Our approach and expertise

Based on the CEB’s financing activity directed towards society’s most vulnerable and the in-house monitoring, technical support and evaluation that go with it, the Bank actively creates added value for the project it supports. The derived insights and knowledge are shared with other experts and practitioners in the field. The CEB thus helps to advance the discussion around sustainable solutions for vulnerable groups.

- What are vulnerable groups? How does the CEB support vulnerable groups?

At the CEB, supporting and integrating vulnerable citizens is understood to be a complex subject as it often works to address people-related issues based on gender, youth, homelessness, disability, and/or migrant background. Moreover, the problems to be tackled are often multi-dimensional, spanning the inter-related realms of social issues, labour markets, housing, education and health.

For the most vulnerable people, there is a need for rapid emergency aid in times of need and for long-term integration programmes to ensure economic resilience and social inclusion. The CEB provides both.

The integration of vulnerable people is a central and determined focus of the Bank’s activity. The CEB works with borrowers to ensure that investments are channelled towards effective integration-oriented policies, such as providing vulnerable people with quality housing, access to education and job-creation programmes. Vulnerable groups are supported through the CEB’s core loan products, including through financing to microfinance institutions, and through grant funding and fiduciary operations that are often used to enhance the quality and impact of a loan-funded project.

- The CEB’s knowledge creation and sharing on vulnerable groups

While the Bank has published a wealth of information and reports on a broad number of topics over the past 12 months, the five examples presented below place emphasis on vulnerable populations and how tailored project solutions accompanied by the CEB’s experts help to develop innovative approaches for migrant and refugee integration, affordable housing, and even criminal justice systems.

Highlights from the evaluation of judicial infrastructure projects

In 2019, the CEB’s Office of Evaluation (EVO) concluded an in-depth evaluation of projects for the construction of a new prison in Cork and the establishment of a detention facility for children in Oberstown, both in Ireland.

Two main factors make this evaluation especially noteworthy:

- First, the CEB is purportedly the only Multilateral Development Bank that finances projects in the judicial infrastructure sector. There was thus a need to strengthen institutional accountability and social responsibility by providing the Bank’s top management and governing bodies with an independent assessment of the social results achieved and the lessons learnt.

- Second, constructing judicial infrastructure is somewhat unique: The final beneficiaries (i.e. detainees) can be considered among the poorest and most vulnerable social groups. Renovation and construction of such facilities are costly and might not be the object of consensus from either sector experts or the general public. Judicial facilities are exposed to the highest scrutiny by national and international inspection and monitoring bodies to verify their compliance with applicable rules and standards. Nonetheless, such infrastructure development operations are not systematically subjected to evaluations that provide an independent assessment of the social performance of the investments.

The evaluation put forward a series of lessons, both for the CEB and for stakeholders involved in the financing and/or management of judicial infrastructure. The evaluation flagged the enabling role of new detention estates for initiating new and more progressive approaches to detention. At the same time, it pointed out that, in order to achieve social results, a commensurate effort needs to be made to promote dedicated, meaningful and well-funded rehabilitation and reintegration activities. These are crucially important for reducing the general vulnerability that characterises the post-detention environment.

The evaluation also pinpointed the importance of efficient management of the design and construction phases and showed that timely financing from the CEB contributed to the well-being of staff and detainees. However, the prospect of new judicial infrastructure may in fact induce a declining commitment to repair and maintenance in the facilities that are to be replaced, along with diminished incentives for innovation and improvement of available regimes, which could hence increase detainees’ exposure to health, security and safety risks.
Migrant Networks for the Integration of Migrants and Refugees

In addition to the financing activities undertaken by the CEB through its Migrant and Refugee Fund, in 2019 the Bank also actively contributed to the work of two key EU-driven initiatives focused on the integration of migrants and refugees: the Urban Partnership for the Inclusion of Migrants and Refugees (‘the Partnership for Inclusion’) and the Cities and Regions for Integration of Migrants (‘Regions4Integration’).

The Partnership for Inclusion was initiated in 2016, with the CEB as one of its core members. The Partnership’s main purpose is to provide a platform for cities, the EU and its member states, civil society, and international institutions to express their views on proposed EU legislation and funding mechanisms, and to share knowledge on solutions to common challenges.

