The Associazione Microlab is leading a multi-stakeholder partnership composed of local authorities, civil society and private organisations, to address migrant inclusion in the Piedmont region of Italy. Microlab is an Italian association with 20 years of experience in promoting social inclusion through entrepreneurship, job orientation and financial education for potential entrepreneurs from vulnerable communities. The partnership includes: the non-profit organisations A Pieno Titolo which specialises in supporting migrants in the recognition of degrees and certifications earned abroad, and Inventure which is dedicated to career counselling for people at risk of social exclusion; the independent think tank CeSPI, with previous experience on financial inclusion of migrants; the University of Milan-Bicocca; PerMicro, a leading microfinance institution in Italy, specialised in providing microcredits to entrepreneurs and households; and the municipality of Settimo Torinese. In addition, the project has the support of the municipality of Turin and the International Organisation for Migration (IOM).

In the metropolitan area of Turin, non-EU migrants represent around 5% of the population and experience a significantly higher unemployment rate than locals and EU migrants. 19% of non-EU citizens are unemployed, and those employed receive lower salaries. More than 40% of migrants in Italy declare that they are saving to invest in an entrepreneurial project, while 20% of migrants do not possess a bank account. The financial inclusion of migrants is a key factor for their integration. Therefore, the objective of the project is to improve the inclusion of migrants in the Piedmont region by increasing their employability, including self-employment. Additionally, the project aims to improve the knowledge and awareness of financial inclusion of non-EU citizens.

EMPOWER! will provide coaching and job orientation sessions for migrants and will assist with the recognition of skills already acquired in the countries of origin. For those who are interested in becoming entrepreneurs, the project will provide tutorship and training on starting up a business in Italy, tailored advice for developing a business plan, and will provide the opportunity of obtaining micro-credits which will in turn be funded by PerMicro through a CEB loan. Cultural mediators and municipal staff working with migrants will assist in identifying and reaching potential beneficiaries and in guiding them throughout the process.

The project will carry out awareness raising activities targeting key stakeholders working with migrants, with the aim of educating them on migrants’ financial inclusion. The project also has a strong analytical and learning component brought in by CeSPI and the University Milan-Bicocca, including an impact study.