CALL FOR PAPERS

**Banking and Migrants:**

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

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

Globalization 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. 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: 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. 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 themselves are based on trust. They include rotating savings and credit societies among migrants; underground banking instruments.

Yet, the authorities in the host country attempt to promote the migrant’s usage of formal credit sources. Already 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 facilitate providing accessibility to financial tools. The Deutsche Bank for example understood the potential inherent in the immigrants to its future customers, 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/migrants’ owned banks, private sectorial banks, and cooperative credit societies. Such formal credit sources have linked wealthy immigrants, the bank’s 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; to consolidate the theoretical framework; to learn lessons from history to be applied for current Europe mass migration, to help facilitating the accessibility of formal credit sources essential for their socio-economic integration within 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 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.