CALL FOR PAPERS

**Banking and Migrants:**

**Israel and Europe in Comparative Inter-disciplinary Research**

One-day workshop, Bar-Ilan University, April 4th, 2019

Globalization is increasing both voluntary and forced (ie. refugee) migration; this includes undocumented migrants. (accelerating migration of both voluntary and enforced (refugee) origin, including undocumented migrants.) Excluding labour migrants from underdeveloped countries, lately, following the events in the Middle East waves of migrants, e/g. of the Syrian middleclass, frequently refugees, overwhelmed European countries. Some of the problems faced by these migrants in the process of integration was being able to access credits. This meant that they were unable to establish businesses. (Socio-economic integration of those migrants face limited access to credit sources, which consequently put difficulties on establishing businesses.)

Migrants generally faced barriers in acquiring loans from official bank sources for the following reasons:

1. They had low incomes making it impossible for them to meet the minimum balance requirements
2. They have no credit history
3. They suffer from linguistic constraints
4. If they are undocumented, they are unable to provide proof of identity
5. Lack of documentation means that the banks do not trust them (they have frequently low incomes, which make it hard to meet minimum-balance requirements; they have no credit history; they suffer linguistic constrains; and they have problems to provide identification (undocumented immigrants); they suffer of lacking of trust as strangers, mainly when they are undocumented.) One of the ways migrants found of obtaining business start-up loans was through credit unions within their own ethnic groups.(Various solutions for facilitating the migrants to obtain small-medium scale loans to enable establishing a business of their own and to promote their economic integration are unions of credit within their ethnic group.) These alternative informal ethnic credit sources established by the migrants are based on trust. They include rotating savings and credit societies among migrants that operate with underground banking instruments.

Authorities in the host countries, however, do attempt to promote migrant’s integration through access to formal credit sources. In 2016 the British Economist declared that “Catering to foreign-born customers is a growing niche in finance”. Trying to alter the migrants from being economic burdens to be economic assets, major banks have begun to facilitate access (providing accessibility) to financial tools. The Deutsche Bank, for example, has come to view (understood the potential inherent in the) immigrants as (to its) future customers. To aid refugees clients it has begun to recruits refugee officials to provide banking services. (to refugee clients.)

The extraordinary Israeli experience of socio-economic integration of migrants, especially during the first two decades of its British mandated phase (1920s – 1930s) proposes various case-studies for ways to cope with financial issues through ethnic/migrant owned banks, private sectorial banks, and cooperative credit societies. Such formal credit sources have linked wealthy immigrants to the bank owners by sharing modest immigrant clients through symbolic partnership of shareholding. We argue that these migrant-owned banks contribute to the growth of the host country’s economy.

The aims of the proposed workshop is to study the phenomena of banking of migrants, by migrants or for migrants, in history and at present by bringing together historical and present case studies from Israel and various European countries. We hope to also consolidate (the) a theoretical framework; to learn lessons from history that can (to) be applied for current Europe mass migration. This would be especially revelant in helping to (to help) facilitate the accessibility of formal credit sources essential for their socio-economic integration in the host developed country, consequently contribute the host economy’s growth.

The one-day workshop will be held at Bar-Ilan University, on April 4th, 2019. We welcome submissions from across the discipline. The organizers plan to publish selected papers as a special issue after being peer-review reviewed by peers.

Please send a title of the proposed lecture, along with an abstract of up to 250 words for papers lasting 20 minutes, and a short bio, to the following address [bankingandmigrants2019@gmail.com](mailto:bankingandmigrants2019@gmail.com)

**Deadline for submitting proposals: February 17th, 2019**

The steering and organizing committee includes: Prof. Orly Meron, the Interdisciplinary dept. for Social Sciences, Bar Ilan University; Prof. Shlomo Shapira, Political Sciences, Bar-Ilan University; Dr. Riki Galia, Kinereth Academic College, Israel; Dr. Dror Goldberg, Economics and Management, The Open University, Israel.