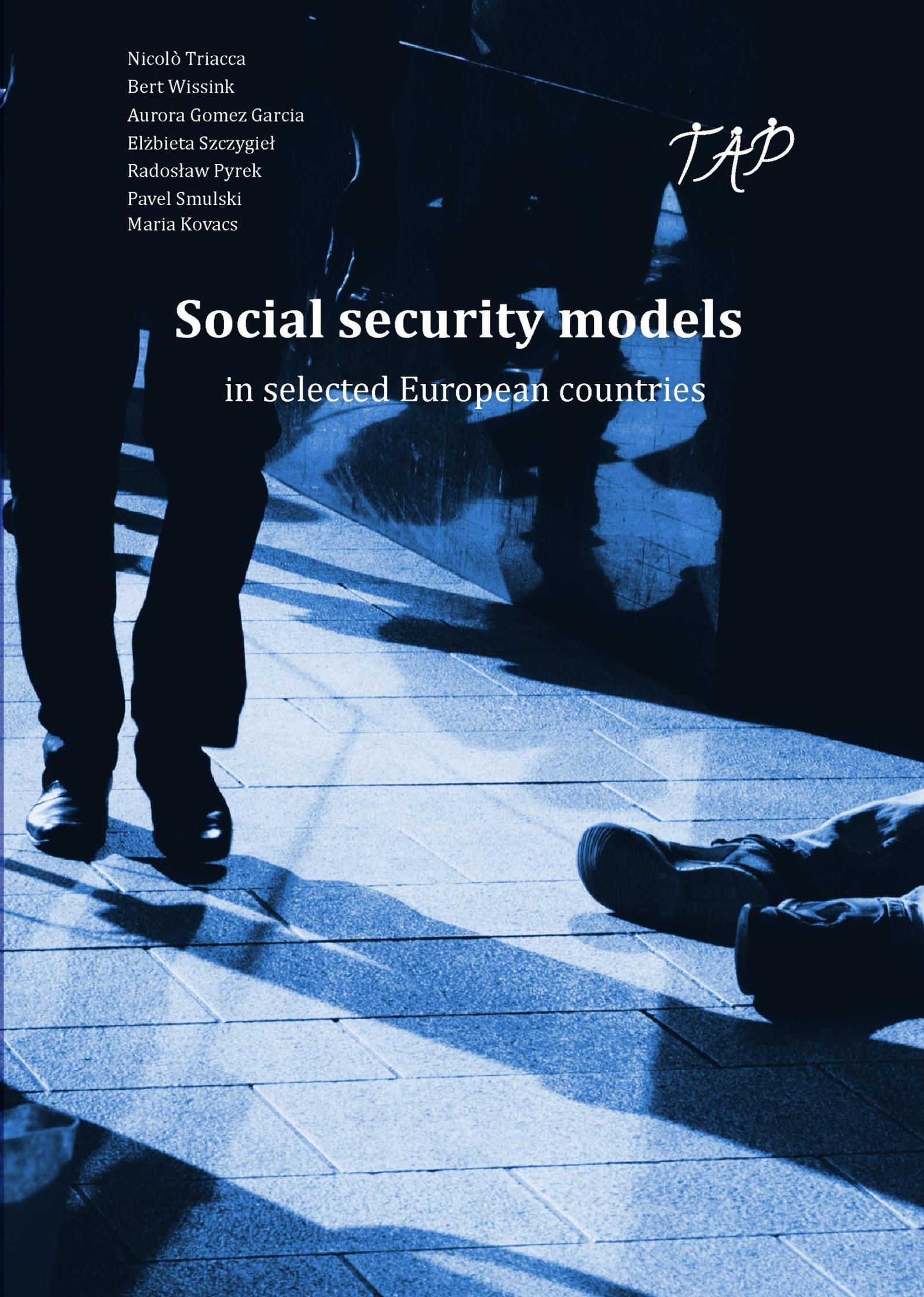


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TAP

# Social security models

in selected European countries



*“Social security models in selected European countries”*

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## INTRODUCTION

The Europe 2020 strategy set ambitious goals to achieve in the European Union by the end of the decade, among which fighting poverty and social exclusion by reducing the number of people in or at risk of poverty and social exclusion by at least 20 million. While this goal is a shared one, the policies adopted in different Member States to tackle and prevent poverty are different: there are differences in terms of the regulations, strategies, and mechanisms to access the social security system (for a comparative view at the European Union EU level, see the MISSOC database<sup>1</sup>).

Moreover, the European Social Charter clearly states the right to protection. The Charter is a Council of Europe treaty signed in Turin on 18 October 1961, which safeguards day-to-day freedoms and fundamental rights: housing, health, education, employment, legal and social protection, freedom of movement for individuals, non-discrimination. The substance of the Charter was supplemented by a revised version in 1996. Article 30, *The right to protection against poverty and social exclusion*, states:

*‘With a view to ensuring the effective exercise of the right to protection against poverty and social exclusion, the Parties undertake:*

- a. to take measures within the framework of an overall and co-ordinated approach to promote the effective access of persons who live or risk living in a situation of social exclusion or poverty, as well as their families, to, in particular, employment, housing, training, education, culture and social and medical assistance; to review these measures with a view to their adaptation if necessary.’*

The project within which this publication was produced is entitled Together Against Poverty – TAP, which aims to develop educational tools aimed at combating poverty in relation to two target groups: 1) people who are the most vulnerable to poverty and social exclusion – unemployed, low-skilled people, or people with limited education, single-parent families or families with many children – and 2) policy-makers in the field of social policy – in the broadest sense of the term ‘policy-maker’ (both public, governmental policy-makers, and non-governmental ones). The TAP initiative is supported within the Erasmus+ Programme – Strategic Partnership (project no. 2014-1-PL01-KA204-003326).

The present study was designed and conducted in parallel with another study addressing the insufficient knowledge of the economic and social aspects of causes and characteristics of poverty and social exclusion among the most vulnerable groups, as well as exit mechanisms in six EU member states represented within our TAP partnership: **Estonia, Italy, the Netherlands, Poland, Romania, and Spain**. While the first study aimed to gain in-depth and up-to-date knowledge of the economic and social aspects of causes and characteristics of poverty and social exclusions, and the exit mechanisms and obstacles to overcoming poverty in the six countries listed above, the **present study aims to investigate how individuals – policy-makers – affiliated with public and private institutions of the social security system in the respective countries perceive the functioning of these institutions working on the frontline of poverty alleviation**. In other words, while the first

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<sup>1</sup><http://www.missoc.org/MISSOC/INFORMATIONBASE/COMPARATIVETABLES/MISSOCDATABASE/comparativeTableSearch.jsp>

study looked at how poverty and social exclusion are perceived by individuals in these respective situations, the second (present) study looks at how *people working to fight poverty and social exclusion reflect upon and talk about this 'fight'*.

To achieve this goal, the six partner organizations developed a methodology which includes two distinct parts: first, we looked at the national legal frameworks that govern the social security systems in our respective countries, and then we analysed the data collected by means of interviews and surveys from social policy-makers in each country. Consequently, **Part I** of the report highlights the context of policies and practices within which the policy-makers act. This part of the study entailed desk research – identifying and highlighting the most significant stipulations of legal documents (laws, government ordinances, norms, etc.), the structural context of the welfare system, as well as the most widely recognized practices in the system. **Part II** shifts the focus primarily on practices, and it aims to highlight patterns of operation, key aspects (both barriers and strength) and the prospects of organized action to combat poverty.

At the end of the publication, there are **conclusions and recommendations** that aim to inform the learning activities that are planned to be developed in the second stage (Year II) of the TAP project.

The following text is the outcome of 12 month of hard work that involved all the organization partner in the project and many local stakeholders. The design of the final product was a long and participated process.

## **PART I – WELFARE FRAMEWORKS**

### **Research methodology**

The chapter has the following goals:

1. Quoting the legal acts, guidance and other strategic document that run the welfare system in Poland, Spain, Estonia, Italy, Romania and Netherland
2. Understanding the main policies undertaken to face the problem of poverty
3. Focusing the main actor dealing with the war to poverty
4. Underlining the relationships between these entities and the networking activities
5. Showing best practices and local initiatives

The chapter is divided in 6 sections, one for each country, and each section follows 5 key questions that oriented the information. The 5 questions are:

1. **LEGAL ACT, GUIDANCE AND OTHER STRATEGIC DOCUEMNET** - Please, specify and make a short summary of the legal acts, guidance and other strategic documents which are the base for the functioning of the social security system in your country. Present the main idea of the documents and their recipients.
2. **POLICIES AND PROGRAMS** - Please, describe (shortly) established policy for solving the problem of poverty and social exclusion on the country or region level (depending on the adopted level)
3. **ISTITUITION FOR ASSISTENCE AND SOCIAL INTEGRATION** - Which institutions make the social security system (model) in your country:
  - Institutions of assistance and social integration (ex.: centres of social policy, family support centres, social welfare centres, etc.)
  - Institutions in the fields of social and professional elicitation and reintegration (ex.: centres and clubs for social inclusion, social cooperatives, therapy workshops, social organizations, etc.)
  - Labour market institutions (ex.: labour offices, local partnerships, non-public training institutions, institution of social dialog, employment agencies, etc.)

To which sectors do they belong: public, non-public and private sector?

4. **RELATIONS AND NETWORKING** - Please, describe the relations (if any) between these institutions. How are their actions complementary (if at all)?
5. **INIZIATIVES** - Please, describe (shortly) the local initiatives undertaken in the field of solving the problem of poverty and social exclusion.

The partners completed the chapter using scientific bibliography and update polices documents form each national context.

## **National context – POLAND**

### **1. Please, specify and make a short summary of the legal acts, guidance and other strategic documents which are the base for the functioning of the social security system in your country. Present the main idea of the documents and their recipients.**

Social security system in Poland consists of three elements: social security, health care and social assistance. The main legislation on social security is Polish Constitution of 2 April 1997, which guarantees the right to social security by providing special health care to children, pregnant women, people with disabilities and the elderly, support for families in difficult financial situation, especially families with many children or those that are incomplete, assistance to mothers before and after birth, conducting policy which answers the housing needs of citizens, prevents homelessness and supports the development of social housing.

Social security system out of which the state aid ensuring access to free health care and support is defined by several law acts including Act of 13 October 1998 on Social Insurance System (Journal of Laws of 1998. No. 137, item. 887) and the Law of 17 December 1998 on pensions from the Social Insurance Fund (Journal of Laws 1998. No. 162, item. 1118), the Act of 25 June 1999 on cash benefits from social insurance in case of sickness and maternity (Journal of Laws of 1999. No. 60, item. 636, with later changes) and the Act of 30 October 2002 on social insurance for accidents at work and occupational diseases (OJ 2002. No. 199, item. 1673 with later changes).

In the scope of health care, there are a number of specific laws that define the principles of individual entities in this sphere, but in general, there is a tendency to integrate the rules. Currently the works are being undertaken on a law on the public health system, which would regulate these issues.

In the scope of social welfare, the main law act is the Act of 12 March 2004 on social assistance (Journal. In 2008. No. 115, item. 728, with later changes). To this Act, there are number of executive acts (mostly these are regulations of the Minister of Labour and Social Policy). The Act defines the rules of functioning of social security system and points out the forms of support in this area, both cash-related (specifies types of benefits, income criterion, the amount of benefits and the rules for their valorisation) and non-cash-related (social work, insurance payments, material assistance, providing shelter, providing clothing, food, special counselling, crisis intervention, provision of care).

### **2. Please, describe (shortly) established policy for solving the problem of poverty and social exclusion on the country or region level (depending on the adopted level)**

The main program to combat poverty and social exclusion in Poland is National Anti-Poverty Program and Social Exclusion 2014-2020 from 12th of August 2014. This is the first program of its kind which fits into medium-term Polish social policy and referring to the assumptions of the European Commission until year 2020. This document contains five operational objectives, which are planned to be realized:

- 1) Services for the activity and prevention - reducing the exclusion of children and young people;

- 2) Guarantees for the future of young people;
- 3) The active person and integrated family - responsible local environment;
- 4) Prevention of uncertainty housing;
- 5) Seniors - safe, active and needed.

Within each of above, strategic objectives were separated, the results described (main and lower level) and respective actions pointed out. In the framework of the first objective it is assumed, that the number of people at risk of poverty and social exclusion will be lowered by 1.5 million people. This objective will be based on ensuring access to a wide range of social services in order that parents will be able to devote their time to their own professional activity. The second of the objectives assumes creation of a coherent system of educational, social and professional activities for young people entering the labour market.

Among the solutions proposed by the Ministry of Labour and Social Policy, which is the author of the document, there were e.g.: nutrition programs, the development of institutional care for the youngest children, crisis intervention services, teleworking grants for unemployed people with children up to the age of 6, promoting flexible forms of employment, the development of vocational education through various means.

Support for the most deprived and socially excluded is also achieved by the implementation of programs for the homeless (Program Supporting Homeless Coming Back to the Community), the implementation of supplementary feeding for children (State aid for feeding), support for children and families (The Common-Children-Work Program MALUCH), support for people with mental disorders (Social Support for people with mental disorders).

### **3. Which institutions make the social security system (model) in your country:**

- **Institutions of assistance and social integration (ex.: centres of social policy, family support centres, social welfare centres, etc.)**
- **Institutions in the fields of social and professional elicitation and reintegration (ex.: centres and clubs for social inclusion, social cooperatives, therapy workshops, social organisations, etc.)**
- **Labour market institutions (ex.: labour offices, local partnerships, non-public training institutions, institution of social dialog, employment agencies, etc.)**

**To which sectors do they belong: public, non-public and private sector?**

The institutions and organizations that deal with the labour market and support and social integration are both public and non-public institutions as well as economic entities providing such services.

In the framework of welfare and social integration institutions there are only public institutions (innovative model ..., 2013, p. 28):

- Regional Centres of Social Policy, which implement activities in the area of social welfare at the local government level
- District Social Welfare Centres, which perform the same tasks but at the district level (administrative part of the province)
- Social Welfare Centres at the municipal level (part of the district), or city.

- Institutions that operate in the field of activation and professional and social reintegration there are public as well as private institutions. The first include: Centres for Social Inclusion and Social Integration Clubs, which run requalification courses, qualification courses and teach skills needed for starting own business. The second (non-public bodies) include occupational therapy workshops, professional activity institutes, social cooperatives and community organizations.

In the framework of labour market institutions, all three types of institutions are operating (public, private, and economic entities). The first group consists of the Provincial Labour Offices, District Labour Offices and Voluntary Labour Corps. The second includes social dialogue institutions such as trade unions or their organizations and the organizations of employers and organizations of unemployed, institutions of local partnerships and private training institutions and professional training institutes. The third group includes private employment agencies.

**4. Please, describe the relations (if any) between these institutions. How are their actions complementary (if at all)?**

Cooperation between the institutions indicated above is largely limited. This is mainly due to the regulations, which indicate the scope of activities for the majority of the entities. Social assistance centres should work with the actors in the labour market, but such joint initiatives are rare. Undertaken cooperation often takes place spontaneously as a result of the involvement of individuals, and is not directly regulated by law. Implementation of joint initiatives, if undertaken, often takes place in the framework of the projects, which does not guarantee the continuity of joint initiatives. According to a study carried out in the framework of the project "Innovative model of cooperation for social welfare institutions and the labour market," only in the Act of 20 April 2004 on employment promotion and labour market institutions (Dz. U. of 2008., No. 69 , item. 415, with later changes), there are stipulations about the range of potential cooperation with other institutions (especially with the social welfare centres), but this largely refers to the mutual notification of the support granted. Authors of the study conducted in the project have pointed out that the agreements being signed between these institutions in this regard are often dead records (Innovative model ..., 2013, pp. 43-44).

**5. Please, describe (shortly) the local initiatives undertaken in the field of solving the problem of poverty and social exclusion.**

An example of the program adopted at the local level which supports combating poverty and social exclusion is the "Provincial Social Assistance Programme for 2009-2015", which is implemented in Podkarpackie province. Its aim is to support the residents of the Province affected by, among others, homelessness, disability, alcoholism and unemployment. The Programme provides support to children and families affected by these social problems, support for children and young people requiring educational and social assistance and for socially excluded people.

Another example of a local initiative is Food Bank in Rzeszow. The bank operates in a federation of food banks in Poland which associates such entities. The purpose of the Food Bank is to prevent wastage of food and reduce the sphere of malnutrition in the area.

Another example of the support offered to the poor and socially excluded is the daily support facility for children and young people "Rays of Hope" acting in Dębica. It offers common room and educational activities and care for children from the poorest families who cannot afford to pay for a childcare. Under the measure, the common room also offers support for socially excluded families through workshops and integration activities for adults.

Local initiatives that are rather widely implemented in many places are kitchens for the poor, which mostly operate at the local Caritas teams in the parishes. They give meals for the homeless and the poor. These teams are being helped by Caritas Circles which often help in the form of food collections and material assistance to the poor (e.g. packages for the holidays, school bags and school supplies for children).

In the framework of the Operational Programme Human Capital, implemented in 2007-2013, local initiatives in the field of social economy were supported. These initiatives largely aimed at creation of social cooperatives founded by socially excluded people. In the Podkarpackie Province, 77 social economy entities were created. They supported 8 thousand people.

### **Bibliography:**

The publication summarizing the project "Innovative model of cooperation for social assistance institutions and labour market", Ed. BD Center, DESIGNER, Rzeszow 2013.

## National context – SPAIN

### 1. Please, specify and make a short summary of the legal acts, guidance and other strategic documents which are the base for the functioning of the social security system in your country. Present the main idea of the documents and their recipients.

The social security system in Spain has two levels or types of protection: the contributory system and the non-contributory system.

*Contributory system* has two types of schemes in the Spanish social security system:

- a general scheme applicable to all employed persons who are not covered by special schemes, plus certain categories of civil servants;
- three special schemes for: the self-employed, coal miners and sea workers (sailors and fishermen) and students who are covered by a special protection plan (school insurance).

There is also a *special contributory scheme for civil servants*.

*Non-contributory system* embraces persons who are in a specific situation of need, and whose income is below a certain legally defined level. These people may be entitled to receive support even if they have never paid social security contributions, or have done so but are not entitled to receive benefits under the contributory system.

*Non-contributory benefits* include:

- medical assistance;
- retirement and disability allowances;
- special assistance for the unemployed;
- family allowances;
- non-contributory maternity allowance.

*In addition*, certain limited categories of persons may claim supplementary benefits from the central or local government. This social assistance is provided primarily to elderly and disabled persons.

### **Voluntary insurance**

The Spanish system provides the possibility of concluding *special voluntary agreements* with the social security services for the purpose of maintaining, or in certain specific cases extending, an entitlement to social security benefits. In certain situations this may mean subscribing to the corresponding social protection scheme, depending on the person's occupation. In such cases the insurance contribution is paid entirely by the subscriber.

The right to social security was established by Article 41 of the Spanish Constitution of 1978. According to this Article, the benefits are structured on three levels: basic social security, assistance to cover professional and employment categories and supplementary benefits.

As an important legislation of social security in Spain is regulated by Royal Decree 1 / 1994 of June 20. The Decree adopted the text of the General Law on Social Security (BOE of 29). This regulation has been amended many times.

## **2. Please, describe (shortly) established policy for solving the problem of poverty and social exclusion on the country or region level (depending on the adopted level)**

The main program to combat poverty and social exclusion in Spain is National Action Plan for the social inclusion of Kingdom of Spain 2013-2016. It has been prepared in response to the Spanish Government's will. It provides a response to poverty and social exclusion related needs that have been exacerbated because of the economic crisis. It is in line with the framework of the European Union targets set in the Europe 2020 Strategy for smart, sustainable and inclusive growth. The Europe 2020 Strategy's targets include the reduction (by 2020) of the almost 20 million EU citizens at risk of poverty and social exclusion. In Spain's transposition of this overall target to domestic level, it quantified this reduction at between 1.4 and 1.5 million people at risk of poverty and social exclusion in the period of 2009-2019. This target has been upheld in the 2013 National Reform Programme (NRP).

The PNAIN 2013-2016 takes into account the achievements of the prior Social Inclusion Plans. It includes actions supporting the fulfilment of other Europe 2020 Strategy targets which will in some way help to reduce poverty and social exclusion. For example, the target concerning employment is to achieve a general employment rate in Spain at the level of 74%, and 68.5% for women. Another target concerns education, with the commitment to reduce early school leaving to 15% and achieve higher education for at least 44% of those aged between 30 and 34 years.

## **3. Which institutions make the social security system (model) in your country:**

### **Institutions of assistance and social integration (public and non-public)**

- Day care nursing homes
- Mental health centres
- Day care special needs centres
- Rehabilitation and social integration centres
- Special education centres
- Senior citizen centres

### **Institutions in the fields of social and professional elicitation and reintegration (public and non-public)**

- Day centers for senior citizens
- Therapy workshops public and private
- Cáritas Institution
- La Caixa Social Plan

### **Labour market institutions (public and non-public)**

- Financial assistance programme
- Labour and Social Ministry
- Employment National Institute

- Strategy of entrepreneurship and youth employment 2013-2016

**Organisation of social protection:** The Spanish social security system is administered by the following organisations.

- **Employment, Social Affairs & Inclusion**
- **The General Social Security Revenue Office** (Tesorería General de la Seguridad Social - TGSS) keeps the registration records of companies, employees and self-employed persons, monitors their employment status and social security contributions, collects social security contributions and pays out all benefits. It also manages the Social Security Reserve Fund.
- **The National Social Security Institute** (Instituto Nacional de la Seguridad Social - INSS) is responsible for granting and calculating all the cash benefits provided for by all the schemes (except for the special scheme for sea workers, non-contributory oldage and disability allowances and unemployment benefits) and all family benefits (in all schemes, including the special scheme for sea workers).
- **The Social Institute for Sea workers** (Instituto Social de la Marina - ISM) has a double function. It is responsible both for the social problems of the maritime and fishing sector and for administering the special social security scheme for sea workers. Healthcare is administered by the health services of the Autonomous Communities and, in Ceuta and Melilla, by the National Institute for Health Management (Instituto Nacional de Gestion Sanitaria - INGESA).
- **The Institute for Elderly and Social Services** (Instituto de Mayores y Servicios Sociales - IMSERSO) administers, with the Autonomous Communities, pensions paid under the non-contributory system, benefits for the elderly and the disabled and related social services. It also administers long-term care schemes.
- **The State Public Employment Service** (Servicio Público de Empleo Estatal - SPEE) administers and checks unemployment benefits. It is also responsible for developing employment policies, in co-operation with the Autonomous Communities, through the employment offices (Oficinas de Empleo).
- **The specific schemes for civil servants** are administered by special public organisations.

Among the *measures included* are:

1. Programs to establish multidisciplinary teams street for social care, in collaboration with the Third Sector.
2. Hosting protocols during convalescence periods for homeless persons from hospital discharge.
3. Temporary accommodation for homeless to prevent or alleviate their physical deterioration and health problems, especially in cases of mental illness or addiction to alcohol or drugs accommodation.

**4. Please, describe the relations (if any) between these institutions. How are their actions complementary (if at all)?**

Cooperation between the institutions indicated above is largely limited. This is mainly due to the regulations, which indicate the scope of activities for the majority of the entities. Social assistance centres should work with the actors in the labour market, but such joint initiatives are rare. Undertaken cooperation often takes place spontaneously as a result of the involvement of

individuals, and is not directly regulated by law. Implementation of joint initiatives, if undertaken, often takes place in the framework of the projects, which does not guarantee the continuity of joint initiatives.

**5. Please, describe (shortly) the local initiatives undertaken in the field of solving the problem of poverty and social exclusion.**

An example of the program adopted at the local level which supports combating poverty and social exclusion is the PREPARA program, which is automatically maintained at six-month periods until unemployment drops by 20%.

In the area of non-contributory benefits, the reorganisation is taking place with the aims of avoiding gaps in coverage of benefits and increasing effectiveness.

The third axis is the commitment to the basic services, focused on the most disadvantaged people.

In the field of education, among other measures, the creation of plans for diversity in schools is encouraged. Also the dual vocational education training has been set as a measure. The plan proposes inclusion of admission procedures for kindergartens at the risk of social exclusion.

In the health field, free medicines for the long-term unemployed and other groups having low-income will be continued. In addition, the Ministry is working on a common socio-sanitary area, which will improve the coordination of health and social services.

In housing, the Plan provides support for families with difficulties in paying the mortgage. Law is protecting mortgage borrowers and provides two years of suspended evictions for families at particular risk of exclusion. In addition, the Social Housing Fund will consolidate ownership of banks designed to provide coverage to those who have been evicted from their usual home for non-payment of the mortgage.

In New Technologies area, the Digital Inclusion Plan and Employability will be launched. It will provide access to the Internet and ICT for people with few resources.

The State Housing Plan 2013-2016 contains no real measures to promote social housing or specific measures to tackle problems of residential exclusion. Measures to address the problems of shanty towns are not mentioned in this plan. With regards to housing mortgages, the new Royal Decree Law 6/2012 does not take into account the situation of many people that are left out from the regulation.

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## National context – ESTONIA

### **1. Please, specify and make a short summary of the legal acts, guidance and other strategic documents which are the base for the functioning of the social security system in your country. Present the main idea of the documents and their recipients.**

Eligibility for social security and social assistance rights in Estonia is primarily based on residence. Nationality is not a criterion, so that the sizeable foreign born proportion of Estonia's population is also covered. In 2004, when Estonia entered European union, “Regulation (EEC) No 1408/71 of the Council of 14 June 1971 on the application of social security schemes to employed persons and their families moving within the Community together its implementing regulation” was in force (now replaced by the new regulations). This regulation came part of the Estonian Legal System when accessing EU as EU law takes precedence over internal law. There was no need to implement regulations as EU regulations are directly applicable. Taking into consideration the EU limited competence in the field of social security there was a very small difference between EU and Estonian social protection law and it was found that Estonian social protection system was in accordance with EU law. The result on entering EU is that EU coordination regulations provide a better social protection for people.

The main reforms and changes since 2004 have been:

- Legal provisions related to the rehabilitation service were established as of 1 January 2005. The purpose of rehabilitation service is support the ability of persons with special needs to cope independently, their social integration and employment or commencement of employment.
- Legal provisions related to the children belonging to the target group of foster care services were established as of 1 January 2005, specifying their rights and requirements were set out to the provider of the foster care service and his/her adult family members.
- In 2005 the victim support service was introduced. The conciliation service was introduced in February 2007. The conciliation procedure is applied to crimes in the second degree; conciliation is carried out between the parties of the crime in the second degree, i.e. between the victim and the suspect or accused.
- The legal regulation relating to child care service and substitute home service as well as to activity licenses and supervision of the service provision was set out by the amendment to the Act, enforced as of 1 January 2007.
- Legal provisions relating to substitute homes were established as of 1 January 2007. Substitute home is more child-friendly than children home. In the substitute home children live in “family-like” conditions where a family parent lives together with up to 6 members of the substitute home.
- As of 2008 the principle of case management came into force upon the provision of assistance if a person, in order to improve the ability to cope independently, needs long-term and diverse assistance which includes also the need to grant social service or benefit.

As of 1 January 2009, legal provisions related to the social welfare services for persons with special mental needs were established in the Social Welfare Act. Previously the services were regulated by the Regulation of the minister of Social Affairs.

