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The Urban Lab of Europe !

# The B-MINCOME project Journal N° 4

*Project led by the City of Barcelona*



**URBAN  
POVERTY**

# The B-MINCOME project

The **B-MINCOME** project will tackle poverty and social inequality concentrated in nine neighbourhoods in the north-eastern part of the city. The area has a disengaged population with low income, high unemployment and early school leaving rates. Through the deployment of participation and empowerment activities and the design of randomised controlled trials, the project will test the impact of different typologies of Guaranteed Minimum Income (GMI). Ethnographic research will help to understand motivations, values, and narratives of the target groups but also to gain insight on how they experience the change of receiving GMI, and its subsequent impact. The findings will be used to prototype different models of GMI (including a system for a local digital currency) and to define and implement modular services (health, education, employment) along with empowerment initiatives for the different categories of recipients. Beyond the formal partnership, the project brings together a large group of stakeholders including municipal institutes for education and social services, the metropolitan and regional governments as well as the Chamber of Commerce.

## Partnership

- Ajuntament de Barcelona
- The Young Foundation - Think Thank
- IVALUA. Catalan Institute of Public Policy Evaluation - Research centre
- Autonomous University of Barcelona. IGOP. Institute of Governance and Public Policies - University
- UPC. Polytechnic University of Catalonia - University
- NOVA. Center for Social Innovation - NGO

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# 1. Executive Summary - Promoting entrepreneurship in social, solidarity and coop economy

Combating poverty and inequality in Barcelona's deprived areas is the main goal of the BMINCOME UIA project. The pilot aims to test a combination of four Active Policies (addressing training and job programs, social and coop economy, housing grants to refurbish available rooms, and a communitarian participation program), with a municipality-based Guaranteed Minimum Income, called in the case of B-MINCOME Municipal Inclusions Support or SMI (a means-tested cash-transfer benefit). In addition, 25% of the SMI is converted to the new local currency – the Real Economy Currency (REC) – at neighbourhood level in the north-eastern outskirts of Barcelona, which ranks among the city's poorest areas. This fourth UIA journal describes the challenge of implementing

the “Entrepreneurship programme in social, solidarity, and coop economy” policy known in B-MINCOME as Active Policy 2 presenting the selection procedures, policy management and current impacts on beneficiaries participating in the policy. Quantitative analysis is provided by the Municipality of Barcelona about the state of the art, and qualitative analysis has been conducted through circa 30 individual interviews in February and March 2019 with selected beneficiaries, workers of Barcelona Activa<sup>1</sup>, social workers of Social and Solidarity Economy (SSE) entities in the target area, cooperative in charge of training B-MINCOME beneficiaries and civil servants of the Municipality of Barcelona in charge of the policy 2 for B-MINCOME.

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<sup>1</sup> Organisation responsible for boosting economic policies and local development in Barcelona <https://www.barcelonactiva.cat>

## STATE OF THE ART

Since May 2018, 950 households comprising 3,764 individuals distributed across the three peripheral districts of Nou Barris, Sant Andreu and Sant Martí have benefitted from the pilot. The majority reside in Nou Barris (Fig.1\_ Source Municipality of Barcelona).

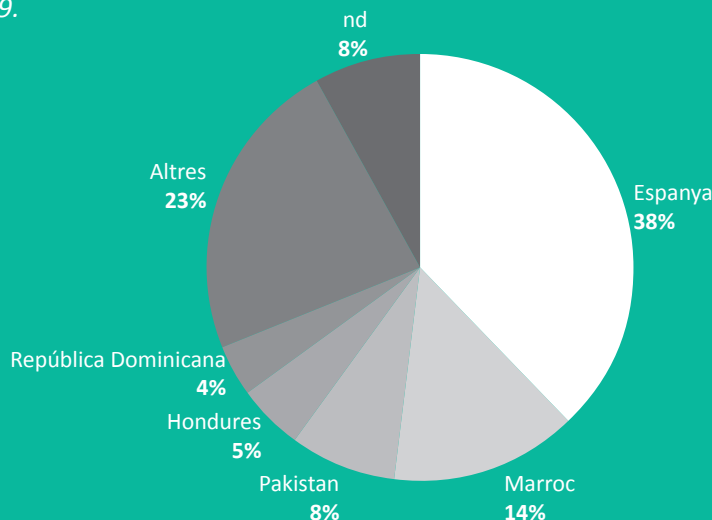
District	Households	% of total	Individuals
Nou Barris	448	47.2%	1.744
Sant Andreu	220	23.2%	891
Sant Martí	282	29.7%	1.129
<b>TOTAL</b>	<b>950</b>	<b>100%</b>	<b>3.764</b>

By February 2019, 722 households had received SMI payments totalling € 390,540.03; the average payment per household for February was € 540.01 (Fig. 2\_ Source Municipality of Barcelona).