In 2019, the work of the Partnership for Inclusion focused on identifying best practices in labour market integration, including for the most vulnerable refugees and migrants, e.g. persons with disabilities. The CEB’s work in the MSME, education, and housing sectors is feeding into the Partnership’s future activities.

Regions4Integration was launched in 2019 by the European Committee of Regions as a platform for mayors and regional leaders to showcase positive examples of integration of migrants and refugees, share knowledge, and promote diversity as an added value for inclusive cities and social cohesion. The CEB has actively supported the knowledge-sharing component of the Regions4Integration, in particular through the organisation of a workshop in Brussels during the 2019 European Week of Cities and Regions, and has continued to engage with selected cities and regions on concrete financing needs in support of migrant and refugee integration.

Technical Briefs: Affordable Housing and Microfinance in Europe

The Technical Assessment & Monitoring Directorate launched the first Technical Brief at the end of 2017 and had already published seven of them by the end of 2019. These Technical Briefs analyse common issues, country operating models and good practices around a specific sector of public investment, providing examples from recent CEB lending operations.

The Technical Brief ‘Social and Affordable Housing Provided by Non-Profit Private Organizations in Europe’ (September 2019) discusses four distinctive models of private non-profit sector participation in the provision of social and affordable rental housing that could inform Eastern European countries wishing to support the development of new organisations for the provision of social and affordable rental housing.

Another brief published was ‘Supporting Inclusion in Europe through Microfinance’ (May 2019). Building upon the CEB’s microfinance operations to date, exchanges with other European international financial institutions and the European Microfinance Network, this report highlights three areas where action by IFIs is highly relevant in supporting microfinance institutions, thus enabling them to reach their objective to support vulnerable groups in Europe.

“The social exclusion of the most vulnerable risks leaving our societies with long lasting scars such as homelessness, segregation across all spheres of life and intergenerational poverty. [...] From this perspective, our response - multilateral or individual - is no longer only about the human or social rights of migrants and refugees. It goes much deeper. [...] It is about our commitment to the essential principles upon which peace and stability in Europe are based.”

Tomáš Boček, Vice-Governor for Target Group countries, at the European Week of Cities and Regions 2019
Focus on affordable and social housing

The CEB’s cooperation with Housing Europe, a leading association of public, cooperative and social housing providers in Europe, intensified in 2019. The Bank actively engaged with their working group in support of countries with housing systems in transition, including during a dedicated event in Tallinn (Estonia) in April 2019.

The CEB also participated in the International Social Housing Festival in Lyon (June 2019) and helped the organisers with the review of applications for the European Responsible Housing Awards. The Bank was also active as a member of the Steering Committee involved in the selection of 50 out-of-the-box housing solutions for homelessness and housing exclusion, published by Housing Europe with the European Federation of National Organisations Working with the Homeless (FEANTSA) and the Abbé Pierre Foundation.

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The CEB at the Paris Peace Forum

The Bank participated in the Paris Peace Forum in November 2019, attended by some 7 000 participants, and presented the Regional Housing Programme (RHP) to a diverse audience from more than 100 different countries. The RHP was one of the 114 projects selected by the Paris Peace Forum out of some 700 applications from all over the world.

At the Forum, Stephan Sellen, Deputy Director of the CEB’s Loans and Social Development Directorate, explained: “The RHP provides homes to vulnerable persons who were displaced during the armed conflicts of the 1990s in the former Yugoslavia. Beyond the infrastructure, the RHP has contributed to rebuilding trust and friendship between neighbours who previously went to war against each other.”

The RHP provides housing to vulnerable persons who were displaced during the 1990s conflicts in the former Yugoslavia and have been living in dire conditions ever since. Financed by the international community with the EU Commission and the USA as the largest donors, the Programme targets 11 300 vulnerable families in Bosnia and Herzegovina, Croatia, Montenegro, and Serbia. To date, almost 5 000 families have already received homes and a significantly higher number should do so before the end of 2021.

“At the CEB, the Office of Evaluation has adopted a demand-driven approach to generate evaluation knowledge that starts with identifying knowledge gaps and learning needs of the organisation, as reflected in its work programme. The team is also aware that sharing of knowledge calls for various communication tools that are customised to the needs and interests of those towards whom such knowledge is directed.”

Rachel Meghir, Director of the Office of Evaluation