EC regulation 883/2004 may make it possible for employees assigned to Estonia from another EU Member State, EEA country or Switzerland to remain covered by their home country social security system. In order to remain covered by the social security system of his/her home country, the employee has to apply for a certificate of social security coverage (e.g. A1) to be issued by the social security authorities of his/her home country before moving to Estonia. Besides the EC regulation, Estonia has concluded social security treaties with the Ukraine and Canada which include similar provisions of social security coverage for assigned employees.

## **2. Please, describe (shortly) established policy for solving the problem of poverty and social exclusion on the country or region level (depending on the adopted level)**

An integrated comprehensive strategy for the active inclusion of people excluded from the labour market combining, in a balanced way, adequate income support, inclusive labour markets and access to quality services has not yet been designed in Estonia and therefore not implemented either. However, quite integrated and comprehensive approach to the active inclusion of people excluded from the labour market was typical of reforms, measures and activities introduced since 2008 under each of the three strands.

As Europe 2020 National Reform Programme 'Estonia 2020' (NRP) focuses mainly on economic growth and increasing the competitive ability of the state, then the active inclusion is there mainly discussed in the context of labour market, including actively involving all groups in society and offering qualified workforce and the quality and availability of education at all educational levels. Also the Estonian National Social Report (NSR) focuses on the major 2012-2013 reforms and measures in the social sphere which support people entering the labour market, staying in the labour market and independent coping.

In the framework of the NRP Estonian government has adopted already or is planning to implement in the coming years the following major reforms:

- making work-related formal education exempt from the tax on fringe benefits as of 2012;
- lowering the upper limit on the income tax incentive as of 2012;
- reducing the personal income tax rate as of 2015;
- reform of public service benefits and increasing the transparency of the salary system as of 2012;
- implementation of the first stage of special pension reform as of 2012;
- higher education reform to change the principles of funding higher education and
- increase the number of student places funded from the state budget as of 2012.

The Ministry of Social Affairs initiated ratification of article 30 of the European Social Charter (the right to protection against poverty and social exclusion) in 2011. Article 30 was ratified in May 2012 and Estonia commits to systematically combat poverty, i.e. set relevant objectives, plan measures and activities for their achievement, regularly monitor the situation, which essentially means development of a national strategy for combating poverty and social exclusion.



### **3. Which institutions make the social security system (model) in your country:**

- **Institutions of assistance and social integration (ex.: centres of social policy, family support centres, social welfare centres, etc.)**
- **Institutions in the fields of social and professional elicitation and reintegration (ex.: centres and clubs for social inclusion, social cooperatives, therapy workshops, social organisations, etc.)**
- **Labour market institutions (ex.: labour offices, local partnerships, non-public training institutions, institution of social dialog, employment agencies, etc.)**

**To which sectors do they belong: public, non-public and private sector?**

In the Estonian context, no distinction is made between social insurance and social security, which are covered by the same term in the Estonian language. The social protection system is made up of two pillars: the social security system that comprises pension insurance, health insurance, child benefits, unemployment benefits and funeral grants; and the social welfare pillar that consists of social assistance cash benefits and social services.

There are three contributory social security schemes: pension insurance, health insurance and unemployment insurance. Pension insurance and health insurance are financed from a social tax, while unemployment insurance is funded by unemployment insurance contributions. The other schemes family benefits, State unemployment allowances, national pension, death grants and social benefits for the disabled are non contributory, being financed from general State revenues. The Ministry of Social Affairs (Sotsiaalministeerium) is responsible for social security and social welfare. Under the Ministry there is a governmental agency the Social Insurance Board (Sotsiaalkindlustusamet) and two public legal bodies the Health Insurance Fund (Eesti Haigekassa) and the Unemployment Insurance Fund (Eesti Töötukassa) which are responsible for the administration of the different branches of social security.

The supplementary pension scheme, which is a mandatory funded scheme, is administered by individual pension funds under the supervision of the Ministry of Finance (Rahandusministeerium).

The state provides assistance in regard to the following services:

- Rehabilitation service – a personal plan is drawn up for facilitating independent living and employment, on the basis of which service and guidance is provided to the person in need.
- Provision of prosthetic, orthopaedic and other assistive devices.
- Special welfare services are aimed at adults who due to a severe, profound or permanent mental problem have developed a greater need for auxiliary assistance, guidance or supervision and who need professional auxiliary assistance in order to cope.
- Substitute care – care for a child outside of his or her own family – i.e. guardianship, provision of a substitute home or care for the child in another family.
- Home child care – service supporting the parent's employment, studying or coping.

Local governments (municipality, city, city district) may be contacted for obtaining the following services:

- social counselling – giving persons information on their social rights and assistance in resolving specific problems;
- day-use centres intended as a social meeting point for the elderly where recreational activities and different social services are provided;
- home care – includes home assistance and nursing assistance in the home environment, which helps the person in need cope in his or her familiar, accustomed environment;
- support person – for both children and adults. Assisting one or more persons living together in daily life;
- home child care – service supporting the parent’s employment, studying or coping;
- personal assistant – for assisting a disabled person and reducing the caregiving workload on his or her family members;
- social housing – providing housing for individuals and families are not capable or able to procure it themselves;
- adapting dwelling – for those who have difficulty moving around in their dwelling or coping;
- social transport – for those with a physically challenges or visual impairment or mental disability;
- care – for those who need auxiliary assistance and nursing care service in a social welfare institution.

**4. Please, describe the relations (if any) between these institutions. How are their actions complementary (if at all)?**

The Ministry of Social Affairs (Sotsiaalministeerium) is responsible for social security and social welfare. Under the Ministry there is a governmental agency the Social Insurance Board (Sotsiaalkindlustusamet) and two public legal bodiest the Healthnsurance Fund (Eesti Haigekassa) and the Unemployment Insurance Fund (Eesti Töötukassa) which are responsible for the administration of the different branches of social security. The Social Insurance Board administers the schemes of pension insurance, family benefits, social benefits for disabled persons and funeral grants. It also maintains the register of insured persons and beneficiaries. The Board ensures that pensions and benefits due in line with the national legislation and international agreements are paid on time. Medical examination to assess permanent incapacity for work is executed by a Commission of the Board. The regional bureaus, subordinated to the Social Insurance Board, process applications for the above mentioned benefits and arrange the payment through banks or post offices. The Unemployment Insurance Fund is in charge of the unemployment insurance scheme, the aim of which is to pay out unemployment insurance benefits (töötuskindlustushüvitis) redundancy benefit and benefits following the insolvency of an employer.

The Health Insurance Fund runs the health insurance scheme, which includes medical services, compensation for pharmaceuticals and cash benefits (sickness, maternity and care). Some agencies are managed by the same Ministry, but still there's a lack or an absence of fruitful interaction.

**5. Please, describe (shortly) the local initiatives undertaken in the field of solving the problem of poverty and social exclusion.**

Initiative No. 1: Analytical review 'Poverty in Estonia' - collection of results of surveys and studies, published together with Statistics Estonia, scientists from different Universities, Ministry of Social Affairs. Initiative No. 2: Opening Seminar and Mini Mess that brought together politicians, civil servants and NGOs. Initiative No. 3: Small-project call for proposals for NGOs - there were 96 projects submitted, 24 of them got financing. Initiative No. 4: Special issue of the journal 'Sotsiaaltöö' ('Social work').

Initiative No. 5: TV programme 'Tööleidja' ('Job finder') - special 30 min TV programme about youth unemployment, including suggestions on how to be successful, broadcasted on prime time on Estonian Television on 10 January 2011.

Initiative No. 6: EY2010 Estonian closing conference - 10. December 2010. Initiative No. 7: 4 regional seminars for social workers and social sector NGOs - main presentation was about poverty in Estonia. Initiative No. 8: Day to give thanks to the elderly who are active volunteers in promoting social inclusion in their community, August 2010.

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## National context – ITALY

- 1. Please, specify and make a short summary of the legal acts, guidance and other strategic documents which are the base for the functioning of the social security system in your country. Present the main idea of the documents and their recipients.**

### *Social Assistance Law Framework*

The law 328/2000 entitled "Framework law for the realization of the integrated system of interventions and social services" is the law for the assistance, aimed at promoting social interventions, health and social welfare to provide assistance to individuals and families in need. The law aims at overcoming the concept of welfare considering the citizen as a passive spectator, on the contrary it considers him as active and bearer of rights. Each intervention has to be targeted to remove barriers in marginalized cases. The areas of services provided are: individual projects for people with disabilities, home care support for elders not independent, enhancement and support of family responsibilities (maternity benefits, economic benefits for housing, care services for children, etc.).

At regional level in Piedmont, the regional law 8 January 2004 n. 1 "Regulation for the implementation of the integrated regional system of interventions and social services and reorganization of the relevant legislation" - published in the Official Gazette no. 2 of 15 January 2004 - has implemented the national law 328/2000 on the regional care and social services. The new regional law undoubtedly has positive aspects, for example, it recognizes the rights due to some people in conditions of extreme need. It also transferred to municipalities all welfare activities still head to the Provinces.

### *The social security system (pensions) Law Framework*

The Italian legislation provides assistance for the coverage of the following social security branches: old age, invalidity, sickness, unemployment, family needs, maternity or equivalent paternity benefits, as well as: benefits related to work injuries and occupational diseases. All workers performing their gainful activity in the Italian territory are compulsorily covered by social security insurance. Both private sector employees and self-employed are to be registered with the General Compulsory Insurance Scheme on a mandatory basis (so called AGO, standing for "Assicurazione Generale Obbligatoria").

The system also provides for income support allowances and long term care benefits granted to families and people in need, in respect of old age, low income, physical impairment. These welfare based benefits are financed through general taxation and are either paid by INPS or by the competent Municipalities. Health care benefits in kind are granted by the National Health Service (Servizio Sanitario Nazionale), funded through general taxation and managed at a regional level.

The so-called reform Fornero is part of the Save Italy decree passed by the Monti government in late 2011. In particular, the reform requires the contribution-based system in the building of pension for all workers. The board is then calculated based on payments made by the employer and not to the last pay received, as it was in the past. The reform has raised the retirement age of men and women, establishing the requirements for the "retirement" (according to their age): at least 20 years of contributions and 66 years of age for men and women public employed, 62 years for women in

the private sector (then in 2018 it'll growth until 66 years and 3 months), 63 years and 6 months for self-employed women (which will gradually become 66 years and 3 months in 2018). Also abolishes the "retirement" (based on the number of years of work) replaced by "early retirement": today we must have worked 41 years and 3 months for women or 42 years and 3 months for men. The reform provides for a periodic adjustment of the requirements for retirement in function of longer life expectancy.

## **2. Please, describe (shortly) established policy for solving the problem of poverty and social exclusion on the country or region level (depending on the adopted level)**

The Italian model for the fight against poverty is normally associated with different category of need. In Italy the access to social protection has been based on a labour market position of the "the male breadwinner"; benefits consist in earning-related transfer and financial mechanism are mainly funded by social contributions. At the same time Italy exhibits the typical features of the Southern European welfare state" characterized by primary role of families in providing informal welfare. In this framework the fight against poverty and social exclusion has traditionally had a residual role and benefits are addressed to people excluded from labour market. The weakness of the public system in this regard has been partially off-set by large scale intervention of non profit organization and Church.

Concerning the poverty issue the Commission of Inquiry on Social Exclusion (CIES) - set up under Article 27 of Law 328 of 2000 - has the task of carrying out, also in conjunction with similar initiatives in the European Union, research, surveys and studies on poverty and exclusion in Italy, to promote knowledge in the institutions and in public opinion, to make assessments on the effect of social exclusion and to make proposals to remove the causes and consequences. To this end, the Commission shall provide to the Government reports and report and, annually, a report detailing the investigations conducted, the conclusions reached and the proposals made.

The recent National Law entitled Stability Law 2015 (Legge di stabilità 2015) has approved some social action as:

- Bonus 80 euro: for 2015 workers with an income up to € 24,000 will receive an annual bonus of 960 euro (80 per month).
- Bonus Babies: families with an ISEE up to € 25,000 receive 960 euro per child for three years (if the ISEE family does not exceed 7,000 euro bonus doubles).
- Measures to support the family: the government set up a fund family for 2015 of 112 million euro. As part of this fund to 100 million they can be used for a special plan dedicated to early childhood services.
- Social Card (card purchases for people needed): increased fund for the social card of 250 million for 2015, retaining the ability to use also for the immigrants.
- National fund social policies: Fund for social policies increased by 300 million euro.

## **3. Which institutions make the social security system (model) in your country:**

- **Institutions of assistance and social integration (ex.: centres of social policy, family support centres, social welfare centres, etc.)**

- **Institutions in the fields of social and professional elicitation and reintegration (ex.: centres and clubs for social inclusion, social cooperatives, therapy workshops, social organisations, etc.)**
- **Labour market institutions (ex.: labour offices, local partnerships, non-public training institutions, institution of social dialog, employment agencies, etc.)**

**To which sectors do they belong: public, non-public and private sector?**

The planning and delivery of the integrated system of interventions and social services lies with the local authorities, regions and the State. The social security institutions and professionals' pension funds all see to both the collection of contributions and the provisions of benefits. While implementing the social security provisions, they act under the guidance and supervision of the competent ministerial Authorities: the Ministry of Labour and Social Policies (Ministero del Lavoro e delle Politiche Sociali), the Ministry of Economy and Finance (Ministero dell'Economia e Finanza) and the Ministry of Health (Ministero della Salute). The provision of healthcare and sickness benefits in kind, in particular, falls within the competence of the Ministry of Health (Ministero della Salute) which administers the resources, allocating them to the regional and municipal entities that are in charge of granting health services through the local health centres (so called: Aziende Sanitarie Locali) making sure that the minimum benefits, that is to say, the essential healthcare standards/levels (so called LEA, standing for "Livelli Essenziali di Assistenza") are granted.

State: has the role of establishing a national social plan indicating uniform levels and basic performance. It establishes the requirements and the terms that must be fulfilled and then it shares the resources of the National Social Fund and check the progress of the reform.

Regions: have to plan and coordinate social interventions, push the integration of health interventions, social, educational and employment, establish the criteria for accreditation and supervise on facilities both public and private, constitute a register of authorized perform the functions specified by the regulations, determine the quality of performance, determine levels of cost-sharing by users, finance and program operator training.

Municipalities: they are the administrative bodies that manage and coordinate initiatives to implement the system of local network of social services. The Municipalities must involve and cooperate with health care providers, with other local authorities and citizens' associations. From them depends: the definition of poverty thresholds for access to subsidies, authorization, accreditation and supervision of social services and the residential and semi-public and private, to ensure the right of citizens to participate in the quality control of services. The actions, the objectives and priorities of the interventions are defined in the Plans of the Area.

The subjects of the third sector are included between the actors of the law both in the planning and organization of the integrated system and in service delivery. No profit in Italy (data taken by the last Non profit census in 2011): at 31 December 2011, non-profit organizations active in Italy were 301,191, an increase of 28% compared to 2001, the year of the last census survey sector. More moderate, but still positive, the figure for the increase of institutions with employees (+ 9.5 %), an increase of employees amounted to 39.4 % compared to 2001. The sector counts on the labour contribution of 4,7 million volunteers, 681.000 employees, 270.00 external workers and 5 thousand temporary workers. In Italian production, the non-profit occupies a significant position: 6.4 percent

of economic units active. The field of culture and sport accounts for 65 % of total non-profit institutions, followed by the sectors of social assistance (with 25.000 institutions), labour relations and representation (16.000), education and research (15.000 institutions). The weight of the non-profit social assistance is also significant in terms of employment with 544 employees every 100 companies.

**4. Please, describe the relations (if any) between these institutions. How are their actions complementary (if at all)?**

Each one of the institution listed above has a different role in the welfare system. The State has the role of set up the key figure, the strategic plans and the common framework under the aspect of level of assistance and social rights. Region has the role to legislate about social service starting receiving the national policies guidance the national law and enforce it a regional level. The municipality have the real active role. They act as consortium if the municipalities are too small and they design and deliver social assistance to the different target groups. To do that the work in collaboration with non profit organization.

Here some best practice of collaboration at local level:

Bando - Interventi di promozione e sostegno del volontariato (call for grant – Actions for the promotion and enforcement of Volunteering): in 2014 the Province of Turin allocated almost 100.000 euro through the consortium of Municipalities operating within the province asking them to design a common plan of action to fight poverty and social exclusion in collaboration with voluntary organization committed with social assistance.

The municipality of Turin has set up a coordination table to collect all the main stakeholders committed with the fight of poverty within the city of Turin, the name of this initiative is Table Coordination network Against Poverty (Tavolo Coordinamento Rete Contrasto Povertà).

In October 2015 Turin host the third International forum of Economical Development promoted by UN in collaboration with the council of Turin and the Metropolitan Town, this is the occasion to afford the problem of poverty and social and economical development in a worldwide approach.

**5. Please, describe (shortly) the local initiatives undertaken in the field of solving the problem of poverty and social exclusion.**

In the local area of Turin there are many activities undertaken by the public and private authorities to downsize the impact of poverty and unemployment within the population. For example in Turin on the 1.040 Voluntary organization active (in Italy the status of Voluntary Organization is specified by National Law 266/1991) 652 of them are active in social assistance or healthy care, most of them collaborate or supply public organization in delivering service for homeless, elder people, children, handicap people, migrants, etc. Many organizations collect food, clothes and other goods to deliver it to poor people and needed families.

As said above the municipality of Turin instituted the Tavolo di Coordinamento Rete Contrasto Povertà to plan and deliver an coordinate approach to social problems.

Ufficio Pio from Compagnia di San Paolo is a charity organization that helps people in poverty with monetary aid or specify savings programs for helping youth to build a saving plan to pay studies when they grow. Es: the project Percorsi, a saving program that allows students to double or quadruple their save for studying.

“Reciproca solidarietà e lavoro accessorio” is a program funded by Compagnia di San Paolo and driven by the Municipalities of the province of Turin. It has the dual purpose of supporting citizens in times of economic hardship employment crisis and offering more services to the community, using unemployed labour resources. The program invests 2 millions of euro in voucher that are used to pay unemployed people to work for 400 hours for 4.000 euro to help non profit organization to run extra ordinary activates. These activities are exclusively promoted by non-profit making and have as a reference the "community care".

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## National context – ROMANIA

### 1. Please, specify and make a short summary of the legal acts, guidance and other strategic documents which are the base for the functioning of the social security system in your country. Present the main idea of the documents and their recipients.

The **Romanian Constitution** of 31 October 2003 guarantees equality among its citizens regardless (among others) of wealth or social origin. The **right to education** is guaranteed, and the State provides social scholarship to children and youth from disadvantaged family background or from institutional care. **Access to healthcare** is guaranteed: organization of medical assistance and the social insurance for illness, accidents, maternity leave and recovery, and other protection measures for the physical and mental protection of persons are regulated by law. The **right to work** is guaranteed by the Constitution: employees have the right to social protection: security and safety of employees, work regime of women and youth, minimum gross salary, weekly break, paid vacation, measures for work in special situation, professional training and others are established by law. For equal work, men and women are guaranteed equal pay.

Article 47 of the Constitution stipulates that the State is obliged to take measures for economic development and social protection meant to ensure a **decent living conditions** for its citizens. Citizens have the right to pension, paid maternity leave, medical assistance in public healthcare units, unemployment benefit and other forms of social insurance. The citizens have **the right to benefit from social assistance measures** according to law.

**Children and youth** have a special system of protection and assistance for the implementation of their rights. The state grants allocations and aid for childcare or children with disabilities. The **persons with disabilities** also have special protection. The state ensures the implementation of a national equal opportunity policy, to prevent and address disability, in view of effective participation of persons with disabilities in the life of the community, respecting the rights and responsibilities of parents and carers.

The general regulatory framework in the field of social services is currently described in the **Social Assistance Law No. 292/2011**. Most of the legislation containing specific provisions related to social services is currently undergoing a process of change and modernisation. Social services are defined in the Social Assistance Law in Chapter 3 – Social Services, article 27:

*Art. 27 (1) Social services are defined as the activity or set of activities carried out to respond to social needs, as well as to special, individual, family or group-related needs, with the purpose of overcoming various states of difficulty, of preventing and combating the risk of social exclusion, of promoting social inclusion and increasing the quality of life.*

*(2) Social services are services of general interest and are organised in various forms and structures, according to the specificity of the implemented activity/activities and to the particular needs of each category of beneficiaries.*

**Law 416 of 18 July 2001** (with amendments) regarding **the minimum guaranteed wages** (as a form of social assistance to be paid monthly) stipulates the beneficiaries (families and single persons who are Romanian citizens), the conditions (persons who are found to qualify for aid after a social investigation is carried out), the level of the reference social indicator for the various

categories of beneficiaries, and the obligations of the beneficiaries (for the amount of received as social assistance, one of the adult persons in the family who is able to work must do so in the field of actions or work of local interest to be decided by the mayor's office).

## **2. Please, describe (shortly) established policy for solving the problem of poverty and social exclusion on the country or region level (depending on the adopted level)**

The **National Strategy for Social Inclusion and Poverty Reduction (2014-2020)** is the document that reflects the national-level policy in this area. It includes a structured set of measures for ensuring the objectives that - within the context of Europe 2020 - Romania committed to, namely to reduce the number of people at risk of poverty after social transfers by 580,000 persons, from 5.01 million in 2008 to 4.43 million in 2020. The strategy ensures complementarity and coordination with other sectorial strategies (e.g. remediation of poverty among children, reduction of discrimination among the Roma, integration of marginalized communities). It stipulates actions for:

- employment (reduction of poverty rate among employed people; improvement of the institutional capacity and institutional resources on the labour market, intensification of policies of activation, Guarantee for youth – the broadest programme to combat unemployment primarily among youth between 16-24 years through the facilitation of quality employment –, actions to tackle the low employment rate among vulnerable groups and women; development of social economy for increased employment opportunities for vulnerable groups);
- actions in social protection: improvement of the performance of social assistance system in protecting the poor; ensuring the sustainability of the pension system with inclusion of vulnerable groups;
- social services: increased capacity of social assistance in communities; continuous development and reform of specialised social assistance services; development of services for vulnerable groups;
- education
- healthcare
- housing
- social participation
- zonal policies (development of infrastructure, services and administrative capacity in rural areas; intensified social development of marginalized urban areas and Roma communities).

The Government of Romania adopted the **National Roma Inclusion Strategy for 2012–2020 (NRIS)** (Governmental Decision 1221, 14 December 2011). The NRIS replaced the previous one (the Strategy for Improving the Condition of the Roma, from 2001) and largely follows its logic and objectives. With over a hundred provisions, the current NRIS aims at ensuring “(t)he social and economic inclusion of Romanian citizens belonging to Roma minority, by implementing integrated policies in the fields of education, employment, health, housing, culture and social infrastructure”. The objectives of the NRIS call for equal, free and universal access to quality education; promotion of inclusive education; employment growth stimulation; health promotion measures; decent living conditions; Roma cultural identity preservation, development and affirmation; and measures to develop community development, child protection, justice and public order.

At the local level, the municipality and the county council have poverty reduction and social inclusion strategies, which to a large extent are the local reflection of central policies.

The categories of social services, according to law 202/ 2011, are classified depending on the goal of the services, in assistance and support services for ensuring a person's basic needs, such as: personal care services, rehabilitation services, social insertion / re-insertion services. These are targeted at the following beneficiaries: child and/ or family; disabled people; elderly people; victims of domestic violence; people without shelter; people with addictions (alcohol, drugs, Internet, gambling, etc.); victims of human trafficking; persons deprived of liberty; persons punished with educational measures or punishments that do not lead to incarceration, persons with mental illness; persons in isolated communities; long-term unemployed people; the family members of the beneficiaries. The assistance regime includes: services with accommodation, for a determined or undetermined period (residential centres) or services without accommodation (day centres, home care, social canteens, mobile services for food provision, social ambulance, etc.).<sup>2</sup>

### **3. Which institutions make the social security system (model) in your country:**

- **Institutions of assistance and social integration (ex.: centres of social policy, family support centres, social welfare centres, etc.)**
- **Institutions in the fields of social and professional elicitation and reintegration (ex.: centres and clubs for social inclusion, social cooperatives, therapy workshops, social organisations, etc.)**
- **Labour market institutions (ex.: labour offices, local partnerships, non-public training institutions, institution of social dialog, employment agencies, etc.)**

**To which sectors do they belong: public, non-public and private sector?**

*There are public social service providers and private social service providers.*

a) The **public ones** include:

- specialised structures under the local public administration and the executive authorities of the administrative-territorial units organized by communes, towns, municipalities and sectors in Bucharest.
- authorities of the central public administration or other institutions in the sub-order or coordination of these central authorities, which the law stipulates have a role in provision of social services for a certain category of beneficiaries;
- healthcare units, educational institutions and other public institutions that provide integrated social services at community level.

*b) The private providers of social services are:*

- *non-governmental organizations (associations and foundation in the field of social assistance)*
- *religious organizations run by churches recognized by law*
- *private persons authorised in the conditions set by law*

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<sup>2</sup> <http://www.prestatii sociale.ro/index.php/welcome/page/acreditarea-furnizorilor-de-servicii-sociale>

- offices of international associations and foundations recognised in the conditions set by law
- economic agents (businesses) in the special conditions recognised by law.

Institutions of assistance and social integration in Cluj-Napoca, organized by the City Hall, are:

- The Direction of Social And Medical Assistance
- Social protection service
- Centre for Social Inclusion
- Service for assistance of people with special needs
- Day centers for the elderly
- Pensioners' Clubs (in each neighbourhood)
- Service for the Protection of Children, family and Community development
- *Tara Minunilor* [Wonderland] Day Centre for children
- Centre for social-medical services
- Emergency Social Centre
- Centre for Temporary Accommodation
- Municipal Hospital

The labour market institutions are: the County Labor office (Agentia Judeteana de Ocupare a Fortei de Munca).

Other county level institutions are:

- County Pensions Office (Casa Judeteana de Pensii);
- General Direction for Social Assistance and Child Protection of Cluj County
- Luminita [Little Light] Maternal Assistance Center (for mothers of young children at risk of domestic violence, teenage mothers etc.

**4. Please, describe the relations (if any) between these institutions. How are their actions complementary (if at all)?**

Cooperation between the institutions indicated above is very limited although formally there are meetings and shared planning. According to the interviews we conducted, this is one of the major shortcomings.

**5. Please, describe (shortly) the local initiatives undertaken in the field of solving the problem of poverty and social exclusion.**

Modernisation and equipment of the Maternal Assistance Centre Luminita in Cluj-Napoca (<http://www.cjcluj.ro/centrul-maternal-luminita/>) aims to increase the quality of services provided for mothers and their children, pregnant women, single mothers with new-borns at risk of abandonment, through improving the quality of services provided for them in the context of active policies for prevention of child abandonment and promotion of alternatives to child institutionalisation.

The project „Multifunctional centre for integrated social services Țara Minunilor [Wonderland]” was initiated by Cluj-Napoca Municipality with the aim of increasing the quality of social services

for children, with an impact on their capacity to integrate in mainstream education. (<http://cluj24h.ro/conditii-mai-bune-pentru-copiii-de-la-centrul-tara-minunilor/>)

There have been a series of initiatives to provide re-training /training courses and counselling as well as information provision for integration on the labour market in Social Inclusion Centres around the country, including in Cluj-Napoca.

