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Theme 13: Migrant Populations and Refugees

“The socio-economic dimensions of Armed conflict and Post-conflict reconstruction”:

Case Study: Microcredit as a socio-economic integration tool for Migrants and Refugees with ADIE (*Association pour le Droit à l'Initiative Économique*)¹, a non-for-profit organization providing MICROFINANCE Services in France

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Abstract:

In a context of increasing Wars in several parts and countries in the world involving Military forces, Police forces, Rebel groups and mostly Civilians compelled to displacement internally within the country or outside borders, at the same time in the Global North and Global South, Governments fearful of these migratory waves are closing their frontiers. World leaders claim publicly the rise of extremisms, the economic danger related to inflation and mass unemployment as well as the imperative of a national identity construction to justify the obvious and increasing rejection of Migrants, Asylum seekers and Refugees. Since the ratification of the United Nations Charter in 1945 after the two World wars, armed conflicts have decreased between States and have increased within States mainly in the Global South, leading to several type of crises among which forced migration and displacement as a global phenomenon. Paradoxically, a Law “Asylum and Migration” was promulgated on January 26, 2024 in France to control immigration and improve integration, while being one of the signatory countries of the Universal Declaration of Human Rights. An answer to what might be seen as a repressive law is the socio-economic integration of Migrants and Refugees. In France the action of ADIE has a significant impact on the integration of immigrants representing more than 30% of the Clients’ portfolio, by allowing them to create their own businesses and giving them access to microcredit to carry out their professional projects and improve their personal situation as main actors of the Economy and the Society for the common good.

Keywords:

Migrants – Asylum – Refugees – Wartime – Peace – Development – Economy - Microcredit – Human Rights

¹ In English, Association for the Right to Economic Initiative.

Firstly, migrations and forced displacement are usually caused by armed conflicts leading to several type of crises including political and socioeconomic crises as well as humanitarian and emergencies situations in home countries as well as in host countries. In France the law “to control immigration, improve integration” was promulgated on January 26, 2024 with implementation decrees on July 14 and 16, 2024, regarding the obligation to leave the territory called “OQTF” for asylum seekers or even the contract of commitment to respect the principles of the Republic for Migrants wishing for a “residence permit”² to name a few.

The year 2025 will mark the twentieth anniversary of the “International Year of the Microcredit” declared by the Secretary-General of the United Nations in 2005. Socio-economic inclusion with the right to economic initiative by Entrepreneurship and access to Microcredit, appears as an answer to what might be seen as restrictive laws. The Founder of ADIE, Maria Nowak was a Migrant whose family fled the consequences of the second world war in Poland to find a shelter in France. Those who considered that Migratory flows should be contained may be wrong with the experience of Microfinance in lives’ testimonies because it upholds economic development and contributes effectively to the fight against poverty and rural exodus in Africa, Latin America, the Middle East, in South-Asia, in Europe and the Balkans among others.

Summary:

I) Peacebuilding and Security issues

I)1. Armed conflicts, Crises and Emergencies situations

I)2. Migrants’ population and Refugees issues

II) Human Rights issues

II)1. Civil and Political rights: Reception and Administration of Refugees

II)2. Economic, social and cultural rights with the case study of “France Terre d’Asile-CADA” in France (Shelter, Education, Health and Employment)

III) Employment and Entrepreneurship initiatives for the survivors of Armed conflicts

III)1. Case study with ADIE in France

III)2. Case study of the SSI (Survivor Inclusion Initiative) from the USA, Canada and the UK

Current Objective, Research and Findings:

Post-war migrations transformed most Western countries including European countries into host countries both in the early 1960s and the early 1990s. In Canada, migrations issues have had a significant change in the 1950s and in the United States, the experiences have been quite

² <https://www.service-public.fr/particuliers/actualites/A17534> (Website for national public service in France)

different with lifting of admission quotas in 1965 leading to a drying up of immigration as shown by a study led by Richard Alba and Nancy Foner (2015). Even if similar dynamics can be stressed, the experiences are different depending on the political, socio-economic and cultural contexts of each country.

The main objective of this paper is to propose an answer to repressive Immigration laws worldwide by the fostering a “Policy of autonomy” (Duflo, 2015) with Entrepreneurship, Social and Financial inclusion, and the decrease of Baby-boomers and Demography as suggest by the research led by Richard Alba and Nancy Foner (2015).