



WG2 Case study profile

WG2 Thematic Group	WG2.5. Social inclusion in times of crisis
Name(s) of proposer	MARBÁN-FLORES, RAQUEL & GÓMEZ-BARROSO, JOSÉ LUIS
Institution	Complutense and UNED (Madrid)
Title of case study (and priority ranking)	Microcredit as a tool to integrate socially excluded
Country/region/place investigated	Spain
Social service sector(s) investigated	Other
Category of case study ('what' is investigated)	Project/initiative/experience (micro-level)
Time frame considered (<i>from when to when</i>)	July 2013 - May 2014
Five 'perspectives'	Social and/or territorial cohesion
Three processes in restructuring + crisis	Horizontal subsidiarity (involvement of/outourcing to other suppliers)
Specific questions/focus	<p>In developing countries, microcredits have been used for decades to combat poverty through the access to small loans. This idea has been "translated" into developed countries, in particular into the European Union, but not literally, as generally programmes support self-employment and microenterprises of those not among the poorest. A programme in Spain is trying to restore the original sense of microcredit addressing the initiative to those really deprived.</p> <p>This experience is interesting for the Action as the restructuring of social services could require the use of new tools. Moreover, it involves a public/private partnership, which is another feature deserving attention in the crisis scenario.</p>
Local Stakeholder Network (LSN)	<i>Do you intend to set up a LSN:</i> YES (March 2014)