A group of NGOs that work for the Roma have initiated a local social inclusion strategy Cluj-Napoca 2020, which targets primarily the very poor population (approximately 300 families) that lives in the area called Pata Rat (on a landfill, living off the waste). For the same target group, the Intercommunity Association Cluj Metropolitan Area recently launched the project „Social interventions for desegregation and social integration of the vulnerable groups in the Cluj Metropolitan Area”, which aims to engage the impoverished and marginalised population in the community of Pata Rata in the development of the city, to support desegregation measures and to fight poverty in a multi-sectoral integrated manner. The project is funded by the Norwegian Government within the programme „Combating Poverty”

## National context – THE NETHERLANDS

### 1. Please, specify and make a short summary of the legal acts, guidance and other strategic documents which are the base for the functioning of the social security system in your country. Present the main idea of the documents and their recipients.

The Rutte-II Government has been in office since 5 November 2012<sup>3</sup>. The Government has submitted proposals for structural reforms in various areas, including the labour market, the housing market, pensions, long-term care, and energy supply.

The Coalition Agreement states that people who can work should not be relying on benefits. People who through no fault of their own are unable to find work are assured of receiving assistance at the subsistence level, at the very least. The Government wants to maintain this agreement. Therefore, it will actively tackle abuse and fraud, and organise benefit schemes so as to keep them viable and accessible as demographic ageing increases and the labour force shrinks.

The Netherlands, compared to other Member States, has a relative good position when it comes to the number of people facing the risk of poverty and social exclusion. Nonetheless, there are concerns about poverty here. Particularly the increase in poverty among children merits special attention<sup>4</sup>.

*State of Affairs of Social Security, January 2013*

A short survey of social security in the Netherlands from 1-1-2013 has been published in a brochure. It provides a general overview of the range of national insurance schemes and social security benefits in the Netherlands including the amounts as at 1 January 2014. It is up to the implementing body to assess whether someone is entitled to a benefit.

- Contribution overview
- General Old Age Pensions Act (AOW)
- Surviving Dependents Act (ANW)
- General Child Benefit Act (AKW)
- Child-related budget
- Care allowance for handicapped children living at home (TOG)
- Invalidity Insurance (Young Disabled Persons) Act (Wajong)
- Work and Income (Capacity for Work) Act (WIA)
- Maternity Benefit Scheme for the Self-Employed (ZEZ scheme)
- Sickness Benefits Act (ZW)
- Unemployment Insurance Act (WW)
- Supplementary Benefits Act (TW)

<sup>3</sup> This Government is a coalition of the People's Party for Freedom and Democracy (VVD) and the Labour Party (PvdA)

<sup>4</sup> Texts are partly copied from NSR 2014 and NRP 2014, see Bibliography

- Work and Social Assistance Act (WWB)
- Older and Partially Disabled Unemployed Workers Income Scheme Act (IOAW)
- Older and Partially Disabled Former Self-Employed Persons Income Scheme Act (IOAZ)

### *Complementary agreements*

Since the Government has taken office, it has entered into supplementary agreements with various parties in order to increase support for the measures to be taken.

For the NSR<sup>5</sup>, the following agreements are relevant: *Social Agreement*, *Care Agreement*, *Pension agreement*, *Budget Agreements*, *Housing Agreement*<sup>6</sup>.

The government's goal is for all to participate according to their ability and focuses in particular on the participation of people with a lower income.

### *Municipalities*

From 2015 on, the municipalities are furthermore responsible for youth care, work and income, and more than before give support to people who experience a restriction when participating in society because of a long-term illness, old age and disability, for the Youth Act (*Jeugdwet*), the Participation Act (*Participatiewet*), and the Social Support Act (*Wet maatschappelijke ondersteuning*, Wmo) have become into force in 2015. These decentralisations involve not only the transfer of duties and resources, but also the fact that the municipalities are required to work in an even more integral way in the social domain.

With the implementation of the Youth Act, the responsibilities of the municipalities for youth care will be extended. From 2015 on, all forms of youth care are falling under the municipalities.

### *Young disabled persons*

With the implementation of the Participation Act, the municipalities will be responsible for the provision of benefits and reintegration of new young disabled persons with the ability to work, and for a sheltered employment scheme for those who cannot perform regular work. The young disabled persons with the ability to work who currently receive a benefits under the Work and Employment Support (Young Disabled Persons) Act (WAJONG) will continue to do so and will not be transferred to the responsibility of the municipalities. The Employee Insurance Agency (*Uitvoeringsinstituut Werknemersverzekeringen*, UWV) will continue to be responsible for them.

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<sup>5</sup> The National Social Report (NSR) is a biennial report drawn up in the context of the Open Method of Coordination (OMC), which reports on three subareas, namely poverty and social inclusion, pensions, and health. In 2014, the Member States were asked to also report on access to social security by the young unemployed. Parallel to the NSR the National Reform Programme (NRP) has been drawn up. In this NRP, the Member States report annually on the targets set in the context of the Europe 2020 strategy. This programme also addresses developments in the areas of poverty, pensions, and care.

<sup>6</sup> The *Social Agreement* was made with the three trade union federations and the Confederation of Netherlands Industry and Employers VNO-NCW, the *Care Agreement* with employers' organizations (Actiz, VGN, GGZ Nederland, NFU, BTN, and NVZ) and with the majority of the employees' organizations (CNV, MHP, NU91, and FBZ), the other agreements with the Democrats 66 (D66), Christian Union, and the Calvinist Political Party (SGP)

### *Long term care*

The Social Support Act 2015 is part of the long-term care reforms. The Exceptional Medical Expenses Act (AWBZ) has been transformed into a new core act (the Long-Term Care Act (*Wet langdurige zorg*)) providing for the organisation of residential care for the elderly and the disabled as well as the care for longer-term mental health care (treatment longer than three years). New clients requiring lighter forms of care, who would formerly have received residential care, will in the future receive care in their own environment.

Ambulatory nursing and personal care are transferred from the AWBZ to the Health Insurance Act (*Zorgverzekeringswet ZVW*). With the implementation of the Social Support Act 2015, the municipalities are made responsible for activities in the area of support and assistance. The claims to this care will be dropped or limited at the same time.

### *Pension Agreement*

The *Pension Agreement* comprises following measures:

- Reform of the General Old Age Pensions Act (AOW), raising of the standard retirement age
- Financial Assessment Framework (FTK) with financial rules for the pension funds
- Pension plan for self-employed persons without employees (ZZPs)
- Promoting employability of older people.

## **2. Please, describe (shortly) established policy for solving the problem of poverty and social exclusion on the country or region level (depending on the adopted level)**

Much of the established policy on problems of poverty and social exclusion has been described before in paragraph 1.

For the field of social inclusion/poverty, interest groups concerned with social inclusion/poverty were consulted during the process of negotiation about the agreements mentioned before. This consultation produced mixed reactions. Most reactions from civil society organisations were critical in tone.

- The organisations are worried, among other things, about the developments on pensions. They foresee that hardly any people will be able to build up 75 percent of the average salary in pension, due to many temporary jobs and work as self-employed persons without personnel.
- The extramuralisation initiated is considered a good development, but the organisations do worry about simultaneous spending cuts in home care.
- The importance of labour participation/inclusion is recognised, but it is argued that this does not provide a short-term solution in the current economic situation. The civil society organisations suggested creating approximately 50,000 jobs, such as the so-called 'Melkert jobs', i.e. jobs for the long-term unemployed.
- With regard to poverty in families, attention was drawn to the balance between work and care, to ensure that "the financial poverty of children does not turn into 'loneliness poverty'".

- And for the working poor, attention was drawn to the high travelling expenses and the maximisation of the travelling allowance in many collective labour agreements. This is part of the poverty trap.

The interviews as part of the TAP-project with representatives of institutions lead to some cautious conclusions:

- Municipalities are convicted of the need to help people with incomes till 110 – 120 % of the current social minimum
- Attention is asked for people who face problems caused by unexpected situations like losing jobs, unfit for work, addictions. About 80 % of people entitled for help find their way to institutions. The others do not: feeling ashamed, taboos, ignorance (for instance asylum seekers)
- There are various ways municipalities cooperate with other organisations, both social and charitable institutions. One municipality coordinates everything, the other has established an independent organisation or submits tasks to existing organisations
- There is a nationwide consultation between municipalities (G4, G32) where ideas are being exchanged, but every municipality chooses its own policy depending on the current political ‘colour’
- Bigger cities have more budget, more civil servants, larger networks, more clients, but they often use a lower income standard for assistance: 110 % instead of 120 % of the current social minimum
- Many municipalities are still making plans on how to deal with new situations caused by the decentralisation of tasks and responsibilities by the central authorities.

### **3. Which institutions make the social security system (model) in your country:**

- **Institutions of assistance and social integration (ex.: centres of social policy, family support centres, social welfare centres, etc.)**
- **Institutions in the fields of social and professional elicitation and reintegration (ex.: centres and clubs for social inclusion, social cooperatives, therapy workshops, social organisations, etc.)**
- **Labour market institutions (ex.: labour offices, local partnerships, non-public training institutions, institution of social dialog, employment agencies, etc.)**

**To which sectors do they belong: public, non-public and private sector?**

In addition to the efforts made by the Central Government and the municipalities to combat poverty and to promote the participation of vulnerable groups, all kinds of organisations are active in the Netherlands that focus on these issues.

- The churches publish their own report, ‘Poverty in the Netherlands’.
- The private *Vereniging van Nederlandse Voedselbanken* (Association of Dutch Food Banks) also makes efforts to assist the most vulnerable groups.
- Various non-public organisations are active in promoting the participation of children in society, such as the *Jeugdsportfonds* (Youth Sports Fund), the *Jeugdcultuurfonds* (Youth Culture Fund),

and the *Stichting Leergeld* (foundation aimed to prevent children from experiencing social exclusion). These three organisations receive subsidies from the Central Government in order to support the national support efforts.

- Several private organisations, such as the Jantje Beton National Youth Fund, Defence for Children, and Unicef have formed the *Kinderrechtencollectief* (Dutch NGO Coalition for Children's Rights).

### *Youth*

The Dutch Government expects that with the transition of all youth services to the municipalities, it will be possible to improve the care and support provided to the children and families who need this care and support. The use of customised care and support will increase, and more emphasis will be put on, among other things, prevention, own strengths, and the prevention of overtreatment and under-treatment. All this is based on the starting point '1 family, 1 plan, 1 coordinator'. The Youth and Family Centre (*Centrum voor Jeugd en Gezin*) fulfils an important role in the provision of the parental climate in families and districts and in the realisation of accessible and recognisable youth services.

In order to provide assistance to the municipalities in realising this major task, the Youth Transition Authority (*Transitie Autoriteit Jeugd*, TAJ) has been established. The TAJ will come into action when there are indications of the fact that, somewhere in the Netherlands, the care for children and families is at risk because municipalities and care providers have failed to make proper agreements.

### *Children*

The Ombudsman for Children has also called up the municipalities to stand up for schemes that inure directly to the benefit of children in poverty. The Ombudsman for Children has indicated that he wishes to assist municipalities in composing a child package.

This package will include, at least, the necessities children need most, supplemented by items to enable them to participate in society. For example, vouchers for clothes, swimming lessons, and access to local public transport.

## **4. Please, describe the relations (if any) between these institutions. How are their actions complementary (if at all)?**

The Netherlands is a country of dikes and polders and people within each polder may develop special rules and habits in order to create a unique part of the Dutch society. Perhaps this characterisation of the country's culture is a bit exaggerated, but it is a fact that for most problems in society quite a number of institutions offer their own 'appropriate solutions'. Of course, as mentioned before, networks and relations between institutions exist, but coordination, direction is often expected to be done by the local, regional or national authorities. Interviews with local authorities indicated networks of 25 (city of Arnhem) till 70 (city of Zwolle) organisations working together.

For some examples in the field of solving problems of poverty and social exclusion see the next paragraph.



## **5. Please, describe (shortly) the local initiatives undertaken in the field of solving the problem of poverty and social exclusion.**

Here some examples, with links to internet sites, most in Dutch language. Those networks are on national, regional or local level, combating poverty / social inclusion in the Netherlands:

### *Examples on national level:*

<https://www.koepelwморaden.nl/> - Umbrella organisation *Social Support Act Councils*

<http://www.gemeenteloket.minszw.nl/> - Support for municipalities from Ministry of Social Affairs

<http://www.divosa.nl/dossiers/armoede-en-sociale-uitsluiting> - File on Poverty and Social Exclusion

<http://www.nji.nl/Armoede-in-gezinnen> - File on Poverty in families (Dutch Youth Institute)

<http://www.vng.nl/onderwerpenindex/decentralisaties-sociaal-domein/wmo-2015> - File on changes in the Social Support Act for municipalities

<http://www.schuldhulpmaatje.nl/> - (English) DebtAidBuddy programme with trained volunteers

### *Examples on province / regional level:*

<http://www.ikpfryslan.nl/infotype/webpage/view.asp?objectID=20267> - Combating poverty in the province of Friesland

### *Social maps / community resources of some cities and municipalities:*

<https://www.jekuntmeer.nl/> - Platform, 5 cities / regions

[http://vliet-zone.nl/wp-content/uploads/2015/01/sociale\\_kaart\\_leeuwarden.pdf](http://vliet-zone.nl/wp-content/uploads/2015/01/sociale_kaart_leeuwarden.pdf) - City of Leeuwarden

[http://www.welzijnvught.nl/index.php?module=teksten&id\\_nav=48](http://www.welzijnvught.nl/index.php?module=teksten&id_nav=48) - City of Vught

<http://www.socialekaart.amsterdam.nl/?xsl=lijst&xdl=lijst&Trf=24922&Srt=T> - Amsterdam

<http://www.socialekaart.amsterdam.nl/?xsl=lijst&xdl=lijst&Trf=24922&Srt=T> - Wadden isle of Ameland

<http://www.socialekaartrotterdam.info/deelgemeentehillegersberg.html> - Sub-municipality of Rotterdam

<http://www.impuls-oldenzaal.nl/info/i/1/59> - Oldenzaal, a very simple guide for urgent assistance

<http://www.breda.nl/familie-zorg-welzijn/armoedebestrijding> - City of Breda

<http://www.socialekaart.net/client/1/?websiteid=1&contentid=1> - The Hague digital social map

<http://www.amersfoort.nl/socialekaart.html> - City of Amersfoort and surroundings

### *Special financial support:*

<http://www.microhulp-helmond.nl/pages/over-microhulp.php> - Free credits in case of poverty

<http://www.saldoplus.nl> - Budget control, administration

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- *Dat werkt! Ervaringen van mensen die zich aan uitkeringsafhankelijkheid hebben weten te ontworstelen*, Inspectie Werk en Inkomen, Ministerie van Sociale Zaken en Werkgelegenheid, oktober 2011  
Experiences of people that succeeded in escaping from poverty, by the *Inspection for Work and Income*, part of the *Ministry of Social Affairs and Employment*
- *Armoedesignalement 2013*, SCP/CBS, Den Haag, december 2013 ‘Poverty description 2013’ from the *Netherlands Institute for Social Research and Statistics Netherlands*

## PART II – THE FUNCTIONING OF SOCIAL SECURITY MODELS

### Research methodology

The leading question of our qualitative research was: **What are policy-makers' perceptions about how the institutions of the social security system operate to alleviate poverty and social exclusion?** More specifically,

1. How do they describe the *role* of the institution/ organization they are affiliated with and their own role within that agency in terms of addressing poverty and social exclusion in relation to the beneficiaries of their services?
2. How do they discuss *other institutions of the social security system* and their own agency's cooperation with them, including in terms of *multi-agency work* to alleviate poverty and social exclusion?
3. What do they perceive as *effective solutions* to alleviate poverty and social exclusion, including those applied in other countries?
4. What do they perceive to be the *main barriers* to alleviating poverty and social exclusion?
5. What is their view on *entrepreneurship* (including training for the development of *entrepreneurial attitudes and skills*) as a means of fighting poverty?

### Research tool

The tool used for data collection was a structured interview guide (comprising 33 questions) with elements of a survey questionnaire (see questionnaire in Annex) applied to representatives of institutions of the social security system (both private and public), recruited on the basis of an opt-in strategy. The partner organizations in the project approached potential respondents in their respective countries, preferably in their respective cities of residence, and - after securing the respondents' agreement - they either met for the interview in person, or conducted the interview by skype/ telephone, or obtained their responses in writing. A total of 61 sets of responses were collected in the six partner countries. The responses were collected online in two cases (Poland and Spain) or in face-to-face interviews in the other 4 countries. In two cases – 1 in the Netherlands and 1 in Romania – the responses were collected in writing.

The interview recordings were transcribed in the national language and then translated into English. Alternatively, interview transcriptions were made directly in English. Next, the responses were analysed thematically (see table below) and points discussed were illustrated with relevant quotes from the interview transcripts.

<b>Our questions</b> ( <i>themes in italics</i> )	<b>Focus questions in questionnaire</b>
1. How do they describe the <i>role</i> of the institution / organization they are affiliated with and <i>their own role</i> within that agency in relation to the <i>beneficiaries</i> of their services?	I.1-8, II.1-2, II.14, III.1, III.3-7
2. How do they describe other social security institutions and their own agency's <i>cooperation</i> with them, including in terms of <i>multi-agency work</i> to alleviate poverty and social exclusion?	II.3-6, II.8, II.12
3. What do they perceive as <i>effective solutions</i> to alleviate poverty and social exclusion, including those <i>applied in other countries</i> ?	II.9-10, II.13, II.17, III.8, III.12, III.13
4. What do they perceive to be the <i>main barriers</i> to alleviating poverty and social exclusion?	II.7, II.11, II.14, III.11
5. What is their view on <i>entrepreneurship</i> (including training for the development of <i>entrepreneurial attitudes and skills</i> ) as a means of fighting poverty?	III.9-11

From the large amount of information collected, the project team decided to focus on five key questions which were complementary to the questions asked in the parallel study, and which would allow, in the next stage of the TAP project, to develop the curriculum for policy-makers.

## Exploratory field research report – POLAND

The sample of people interviewed in Poland was composed by the following policies makers:

Respondent	Institution, type of locality	Public/ private	Position within institution
R1	Local Social Services Centre in Tarnow	Public	Social worker
R2	Budget entity, Rzeszow	Public	Social worker
R3	Local Social Services Centre in Tarnow	Public	Social worker
R4	Social Assistance Direction, Dębica	Public	Team Supervisor
R5	Local Social Services Centre in Rzeszow	Public	Head of Office
R6	Local Social Services Centre in Tarnow	Public	Head of Office
R7	Local Social Services Centre in Mielec	Public	Team Supervisor
R8	Social Assistance Direction, Dębica	Public	Social worker
R9	Local Social Services Centre in Tarnow	Public	Team Supervisor
R10	Budget entity, Rzeszow	Public	Head of Office

### 1. How do policy-makers describe the *role* of the institution / organization they are affiliated with and *their own role* within that agency in relation to the *beneficiaries* of their services?

The respondents provided the following answers to describe the roles of institutions:

- Aid institutions,
- Associations

In terms of the role of the respondents in the institution:

- Specialist in social benefits,
- Coordinator
- Assistant families

Within their scope of responsibilities lie: assistance, counselling, benefits, assistance for women in difficult life situations, direct support, financial assistance, social work, workshops on e.g. the training budget or educational workshops, support groups.

Query about the services offered by public institutions granted the following responses:

- housing benefits, social and financial aid, counselling,
- assistance in completing applications,
- accommodation, food, health, shelter
- emergency assistance
- charity, social assistance, including families and individuals facing difficult situations, ensuring equal opportunities,
- assistance to women, single parents, children brought up outside family and victims of family life pathologies, or groups of at major risk of poverty,
- budget training, meetings with a psychologist,

*[...] our institutions offer various forms of financial and material assistance, legal counselling and psychological services for the elderly, the disabled, social work in an families requiring social assistance, support groups, educational workshops of various types.*

The survey identified beneficiaries who use the services of the institutions (multiple-choice question):

- unemployed - 8 people (80%)
- large families - 10 people (100%)
- single parents with a child - 10 people (100%)
- people with low skills and education - 9 patients (90%)
- those with a low income - 7 persons (70%)
- other - 1 person

To the question concerning the legal status of institutions the answers were:

- a public institution,
- budget entity,
- association,
- Local Social Services Centre in Tarnow

Respondents indicated that their institutions carry out training in the acquisition of entrepreneurial skills:

- [...] yes, we prepared and implemented such training - 7 answers (70%)*
- [...] yes, prepares training, but we do not implement - 0 answers (0%)*
- [...] we do not offer such actions - 3 answers (30%)*

Among those who provide such services indicated they are in the form of:

- workshops - 7 answers (100%),
- counselling sessions - 2 answers (28.57%),
- study visits - 2 answers (28.57%),
- grants - 0 answers,

- other measures - 0 answers

Unfortunately, most institutions do not conduct innovative activities in this area:

- yes - 4 answers (40%),
- no - 6 answers (60%)

Actions that have been taken most often: career counselling, activation of women, meeting with counsellors, contact with companies that employ people dependant on the institutions, support groups and educational activities.

The question about laws and policies (legislation and other strategic documents) that address the problem of poverty and social exclusion gathered these answers: laws, regulations, ordinances, the Law on Social Welfare, Law on Supporting Family and Foster Care System, Law Against Domestic Violence, the guidelines on extreme poverty and human rights, the Charter of Human Rights, the Constitution, the National Programme for prevention of poverty.

[...] *The legal basis for the actions of my institution is the Act of 12.03.2004 'On Social Welfare'* Respondents were asked if they use support networks for socially excluded people they answered yes (4 persons). Additional comment on the issue was: reluctance, demanding approach, the lack of willingness of training and improvement. Also, 4 people have marked answers:

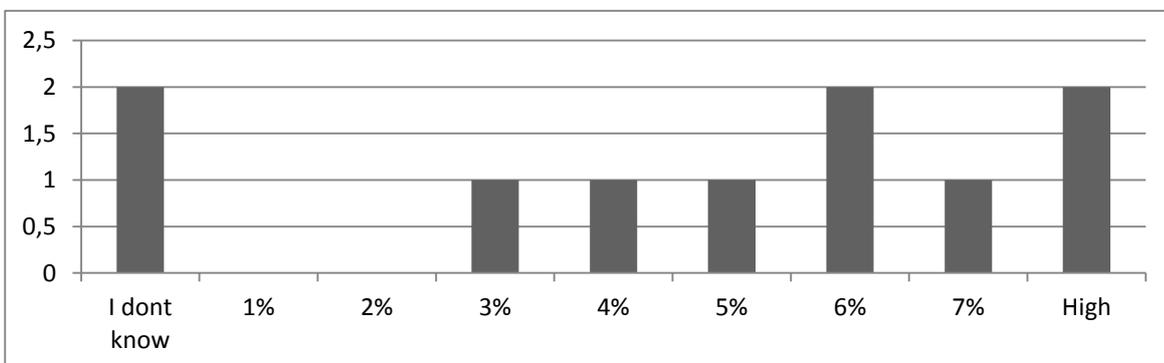
[...] no because of fear by this,

[...] I cannot handle,

and

[...] a negative attitude to people who want to help me.

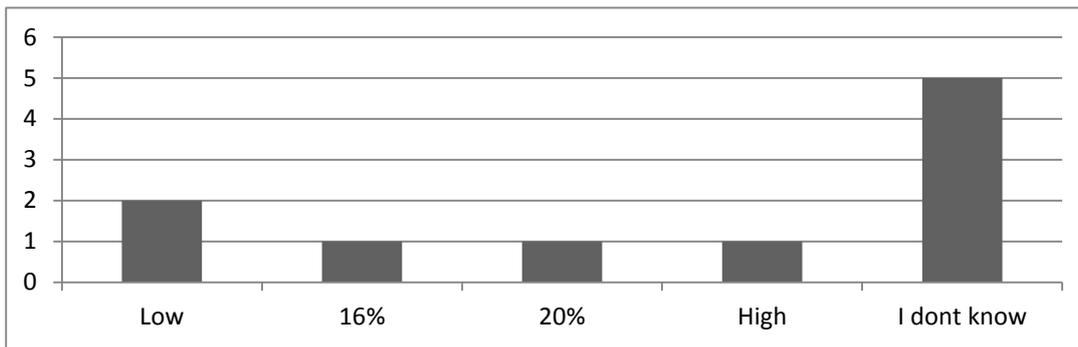
When it comes to economic factors, which are the main cause of poverty and social exclusion the results present the following reasons: 70% selected unemployment of a family member as the most significant factor, then the low efficiency of labour market institutions - 40%, employment on the basis of a civil contract or part-time - 30%, household debt - 30%, source of income (agriculture, pension, benefit) - 30%, low growth or decline in GDP - 30%. Figure 1. How big is the problem of poverty and social exclusion in the localities covered by institutions?



Source: own research

The figure shows that two people do not know what the level of poverty and social exclusion is in the area of institution's responsibility, two people indicate that a large proportion of population is affected, two that it is 6%, and 3%, 4%, 5%, 7% were selected by one person each.

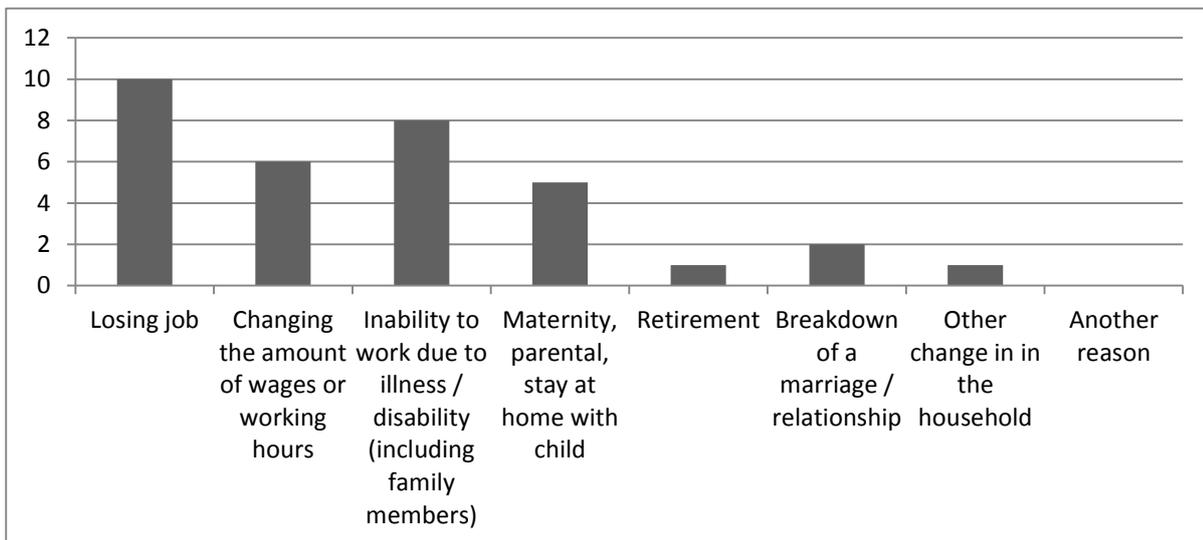
Figure 2. How large is the percentage of people at risk by poverty?



Source: own research

On the figure above we can see that 5 people do not know how many people are at risk of poverty, 2 persons indicated that the percentage is insignificant, while two people say it is 16% and 20%, and one person said that the number of such people is significant.

Figure 3. What are the main reasons for decline in household income?



Source: own research

The figure presents main reasons for decline in household income: 10 people indicated job loss as the main reason for a decrease in income; then the inability to work due to illness or disability (including family members) - 8 answers; a change in a salary or the number of working hours - 6 people; 5 people marked the answer: maternal or paternal stay with A child at home; 2 persons: breakdown of the marriage or relationship and one person pointed to retirement, and one selected another reason for the change in the household.

