even if the EU, because of its role of legislator in terms of energy, has a direct influence on the price and thus on one of the prominent factors of energy precariousness. Despite this deficiency of definition, some common features are emerging. Energy precariousness is indeed generally linked to the recognition of the access to energy as "an elementary need", and consequently considered as a part of the "universal and public service obligation". Energy precariousness is commonly defined as the difficulty for a household of paying its energy invoices – mainly for heating – for its housing and thus fulfilling one of its elementary needs.

Pour la Solidarité has just published a [working paper](#) on the energy issue that tries to point out in a systematic way all the determinants of the energy precariousness in order to better understand how acting efficiently. The effects on the energetic precariousness victims will show the extent of the damages caused by this plague. Nevertheless taking

- find further information about the running of the project and its outcomes;
- be updated with European news about social inclusion;
- share good practices and discover European partners involved in fighting against social exclusion in Belgium, Romania and Bulgaria;
- take part in civil society participation to Europe as European citizen...!

Bulgarian publications

- The minutes of the round-table "The fight against poverty and the social cohesion and inclusion: essential pillars of Bulgaria sustainable development", organised the 2d of June in Sofia by the Bulgarian partners of the project.
- Bulgarian report of activities from January to May 2009. This report describes the activities already implemented and the next activities of the Bulgarian part of the project.
- Podkrepa newsletter. Podkrepa is the coordinator of the Bulgarian part of the project and has already published two issues of its newsletter.
- The project has been disseminated in various Bulgarian newspapers. You can find on this project [website](#) several articles published.

Romanian publications

The minutes of the Romanian Kick-off meeting of the project which took place in Bucharest, the 7th of April 2009. During this meeting, the Romanian partners of the project have discussed the Romanian national strategic report on social inclusion and social protection, the project activities, the positioning of the project in the Romanian context.

FIGURES

The expenditure and the receipts of Social Protection in Europe

In 2006, social protection expenditure accounted for 26.9% of GDP in EU 27. This average masks high disparities between countries. Expenditure on old-age and survivors' benefits accounts for a large part of social benefits in most countries. Different countries have markedly different systems for financing social protection. For more figures and analyses, you can read the "Statistics in Focus" that Eurostat has just published and which describes and analyses the expenditure and the receipts of Social Protection in different European countries.

FOCUS

Inclusion issues : housing

The European Think Tank Pour la Solidarité has just published a new working paper which deals with "Housing and energetic precariousness: 12 European proposals for the future". The European year 2010 for combating poverty and social exclusion will be based on a fundamental rights approach. The 22d of April 2008, the European Parliament has adopted a Declaration on ending street homelessness. A European consensus



this phenomenon into account at community level is quite recent. That is why it requires a correction that involves the States responsibility and implies a larger respect of the rights as regards energy.

Agenda

22–24 June 2009

The 17th European Social Services Conference in Prague on "Quality and performance of social services in Europe".

28th of August 2009

Organization of a national seminar in Bourgas town to debate on the OMC process.

4th, 5th and 6th of September 2009

Organization of OMC training seminar in Romania

30th of October 2009

Transnational meeting of the project partners in Romania

29th of November 2009

Publication of the 2nd newsletter of the project

2010

European year for combating poverty and social exclusion

More details on our [website](#).

Useful links

Download on our [website](#) the European Commission Newsletter "Peer Review in Social Protection and Social Inclusion and Assessment in Social Inclusion"

Download the [report](#) of the European Parliament on the active inclusion of people excluded from the labour market

conference on homelessness is planned at the European level for 2010. Belgium that will take on the EU Presidency will have to organize this conference in order to make a European event of it.

From its part, Pour la Solidarité has made an inventory of 12 proposals for the future about homelessness and energetic precariousness, based on innovative and successful good practices :

1. Only 35% of incomes should be dedicated to housing and energy expenditure.
2. Accessible public services to fight against energy precariousness should be implemented.
3. A definition of energy precariousness should be adopted at the European level.
4. A solid bond between price and quality should be established.
5. A sufficient housing stock should be guaranteed.
6. Public authorities should play an active role in the security deposit.
7. States should guarantee a percentage of public accommodations while they are keeping in mind the priority of social diversity.
8. The system of taxation should be calculated on the real rent and its benefits should grant social housing.
9. To encourage participative dialogue, people concerned should be involved in the decision-making process.
10. European standards on housing policy should be developed and highlighted.
11. The EU should adopt the directive on discrimination in the access to the services.
12. The EU should put the owners and tenants' rights on an equal footing.

How much do Member States really spend on social protection?

Eurostat, the European Statistics Agency, has published how much Member States spent on social protection in 2006. On average, it amounted for 26.9% of GDP, but with high differences between countries. Eurostat also found a decrease in spending: Member States spent on average 27.1% of GDP in 2005 and 2004 and 27.2% in 2003.

The EU27 average masks major disparities between Member States. Social protection expenditures as a percentage of GDP was above 30% in 2006 in France (31.1%), Sweden (30.7%) and Belgium (30.1%), and below 15% in Latvia (12.2%), Estonia (12.4%), Lithuania (13.2%) and Romania (14.0%). These disparities reflect differences in living standards, but are also indicative of the diversity of national social protection systems and of the demographic, economic, social and institutional structures specific to each Member State. See Eurostat news release



CeRe Centrul de Resurse pentru participare publică