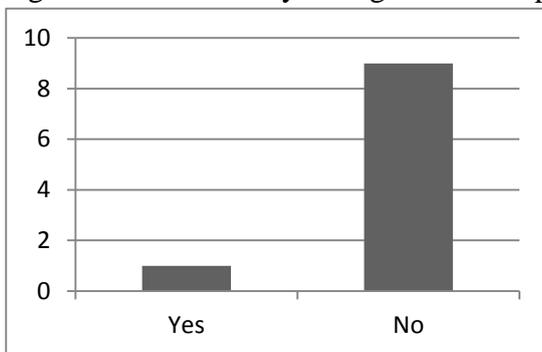
The questions ranking social factors that influence the emergence of poverty and social exclusion resulted in the following respondents' answers: 50% selected low levels of education and 40% marked it as the most significant; the lack of qualifications and practical skills was marked by 50% and 40% respondents selected it as the most significant. Low number of respondents chose disability as the most important factor. 60% underlined that living in the countryside has a negligible impact and 50% ranked alienation and no willingness to help at level 5 out of 7. Rank 4 was given to hopelessness and lack of entrepreneurial attitude by 70% of respondents. 60% (6

people) chose difficult family situation (both couples and single parent situation). The factors that may affect the emergence of poverty and social exclusion problem are: addiction, reluctance to work, depression, disappointment, unfulfilled ambition, violence, poor education, values brought from home, the feeling of hopelessness, migration, frustration, passivity, bad luck and chronic illness.

**2. How do policy-makers discuss *other institutions of the social security system* and their own agency’s cooperation with them, including in terms of *multi-agency work to alleviate poverty and social exclusion*?**

As for other institutions working in the field of social security the most commonly mentioned are Social Welfare Centre, Municipal Social Welfare Centre, associations, the Police, Caritas, but also PCPR, District Labour Office and City Hall.

Figure 4. Can you give examples of tasks carried out by these entities?



Source: Own research

Nine respondents did not provide examples of the tasks carried out by the above institutions. One person said:

[...] *tasks similar to Local Social Services Centre*, but involving a different group of people, e.g. inhabitants of small towns and villages, Caritas helps everyone, even those who do not want to report to *Local Social Services Centre*, they help the needy, and not just women."

Cooperation between institutions in order to combat poverty and social exclusion involves: participation in information flow, exchange of views, advice, interpretation, guidance, joint initiatives, promotion of employment and participation in joint activities.

The strengths of institutions to support the poor and socially excluded assumed in the study are: desire to provide assistance, high employment, a very good organization, professional and experienced employees, assistance is provided free of charge, the possibility of material assistance at the request of a petitioner, cooperation with other associations, foundations, charities, churches.

Currently, the services that the poor and socially excluded are provided with by the institutions are: material assistance, assistance in getting things done, help with paperwork, granting benefits and housing allowances, information services, promoting integration and vocational and social reintegration, employment promotion and work projects, assistance in moving towards self-employment, training, workshops, legal and psychological assistance. However, given the gaps in

the provision of these services: lack of proper controls, small financial assistance, the problem in reaching women who are close to the public.

### **3. What do policy-makers perceive as *effective solutions* to alleviate poverty and social exclusion, including those applied in other countries?**

None of the people involved in the study know any foreign solutions that could be used in combating poverty and social exclusion. Despite the fact that the respondents do not know any examples of solutions from abroad, according to them the main barrier to the introduction of foreign solutions were: law and legislation, lack of financial resources, excessive bureaucracy, inadequate approach of politicians, difficulty in co-operation with other institutions.

The most efficient services for the poor and socially excluded according to and provided by the respondents include: career counselling, financial assistance, help with the paperwork (applications), the activation of professional intervention of the police and the representative of the institution, raising skills, to motivate applicants to participate in workshops, training, work-placement.

To the question on changes in the area of combating poverty and social exclusion the respondents replied that they would like to see new laws, better recovery of documentation, better verification, less bureaucracy, more liberal regulations, greater access to training, relief for companies that want to help.

Factors that may support coming out of poverty and social exclusion: motivation for a better life, certainly not getting something for free, determination, meeting the right people who can help, ambitions, finding a job, rising skills, the emergence of new jobs, change of residence location, retraining, willingness to cooperate with individuals and institutions, using own resources, growth of business, rising professional competences and social recognition of the value of work.

### **4. What do policy-makers perceive to be the *main barriers* to alleviating poverty and social exclusion?**

The main barriers diagnosed during the research on the work against poverty and social exclusion indicated by the respondents in Poland are:

- reluctance to cooperation with institutions (reluctance of people towards the employees of these institutions, the fear of ‘their executioners’).

[...] *It is the reluctance of people to the employees of these institutions.*

[...] *I think it is the resistance of the people.*

- lack of funds to organise 'extra help', lack of willingness of people to cooperate:

[...] *From our site is not sufficient funding.*

[...] *Lack of financial resources.*

- activity impotence and lack of desire;
- bureaucracy, aversion to innovation;

- high unemployment;
- low education society;
- imprecise and outdated regulations.

As main barriers for applying abroad solutions (from other countries) in Poland, the respondents mentioned:

- law and legislation that prevents application of the solutions;

[...] *Our politicians have wrong approach to this questions.*

- lack of financial resources, which were the most important barrier pointed in the research;
- bureaucracy, which is too excessive in the respondents' opinion;
- difficulty in co-operation with other institutions, especially from other countries;
- lack of knowledge regarding the solutions

[...] *I do not know any solutions from abroad.*

In the statements of the respondents it is apparent that there is the lack of knowledge about the possibility of performing activities other than those prescribed by law. They report legal problems in applying different solutions. This situation results in a passive attitude and the lack of willingness to search for solutions 'that work' in other countries.

The policy-makers asked if they think that the poor and socially excluded people or people at risk are falling through the social safety net, they pointed that it is rather true. The main causes being:

- lack of willingness:

[...] *Yes, because they did not want to.*

[...] *Because they do not want to train, teach.*

- demanding attitude:

[...] *Yes, because they are reluctant and demanding.*

- fear of requirements:

[...] *Do not use, they are afraid, and often claim that they are not accommodating, bad attitude to them and their problems.*

[...] *They do not use, because they are afraid that it need not apply*

Assuming the main barriers in the work against poverty and social exclusion indicated by the respondents are: reluctance to cooperation, resistance of people, lack of resources for additional aid, bureaucracy, resistance to innovation, low level of education in the society, inaccurate and outdated legal base - none of the people involved in the study know any foreign solutions that could be used during work against poverty and social exclusion. In spite of these, the respondents indicated the main barriers that prevent introduction of foreign solutions are mainly the shape of Polish legislation, excessive bureaucracy, inappropriate attitude of politicians and difficulties in cooperation between institutions. For question about using the support networks by the socially excluded or at risk of exclusion, eight respondents replied that such people do not use support

networks. The reasons being: reluctance, demanding attitude, unwillingness to train and improve, fear of failure and negative attitude towards people who want to help.

### 5. What is policy-makers view on *entrepreneurship* (including training for the development of *entrepreneurial attitudes and skills*) as a means of fighting poverty?

When asked about the adequacy of entrepreneurship training for the poor and socially excluded to fight poverty and social exclusion<sup>7</sup>, six out of the ten respondents stated that such training would be adequate (Figure 5).

Figure 5. Impact of training on entrepreneurship for the poor and socially excluded with the aim to minimize these risks.

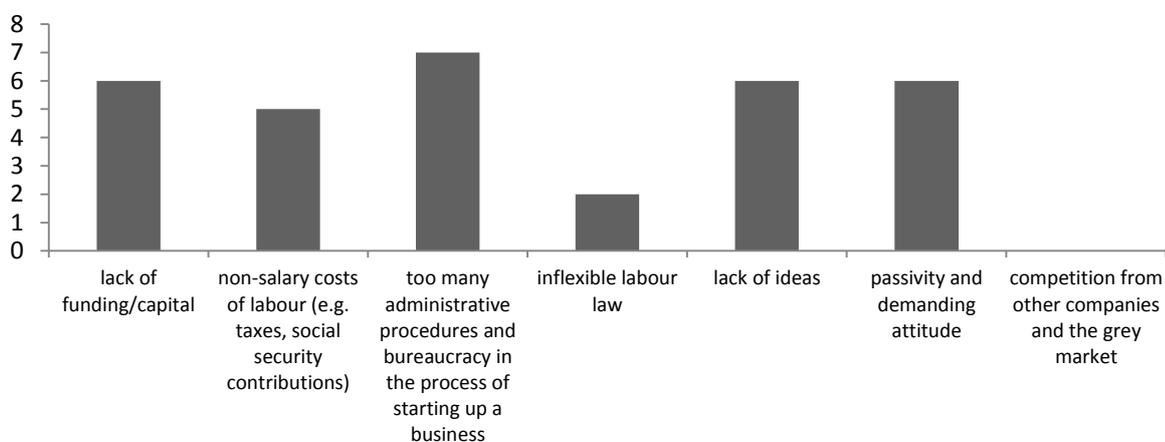
Four respondents had a different opinion on the matter. Asked about the factors determining the effectiveness of such solution, they indicated the opportunity for discussion, filling the knowledge gap and increasing the knowledge of running their own business.

Asked about barriers preventing people affected by and at risk of poverty and social exclusion from starting up a business, respondents selected:

- too many administrative procedures and bureaucracy involved in the process of setting up a business (seven respondents);
- lack of funds/capital, lack of ideas, passive and demanding attitude as the main limiting factors (six respondents);
- high, non-wage labour costs, and two people selected inflexible labour law (five respondents);
- inflexible labour law (two respondents).

None of those interviewed pointed out the competition with other companies and the grey market (Figure 6).

Figure 6. Barriers preventing the poor, the socially excluded and those at risk of these conditions from starting their own business.



<sup>7</sup> The question was: *Is the provision of training for the development of entrepreneurial attitudes and skills in this area for the poor and socially excluded people and people at risk thereof an adequate way to fight these threats?*

Source: own research.

The surveyed employees of the aid institutions indicated a variety of preventive measures against poverty and social exclusion. Among the proposed measures they included, among others:

- training on budget management,
- possibility of early loan repayment,
- increase of employment,
- organisation of training,
- police patrols and interviews with district police officers,
- institution of a family assistant in Municipal Social Welfare Centre,
- assistance in self-employment,
- promotion of entrepreneurship,
- help in becoming employed and organizing job opportunities (cooperation with County Employment Office),
- cooperation with the police,
- training for victims of domestic violence,
- support groups,
- taking care of mothers and children.

One respondent pointed out, however, that his institution makes people accustomed to a passive approach to life, what should be considered a bad sign of the institution's activities.

Asked about examples of "good practices" at work with people affected by and at risk of poverty and social exclusion, the respondents replied with a few interesting ideas like: participation in conferences and workshops organized at university, there should be more of such, activating the homeless, organisation of employment and facilitating access to job offers, employment counselling, personal and social commitment to work for the benefit of the poor and the victims of violence, and to work on the internal resources of the people and show them that are able to cope.

## Exploratory field research report – SPAIN

In days from November 1, 2014, to March 31, 2015, 10 representatives of social aid and assistance institutions were interviewed. The study was to diagnose the social security model. The survey was conducted on-line which made the collection of answers easier.

Most of the participant works as:

- Social Institution and NGO
- Their role in this Institution are: Service Worker, Coordinator of Poverty and Social Exclusion Projects, and also volunteers.

The characteristics of the service users in terms of poverty and social exclusion are mainly Jobless households and Immigrants. Followed by elderly and single parenthood.

Women are also users of this service with 25%

Respondent	Institution, type of locality	Public/ private	Position within institution
R1	Senara Foundation, Big city	Private	Social worker
R2	Senara Foundation, Local area	Private	Social worker
R3	Senara Foundation, Training department, big city	Private	Social worker
R4	Senara Foundation, Project department, Big city	Private	Project Coordinator
R5	Senara Foundation, Big City	Private	Social worker
R6	International Cooperation, Big city	Private	Head of Office
R7	International Cooperation, Big city	Private	Trainer
R8	International Cooperation, Big city	Public	Social worker
R9	Employment office, Big city	Public	Team Supervisor
R10	Bocatas NGO, Big city	Public	Volunteer

### 1. How do policy-makers describe the role of the institution / organization they are affiliated with and their own role within that agency in relation to the beneficiaries of their services?

The examined institutions were associations and aid institutions. Most of the participant works as: Social Institution and NGO. Their role in this Institution are: Service Worker, Coordinator of

Poverty and Social Exclusion Projects, the characteristics of the service users in terms of poverty and social exclusion are: Jobless households and Immigrants. Followed by elderly and single parenthood, women are also users of this service with 25%.

In Spain who uses the services are: Unemployed people, Families with many children (3 and above), People with low skills or low level of education, People with low income.

Spanish institutions usually don't develop or provide training or similar activities in fields of entrepreneurship skill develop for the poor and socially excluded people or people at risk, but some Institutions develop activities like workshops, counselling sessions mostly and also study visits and grants. 25% of respondents stated that their institutions also give training courses. The institutions usually (75%) undertake new activities, forms of support for the poor and socially excluded people and people at risk such as food distribution and childcare services.

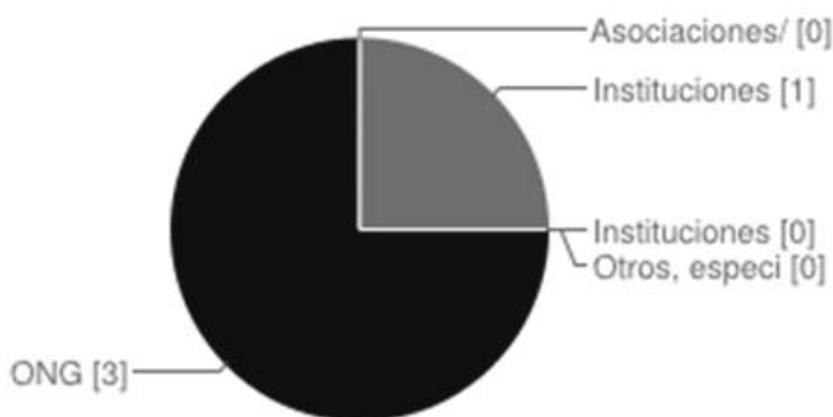
The legislation or policies currently cover the issue of poverty and social exclusion in Spain are the National Action Plan for Social Inclusion of the Kingdom of Spain valid from 2013 to 2016 and the opinion of the Economic and Social European Committee about poverty, but are not adequate for dealing with the needs of the group affected by these problems because it hasn't been applied correctly.

The legal bases of the Institutions in Spain:

- Associations and Confederations (50% of respondents)
- Public Institution dependent of the state (25%)
- Private institution (25%)
- NGOs 0%

**2. How do policy-makers discuss other institutions of the social security system and their own agency's cooperation with them, including in terms of multi-agency work to alleviate poverty and social exclusion?**

NGOs are the most known institutions by the Spanish social workers, which means that are the most active and represent institutions working in the poverty field. They are also the most trustable institutions.



*What other institutions functioning in the field of social security do you know?*

Their tasks are mainly: coordinate the projects against poverty and social exclusion, performing integration tasks, also help children in their studies.

Most of the respondents could enumerate examples of their tasks, like:

- Coordinate the projects against poverty and social exclusion, performing integration tasks
- Help children in their studies

The multi-agency work carried out in Spain in relation to fighting poverty and social exclusion is the connection among NGOs with common goals, creation of training courses, food distribution etc.

The main barrier to tackling poverty and social exclusion is the lack of financial means, the economic support, waiting lists and the bureaucracy. In the other hand the greatest strengths are increase of financial resources, integrate more families in society and prevent poverty especially within families.

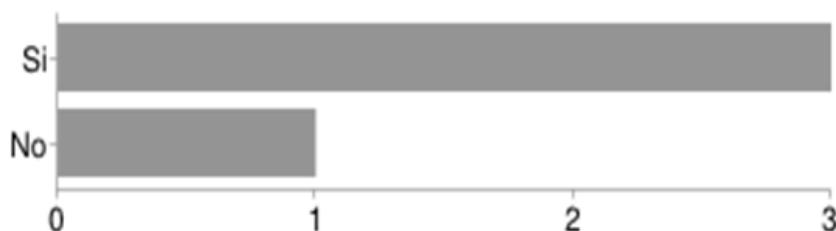
Only the 25% of them knew some solutions that are applied abroad in the fight against poverty and social exclusion. Spain is not really active in the international fields. The most of activities take place at a national level, and in local communities.

### **3. What do policy-makers perceive as effective solutions to alleviate poverty and social exclusion, including those applied in other countries?**

The main services that are currently provided for poor and socially excluded people at risk in Spain are: financial aid, counselling and workshops. NGOs remain as the most active agents fighting against such problems.

The general opinion of the Spanish population regarding this matter is that the most effective services provided for the poor and socially excluded people and people at risk is the education and psychological support and help provided in the employment seeking process.

75% of the respondent work according to professional guidelines in the fight against poverty and social exclusion, the rest of them (25%) do not.



*Do you work to any professional guidelines in the fight against poverty and social exclusion?*

All of the respondents (100%) have received any kind of training in relation to the issue of poverty and social exclusion, so they do feel comfortable working in this field.



#### **4. What do policy-makers perceive to be the main barriers to alleviating poverty and social exclusion?**

The main barriers to applying this kind of solutions in Spain are: lack of financial resources, political decisions, lack of coordination between different institutions.

And regarding the percentage of people at risk of falling into poverty is 25% of the population.

The main reasons for the drop of household's income pointed out by the respondents are the inability to work due to illness or disability, change in earnings of the number of working hours and retirement and disintegration of the marriage relationship.

According to the respondents, the factors that may determine to the greatest extent the degree of poverty and social exclusion are most of all low level of education and lack of practical skills and qualifications but also disability, alienation and lack of desire to use the help of relevant institutions and difficult family situation. Other mentioned factors that can influence the entry into such situation are: psychological factors, lack of studies and unemployment. The most frequently mentioned economic factors that can cause of poverty and social exclusion are: unemployment of household member, employment based on civil law contracts or part-time employment, interest rate policy of central bank (too high interest rates of loans), households debts and also low rate of growth or decline the level of GDP.

All of the respondents are aware of the extent of the problem of poverty and social exclusion in the location where their institution operates.

#### **5. What is policy-makers view on entrepreneurship (including training for the development of entrepreneurial attitudes and skills) as a means of fighting poverty?**

Regarding the entrepreneurship, the main barriers to start own business for the poor and socially excluded people and people at risk is the lack of adequate funds and too high non-wage labour costs. According to the respondents the provision of training for the development of entrepreneurial attitudes and skills in this area for the poor and socially excluded people and people at risk is an adequate way to fight these threats, but sometimes the risk of starting a business is too high, and the money income is too low. Majority of policy-makers state that entrepreneurship education is a good mean of fighting with poverty and should be continued and extended.

## Exploratory field research report – ESTONIA

Within the framework of the project: "TAP - Together against poverty", 10 representatives of social aid and assistance institutions were interviewed in Estonia and then analysed. There were 6 respondents representing Department of unemployment that provides trainings to prepare people to labor market, internships on working places, working clubs. They also provide services for disabled people who need assistance, special tools and support to find jobs. Two respondents mentioned that they do career advising.

<b>Respondent</b>	<b>Institution, type of locality</b>	<b>Public/ private</b>	<b>Position within institution</b>
R1	The School of Economics, Tallinn, capital city	Public	Teacher/trainer
R2	Member of Tallinn City Council	Public	Deputy
R3	Psychological company, Tallinn	Private	Psychologist
R4	Language school in Tallinn	Private	Estonian language teacher
R5	Department of unemployment	Public	Labour market services consultant
R6	Department of unemployment	Public	Labour market services consultant
R7	Department of unemployment	Public	Labour market services consultant
R8	Department of unemployment	Public	Labour market services consultant
R9	Department of unemployment	Public	Specialist in carier information
R10	Department of unemployment	Public	Specialist in carier information

### **How do aid workers describe the role of the institution/ organization they are affiliated with and their own role within that agency in terms of addressing poverty and social exclusion in relation to the beneficiaries of their services?**

"The Ministry of Social Affairs (Sotsiaalministeerium) is responsible for social security and social welfare. Under the Ministry there is a governmental agency the Social Insurance Board (Sotsiaalkindlustusamet) and two public legal bodies the Health Insurance Fund (Eesti Haigekassa) and the Unemployment Insurance Fund and Department of unemployment (Eesti Töötukassa) which are responsible for the administration of the different branches of social security.

The most frequently mentioned institutions of social security in Estonia are Tallinn City Council, Department of unemployment, Ministry of social affairs, and vocational schools.

One respondent mentioned that the role of Department of unemployment is big "because many people are our clients and we help them to find jobs. I am specialist in career information and work

with database to help people create own CV, to prepare to interview and find information about job opportunities. I work with groups and also with individuals." One respondent from the School of Economics answered that "my colleagues teach unemployed people how to write business plans and how to apply for financial support to EAS (Estonian Department for Development)."

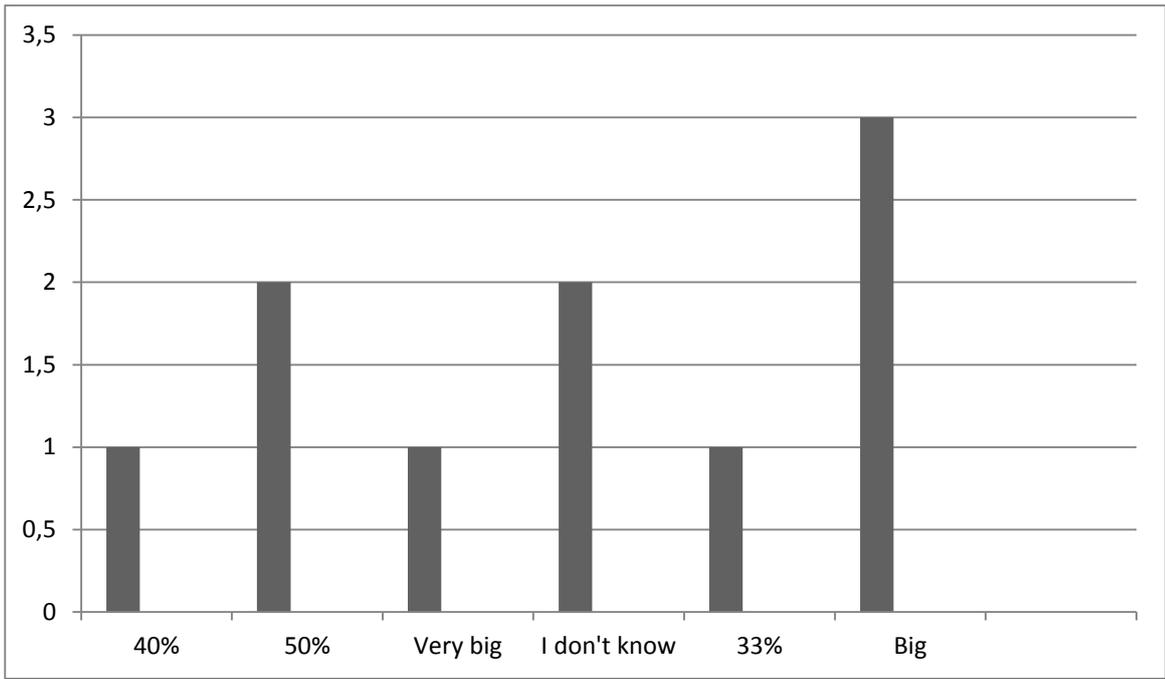
The representative of the School of Economics develops and provides trainings in the field of entrepreneurship skill development for the poor and socially excluded people and for the risk groups. One respondent from the Tallinn City Council doesn't provide regular services but helps individual poor people. One respondent representing private psychological company said that they provide psychological trainings. All interviewed people could enumerate examples of tasks performed by social security and assistance institutions.

### **How do aid workers discuss other institutions of the social security system and their own agency's cooperation with them, including in terms of multi-agency work to alleviate poverty and social exclusion?**

Cooperation with the institutions in order to combat poverty and social exclusion, according to the respondents involves: interagency cooperation which is still very weak, but the Department of unemployment sometimes cooperates with local municipalities and social departments, Red Cross, soup kitchens. There were also mentioned initiatives of civic society, religious organisations, second hand clothes, donations and food bank. Several respondents were not aware of multiagency cooperation.

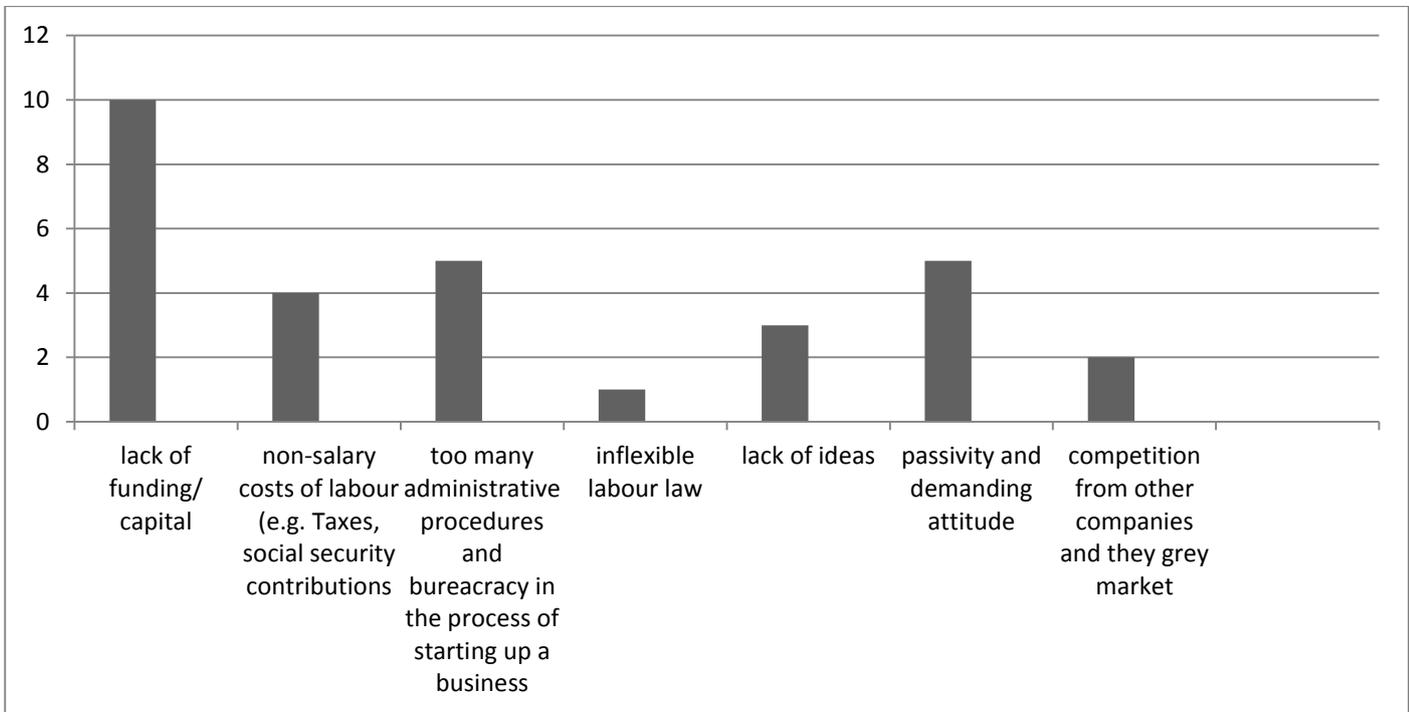
### **What do aid workers perceive to be the main barriers to alleviating poverty and social exclusion?**

The main barriers in the work against poverty and social exclusion indicated by the respondents are: limited financial resources for unemployed who want to start own businesses, some people cannot attend workshops, long term unemployment and alcoholism of some clients. There were mentioned people who have no any income, drug abusing people, bad living conditions. Many people make guilty themselves and agreed with their status as unemployed and socially excluded. Some clients experience problems to get social security services and don't have enough continuation and sustainability of these services. According to all respondents, among many economic factors that are primarily causing barriers to fight poverty and social exclusion, the highest rated factor was unemployment.



**Figure I.1.** Percentage of the population at risk of poverty.  
 [Question: What percentage of people is at risk of poverty?]  
 Source: Own research.

Secondary factors causing barriers selected by the respondents were: low rate of growth or decline in the level of GDP and low effectiveness of labour institutions.

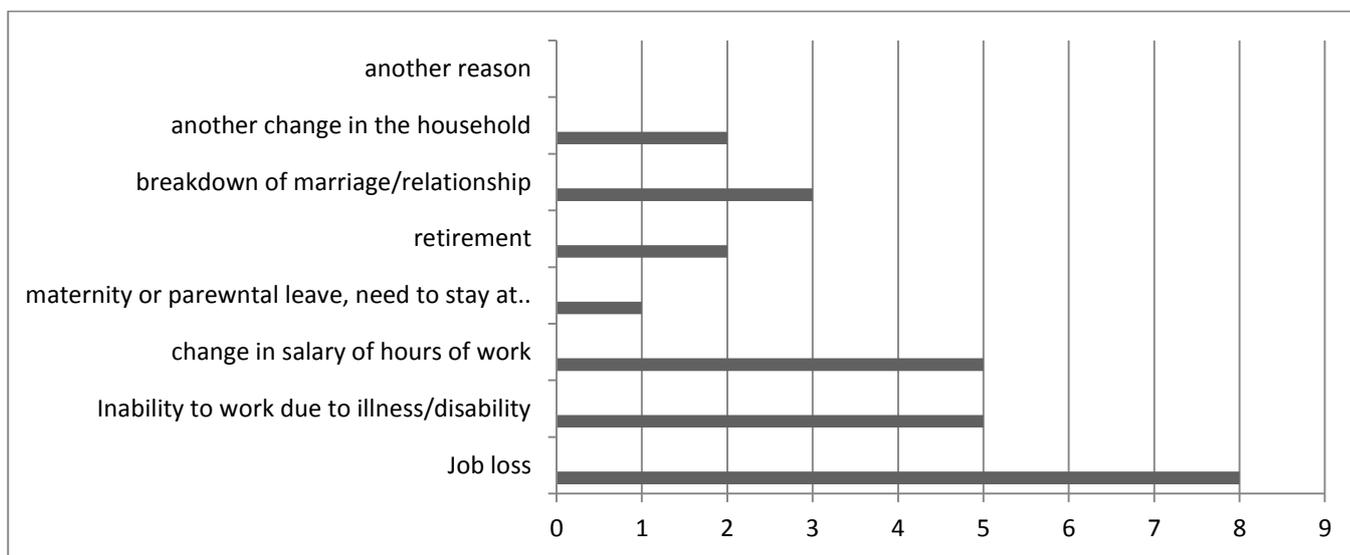


**Figure I.2.** Barriers preventing the poor, the socially excluded and those at risk of these conditions from starting their own business.

*[Question: What are the key barriers for the poor and socially excluded people and people at risk thereof to start their own business?]*

Source: own research.

When asked about the average level of income per person in Estonia : "800 euro even official average salary is 1039." "900-1000 euro". "700 euro" average I don't know, but minimum is 395 brutto, about 1000 euro, 800 euro". Average income per person last quarter in 2014 was 1039 euro."



**Figure I.3.** Reasons for the drop of household income.

*[Question: What are the main reasons for the drop of household income? (Please indicate three main reasons)]*

Source: Own research.

Two respondents had problems with determining the extent of poverty and social exclusion in the area of operation of the aid institution they represent. Two surveyed persons indicated that there are many problems with jobs and people are going abroad, more and more people are poor, migration of people is increasing, there are not enough working places in countryside, comfortable transport from countryside to the towns and cities does not exist, owners of enterprises want to pay less / minimum salary.

When asked about the reasons for the decline in household income, respondents stated that a key factor in this regard is the loss of employment. According to the respondents, the key social factors responsible for the poverty and social exclusion is 1) low level of education, 2) lack of practical skills.

Respondents also pointed other factors, which may cause the emergence of poverty and social exclusion problem, these factors are that there are no jobs for people with existing competencies and very few people for new jobs, low level of education, lack of motivation.

"The villages are empty, people went to the cities, less and less working places, stress, people lost qualifications to be competitive on labour market." "Depression because people want to do something. There's no sustainable financial support, debts, change of living places, etc. Social status, gender, nationality, knowledge of local language."

## **What do aid workers perceive as effective solutions to alleviate poverty and social exclusion, including those applied in other countries?**

Among the strengths of the institutions providing assistance to the poor and socially excluded, the respondents mentioned: "We empower people, try to show that they are not alone with their problems," "psychological training to work with soul and body," "raising self-esteem and self-confidence of people," "there is a possibility to use different opportunities and services from different actors / stakeholders", "we offer working practice/internship, work in municipality services, trainings, exchange of working places, EURES services, salary support, exchange of experiences, working club, experimental working place, consultations / counselling, start-ups, support people with special needs to find jobs, volunteering," "help householders, parents." Respondents also mentioned that there is better pass to resources in the capital city than in country side and regions (better quality of staff and services). The range of current services provided by the institutions for the poor and socially excluded was defined by the respondents as trainings courses together with financial support and direct work with clients and counselling.

According to respondents, the most effective services for the poor and socially excluded are: creation of new jobs and financial support. It's also was mentioned that it's important to "help young people who just finish school and do not have special education and working experience or it is very limited. "We pay enterprises salary support to take these people to work there and cover training expenses. We also support disabled people and help to find own working place," told representatives of the Department of unemployment.

The majority of respondents' work is based on professional guidelines for fighting against poverty and social exclusion, which should be seen as a positive situation. Seven respondents had no contact with training in the field of poverty and social exclusion. Three of them declared they were trained in this field.

Two people involved in the study have mentioned foreign solutions that could be used during work against poverty and social exclusion. "These are the examples of workshops from Finland, there are many good practices from abroad, but they don't work in Estonia."

## **What is aid workers' view on entrepreneurship (including training for the development of entrepreneurial attitudes and skills) as a means of fighting poverty?**

Respondents were also asked about the factors that influence exit from the state of poverty and social exclusion. In response, they pointed to training and financial support, new government and new tax system, increased motivation to solve problems, institutional support, changing the legislation, change system of social security, trainings in specific fields and professions, support from the state for education and training and financial support.

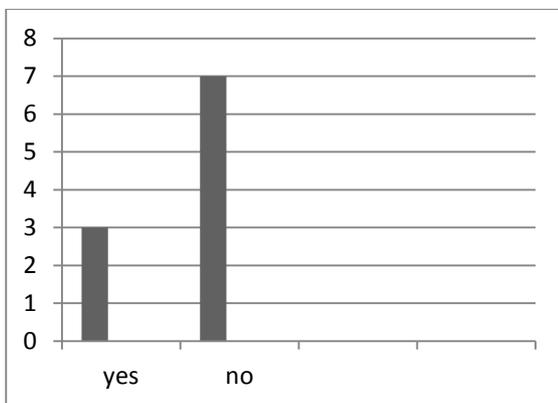
The surveyed employees of the aid institutions indicated a variety of preventive measures against poverty and social exclusion. Among the proposed measures they included, among others: initiatives by Tallinn local municipality, but with limited funds. Trainings in specific fields and professions, support from the state for education and training and financial support.

Asked about examples of "good practices" at work with people affected and at risk of poverty and social exclusion, the respondents replied with a few interesting ones like: "Radiola company donated to Tallinn city budget 10 000 euro for food for poor children."

"I believe that our Department of unemployment is an example where people can find services, doesn't matter what economical status they have. If they need, we send them for consultation to solve problems with debts, we help to communicate with local municipality, etc. The first priority is to guarantee stable income for person." "Person have to start his/her working life from internship / practice on working place." Children and youth daily centers, humanitarian aids, food bank and food support, opportunities to meet somewhere and different services."

More than a half of respondents, when asked about the impact of entrepreneurship training for the poor and socially excluded, said that:

1. no, because of lack of adequate funds;
2. lack of adequate funds;
3. lack of adequate funds;
4. new company is opened – new working places appear;
5. there is need of trainings, re-skilling and up-skilling.



**Figure I.4.** Impact of training on entrepreneurship for the poor and socially excluded with the aim to minimize these risks.

*[Question: Is the provision of training for the development of entrepreneurial attitudes and skills in this area for the poor and socially excluded people and people at risk thereof an adequate way to fight these threats?]*

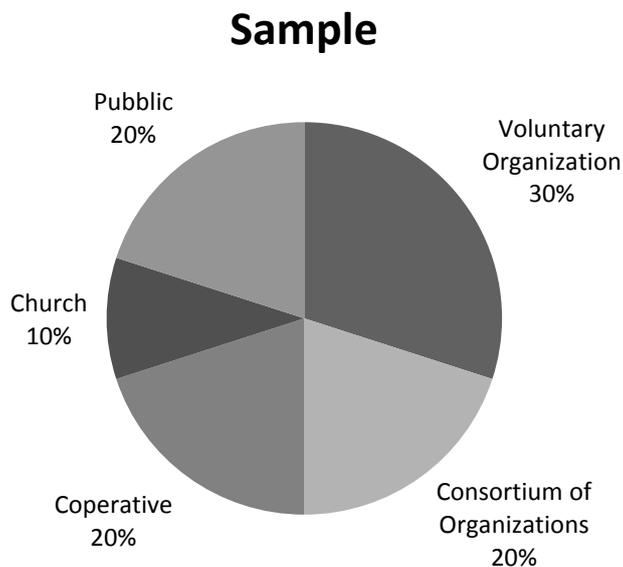
Source: Own research.

## Exploratory field research report – ITALY

In Italy in Turin the Association Vol.To (Volontariato Torino) conducted the research from November 2014 to March 2015. In the first step, from November to December, 10 organizations active in the delivering of welfare system services has been contacted and invited into the TAP project, mainly through official e-mail but also using phone and personal visits. Among these 10 organization we selected the policy makers and “welfare managers”. The interviews have been run in person to allow the interviewed to express concepts and ideas in more comfortable way.

The sample were 10 people, 5 men and 5 women, who cover managing roles within welfare institutions. The roles covered were: local office coordinator, vice president, department director, general director, public official, elected member at the municipal council and, in four cases, president and legal representative. The tasks of the people interviewed were mainly related with the managing and designing actions but in 8 cases they also have operational tasks with poor people or at risk of social exclusion.

The organizations involved through their employed or representative are: 3 Voluntary Association, 2 Umbrella Organization of Voluntary Associations, 2 public bodies, 1 religious related organization and 2 social cooperative. There were 80% belonging to private sector, all of them were non profit, and 20% from public sector.



*Source: own research*

The role played in the fight to poverty by the 90% of the organization involved is mainly delivering services. The target of these services are: disabled people, mothers alone with children, homeless, foreign unaccompanied minors, low-income students, the elderly, the unemployed, single people, large families, drugs addicted. In 2 cases the user of the services are not private people but organizations as public institutions, non profit organizations or church.

<b>Respondent</b>	<b>Institution, type of locality</b>	<b>Public/ private</b>	<b>Position within institution</b>
R1	Network of voluntary organisations – Working with seniors, Town	Private	President and general manager
R2	Voluntary organisation – Helping poor people, Town	Private	President and general manager
R3	Coordination department, Metropolitan City	Public	Programme coordinator
R4	City Hall Council, Town	Public	Elected member of the Council
R5	Voluntary organisation – Helping poor people, Town	Private	President
R6	Voluntary organisation – Helping poor people, Town	Private	President
R7	Caritas office, Town	Private	Office head
R8	Voluntary organisation – Gathering and delivering food, Regional	Private	General manager
R9	Social Cooperative – Social assistance, Region	Private	Office head
R10	Social Cooperative – Social assistance, Town	Private	Vice president

**1. How do policy-makers describe the *role* of the institution / organization they are affiliated with and *their own role* within that agency in relation to the *beneficiaries* of their services?**

All the respondents from the private sector have direction and managing roles within their organizations. The organizations involved in the survey work to empower their beneficiaries providing them material goods (food, cloths, etc.), new competences or community goods (social relation, inclusion in the society).

One interviewed, who works as president of an organization that provides services to seniors, underlines that the key value of their action is not to provide money but services (as transportations, care, personal and emotion assistances, cultural events). The organization acts to give fast and effective answers to the seniors needs, otherwise in Italy the assistance system is quite slow. Indeed they take into account the key role played by cultural experiences in the processes of socialization.

*We supply service directly, we are against the provision of money to people needed, and at the same time we don't ask for tips or money for what we do, we are a volunteering association and we are all volunteers. We deal with the complex set of issues related with the senior age, mainly +75 years old; poverty and social exclusion are often related with age and loneliness that could be associated to that age. We don't offer any course related with entrepreneurial skill but currently we are*

*focusing on the role of cultural activity (reading, cinema, theatre, etc.) to the social wellbeing of the person.*

*In my opinion what is missing is a close link between research and implementation. At the same time the effectiveness of the implementation is strictly related with the effectiveness of the multi-agency work, we must put together social welfare, health system and free time managing. That works for seniors, for young and adult people we have to add education, vocational and employment actions.*

*Currently the welfare system in Italy is not effective enough, there is a lack of source that causes delay in the welfare services provisions. (R1 – President of network of volunteering organisations).*

On the other side, the president of another volunteering organisation focuses on the role of work in facilitating self-confidence and trust in the future of the people in poverty and at risk of social exclusion. At the same time he states, as the other interviewed, that poverty is usually associated with few economical and cultural tools.

*We deliver job vouchers and basic goods as clothes and food, we have recently opened a soup kitchen. We help seniors, families, lonely people, young mothers and generally unemployment under the poverty line. The target is extremely various, the main aspects in common between the beneficiaries are the lack of economical and cultural sources.*

*We collaborate with listening centres and we ask for the ISEE certificate (equivalised income). We strongly believe in that measures that match economical help and job, because people need first of all the feel themselves active and useful. (R2 – President of a volunteering organization)*

The lost of the trust in the future is underlined also by another welfare manager that while he describes the action of his organisation that works to provided goods to pour people, he states that *“Italians and people from abroad, they came from all around the world, they have in common a lack of economical source and little faith in the future” (R5 - President of a volunteering organization).*

Many people during the interviews speak about the necessity to update the welfare system in Italy, because the system as it is set nowadays it isn't able to fulfil the need of the society but, on the contrary, it generates many troubles and conflicts.

Another interviewed who works as director of job department of a social cooperative underlines that their actions aim at being preventive focusing on the target at risk of exclusion to provide them with tools to avoid falling.

*We care about the whole person as a subject involved into the society. For that reason our main objective is the promotion of the human being, in this promotion the fight against poverty is included. But our role is mainly preventive. We offer a wide list of services that aim at employing and integrating the beneficiaries. Personally I manage the department that is focused on employment services. (R9 – Office Head of social cooperative)*

Another interviewed notes that *“the crisis has generated creativities and new waves, figuring out way to provide welfare system. For example collaborations between organisations” (R10 – vice president of social cooperative)*

In the public organizations the two policy makers and welfare manager interviewed are one elected member of Council of the Town and one employee at Social Welfare Department at the Metropolitan Town Institution.

The member of the Council states that for him the reading and hearings of the needs of the people is a key features to be able to design and plan efficient policies and actions. This is true in all the sector of the political life but in the fight of poverty and social exclusion in really important.

*My organisation is a public body that runs the welfare services to people in poverty or at risk of social exclusion. As Council member my role is also to supervise at the correct functioning of the services and to promote the issues promoted by people to improve services. (R4 – City Hall elected member)*

Moreover he argues that is really important to focus on work with direct actions, that means also support quality education and training within young people. *“I think that to fight poverty is crucial to invest on youths and their education.” (R4 – City Hall elected member)*

At the same time the employee explains her role and her department goals:

*We deal with second level of strategic planning, we collaborate in drawing Zone Plan (the coordinated strategic action plan of towns and other stakeholders), we coordinate towns, consortium of towns and other stakeholders on the territory active in providing welfare services. Personally I am a program coordinator and I cover the role of coordination of that organization in the territory. I am also involved in the financial educational programme for pours, this action is related with the social card implementation programme.*

*So here we do not work directly with pour people but with the organisation that daily deal with this big issue.*

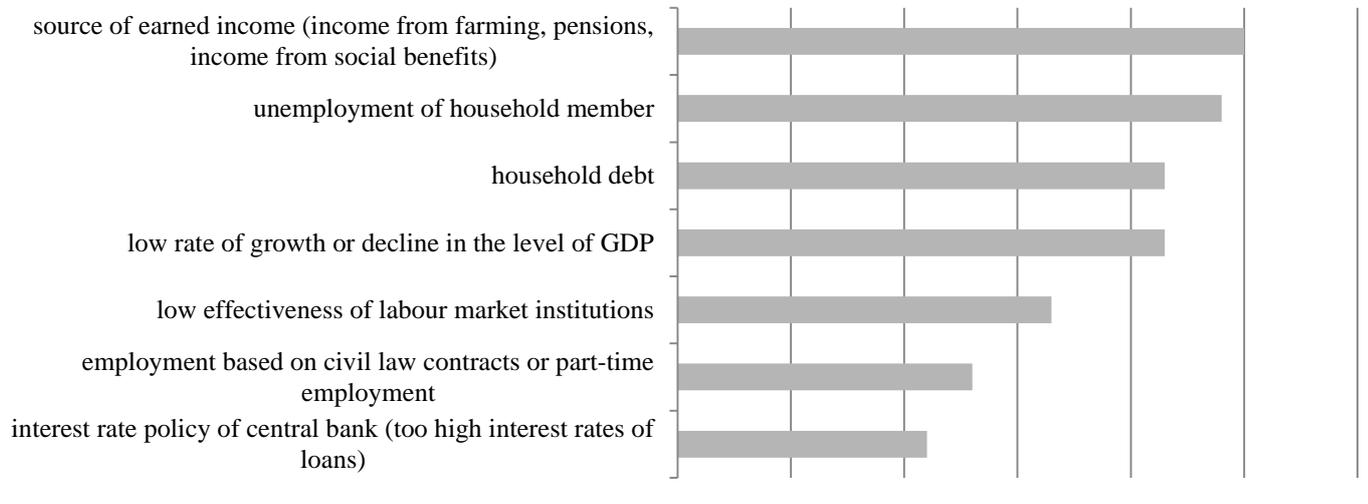
*The problem of the Italian welfare system is that is to split in several small law and direction, it happens many times that it appear no effective. We need some important reforms, first of all the citizenship income or other universal measure to support the poorest people. We have too much small direction and we miss an overall program that could coordinate all the different actions. (R3 – Program coordinator in public organisation)*

In conclusion, beside their specific services, the deep goals of the organisation managed by the people interviewed are:

- give hope and trust in the future
- socialize people to avoid loneliness and sense of abandoned.

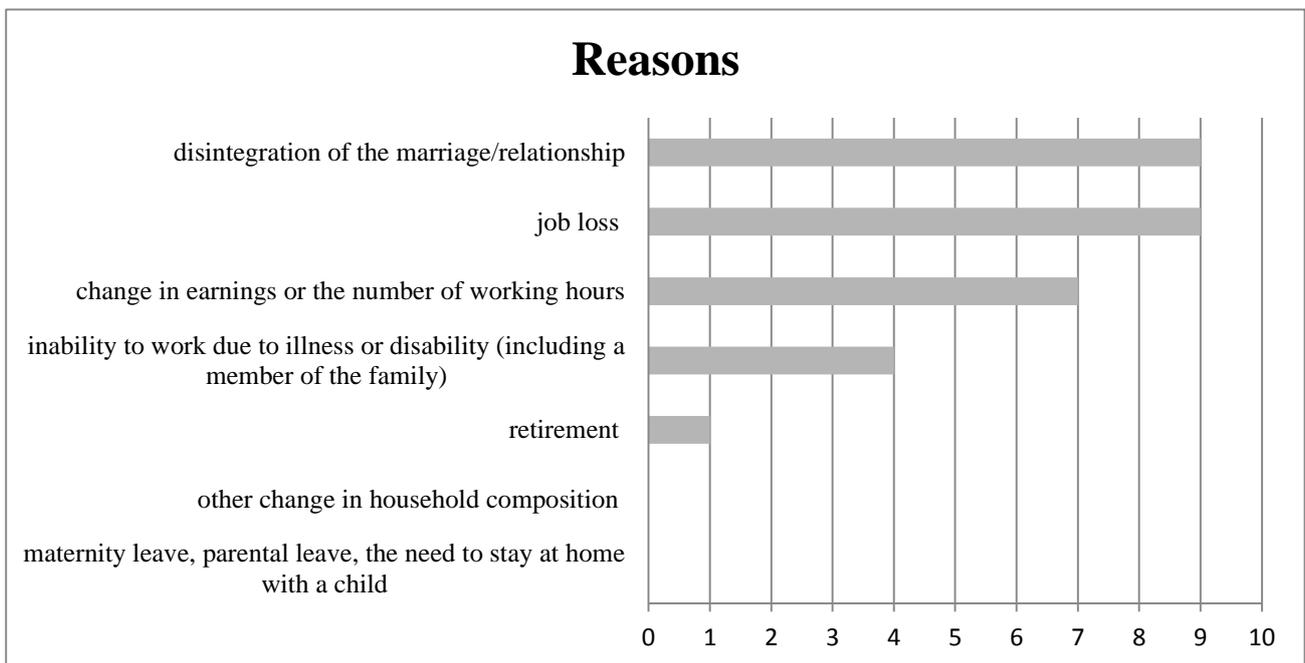
We ask to the people to motive in their opinion which economic factors are the most likely cause of poverty and social exclusion. Gathering their answer we can state that one of the main factor causing social exclusion according our sample is the source of earned income not adequate (for example pensions, farming incoming, social benefits, etc.), in second position there is unemployment of a household member. Household debt and general low GDP are soon after.

## Which economic factors are the most likely cause of poverty and social exclusion



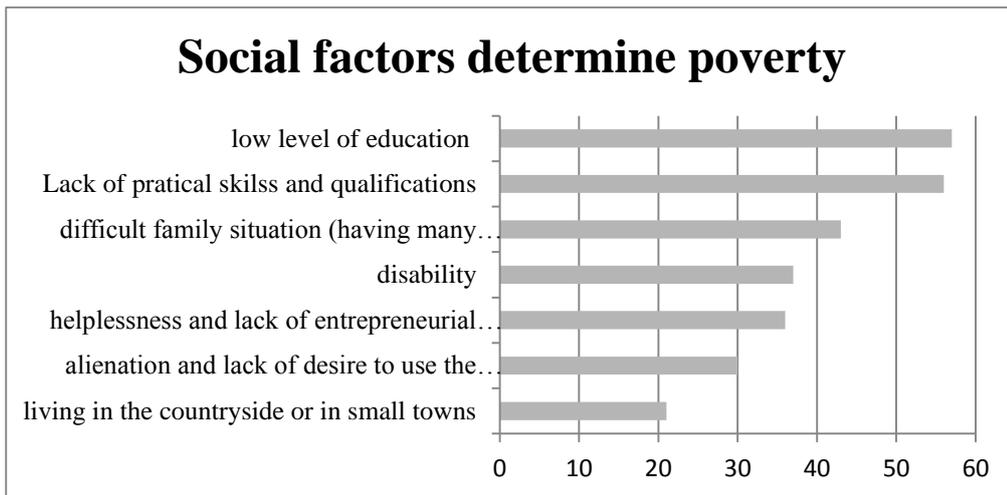
*Source: own research*

Concerning the reasons that cause the reduction of income within a family almost all the interviewed say job loss and disintegration of the marriage and relationship, these two factors could be related and mutually affected. It is significant also that “maternity leave, parental leave, the need to stay at home with a child” has not been selected as cause of income reduction.



*Source: own research*

From personal point of view the social factor that cause poverty and risk of social exclusion are the low level of education and the lack of practical skills and qualifications. That motivates the high attention on education and training that the welfare manager and policy maker put into their analysis.



Source: own research

## 2. How do policy-makers discuss *other institutions of the social security system* and their own agency's cooperation with them, including in terms of *multi-agency work* to alleviate poverty and social exclusion?

From the data gathered from the interviews it's clear the desire to collaborate to go forward the social and economical crisis, but at the same time it appears strong the need to learn how to work together in a effective way; a real multi-agency work is still missing.

The bank foundations are the organisations that were mainly named in the list of partner the policy maker and welfare manger work with. It is interesting to note that the bank foundations play a key role within the welfare system in Italy, probably all the organizations involved in the project work with them. But, despite this important effort and contribution, only 5 people mentioned the bank foundation as partner. That it means that in the other five cases the private organization don't have such big influence or maybe they just act as fundraiser.

*Actually the bank foundations have a deep influence in the provision of welfare services, because they still have money and they can drive welfare policies according with their guidelines. (R9 – Social cooperative vice president)*

Other organisation named several time are public organisation as: Cities, Consortium of Cities, City District (R1, R2, R3, R5, R7, R9, R10).

All the interviewed declare to collaborate with other organization. For example to empower the range of services offered to beneficiaries an organisation collaborate with public institutions and private associations that deal with diseases related with third age, and they collaborate with similar association when they don't mangle to serve all the users.

*We collaborate with other associations working in our same sector or, for specific situations and other pathologies (disability, Alzheimer, Parkinson, etc.) we ask for experts. We try to cooperate to deal with the general lack of economical sources. There is too much bureaucracy, fragmentation of competences and not enough collaboration [...] We often figure out new services to improve our answers to our users' the needs. But the requests are really a lot, we manage to fulfil only the 60%, for the other 40% we try to cooperate with other partner and stakeholders, doing network. (R1 – President of network of volunteering organisations)*

In the city of Turin there is a consortium for fighting poverty that puts together the main players in this important commitment. Despite this tool many people interviewed point out a lack of operation tools to cooperate in an efficient way with other subjects.

*We have a small group of entities in our neighbour that works with mission and actions complementary to us (as Cooperatives, churches, Caritas). We all have in commons the desire to hear directly the needs of the people. At local level there is not enough collaboration, we need a strong network, and we need money, of course. The strength of the social field is the volunteering, if the volunteering has stopped the system would crash. (R2 – President of a volunteering organization)*

Another interviewed underline the strength of public and private sector.

*We miss the real agreement between actors that work in social field, we should discuss together about polices. The big strength of the public sector is the universal recognition and the big data they own, at the same time the asset of the third sector is the proximity and the capacity of reading of the territory. (R9 – Social cooperative vice president)*

Indeed, big relevance is given to the collaboration between public and private sector, but actually the interaction between profit and non profit is recognised as a best practise but not acted. A lot of work has still to be done, the general tone of all the answers is critic but the analysis was not enough in deep, often they just mentioned the needs of a strict collaboration between public and private.

### **3. What do policy-makers perceive as *effective solutions* to alleviate poverty and social exclusion, including those applied in other countries?**

Questioning about effective solutions to alleviate poverty and social exclusion, in Italy and abroad, the majority of the interviewed just explains a short information about initiatives and soon start to complain about Italian situation, they list the structural problem that prevent to the Italian system to take off.

It is noteworthy that two people underlined again to basic aspect, on one side the needs of a close collaboration between public and private sector and, on the other side, the importance to reduce the cost of labour.

*Yes, I know solution adopted abroad and within other organisations as social housing or communities for sharing services. My suggestion is that we should be involved in the phase of evaluation of the needs and planning of the objective, not only in the operative phase as it is now. As I told, we need a joint action between public and private (profit and non profit) that promote the use of common resources and enforcement of subsidiary principle. This could be possible if we adopt in our system more flexibility within the labour market and more fiscal benefits for non profit organisations. (R1 – President of network of volunteering organisations)*

Another welfare manger underlined the same issues.

*I am aware about some good initiatives as micro credit, small grants for entrepreneurship, etc. By my side I think in Italy there is need for greater coordination between public and private. We must*

*improve the welfare, more efficiently to overcome the cuts that recently has damaged the welfare state. Reduce the taxes on work to increase hiring. (R10 – vice president of social cooperative)*

The solution adopted abroad mentioned are: social districts – community of social houses that share services and facilities (France), labour associations (Greece), food stamps (USA), asset building (USA). On the other side on national level the project named are: social house renting service, social networks empowerment, collection and distribution of food from big malls, micro credit and support to small entrepreneurs.

A big issue is the introduction of some sort of universal support as the basic income guarantee that in Italy is not active yet even if the Parliament and other social actors are working to design this type action, the model proposed by the Alliance Against Poverty is REIS (Social Inclusion Income) that consists in a financial support until the family overcome the absolute poverty line joint to other services to the person as capacity buildings, job search, vocational training.

*We should introduce a basic income guarantee measures that in Italy is not effective and we should reduce the fragmentation of the laws and policies related to welfare. (R5 - President of a volunteering organization).*

Another interviewed from the public services said something really similar to this.

*The problem of the Italian welfare legislation is that it is too fragmented and therefore often inefficient and leaves out the measures that could be useful, for example, the basic income. Interventions are often partial and contingent, due to the fact that it lacks a comprehensive and organic vision. (R3 – Program coordinator in public organisation)*

When we asked what is the greatest strength in the fight against poverty and exclusion 6 out of 10 respondents say: volunteering. Although many of them are not voluntary organisations. This shows the great role carried out by civil society in the Italian welfare system as it is planned in the subsidiary principle within the Constitution (art. 118).

#### **4. What do they perceive to be the *main barriers* to alleviating poverty and social exclusion?**

A common trait of the majority of the responses has been to highlight the barriers and critical issues more than the strengths, they a provided a particularly critical framework of the Italian welfare system. Analysing the suggestion and the digressions given during the interviews we can claim that:

- the bureaucracy is seen as a major obstacle to the realization of the social initiatives
- the inability of the system to read and listen to the real needs of those living in poverty
- the fragmentation of the legal system is another big obstacle

Regarding the economic crisis, it is not always seen as an obstacle, in some cases is also seen as an opportunity to innovate and design new solutions.

An intersecting aspect of the Italian welfare system is highlighted by the president of a Voluntary organisation when she said that:

*Some time we could hear about that migrants and people from abroad have much more help from the State compare to Italians. The problem of poverty affects even Italians who have little but not enough to live in a proper way, and above all do not have a reliable job (for example freelance with*

VAT numbers). *But the Italian welfare system is made to help those who have nothing while the other social security measures are work-related. For this reason you get the impression that migrants who arrive without family and without any good receives more than Italians that own something but they can't even use it. For example I am thing to a people that own an old unusable car, she sell it but due to that ownership she is excluded from some welfare system or she has a lower rate in the social house list. That shows that Italian welfare system has to be updated.* (R3 – Program coordinator in public organisation)

Furthermore, they listed some structural reasons.

*I believe that the main barrier is the bureaucracy, fragmentation of skills and family breakdown. Other structural problem is that we have not made an adequate social housing building. Concerning services for the elderly that is what I deal with: there is a lack of timeliness and financial support.* (R1 – President of network of volunteering organisations)

The president of an association emphasizes that there is a lack of capital to invest and this brake a lot the innovation. Furthermore, according to some (R3 and R9) it has to be combined a so-called savings culture, save money rather than invest it in new solutions and innovation. But they also focuses on the most intimate and personal phenomena such as lack of confidence (R2).

*The lack of job places and nihilism are big barriers. There is too much bureaucracy and little capital to invest.* (R2 – President of a volunteering organization)

Another barrier underlined by the vice president of a cooperative is the lack of professional skills in the people in poverty or at risk of poverty.

*There is a great lack of skills and competences; the labour market requires skills and ever higher specifications.* (R10 – vice president of social cooperative)

## **5. What is their view on entrepreneurship (including training for the development of entrepreneurial attitudes and skills) as a means of fighting poverty?**

Almost all respondents have shown a lot of interest in entrepreneurship and the development of entrepreneurial skills stressing that *"the welfare system can no longer be restricted to providing money and goods"* (R1 – President of network of volunteering organisations).

The people interviewed consider the enterprise action under two points of view. First enterprise as social enterprise, the possibility to develop new strategies of investment within the social field to support social services (R9). From this point of view fighting poverty means make up new solution and business models.

On the other side, enterprise could be considered as a set of skills useful to pour people or at risk of social exclusion to start up new business. We collect enthusiastic propositions about that type of actions. The president of an association highlights that *"everything that allows to value the competences gained in the whole life, it is really important!"* (R1). Another says that *"it is not a matter of assistance but develop of competence!"* (R2) or *"because it generate jobs and doesn't depend from jobs."* (R6) o also because *"it is the most efficient way to generate opportunities"* (R9).

Other one notes that entrepreneur skills could be useful but we have to pay attention using that type of training with people poor or at risk of social exclusion. *“This competence could work only if people are already set for this type of action”* (R3) says a public officer. *“We can’t apply the same model to everyone”* (R4), says an elected member of the City Council, something similar is also noted by another interviewed that says *“we should work in a different way compared with we did since today; we must be more aware about the different between users”* (R5). *“These activities must be supported with other action, as psychological support, job research, etc.”* (R9).

Only one interviewed says *“the development of entrepreneurial skills in people in poverty r at risk of social exclusion can’t work because they are out form the labour market since long time, too much”* (R8).

## Exploratory field research report – ROMANIA

In Romania, our ten respondents included three head officers of a local municipality (large urban settlement, over 300,000 inhabitants), four social workers, of whom two working for local public administration offices and two for private organizations, a counsellor (in psychological, social and legal matters), a regional representative of the National Agency for the Roma (NAR), which is a central government office, and a programme coordinator (also trained as a social worker) working for a foundation.

<b>Respondent</b>	<b>Institution, type of locality</b>	<b>Public/ private</b>	<b>Position within institution</b>
R1	Social Assistance Direction, Shelter/ Protected House, big city	Public	Social worker
R2	Non-governmental organization/ association, big city	Private	Social worker
R3	Social Assistance Office of Church, big city	Private	Social worker
R4	Social Assistance Direction, big city	Public	Head of office
R5	Regional office of National Agency for the Roma, big city	Public	Regional representative
R6	Territorial Labour Office, big city	Public	Head of office, expert for accessing EU funds for social and HR development projects
R7	Social Assistance Direction, Child Placement Centre, big city	Public	Counsellor
R8	Social Assistance Direction, rural settlement	Public	Social worker
R9	Non-governmental organization/ foundation/ resource centre, big city	Private	Programme coordinator, social worker
R10	Child Protection, big city	Public	Head of office

Of the ten respondents, four provided quite elaborate answers and several examples to illustrate points they made, while the others mostly answered our questions without much elaboration. For this reason, illustrations or explanations are quoted most frequently from the responses of these four interviewees.

**1. How do policy-makers describe the *role of the institution / organization they are affiliated with and their own role within that agency in relation to the beneficiaries of their services?***

When discussing the *role of the institution*, our respondents mainly use verbs such as *assist, work with, identify* (beneficiaries), *provide* (support, non-formal education, training, money, scholarship, assistance, counselling), *instrument* (law), *implement* (strategy), *coordinate, monitor, evaluate* (measures), *initiate, promote* (actions, projects, programmes), *cooperate / partner with, mediate between, guide* (individuals, agencies), *improve* (life conditions), *prevent* (trafficking, separation of child from parents), etc. when referring to social programme beneficiaries.

The overall scope of these offices covers: service provision organization and management; direct social service/ assistance provision (including counselling, training); liaising with relevant public and non-governmental offices; project development, implementation, coordination, monitoring and evaluation; aid provision for beneficiaries. The institutions and organizations whose representatives we interviewed have responsibilities in the following fields: social assistance for people with disabilities, children, mothers and families in need; provision of social benefits; monitoring and provision of statistical data; project development and implementation for the benefit of Roma communities; capacity building of representatives of disadvantaged communities, facilitating access to services and aid for beneficiaries.

A respondent from a large urban local public administration office explains where her office is situated in the overall social protection system, and how what it does is something that is done in every settlement: *‘I represent the Social Assistance Direction within the Directorate for Social and Medical Assistance [...], which is part of each territorial administrative unit in Romania. Each local government has such a service, which is either still subordinated to the Mayor, or set up as a direction under the Local council. The role of this office is to instrument social benefits.’* She also highlights how the work her institution does is part of the country’s effort to fight poverty, which is in turn part of the European Commission’s overall plan for development by 2020, *‘We are talking about a plan of the Romanian government to fight against poverty, and the European policies, which provide the umbrella, and also the fundament of amendments to laws.’* (head of office, Social Assistance Direction)

However, the same public officer, while approving of the broad goal of the system, promptly expresses her disagreement with how the system is set up to reach that goal, and tends to be critical of what and how her own institution actually works, and indirectly critical of the legal framework that regulates the social protection system. *‘We instrument the Law of Social Marginalization, which is a stillborn law, and though we know what it means, the mechanism of applying this law does not exist.’* She comes across as dissatisfied with the fact that the public social security system is focused on cash transfers (benefits) rather than social services aiming to support people to exit poverty, and notes the absence of results:

*‘[...] the impact of these plans does not reach the persons in poverty. If we talk about money, let’s say the government wants to reduce the number of poor people by 200,000 in 2015. The government thinks – let’s increase the amount of money. The problem is we don’t get any results. There have been studies showing that an increase in the amount of cash transfers, whatever they are for, does not help fix the issue of poverty.’* (head of office, Social Assistance Direction)

Criticism of the manner in which the social welfare system work is swiftly followed by suggestions as to what should be done. '*[...] I see the benefits in the context of providing services. And then the benefits would be merely the first step. We need a connecting link, a liaison [our note: with the family or individual], and a plan for the services to be provided, and then I could target exit from the system. So, now, strictly interpreting the law, we are talking about cash transfer, not about the integration of the family in a plan.*' (head of office, Social Assistance Direction)

The same criticism about too much focus on cash transfers to the detriment of social welfare work proper is reiterated by most respondents, from both public and private organizations:

*'[...] the services are too centred on providing money. [...] I think the services of social security system are not designed to be effective. They are designed to ... so we can tick off an issue... we are pretending to be helping. They are not designed to truly help the people who need them.'* (programme coordinator, non-governmental organization)

When discussing *their own role within the institution or organization*, in addition to naming the position they fill in, some of our respondents reiterated some of the verbs they used when describing the role of the institution, and some also used different terminology such as *facilitate* (access), *promote* (a positive image of people with disability), *fight* (against discrimination), *inform* (people, another office), etc.

It is interesting to note that while some respondents used the first person singular (*I do this*) or plural (*we*), others chose to state what a person in a position like theirs does, or use the impersonal *'one'* (*one must work with the family*) as if describing someone else's job profile.

Surprisingly, no-one used the verbs *'ensure'* or *'make sure'* in connection with the role of their institution. The absence of these words may be due to the fact that the respondents feel rather powerless to actually *ensure* that something happens as an outcome of their work. One can also connect the absence of *'ensuring'* with the frequently voiced complaint – in effect, identified as a barrier to addressing the issue of poverty in an effective manner – that there are insufficient funds allocated for social welfare, and rather ineffective instruments. One respondent in particular, who works for a public office, pointed out as a quite subtle criticism of the office she heads, that *'poor people come to us – not the other way round'*, and described the staff she works with as *'the old clerks'* (i.e. who have been employed by the service for a long time, possibly since the communist regime) who in fact are not qualified for social work, and can only perform a series of bureaucratic tasks, reviewing paperwork and applicants' files and concluding whether based on the paperwork they qualify for social benefits or not. While this suggests that the respondent would like her office to be more pro-active in addressing the beneficiaries of their services, she feels that the office lacks the human capacity (*'to get results, we would need to invest in the professionals who are dealing with these families'*) or the financial and HR means to build that capacity to be more pro-active and attempt to *ensure* that social welfare operates effectively. Perhaps not surprisingly then, she resigns to reiterating the verb *'instrument'* (i.e. provide the tools for implementation) in connection with the role of her office, though taking responsibility for it by stating *'I am in charge'*.

*Although we have experienced a development stage of social assistance, the social benefits have stayed dependent on this bureaucratic approach. I work with people who are not trained to be social workers; they are the old clerks, and what can we ask them to do as clerks? And so this is treated in a very bureaucratic manner. If you have the proper papers, you get social benefits, if not,*

*good riddance ... and this is a shortcoming in the manner the state views social benefits.* (head of office, Social Assistance Direction)

While some respondents spoke as if from the books, in a fully depersonalised manner, some others provided concrete examples of what their work entails precisely, depicting relevant cases to illustrate situations they find challenging,

*'I have a mother with two children, who can get about 900 RON (i.e. approximately 200 Euro) from social benefits. I don't get her out of poverty [i.e. with the help of the free meal she gets], and she is extremely vulnerable. She depends on a decision of the Mayor, who either has money to pay for her or not. The meal at the canteen does not get her out of poverty and does not empower her in any way, it keeps her in poverty, but allows her to live. So at least I know she does not go hungry with her children. She and the other beneficiaries.* (head of office, Social Assistance Direction)

The services provided by the surveyed institutions are *used by diverse categories of people*, some in the most severe situation of poverty, some on the threshold of poverty, some who are excluded from society, some who tend to be discriminated against by the mainstream population (this latter is especially the case of Roma ethnics).

The respondents describe the users of their services as *individuals, families, households or groups ('community')*, using terminology basically in three different ways: in terms of a) *how public policies refer to them* (families with many children; families with unemployed adults; homeless people; pensioners, elderly people; single parents; people with a mental disability; victims of domestic violence; victims of trafficking; people under a certain ceiling of income; people in extreme poverty; people at risk of poverty; Roma people at risk of socio-economic exclusion and social marginalization; Roma community; assisted persons; people without a qualification), b) *how they perceive the difficulties the service users are faced with* (people whose educational level is lower than that of the mainstream population; exposed to discrimination; having difficulty finding a job, accessing quality education, healthcare services, jobs, decent housing; faced with the effects of poverty – school drop-outs, substance abusers/ addicts; people who do seasonal work without a contract; people whose daily diet is insufficient for decent living; people who are exploited on the labour market; people whose standard of living is very poor; people who live in precarious conditions; people who lack the means to improve their life; children who are left behind by their parents, who go abroad in search of work), and also c) *what emotional response they sense the people have to their own situation* (people who seem to accept their situation and lack motivation to get out of poverty and marginalization; who accept their fate, who are in a state of apathy; who have lost hope for the better and have given up expecting public institutions to assist them in improving their situation; who have lost self-confidence; who live from one day to the next, without any means to ensure their future; who do not have the minimum necessary social life; women who don't divorce their violent husband for fear they won't be able to support themselves and their children). All three categories of identifiers from above tend to be used alternatively by both the public office holders we interviewed, and by respondents from the private sector, with some tendency to use identifiers from the last category among the social workers.

One of the public decision-makers who states that her office works with the poorest population in the city describes how the age of the beneficiaries has changed with the changes in legislation, and how the users of their services now range from age 16 to 101, with most people falling under the

category 'work experience under 5 years', with 20% of them being illiterate or without education (or without the paperwork to prove that they had some education). However, knowing that the beneficiaries have had some education or have some - even though very modest - literacy skills may make some difference, because, *'[...] if I want to place them in a job<sup>8</sup> where some basic level of literacy is needed, this is important. I can tell the employer that this person can read and write, they don't just put their fingerprint on documents.'* (head of office, Social Assistance Direction)

The users of the social protection system services are described as highly vulnerable for a variety of reasons: exposure to prejudice and discrimination, medical conditions, lack of qualifications/ skills, low income, total dependence on the social security system. Some of these reasons seem to be beyond the users' control:

*The beneficiaries of our services are people with mental disabilities, a category of marginalized and discriminated people. [They] are exposed to social exclusion due to the prejudices and myths that persist in society about mental diseases and people who have such a disease. The major diagnostic among the beneficiaries of the Protected House is schizophrenia [...] many people who are diagnosed with it do not manage to develop the skills necessary for an autonomous life or they do not manage to have experience in the labour market. All these lead to a low level of the pension (for reasons of invalidity), which in the case of three beneficiaries of the shelter is close to the level of the minimal pension (350 RON). The beneficiaries are not entitled to the benefits that are for handicapped people and the complementary budget because they are in a residential centre, and 80% of their income from pension goes to the local budget. As a result, the beneficiaries of our institution have incomes that place them close to the limit of poverty, an income that could not allow them to live a decent life as independent persons outside the institution.* (social worker, Shelter/ Protected House)

Some other reasons, however, may be within the users' control – such as lack of skills or of qualifications, and as a consequence, the low income and ultimately the family's dependence on social welfare. *'The poor family – for me – is under a certain level of income, and if we think of the guaranteed minimum income (GMI), it's under 142 RON [our note: approximately 30 Euro], so these people are in extreme poverty, and also people at risk of being poor. The GMI is per family. The law talks about family, but the spirit of the law refers to the household. If a household has three people who are not related, but they have a shared management of the household, then the GMI applies to them, so they submit a single application file.'* (head of office, Social Assistance Direction)

Respondents point out some characteristics of their beneficiaries which suggest that they worry about the (unintended) effects of social protection: perpetuating a lifestyle of mere survival on social benefits:

*'I have second generation beneficiaries of the guaranteed minimum income, so this culture is passed down from generation to generation; at the same time, they become related to each other, so their network is expanding. They spread the word among people they know about the possibility to get the guaranteed minimum income – which is not bad, because it is an issue of entitlement, of*

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<sup>8</sup> The beneficiaries of the minimum guaranteed income – MGI – in Romania have the legal obligation to do community work, the nature of which is up to the local administration to decide. The respondent referred to the community work her office assigns to the MGI beneficiaries to do.

*right to that support. The downside is that living off the guaranteed minimum income becomes a lifestyle. So it [our note - the guaranteed minimum income] stops being a safety net...*' (head of office, Social Assistance Direction)

*'All the institutions propose guaranteed minimum income to people who are in need, but they don't work enough with the beneficiaries. They may have some other income as well, but at home the children and grandchildren of these people will not see a good model for an active working life.'* (head of office, Child protection)

*'The youth who leave the child protection system [...] return as adults to ask for social benefits.'* (head of office, Child protection)

Respondents also discussed people who – though targeted by the service providers – either fall through the safety net, or choose to refrain from using the services. This can happen due to the absence of paperwork which is needed for applying for social benefits, which in turn is due (at least partly) to the fact that for some paperwork people have to pay.

*'We [our note: public office] are conditioned by the production of papers, files. There are people who are so poor they cannot access the social benefits. There are areas in the country where, my colleagues say, some people do not have enough money to get the medical proof that they are able to work (they have to pay a little for this). Or even worse, they don't have a family doctor – then the person is not insured. In order to prepare their file so that they receive social benefits, I need a document from the county labour office saying this adult person is in search of work. For that paper, the person needs the doctor to provide the proof saying they are able to work. And this is a vicious circle. So indeed, someone can be very poor and excluded.'* (head of office, Social Assistance Direction)

Not benefiting can also be due to not knowing one's rights or not knowing what office to turn to for support, or lacking the skills to clearly communicate one's needs.

*'Some lack the very basic skills, and they come and say, help me. Very often when some support is provided which they don't really value, they will find excuses for not taking the offer. For instance, when someone does not find training useful, they won't attend – lack of shoes or proper clothing is indeed rarely the real reason for declining the offer, so we need to talk to people a lot and find out the real reasons.'* (head of office, Child protection)

*'They don't know their rights, they don't know who to turn to. The institutions with relevant roles do not take measures to identify the poor people, and many social benefits that would be for them are conditioned. They only get them if ...'* (social worker, Shelter/ Protected House)

Socio-cultural causes, such as fear of stigmatization, especially in relatively small closed communities, seems to also prevent some people from claiming assistance:

*'Others would could benefit from our services do not come to seek us out, maybe out of pride so that they avoid the image of a person in need of help, or out of shame that they cannot cope on their own.'* (counsellor, Child Placement Centre)

One respondent takes a particularly critical stand toward some of the beneficiaries of their services. Her criticism mainly targets the beneficiaries' planning / self-management skills e.g. '[they are] selling goods from the household without thinking about the future', 'Roma ethnics do not stick it

*out in the jobs we find for them'* (social worker, non-governmental charitable organization). To some extent, this criticism may be related to the fact that people who seek the support of charitable organizations such as a church-run or other private organization may not be prepared for expectations like those set by public institutions. Another possibility is that the charitable organization may have even more limited resources to establish the real needs of people seeking their support than the public institutions do. Although the absence of the same or similar skill was noted by respondents from a public office as well, they put it differently and one also pointed out the dire consequences of the lack of family budgeting skills:

*'Poor people have a hard time managing their budget. So even though they [our note: a family] got a flat from the council [our note: in Romania, they are called 'social flat'], they could not pay the utilities because they did not know how to manage their budget, how to put aside money for such expenses, and they lost the flat. [...] there is a decision of the local council according to which once you lost your social flat out of your negligence, you are not entitled to another one.'* (head of office, Social Assistance Direction)

Respondents also voice some criticism directed at the beneficiaries' attitude to service provision, which may have to do with the low rate of success in getting and maintaining a job by people who have completed courses recommended by the social services, *'Often the beneficiaries do not treat these courses [our note: re/training courses] seriously; they attend only occasionally, but they expect to get a job offer at the end of the course.'* (social worker, Shelter/ Protected House)

In conclusion, most of the respondents see their institutions as limited in their capacity to address poverty, for two main reasons: a) *the social welfare system design*, too much geared towards insufficient cash transfers; and b) *the implementation process*, where i) the burden for making a claim is on the (often ignorant, too impoverished, sometimes incapable) potential beneficiary, and ii) staff predominantly lack social worker competences and therefore the cannot approach each claimant in a personalised manner and develop a relationship over time with enabling potential for the beneficiaries.

## **2. How do policy-makers discuss *other institutions of the social security system and their own agency's cooperation with them, including in terms of multi-agency work to alleviate poverty and social exclusion?***

In general, our respondents are aware of the public institutions at the local, county and national levels that operate in the social welfare system, and also indicate that non-governmental organizations, public utility foundations etc. are part of the system. None of the public office holders named specific NGOs. Some described the role and tasks of institutions working for the benefit of the same specific target group – e.g. the recipients of guaranteed minimum income - in some detail, pointing out how other institution's work complements their office's / organization's work.

*'The County Agency of Payments and Social Inspection [our note: in Romanian, the acronym is ASPIS]; we check the files, and say this person deserves the assistance, and ASPIS makes the payments. The other thing they do is accredit the NGOs who work for fighting poverty. So in addition to government offices, we also talk about NGOs. However, for social assistance issues, we talk strictly about state institutions.'* (head of office, Social Assistance Direction)

About the services public institutions provide, one respondent from a private organization stated, *'The services are mainly direct financial support, but this is a short term support. The major problem is that there are not enough funds and there is no long term plan.'* (social worker, non-governmental charitable organization)

Other institutions of the social security system that were described and discussed in some depth, indicating awareness of their role, included *'The General Direction for Social Assistance and Child Protection – they also have a residential component; so poor people are placed in institutions. They run the elderly people's shelters, which also is a response to poverty issues; in Romania we don't yet use these elderly people's homes for convenience, but because the family cannot afford to look after the elderly, or they are left without relatives; there are few families who institutionalize their elderly family members because they are too busy to look after them – this is something that just begins in Romania.'* (head of office, Social Assistance Direction)

When asked about *multi-agency work* for the alleviation of poverty and social exclusion, most of our respondents, especially those working for non-governmental organizations, stated that they were not aware of it, *'From my perspective, there are no such collaborations.'* (social worker, non-governmental organization)

A respondent who points out the limited extent of multi-agency work describes in quite some detail how she *envisages* multi-agency work as it could be perceived at the level of the service beneficiaries, thereby stating that this is not what is being done, but rather what she thinks should be done, mainly by the public institutions of the social welfare system:

*'The problem is there is not much [our note: multi-agency work]. I think it would make sense, at the local level, that the social assistance, the social workers, they should [be working together] ... The Social Assistance Direction ... right now they only check files, the files that are submitted as application for the guaranteed minimum income, for heating subsidies, but they don't do anything else ... the social workers... normally, they should be working with the people, ask them what their problems are, what they would need to be better integrated, and the social workers should manage their cases. Assist the families, and depending on the issues they face, help them to overcome those problems. If for instance the children have problems with education, they should support them to see what the problems are, support the parents to be helpful for their children, help them prepare to get a job, or help them with getting a job. As concerns housing, they should help find a social house or a place to rent – so the social workers should be helpful... The social worker should be able to ask the County Direction – those who deal with training – to ask them what jobs are available. In what occupations is there a higher demand? So someone should help out with each person's needs, with their qualifications, help them get a job, or get them enrolled in a training course. So the social worker should have some connections in the institutions, who should then help the persons manage...'* (programme coordinator, non-governmental organization)

Others expressed in a hypothetical manner what they wished multi-agency collaboration to be like, and pointed out some progress in the field at the local level.

*'If these institutions worked together, then it would be better. [...] At the Prefecture's level, at the County Council, there is a strategy for inclusion, for prevention of exclusion and poverty, and they recommend the local working groups. We also want to have such a local working group – so each has to have an action plan. [...] As compared to 5 years ago, now the institutions connect, they seek*

*out each other, we are starting to move, to be active, we need each other. The new programming period is closing in, and if we manage to have common discussions, then we will be able to point out what projects are needed. If not, we will propose parallel things, and then we'll bump into each other. I would say this is an opportunity for us.*' (head of office, Child Protection)

One respondent whose job involves developing social and human resource development projects pointed out that projects which are co-funded by the European Commission encourage such collaboration and partnerships, *'European projects [...] create partnerships among various institutions which aim to reduce poverty.'* (head of office, expert for accessing EU funds)

A respondent who is close to the top of the decision-making chain at the local level in a large urban settlement (and consequently more likely to be often involved in higher-level multi- or inter-agency meetings) admitted sceptically, without being able to describe how precisely the commission works, *'There is a commission for social inclusion, at the level of the Prefecture (county level), which brings together several institutions that implement social policies; in addition to our office, there is ASPIS, the General Direction of Social Assistance, also NGOs, the County School Inspectorate, because they are in charge of education, and we are talking about education being the key to getting people out of poverty. I don't know of other involved bodies. But this is it – the multiagency work.'* (head of office, Social Assistance Direction)

The regional representative of a central government office remarked that a strength of the institutions operating in his territory for supporting people in poverty and social exclusion as that they had *'specialist with good competences and professional skills'* and that *'some (very few) managers of the relevant institutions are open and cooperative in finding solutions'*.

A respondent from a small rural local public administration believes that *'collaboration is implicit, we cannot do without it. The social problems are diverse and complex, and for this reason our service requires collaboration among institutions in the field of social services.'* Although the respondent has not offered details, we may speculate – along with another respondent - that *'in communes and villages, the social cases can be managed more easily by the local authorities'* probably because the decision-makers tend to be closer together in space and meet informally on a regular basis, probably sharing the same premises, while in a large urban settlement, there would be a number of locations of the same institution, and often colleagues working for the same institutions meet very rarely, let alone meeting with people from other agencies unless called together for a formal meeting.

In conclusion, although each respondent is aware of at least one other public institutions of the social welfare system and can describe other institutions' respective roles, in their opinions, there is hardly any multi-agency work, although they think that it would be desirable for the institutions and organizations of the social welfare system to collaborate closely.

### **3. What do policy-makers perceive as effective solutions to alleviate poverty and social exclusion, including those applied in other countries?**

According to most respondents, *the most effective services* for the poor and socially excluded are in the realm of *education*: ensuring access to education, making education relevant for the severe

issues the beneficiaries are faced with, and making it part of broader, more comprehensive form of assistance targeting the whole family: *‘work with the family to teach them how to change, provide complex assistance. You cannot do education on an empty stomach... or if you are barefoot, so I provide some financial support, and educate the poor people.* (head of office, Social Assistance Direction)

A respondent makes suggestions for the priority topics to be addressed in education provisions for the users of the services her office provides (recipients of the guaranteed minimum income):

*‘I’d discuss the value of work, the fate of their children who grow up in poverty, and the risks associated with poverty – i.e. diseases, exclusion, lack of my capacity as a citizen to decide what should happen to me, to my community, to make my voice heard.’* (head of office, Social Assistance Direction)

For any support to be effective, it has to be sustainable – an aspect which is pointed out repeatedly - or else the beneficiaries will lose trust in the provider.

*‘Provision of support, sustainable support. It’s much worse when you help out for a short time, and then you let them go back to where they were, then the beneficiaries will feel abandoned, disheartened.’* (head of office, Social Assistance Direction)

*‘There have been all sorts of measures we promoted. E.g. the most recent was providing a free meal for the after-school activities. We did after-school activities in the Central Development region [...], and three local authorities took over the funding of the activities after the project was over. At the beginning of the project, however, they had committed that they would go on funding the free meals for the poor Roma kids.’* (programme coordinator, non-governmental organization)

*‘We had a project which ended not long ago, “Together for a safe start”, in which we set up a center for social inclusion: Roma people and people with disabilities were the major target groups of the project. After the project, of course, other vulnerable categories would also benefit (single mothers, victims of domestic violence, victims of trafficking, etc.). [...] The results of the project are sustainable, we still have employers coming and asking for people they want to employ, we had about 20 people who got employment.’* (head of office, Child Protection)

While respondents working for NGOs also agree that education is the most effective, they point out that new policies are needed in education developed on the basis of experiences gained from projects that have been tested, and found to have an impact. For these efforts to be effective, better cooperation would be needed between the public sector and the non-governmental sector: *‘Overall, I think that education is the most effective, in the long term, obviously. From the public services, I mean. The NGOs cannot solve the poor people’s issues. The NGOs, through the projects they do ... and those that have a big impact, should be models for the public institutions, they should be turned into public policies, I cannot say that there are many projects that are successful, and they could be replicated. But the state is not interested anyhow to scale up these projects, and develop public policies. The state would claim that there are no funds... however, I am not sure if this is the real reason, I think there is not enough political will. There have been all sorts of measures we promoted. E.g. the most recent was providing a free meal for the after school activities. We did after-school activities in the Central Development region [...], and three local authorities took over the funding of the activities after the project was over. At the beginning of the project, however, they*

*had committed that they would go on funding the free meals for the poor Roma kids.*' (programme coordinator, non-governmental organization)

The second most often mentioned effective measure was *job creation* and motivating people for work, but also making sure that the people are properly trained for the job they are seeking: *'The most effective is to create jobs – the inclusion center we set up should work very well. The most effective means is to help people get a job and thus secure income. We need to work both with the employer and the employee, because the employers would not keep the employees if they don't prove to have the skills.'* (head of office, Child Protection)

*'We did the training with our resources. We are interested in developing social economy projects when the law gets passed<sup>9</sup>, and the methodology is clear. In the center, we work with employers, we have a database. The employers come to use and ask for potential employees from us. In the project, the employers got subsidies to hire people from our target group (especially people with disabilities). [...] we had about 20 people who were hired.'* (head of office, Child Protection)

Other measures target specific groups (the elderly, children in placement centres), such as building shelters for the elderly and children's homes at European standards. In order to be effective, respondents suggested that the social security system needs to more pro-actively identify people in poverty and social exclusion or at risk of becoming poor or excluded, and do more careful monitoring of the population at risk.

Some respondents pointed out and described *solutions that are applied successfully abroad* in the fight against poverty or social exclusion. An interesting approach (good practices) from France was described from two different angles by two respondents who had seen it work or had heard about it. The example is a social enterprise, which resulted from consultations initiated by the local administration with the recipients of the solidarity allowance – a large community in a state of poverty. One of the people from the community became the facilitator of repeated consultations with the rest of the community with the aim to decide what sort of enterprise they wanted to start, with a view to create jobs and also make use of the skill that people in the community had. In the end, they decided for a company that would sort waste from the landfill of the city.

*'In France, integration is based on good principles of social economy. In a city, I remember, they had a multiparty contract ... at some point they had 10% beneficiaries of solidarity income out of the population of the city, which is enormous. The public servants could not go and check every beneficiary to see whether they deserved this income or not. So they thought up a system by which they took some of the poor people who benefited from the solidarity income, and empowered them to work with the other poor in the community. They set up a tripartite contract: the beneficiaries who got together based on some shared goals/ interests, a representative of the local government, and a specialist, a group facilitator.'* (head of office, Social Assistance Direction).

Apparently, in France, the state covers 90% of the salaries paid to employees of social enterprises, *'In France, when a social economy enterprise is started, 90% of the salaries of the people who are employed there is covered from public funds. Only 10% has to be covered from own resources. Which is very good, because salaries are the biggest cost when you start such a business in social economy. So this 90% support is very significant, and it allows people to engage. I saw farms,*

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<sup>9</sup> Meanwhile, the Law of Social Economy was passed on 22 July 2015.

*hothouses, environmental friendly farms, services in the food industry. I think in Romania this could also be done.* (programme coordinator, non-governmental organization)

Other good practices were described in brief, e.g. from Australia (moving poor people out of slum areas and into well-to-do residential areas to integrate them); Hungary (efforts to integrate the Roma communities by discussing issues with the representatives of the Roma and planning mindfully at grassroots level), or in general (with no specific reference to a country – caring for the elderly by involving young volunteers or staff to distribute a hot meal to those who could not leave their home; teaching the beneficiaries simple but important things such as how to manage their family budget, etc.). In essence, what was considered good practice seems to involve ‘*empowerment of the individual*’ (programme coordinator, non-governmental organization).

As regards the *policy and operational changes* that the respondents would like to see in the social security system to more effectively alleviate poverty and social exclusion, we have received a range of responses: ‘*a comprehensive, integrated approach*’, ‘*effective implementation of the adopted public policies*’, ‘*individualised support for each family in need*’, ‘*make the poor responsible and educate them so they are not dependent on the social institution*’, sustainable employment, improved housing and education policies.

*[...] as concerns employment policies – whenever a person feels that ... if they have a job, the salary they get is not enough. They should always be able to get counselling, take part in a retraining course, be able to change the job they find unsatisfying... Also entrepreneurship – if someone wants to start a business, they should get counselling, be helped to submit their paperwork, to get a loan, etc. Good conditions for getting a loan from the bank ... in the near future I don't see the jobs ... If there were such favorable conditions... As for education, there should be a public policy – this after school programme, the children from poor families should get a free meal, and get support with their homework in the after school activities, so more focus on closing the gap between the poor children and the other children.* (NGO representative)

Insofar as changes in education policy are concerned, one respondent stated that there should be more school mediators so they can get children to school. ‘*They go to people's houses, and wake up the children and walk them/ take them to school, and then in time the child will learn to go to school on their own. There is a program of the Town hall, for Traian Darjan school – the town hall, and the school, and two foundations who pay the teachers – they provide after school activities and a hot meal for 40 children. This academic year, another school also picked up the program for 30 children – this is a good thing. The Mayor is a big supporter of school, children should be in school and studying, not in the street, in danger of getting on drugs, etc. Of course there are no huge results yet, but at least the children are in school, and not in the dirt and mud all day long. Children should love to come to school*’ (head of office, Child Protection)

In addition to better collaboration among public institutions that ensure social assistance programmes, one respondent would like to see better funding and better trained human resources to implement the social assistance programmes: ‘*I think that poor people should be educated to search for ideas, to identify and apply on their own for a job which can provide a source of income so that they don't become dependent on social benefits provided by the public institutions. A very clear policy, which can be applied effectively, promptness, sufficient funds, more responsibility, professionalism, engagement.*’ (social worker, local administration in rural settlement)

In sum, effective solutions, as perceived by our respondents, are in the field of *education* (including education directed at families), *sustainable job creation* (including in social economy), and, in general, being more pro-active in identifying *the poor and socially excluded people* and *working closely with them* to propose viable solutions for communities or for individuals and/or families / households on a case-by-case basis.

#### **4. What do policy-makers perceive to be the *main barriers* to alleviating poverty and social exclusion?**

The main barriers in the work to alleviate poverty and social exclusion indicated by the respondents are:

- limited political will (*'the local social inclusion strategy [...] is awaiting approval by the city's decision-makers'* (NAR representative))
- limited implementation efforts:

*[...] we are not consistent. If we have a country project, then you have to work hard and sustain it to be believable – so the poor people trust the system. It is important to be aware and to wish to take responsibility and get involved by those who can make decisions'* (head of office, Child Protection)

- time-consuming bureaucratic procedures:

*'in our project, we did not manage to include the Second Chance programme, because I would have needed approval from the MoE, and there was not enough time'* (head of office, Child Protection);

- the economic crisis, underfinancing, perhaps also as a result of the economic situation of the country, which leads to both lack of funds and shortage of jobs:

*'I think that very much depends on the economy of a country, of a region, if the economy goes well, and there are jobs, then poverty also is reduced. There are people who have no school, so we can do competence certification, but even there, one needs to have the basic skills so they can at least read and write their names.'* (head of office, Child Protection);

*'[...] the absence of jobs – or badly paid jobs are not an incentive either. Why would someone work for 600 RON if they make almost that much from the guaranteed minimum income? And get to be bullied by the employer? They are exposed to all sorts of behaviour and encounter difficulties'* (head of office, Social Assistance Direction);

- limited realization of the importance of cooperation for comprehensive approaches to tackling the issue of poverty and social exclusion and therefore lack of cooperation among the institutions;
- shortage of sound expertise at the local level, especially as concerns tackling the situation of the highly vulnerable marginalized Roma communities (pointed out especially by the NAR representative),
- rural-urban divide especially in terms of distance to the city (rural local administration representative). Rather interestingly, the size of the locality comes up in two somewhat contradictory instances: on the one hand, the respondent suggests that in small rural

settlements there cannot be enough jobs so people would be forced to commute to the nearby city where there are likely to be more opportunities to find employment. On the other hand, however, large city dwellers' access to workplaces in the city is also an issue as they may be competing within a much wider regional labour market,

*'This is something specific for big urban areas. Access to workplaces, as you imagine, calls for a good start. We attract labour force from the entire region. I, who work to protect poor families, place my beneficiaries of the guaranteed minimum income who had not worked for over 10 years in a competition with a person who has just left a job and is up-to-date with the job requirements, so it is clear that my beneficiary will be at a disadvantage at the start line, and in addition, he is not as motivated as the other; poverty makes you lower your expectations for the quality of your own life, so my beneficiary is used to this poor lifestyle; [...] I don't know if this is representative for the country, but it certainly is for the bigger cities.'* (head of office, Social Assistance Direction)

- lack of participatory or empowering practices,

*'We need to sit down with the beneficiaries of the services and discuss with them, we cannot propose solutions from the office. From a level of comfort, where we think we know what the poor need ... ' [...] the institutions [...] don't work enough with the beneficiaries.'* (head of office, Child Protection)

Assuming – also under the influence of European policies<sup>10</sup> – that if one has one's own business, then one is less likely to be poor, we asked the respondents to share their view on what prevents people affected by or at risk of poverty and social exclusion from starting their own business, and prioritise these barriers. Almost all of them selected *lack of adequate funding/ capital*. The people's *passivity* and *demanding attitudes* are the next important barrier, followed suit by administrative procedures and bureaucracy involved in the process of setting up a business, too high non-wage labour costs and competition from other companies and grey economy.

## **5. What is policy-makers view on entrepreneurship (including training for the development of entrepreneurial attitudes and skills) as a means of fighting poverty?**

Entrepreneurship is identified by European policies as a highly desirable attitude and part of the solution to achieve the goals set by the European Union for 2020 for its smart and sustainable growth. On the (now archived) website of the Enterprise and Industry, the introduction to the Entrepreneurship 2020 Action Plan states, 'The Entrepreneurship Action Plan is a blueprint for decisive action to unleash Europe's entrepreneurial potential, to remove existing obstacles and to revolutionise the culture of entrepreneurship in Europe. Investments in changing the public perception of entrepreneurs, in entrepreneurship education and to support groups that are underrepresented among entrepreneurs are indispensable if we want to create enduring change.'<sup>11</sup> This high interest in developing entrepreneurship has determined us to investigate perceptions among policy-makers of this issue.

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<sup>10</sup> See for instance the Entrepreneurship 2020 Action Plan

<sup>11</sup> [http://ec.europa.eu/enterprise/policies/sme/entrepreneurship-2020/index\\_en.htm](http://ec.europa.eu/enterprise/policies/sme/entrepreneurship-2020/index_en.htm)

When asked about the adequacy of entrepreneurship training for the poor and socially excluded to fight poverty and social exclusion<sup>12</sup>, eight out of the ten respondents stated that such training would be adequate. Some added that these should not be one-off training sessions, but rather a consistent approach to improve the participants' skills and change their attitude about work and helplessness, so part of a coherent social integration plan. Some pointed out that although theoretically they agree with this, in practice they have not seen convincing results.

*'My beneficiaries go to courses, I have that procedure for them to get the GMI, they have to do community work, and when they go to a course, they don't have to work, but after the course, nothing happens. So I am not sure. Theoretically I should say yes.'* (head of office, Social Assistance Direction)

When further asked about the factors determining the effectiveness of such a solution, the respondents indicated the difficult access to a job to earn a decent and reliable income (active and passive discrimination on the job market, for people in a disadvantaged position ethnically or socially); the need for financial independence in a free market economy; reduction of state intervention for ensuring jobs. One respondent believes that this entrepreneurial spirit has to be instilled in youth in school as the chances of success are higher at that age. Nonetheless, at later ages, such training can increase motivation and autonomy, and eventually people's income. Such training is needed because the people in a state of poverty generally lack entrepreneurial skills.

Half of the surveyed institutions do not develop or carry out training for entrepreneurship skill development for the poor and socially excluded people or people at risk. Although one of the five stated that legally they are not responsible for such activities, within a project the institution had, they were engaged in designing and delivering training. Three of the ten respondent institutions design such training programmes, but do not deliver them, while two both design and deliver them. The most common forms of training are – in this order - workshops, counselling sessions, study visits, and grants. Other trainings mentioned were support for business plan development, technical support for setting up a small company, a business; support for the development and operation of structures of social economy at the local level.

In conclusion, although the interviewees tend to agree that training for the development of entrepreneurial skills and attitudes is an adequate way to fight poverty and social exclusion, only some of the institutions or organisations they represent have some experience providing such training, mainly because training provision is not part of their role. It is noteworthy that highly experienced public officers recommend such training to be part of a more comprehensive support programme.

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<sup>12</sup> The question was: *Is the provision of training for the development of entrepreneurial attitudes and skills in this area for the poor and socially excluded people and people at risk thereof an adequate way to fight these threats?*

## Exploratory field research report – THE NETHERLAND

In the Netherlands, our eleven (we had one more interview, having the opportunity for that) respondents included nine persons working for the local municipality (small and large urban settlement, from 27.000 until over 150,000 inhabitants) and having a responsible position in the social department, and two team managers, working for local people as social facilitator.

We have chosen for this type of respondents, knowing that the responsibility for the support of people in risk, as mentioned in this research, in most of the cases in the hands of the municipalities. Not long ago the government was involved in this all, having a real national strategy, but the responsible ministers have decided that the support can better be given at a lower level, being closer to the target groups.

<b>Respondent</b>	<b>Institution, type of locality</b>	<b>Public/ private</b>	<b>Position within institution</b>
R1	Social department from the municipality, small city	Public	Development of the policy for the duty of care for the inhabitants
R2	Social department from the municipality, big city	Public	Development of the policy for the duty of care for the inhabitants
R3	Social department from the municipality, big city	Public	Development of the policy for the duty of care for the inhabitants
R4	Social department from the municipality, small city	Public	Development of the policy for the duty of care for the inhabitants
R5	Social department from the municipality, small city	Public	Development of the policy for the duty of care for the inhabitants
R6	Social department from the municipality, big city	Public	Development of the policy for the duty of care for the inhabitants
R7	Social department from the municipality, small city	Public	Development of the policy for the duty of care for the inhabitants
R8	Social department from the municipality, big city	Public	Development of the policy for the duty of care for the inhabitants
R9	Social department from the municipality, big city	Public	Development of the policy for the duty of care for the inhabitants
R10	Social organisation offering courses and facilities, small organisation	Public	Project leader
R11	Social organisation offering courses	Public	Team manager,

	and facilities, small organisation		specialist facilities	income
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All eleven respondents provided quite elaborate answers and gave several examples to illustrate the points they made concerning the issues of the research.

**1. How do policy-makers describe the *role of the institution / organization they are affiliated with and their own role within that agency in relation to the beneficiaries of their services?***

When discussing the *role of the institution*, our respondents mainly use verbs such as *policy making, assist, work with, identify* (beneficiaries), *provide* (support, non-formal education, training, money, scholarship, assistance, counselling), *instrument* (law), *implement* (strategy), *coordinate, monitor, evaluate* (measures), *initiate, promote* (actions, projects, programmes), *cooperate / partner with, guide* (individuals, agencies), *improve* (life conditions), *prevent*, etc. when referring to social programme beneficiaries.

The overall scope of municipalities and social organisations covers issues like:

- service provision organization and management
- direct social service / assistance provision (including counselling, training)
- liaising with relevant public and non-governmental offices
- project development, implementation, coordination, monitoring and evaluation, and
- aid provision for beneficiaries.

The interviewed representatives of the institutions and organizations, as part of a municipality are having responsibilities in the following fields:

- social assistance for people with disabilities, children, mothers and families in need;
- provision of social benefits;
- monitoring and provision of statistical data;
- project development and implementation; facilitating access to services and aid for beneficiaries.

All partners from the municipalities mentioned as aims of a municipality, looking at the role it can play in a strategy that will and can be effective for the most important target groups:

- Developing a policy about in what way (having in mind the requirements and possibilities related to the current laws, especially the Participation Law, the Law Social Support and the Youth Law) the current facilities can be offered to certain groups of inhabitants;
- Appointing the specific budgets through the Council necessary for the delivery of the facilities.
- Informing the involved groups of inhabitants about the facilities which are available for them and under what conditions they can be claimed by them.
- Making appointments with ‘colleague municipalities’ and other charity organizations about the way those kind of facilities can be offered.

A respondent working for a big city told: *“Keep in mind that until this year we used to have for every law a separate department in our and also other cities, knowing that everything had to be realized using all the arrangements in accordance to those laws.”(R1)*

This shows that the problem was that there was no total overview by a departments itself what kind of effective and ‘tailor made’ arrangements could be offered to the inhabitants, having real difficulties in the ‘management of life’. But also between the departments there was no effective communication possible, if needed.

*“When in 2015 there new laws were introduced, we were forced to integrate these departments in our city to a new organization, because that will stimulate us to develop just one counter for the inhabitants – making us real visible.” (R3)*

This operation was and is a major one. In general such reorganizations are difficult to handle, also for the people working for the departments. But they are aware of the fact this it is a necessary action: *“We are very glad with this, because now we have the opportunity to offer an arrangement of possibilities for our clients, inhabitants in trouble.” (R6)*. But that is just one side of this – knowing that the transfer of the national budgets to the municipalities is having another effect, a form of cutting the budgets for them. *“In 2014, we had a higher budget - when you count all the budgets together - then this year, 2015. But the City Council knows that we need the same or even a higher budget in 2015, that’s why we have developed a policy plan for the next four years, also if the budgets will decline and we have to operate more creative. We hope that the council will accept it.” (R4)*

The idea behind this kind of plans, based on a strategy for the long term to help the inhabitants and giving them the support they need, is to organize processes in another way.

*“Namely, all departments have to integrate, to realize one counter for all inhabitants and being able to operate effective. That is why we work together with all the official organizations and ask them also to offer discounts and funds for the inhabitants.” (R7)*

This means that the new Participation Law – having regulations for participation by as many as possible people in the economy and the society - , the Social Support Law and the Youth Care Law are coordinated from one central point. In spite of the lower budgets then were available until 2015 – that is clear now, due to the fact that the government is cutting the overall national budget - the municipality tries with this way of working to make an as good as possible offer to the right holders. For people in poverty, in social exclusion and those who have a high risk to get in such a situation it will be important that this way of working, such a new strategy, will be successful. All respondents from the municipalities mentioned that they – seen from their side - are very happy with this way of working, together and as a team. They think that in this way it all can be organized in a more efficient way. That means that the benefits will not always stay the same, in money. *“The income of those inhabitants, supported by us, having benefits, will be in general lower with this way of support, but at the other side it means that those people will become more concrete products and services then before.” (R1)*

Some respondents also told that that they like the new role they became, namely the municipality provides facilities to the partners they work with.

The support of people in poverty, living in social exclusion and trying to find ways to exit this situation, is mostly in ‘money’ or ‘materials’. But municipalities are trying to have more and innovative, creative ‘instruments’ to help those people, with the input of other organizations. A respondent from a big city gave an example: *“Now we have the ‘Gelre Pas’, for a system in which all parties work together in our city but, and that is interesting, also in the surrounding smaller cities. With this Gelre pass we offer the inhabitants discounts on all kind of subscriptions,*

*like the paper and magazines, courses, budget coaching, insurances, debt service, foodbank, cloth bank, subscription for the children at sports, music, culture and many more...". (R6)*

The budget for keeping that system running – not for the discounts or other arrangements, just a card itself – is provided by the municipality, supported by the council. But there are also donations from companies, funds and special offers from connected parties. In more and more big cities a card or pass is introduced – with names like ‘Nijmegen Pas’, ‘Join Package’ and ‘Stads-pas’.

The municipality of the city, offering the Gelre Pass, has also developed a central extra organization, offering all arrangements possible with the Gelre Pass. All other partners are cooperating with them, so the links with those partner organizations are very short and easy to handle.

## **2. How do policy-makers discuss *other institutions of the social security system and their own agency's cooperation with them, including in terms of multi-agency work to alleviate poverty and social exclusion?***

In general, the respondents are familiar with the other public institutions at the local, regional and national levels that operate in the social welfare system. They indicate that non-governmental organizations, public utility foundations and similar institutions are part of the system they have to deal with in supporting people they have to take care off. Some of them described their role and the tasks of institutions that are working as a team for the benefit of the same specific target group – e.g. the recipients of a guaranteed minimum income - in some detail. They pointed out how other institution's work complements their office's or organization's work. *"In our city a kind of umbrella organisation was founded by the council of the municipality. Our colleagues working there are coordinating the answering of all the questions from inhabitants about support and other issues. But it is also working for the organizations that are focusing on the distribution of primary live needs, as the food bank and clothing bank, but they are even involved in activities as the work of the debt Associates, the budget coaching, and so on". (R5)*

The municipality is very happy about this organisation because in this way there is a centralized point where they have the knowledge about the various topics. The project manager is also proud of this initiative, even knowing that not in every region of the Netherlands the situation is the same, but in the coming period all municipalities can share the experiences with her. Besides that there is also work to do for her own institution, with some of the external organizations involved in the financial system. *"We are the central point for all inhabitants, weather it is for poor people, addicts, children, refugees, immigrants or unemployed people. That is good news for them. But the most difficult parties in the Netherlands to work with are the banks and the internal revenue service, for the taxes. They have their own rules and laws, and are not really interested in the problems from the people. They just want to become their taxes and rents. Maybe that is inherent with the current economic situation, the crisis and the way they have to play a role in our society. So, the contrast between the goal of the Participation Law and the Tax Law is that big, that people have to sit down on their blisters, so to say... before you can get help. So, there is still a lot of work to do, but we are on own way..." (R4)*

In one of the municipalities – but others are looking at the developments – has taken the initiative for a new, specific Fund, with the goal to bring the way the ‘Debt Offices’ are acting on a human level. *“You have to realize that when you have debts, and you cannot pay them you go into the prison. And...when you are free again, you still have to pay your debt. So, how to deal with that?”* (R5). The Fund is buying the debts from the people according the rules of the debt restructuring. The management of the Fund is also trying to make agreements with municipalities and house renting associations about the financial support to the Fund, to avoid that people will be kicked out of their houses – and having to place to go. *“But that is one side of this approach. The Fund also stimulates people to invest in themselves by doing courses about your behaviour. Not just leaning on the support, knowing that it also a matter of having not the right attitude...”* (R5)

At the moment the focus is of course on the role of the government and the municipalities and the strategy they have and are developing for the near future. But people in poverty, social exclusion and having a high risk for that, know that in daily life the support will be delivered by a lot of other organizations. This means that municipalities are looking for good contacts with them, to talk about cooperation and working on a better scale. There are good practices to be given, and mentioned by respondents. *“We have, like in other cities, so it is not unique, the organisation ‘debt help buddy’. It is a NGO with volunteers who have stopped with their active working period and now help people with debts. So, seniors and retired experts, willing to bring their expertise. That is, I think, a way to do it for more problematic situations...”* (R2). The most interesting aspect of the ‘buddy organisation is that it is originally an initiative by the Dutch churches and some idealistic funds. The main goal is to help prevent people to come in to the debts – so to be pro-active – and the volunteers visit people who have asked for help and talk with them about their problems. *“We are happy with this kind of help. They guide the people with advice and meanwhile they contact the organisations where the people have debts, to talk about solutions.”* (R2)

Of course respondents of the municipalities know that the distance between the people living in a household trying to survive and the institutions can be withhold them to look for help. Not for the general solutions which are well-know, but the more specific arrangements. One of the solutions to build a structure to get closer to the potential clients. *“Every city has area teams now to become the first ‘ring’ from inhabitants with problems. There are also forms of ‘support brigades’, to help the inhabitants with filling in the forms for the taxes, rent allowance, support from the passes, you name it“* (R6). In smaller cities most of the measures are part of an arrangement by the City Bank. In bigger cities the municipality is the coordinator.

We have to be aware of the fact that nowadays a lot of organizations are involved in social welfare, support of people in need, representing the most vulnerable groups – on a voluntary basis, as a project or working on a non-profit basis, and so on. The respondents have to make choices for with whom they work together. Per municipality it differs in numbers of organizations, from 10 for a small city till 70 in a big one. *“For us the contact can be important, to be informed about the demand side from the inhabitants through their area teams, where upon she can take action to connect the inhabitants with the best organisation.”* (R4). But in spite of having all those organizations and the contacts we have municipalities which arrange all by themselves. The argument for such a strategy is that they have a better overview about the number of people with their rights on support and what, per action, amount of money it is concerned.

For a big city, having more than 100.000 inhabitants, poverty and social inclusion is ‘serious business’, meaning that a big part of the ‘energy’ has to be spend for issues like ‘finding the members of the target groups. „*We know that only 10% of the poor people come to us, working for the city, for support. They are the people who are the poorest of all and desperate, and knowing how to find us. For many people it is still a psychological barrier to ask for support.*” (R7). The earlier mentioned contacts with organisations working ‘in the field’, close to the people that need support. “*Yes, we are trying to work with those seventy organizations – or maybe more... - to support the inhabitants. That means that we cannot do everything ourselves. For instance, an important place is the support from the churches.*” (R7). And more or more the role of teams, operating in certain areas and in the neighbourhoods, can be important. This means that people can approach such a team, knowing that they can provide answers on behalf of the municipality. “*Yes, they are our eyes and ears... our possible clients can ask them all their questions about money, work, income, debts, bankruptcy, incapability to work, rent for your house, rehabilitation and language courses. We hope that this will be more and more effective...*” (R7)

But it is not just a matter of doing in this way by big cities. Also more in ‘the country’, in a regional setting, there are such initiatives. “*In the eastern part of our two provinces we are involved in, there is a care network consisting of all social organizations for social work. But also the City Banks in the smaller cities and in the regions work there together to arrange help for the inhabitants, with the goal that one Bank can learn from another one.*” (R5)

### **3. What do policy-makers perceive as effective solutions to alleviate poverty and social exclusion, including those applied in other countries?**

Like in other countries, most respondents think that *the most effective services* for the poor and socially excluded are in the realm of *education and basic financial support*. Access to education is relevant for the issues the beneficiaries have to deal with – an opinion that is broad accepted, also by politicians and policy-makers at most of the level they operate.

Respondents, involved in the policy making in their municipality or institution, are convinced that an approach that guaranty that any support will be effective - and that it has to be sustainable. Just that aspect has been pointed out repeatedly, knowing that if that is nit the case the beneficiaries will lose trust in the provider. “*I think that it can be sustainable when is part of the policy plan for the period of at least 4 years*” (R2).

A good example of this approach is the use of ‘a city pass’. The combined measures as part of the city strategy by the pass they offer, give people hope that they are not lost in the city, but that the council is aware of them. An important effect of having such a ‘regular’ pass for the target groups as w whole, is that the use is more ‘anonymous’. “*They can go to the coordinator with their demands without getting the feeling that they are beggars for support.*” (R7)

We are talking about entrepreneurial courses, part of a compact approach leading to self-employment (or being more entrepreneurial as employee, the ‘intrapreneur’) and about re-skilling people, but we know that poverty is not only a phenomenon of uneducated people. Also the well educated people have their own poverty problems.

The reasons for coming or already being in such a situation are quite different, from having no job, loosing your job, the crisis, debts as a result of selling the house with a rest mortgage, and so on.

A respondent from a small city: *"We have to realize ourselves – and that is really necessary - that at first we have to offer them effective solutions for their debts and a basic income. Why? This gives them rest in their heads, so then can make up their mind. The next step is to design a program how to work on a better future for yourself, knowing that there is always a possibility to get help."* (R7)

In the Netherlands most of the municipalities are busy with their own strategy. They can learn from other experiences during seminars and conferences, most of them organised by 'umbrella organisations' or the VNG, the Association for Dutch Municipalities. Sometimes one of the workshops is about good practices from abroad. *"I am quite positive about what is going on in Scandinavia. The health care and the day care are cheap and very easy to use. This gives the people the possibility to use the time to invest in themselves."* (R9)

#### **4. What do policy-makers perceive to be the *main barriers* to alleviating poverty and social exclusion?**

The main barriers in the work to alleviate poverty and social exclusion indicated by the respondents are the following:

- No jobs, not enough on the right level and having a link with the right education (knowing that there also more than 100.000 vacancies, but the unemployed people and those who could be helped with a job, are not 'fitting' in the requirements for those vacancies);
- Limited budgets for setting up the right systems and for giving people the possibilities to optimise their rights;
- Ministries that do not work together in an optimal way, meaning that regulations and laws from one ministry can be contra productive for the solutions that are offered by another ministry, based on the same law;
- Taboo, shame, by people that are already for a relatively long time in poverty and/or social exclusion, also in the direction of the institutions that are able to help them in one way or another;
- Stateless persons and the status they have here, in most of the times blocking the possibilities for getting support by the municipality or other organisations;
- Problems to find the people who do have the right for the support, because they are not registered in the right way or that they are not familiar with their rights and the 'channels' to get the right information and/or to make at the relevant moment the institutions aware of their position.

The crisis has caused in the recent years, even at the moment, many loose of companies and working places, so the number of people who need support is growing very fast. *"Our limited budget does not give us the possibility to help everybody, which is a fact where we have to deal with."*(R8). The survey showed that there is a growing number of municipalities that have lowered or are planning to do so the level for the right of having a form of benefit from 130 to 120% or even 100% of the social minimum income for those who need support. *"Yes, that is we have to deal with as civil servants, working for the municipality. It is reality know, people with somewhat more income, let us say, 125% of the social minimum, cannot become any support by us..."* (R3)

We noticed that the new situation for most of the respondents is not satisfying, even knowing that they are making themselves the rules and the laws. That is why in some cities there are actions to find a solution for that change and the consequences for specific target groups. *"Yes, of course we*

*are aware of this problem. So we have decide to have a small budget for the most difficult scenarios, to have some money for those people.” (R5)*

In a global sense it can be concluded, learning from the respondents, that just about 40% of the poor people are willing to go to the council. That seems a very low percentage, looking at the criteria for calling a person or a household in poverty, thinking that they need more help and support by the municipality and other institutions. The main reasons for this situation are, according to the opinions of the respondents:

- Stateless persons have no rights on support by the municipality, even they meet the criteria in general for those are in an official way living in The Netherlands;
- Shame, taboo – thinking that ‘we can do it ourselves with the help of the family or other people in our neighbourhood’;
- Ignorance about the possibilities the government (regulations and laws) and the municipalities are offering, even knowing that there is not really a threshold to ‘knock on the door of the institution’ or to use internet for getting more information (“*But yes, we know that not everyone is using internet – you need a computer and a connection – and that not all internet sides are well accessible...*”). (R10))
- Thinking that they do not have it that bad as other people and that they have no rights on support, looking at their own situation and comparing it with what is happening elsewhere in the neighbourhood.

Respondents are admitting that it stays difficult to reach the right target groups, knowing that they are not ‘reachable’ in some way. “*We are using publicity campaigns in the journals on television – thinking that everyone has one - , having our support teams in the area, the help by volunteers in the city who know their neighbours... it stays difficult for us*”. (R10)

## **5. What is policy-makers view on *entrepreneurship* (including training for the development of *entrepreneurial attitudes and skills*) as a means of fighting poverty?**

In the European Union and the strategies for 2020, like the plans for Education and Training (ET2020), entrepreneurship and having more entrepreneurial skills for more people is one of the hot issues. This subject is so high on the agenda because is part of the solution to achieve the goals set by the European Union for 2020 for its smart and sustainable growth. On the (now archived) website of the Enterprise and Industry, the introduction to the Entrepreneurship 2020 Action Plan states, ‘The Entrepreneurship Action Plan is a blueprint for decisive action to unleash Europe's entrepreneurial potential, to remove existing obstacles and to revolutionise the culture of entrepreneurship in Europe. Investments in changing the public perception of entrepreneurs, in entrepreneurship education and to support groups that are underrepresented among entrepreneurs are indispensable if we want to create enduring change.<sup>13</sup> This high interest in developing entrepreneurship has determined us to investigate perceptions among policy-makers of this issue.

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<sup>13</sup> [http://ec.europa.eu/enterprise/policies/sme/entrepreneurship-2020/index\\_en.htm](http://ec.europa.eu/enterprise/policies/sme/entrepreneurship-2020/index_en.htm)

All our respondents, so without exemptions, are in favour of this target, to have more effective entrepreneurship training for the poor and socially excluded to fight poverty and social exclusion<sup>14</sup>, meaning that such training courses would be adequate in one or another way. One of the conditions, mentioned by several people, is that we have to strive for a consistent approach, as part of a coherent social integration plan that can be used by all institutions of a municipality and its partners in this process. It is also important to have a kind of selection, before the participation in a process, starting with an intake, to look for the right competences as basis for the courses. In that way we have to think of language and reading skills, and other competences to get the most out of this support.

In spite of the meanings of the respondents it can't be said that the system in the Netherlands is stimulating 'entrepreneurship' in a structural way and not so well as it should be. One of the aspects of this 'lack' is that there can be consequences for those who are willing to take part in the courses, being (partially) out of the system for support. *"When you start as an entrepreneur, all your income is set off to your benefit. That is the case now. I know that there are initiatives in some regions to have another construction for this, so we are looking at the effects of that. We need more entrepreneurial people, even before they are aware of the fact that in the near future poverty can be a threat..." (R2)*

The message by the respondents, involved in following the experiments with combining unemployment – knowing that most of them facing poverty and also a situation of social exclusion – with starting an own business, is that specific rules should be adapted for those people. *"As an entrepreneur you need money to invest in your activities, now you become less money from the government, so you cannot invest in your business. One of our ideas is to give those people an earmarked loan with very low or maybe no rent for starting up. And then we can make agreements about the terms of paying back the loan - when the company is going well." (R4)*

It is of course a matter of willing to do so, by the politicians and policy-makers, not just at a national level, but at a regional and local level. There are lot of things to decide about, spending the available budgets – and the fight against poverty is one of those issues: what is the best for us, and us is: municipality, regional labour market, inhabitants and people that are relying on what the council decides as being a priority.

Concerning the courses for more entrepreneurial skills, most of the respondents are saying that at one hand we have to stimulate people to invest in themselves and at another hand we have to realise that they are taking a risk when starting an own business. *"So, before the training of the business management competences, people need a training with social and basic economical competences. With these competences our clients are more aware of what they need to manage their own life and they learn to proud on themselves and can promote themselves at a company." (R8).*

An interesting aspect of such an approach is that respondents are aware of the fact that this kind of support is maybe 'too late' for some groups of people 'in trouble'. Are they already too old, or perhaps are there other better options looking at the personal situation, in an earlier stage? *"I believe that this entrepreneurial spirit has to be instilled in youth in school, so that they know better how the society works and how they can prevent that they are signing contracts without the idea that they cannot pay them." (R11).* Nevertheless, at later ages, such training can increase motivation and

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<sup>14</sup> The question was: *Is the provision of training for the development of entrepreneurial attitudes and skills in this area for the poor and socially excluded people and people at risk thereof an adequate way to fight these threats?*

autonomy, and eventually people's income – as respondents are saying. *“Such training is needed because the people in a state of poverty generally have a lack of entrepreneurial skills.” (R6)*

Most of the respondents are telling that municipalities are offering all kind of courses for a lot of subjects – so not only with the focus on preventing poverty - not always themselves but by external organisations and institutions on behalf of the city council and paid out of the overall budget. Asked about this specific training most of the respondents had the idea that the courses can be offered – besides some specialised institutions like the Chamber of Commerce - by schools i.e. institutions for VET, HE and adult learning. An aspect to keep in mind is that the basis for such courses is a national concept, to keep the costs low and to be aware of the fact that in all regions most of the problems are the same and comparable. In some cities they offer trainings for aspects like ‘budgeting’, but that is in itself absolutely not enough for the development of the right entrepreneurial skills.

So, the respondents tend to agree that training for the development of entrepreneurial skills and attitudes is an adequate way to fight poverty and social exclusion, but only some of the institutions or municipalities they represent have themselves a substantial experience with providing such training, mainly because training provision is not part of their role. One respondent said: *“I think that if there are good examples we can take them up in the new pass and make agreements with the training providers who will offer them to the people. After this basic training they can do the next training in business management.” (R10)*

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## CONCLUSION AND RECOMMENDATIONS

The research highlights the framework and – to some extent – changes in the welfare system in Europe within this critical historical period we are living in. The Welfare State is different in all the countries analysed but interviewing the policy makers we have been able to identify some recurrent key issue. First of all, in all the six countries the system of law and policies that run the social and assistance services are changing. The global economic crisis which started in 2008 has had deep consequences on the capacity of the states to provide resources to solve social problems, the resource allocations for the social welfare systems were cut, and consequently not only did some of the types of problem changes, but the number of people in need of support also grew. Analysing the answers provided by 61 different policy-makers or experts from the six different countries, we realise that addressing this change needs to be ruled and oriented within a common European framework to allow the countries to succeed in achieving the EU2020 goals. Even if a common framework lacks, many organizations are trying out new solution, innovative services and new methodologies. Unfortunately, if the strengths put within this reforming movement are not coordinated and summarized in key messages, the risk is to lose a lot of time and resources. Many organizations, in all the six countries, complain about not being able to fulfil all the requests, and meet all the needs which are growing day by day.

Fighting poverty and social exclusion means also to giving practical help to those that are in extreme difficulty, on the edge of the society or in conditions of extreme need; in Europe, according to Eurostat indicators Europa2020, the people severely deprived in 2013 were 9.6% of the population (as regards the partner countries, there was a minimum of 2.5% in Holland and a maximum of 28.3% in Romania). This study in conjunction with the other product of the project (Poverty and social exclusion in selected European countries) has aimed to make a contribution to knowledge about the needs of people in poverty or social exclusion, or at risk of poverty and social exclusion, starting from the ideas and experiences of those involved in managing welfare policies. At the same time, this study wants to be the starting point for the development of a training program for policy-maker and/or people working for the social welfare system. The training programme aims to capitalize on the experiences of policy-makers and experts, and convey new tools and methodologies to improve their knowledge, skills and attitudes with a view to enabling them to better support and empower people struggling against poverty and social exclusion.

As concerns the five key questions that we set out to answer, we have been able to formulate the following conclusions:

1. Many public institutions and organizations provide goods (money, food, clothes, etc.) to people in need, but they *do not, or do not have the capacity to, attempt to empower the beneficiaries of their services to exit poverty and social exclusion*. However, some organizations are trying to develop new and innovative ways of supporting poor people (cultural services, personalized actions, etc.), thus addressing needs that are beyond the sheer necessities for survival. Policy-makers often have a simplified manner of looking at people in need: they check whether the person is *eligible or not for a certain service or provision*, and if they are, they grant the support, if they are not, they do not, but *rarely if ever do they have a coherent manner of managing the variety of needs of people seeking*

*assistance*. Many actors in the social welfare system, especially in the private sector, emphasize *the importance of being able to ‘read’ the entirety of people’s needs*.

2. *Cooperation* between institutions and organizations is not infrequent, although *not necessarily the norm*. There is more cooperation among non-governmental actors, but in some cases *public institutions also collaborate with non-governmental organizations*. *Systemic multi-agency work is however infrequent*, with the notable exception of the Netherlands, where with the reorganized, de-centralised social welfare system, there is structural incentive for multi-agency work, and the respondents describe examples of multi-agency work. However, in none of the other countries is multi-agency work described as a reality – it is nonetheless often pointed out that *there should be cooperation among the various stakeholders, institutions and organizations, for more effective and efficient response* to the needs of people in poverty or social exclusion, or at risk of entering such a situation.
3. *Education*<sup>15</sup> *and especially learning* are considered to be the primary tool to prevent poverty and social exclusion or to exit from such a situation. Many organizations note that *a sustainable integrated system that combines assistance, in terms of providing for the basic needs, and personalized empowerment programs* would be the most effective way of supporting people in poverty and social exclusion. This calls for aggregation of services in a way to improve their effectiveness and efficiency. Effective solutions also entail *listening to people’s needs*, complaints, and building *interventions on their individual or community needs*. It has been pointed out that *one-off training programmes should not be expected to work well*, as they did not in the past, therefore *personal and professional development plans* should be developed for each individual in need of support, and *solutions that are conducive to empowering individuals should be identified*. Effective solutions often involve the use of volunteers, and almost always if not always *cooperation among the various stakeholders*, between the public and the private sector, between profit and non-profit organizations. Clearly, among the effective solutions, creating jobs or assisting people in finding a job are often mentioned, although in deeper discussions it is revealed that often the lack of skills or certain attitudes to work prevent people from managing to get and hold on in a job.
4. The major barriers to alleviating poverty and social exclusion identified across the six countries are: **lack of jobs, lack of funds** in the organizations and public institutions, but also **limited communication among the stakeholders**, and not lastly **bureaucracy**. As concerns these last two issues, it should be noted that public offices often have difficulty changing their usual practices – sometimes for justifiable reasons, such as absence or shortage of resources – including in terms of who they communicate with, but also because they feel some of the provisions are outside of their remit, when the persons turning to them for assistance do not prove to be eligible for their support and then they do not assist them at all, also fearing that if they did provide some support (e.g. directing them to an office where they can find appropriate support), that would be outside their remit. Thus, many people

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<sup>15</sup> Respondents do not necessarily distinguish between formal and non-formal education, but they note the absence of knowledge, skills and favourable attitudes in the beneficiaries of their services, and strongly advocate for education as the means for learning.

actually fall through the social security net – for reasons pertaining to lack of information about rights and entitlements.

5. As concerns entrepreneurship (development of entrepreneurial skills and attitudes) as a means of alleviating poverty and social exclusion, we notice that while *most respondents are in favour of such approaches*, they point out caveats as well. Before training *stricto sensu* for starting the purpose of starting and running one's own business, the *people who are affected by poverty and social exclusion may need to develop their basic skills, including social skills, along with attitudes that are favourable for entrepreneurship*, such as self-confidence, resilience, communication skills, family budgeting skills, simple planning skills, etc., which are grouped by some under the term 'soft skills'.

Starting from the key conclusions presented above, we can formulate the following key recommendations to provide the basis for developing the training programme methodologies and syllabi:

1. Organizations and institutions working in the social welfare system should **conduct a human capacity audit** to find out how well prepared they are to address the needs of their beneficiaries, and what areas of growth they should focus on.
2. Organizations and institutions working in the social welfare system should **develop a culture of regular and systematic cooperation** with institutions and organizations working for the benefit of the same individuals or target groups, and **promote an ethos of multi-agency work** at the level of their communities.
3. As many organizations do not have the capacity to empower the beneficiaries of their work to avoid entering poverty/ social exclusion or to exit poverty and/ or social exclusion, it is recommended that these organizations **develop the capacity of their human and methodological resources** so that they can provide more complex support than they currently do, both in terms of training and in terms of more individualised (tailor-made) support for personal and professional development. Human capacity development can be done through training, but also through participation in conferences, reading about good practices, visits to organizations or institutions that provide a certain service combined with job-shadowing, sharing experiences and know-how in professional groups, etc.
4. Organizations and institutions working in the social welfare system should **strive to empower their beneficiaries**. For this, they should provide much more beyond the material goods (money, food, clothes, etc.) and address the entire human being; they should develop approaches/ programmes which promote learning and comprehensive personal and professional development, so that ultimately people can become self-reliant.
5. Policy-makers (in the broadest sense of the term, including institutional or organizational-level policy-makers) should develop their **cooperation skills** so that they can engage effectively and efficiently in **multi-agency work**.
6. Policy-makers should develop their **active listening skills**, so that they can clearly 'read' and fully understand, as well as effectively act on the problems their beneficiaries face in

real life, even if their problems do not fit any of the ‘boxes’ the offices are accustomed to working with.

7. Policy-makers should develop their **problem-solving skills**, in conjunction with their cooperation skills, so that they can tackle problems that are apparently outside their remit but which affect the well-being of the beneficiaries of their services.
8. Policy-makers should develop their **learning skills**, so that they can learn from other institutions’ and organizations’ good practices (including those from other countries) on an on-going basis, and be able to transfer this learning into their own work and share it with other stakeholders.
9. Policy-makers should develop their **creativity** so that they can identify and propose/ test innovative solutions to prevent poverty and social exclusion or support people in such situations to exit from them.
10. Policy-makers should **encourage and promote pro-activeness** of the social security system agencies. For instance, especially the public institutions should engage in informing their potential beneficiaries about entitlements available to them. Moreover, they could cooperate with non-governmental agencies to capitalize on volunteering.
11. Policy-makers should be **aware of fragmentations** in the approach to provide social assistance, and for this reason they need to have **knowledge of laws and regulations**, as well as procedures of other institutions whose work affects their beneficiaries.
12. Public institutions should be willing to **learn from good practices of non-governmental organizations** and consider mainstreaming effective practices.
13. Training providers for entrepreneurship skills development for people in poverty or social exclusion or at risk of such situations should **carefully consider the timeliness and appropriateness of training programmes for beneficiaries**; the beneficiaries’ needs should be carefully identified, and training should be tailored to both respond to those needs, and make the learning outcomes sustainable.
14. Training providers for entrepreneurship skills development for people in poverty or social exclusion should aim to **empower participants** in their training and ensure that the learning they offer is relevant for the participants’ actual needs.
15. Training providers for entrepreneurship skills development should **avoid one-off training programmes**; instead, they should consider offering **coherent development programmes** which support the beneficiaries along their self-designed and assumed growth path. Mentoring and other forms of individualised support should be built into the development programme.

## ANNEX 1

### STRUCTURED INTERVIEW QUESTIONNAIRE WITH ELEMENTS OF A SURVEY FOR THE ANALYSIS OF FUNCTIONING OF SOCIAL SECURITY MODELS

#### INTRODUCTION

- ✓ *General presentation of the subject, purpose and rules of the test to a respondent (structured interview with elements of survey completed at the end of the interview).*
- ✓ *Information that the interview is conducted with the use of an electronic recording tool and that the information provided is confidential and anonymous.*

#### ROLE OF THE INSTITUTION

1. What is the role of your institution in relation to the poor and socially excluded or people at risk and what is your role within that institution?  
.....
2. What are the characteristics of your service users in terms of poverty and social exclusion?  
.....
3. Please, indicate who uses the services:
  - unemployed people
  - families with many children (3, and above)
  - single parents with children
  - people with low skills or low level of education
  - people with low income
  - others, who? .....
4. What is the legal title to the assistance services offered by your institution?  
.....
5. Does your institution develop and provide training or similar activities in fields of entrepreneurship skill development for the poor and socially excluded people or people at risk?
  - yes, it both develops and provides such activities
  - yes, it designs such activities but does not provide training
  - no, we have no such activities in our offer [*go to question 7*]
6. If yes, what is the type of this activity/these activities?
  - workshops
  - counselling sessions
  - study visits
  - grants
  - others, which? .....
7. Does your institution undertake new activities, forms of support for the poor and socially excluded people and people at risk of them?
  - yes
  - no [*go to next section*]

8. If yes, what kind of activities are taken?  
.....

#### STATE OF KNOWLEDGE OF THE FUNCTIONING OF THE SOCIAL SECURITY SYSTEM

✓ *The potential information gathered here is: respondent's knowledge about the legal basis of social security system, other institutions and solutions applied in the fight against poverty and social exclusion.*

1. What legislation or policies (legal acts, guidance and other strategic documents) currently cover the issue of poverty and social exclusion? Are these adequate for dealing with the needs of the group affected by these problems?  
.....

2. Which is/are the legal base of your institution?  
.....

3. What other institutions functioning in the field of social security do you know?  
.....

4. Can you enumerate examples of their tasks?

yes

no [go to question 6]

5. If yes, what are the examples?  
.....

6. What sort of multi-agency work is carried out in relation to fighting poverty and social exclusion (if any)?  
.....

7. What is the main barrier to tackling poverty and social exclusion in the location in which your institution operates?  
.....

8. What is the greatest strength of institutions operating in your territory in the field of support for people in poverty and social exclusion?  
.....

9. Do you know some solutions that are applied abroad in the fight against poverty and social exclusion?

yes

no [go to question 11]

10. If yes, what are some examples?  
.....

11. What is the main barrier to applying these solutions in our country?  
.....

12. What services are currently provided for the poor and socially excluded people and people at risk in this location? What, if any, are the gaps in this service provision?  
 .....
13. In your opinion, which of the services provided for the poor and socially excluded people and people at risk are the most effective?  
 .....
14. Do you think that the poor and socially excluded people or people at risk are falling through the social safety net? If so, how and why is this happening?  
 .....
15. Do you work to any professional guidelines in the fight against poverty and social exclusion?  
 yes  
 no
16. Have you received any training in relation to the issue of poverty and social exclusion?  
 yes  
 no
17. What policy and operational changes would you like to see in relation to the problem of dealing with poverty and social exclusion?  
 .....

STATE OF KNOWLEDGE OF THE REAL CAUSES OF ENTRY INTO POVERTY AND SOCIAL EXCLUSION AND THE MECHANISMS OF EXIT FROM THEM

✓ *The potential information gathered here is: respondent's knowledge about economic and social determinants of poverty and social exclusion.*

1. Which economic factors are the most likely cause of poverty and social exclusion [Please rank in order from most likely (1) to the least likely (7)]
- unemployment of household member
  - low rate of growth or decline in the level of GDP
  - employment based on civil law contracts or part-time employment
  - interest rate policy of central bank (too high interest rates of loans)
  - low effectiveness of labour market institutions
  - source of earned income (income from farming, pensions, income from social benefits)
  - household debt
2. What is the average level of income per person available in your region/country?  
 .....
3. Do you know what the extent of the problem of poverty and social exclusion is in the location in which your institution operates?  
 .....
4. What percentage of people is at risk of poverty?  
 .....

5. What are the main reasons for the drop of households` income? [Please, indicate 3 main]
- job loss
  - change in earnings or the number of working hours
  - inability to work due to illness or disability (including a member of the family)
  - maternity leave, parental leave, the need to stay at home with a child
  - retirement
  - disintegration of the marriage/relationship
  - other change in household composition
  - other reason: .....
6. What social factors may determine to the greatest extent the degree of poverty and social exclusion [Please rank from the most important (1) to the least important (7)]
- low level of education
  - lack of practical skills and qualifications
  - disability
  - living in the countryside or in small towns
  - alienation and lack of desire to use the help of relevant institutions
  - helplessness and lack of entrepreneurial attitudes
  - difficult family situation (having many children or single parenthood)
7. What other factors can influence entry into a situation of poverty and social exclusion or increase the risk thereof?
- .....
8. What factors may favour exit from a situation of poverty and social exclusion?
- .....
9. Is the provision of training for the development of entrepreneurial attitudes and skills in this area for the poor and socially excluded people and people at risk thereof an adequate way to fight these threats?
- yes
  - no [*go to question 11*]
10. What factors justify the effectiveness of such a solution?
- .....
11. What are the key barriers for the poor and socially excluded people and people at risk thereof to start their own business? [Please, indicate 3 main]
- lack of adequate funds/capital
  - too high non-wage labour costs (eg. taxes, social security)
  - administrative procedures and too much bureaucracy in setting up a company
  - inflexible labour laws
  - lack of ideas
  - passivity and demanding attitude
  - competition from other companies and gray economy
12. Are you aware of any proposed actions for preventive measures in relation to poverty and social exclusion?
- .....

13. Can you highlight any examples of 'Good Practice' in terms of working with the poor and socially excluded people and people at risk thereof?

.....



**Erasmus +**

## **TAP – Together Against Poverty** **TAP – Razem przeciw ubóstwu**

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