SMI	Nr of household	% of total receiving SMI support
SMI fins a 500€	352	48,75%
SMI + 500 a 1.000€	298	41,27%
SMI + de 1.000€	72	9,97%
<b>TOTAL</b>	<b>722</b>	<b>100%</b>

The distribution between men and women is relatively balanced for those involved in the B-MINCOME; however, 84% of the cohabitation units have a female referent as SMI holder. 38% of SMI holders come from Spain with the remaining 62% from 35 different countries.

As of March 2019 – the time of writing this journal – the Active Policies of B-MINCOME associated with the distribution of the SMI are up and running and the Pilot is on track for completion by autumn 2019.



## A general update on the B-MINCOME

The number of household active in the project at the date of writing the journal (May 2019) is lower than the actual number assigned to them. This is due to changes in employment, migration or residential displacement and changes in household composition or interests.

The statistic analysis conducted by the Municipality (March 2019) show that for Policy 1 on training and employment 75.66% of beneficiaries are active, in the policy 2 Entrepreneurship in the social and solidarity economy and cooperative policy 58,99%, POLICY 3 on financial aid and room renting sees the active participation of 41,6% and the Policy 4 of commuting participation scores 43,94% of active participation. In all of them, the net majority of beneficiaries are women.

The active policies are all under implementation but are at different stages of development. The policy 1 and 4 have been the first to start off, soon followed by the policy 2. The policy 3 targeting housing, financial aid and room renting of room has started only during the last year of 2019. This is due to a number of reasons, including possible the actual design of the policy who which are part of the evaluation research conducted by IVALUA in the frame of its project tasks.

In terms of payment of the Municipal Inclusion Support (SMI), the economic “social emergency” benefit covered a total of 915 household out of the 950 household taking part in the project. to this positive result of payment of 96, 31% of the beneficiaries during a period of 18 month, it must be noted that the receipt of the SMI and the amount per household has been changing over time. The se variations are explained by the Municipality due to changing financial conditions

of households (additional municipal support such as Childhood Fund) or employment of one household member ( as part of the Policy1 which guarantees employment for 1 year duration of BMINCOME). This means that the SMI has to be regularly checked and re-calculated according to the changing financial conditions of a household. Considering these variations, over the period between December 2017 and December 2018, a total of 724 households received the SMI throughout the first 13 months of the program with a monthly average of 575,36% er household.

Since October 2018, BMINCOME has supported the use the [recurso económico ciudadano \(rec\)](#) a municipal currency named also *monedas sociales o locales* (social or local currency), which is now running in the area of the BMINCOME project namely in the ten neighbourhood of Eix Besos benefitting of the support of NOVACT (Instituto Internacional para la Acción Noviolenta <https://novact.org>). Contrary to the first experiment in Spain of complementary currency [Gram project of the municipality of Santa Coloma de Gramenet](#), the BMINCOME alternative currency is introduced through the SMI: 25% SMI per household is paid to the beneficiaries in REC. The idea of the REC is to sustain local markets and *comercio de proximidad*, local businesses of proximity; to reinforce relations among the neighbours and improve the circulation of money in the neighbourhood. An App downloadable on mobile phone allows functions such as paying in shops, receiving payments from customers, sending money to another person and monitoring transactions. The first data, show that the number of merchants who accepted the new currency has grown. By the beginning of he year in the concerned neighbourhood by BMINCOME there are circa 200 shops that adopted the REC and 471

REC system users (data from the Municipality January 2019).

Started in 2017, all the active policies are approaching its latest phase of implementation showing positive results documented over the past UIA journals. Exception has to be made for the policy 3 related to housing. One of the major

distress for local population of EiX basis is housing insecurity, however the pilot on financial aid and room renting could not launched at the same time as the others policies. Due to technical impediments and other reasons which need further analysis, this policy has been launched in April 2019 and it is und implementation.

## 2. Understanding Social and Solidarity Economy (SSE)

*“Today, perhaps as never before, more people are becoming aware that capitalism has turned our lives and our planet into a commodity. A system that is environmentally unsustainable and socially unjust, and that it is not able to guarantee the happiness and dignified life conditions of all persons in any place on the planet.”* Carlos Askunze, REAS Spanish Network of Solidarity Economy<sup>2</sup>.

A non-exhaustive overview of the extant literature about this topic shows that despite the terminology of “social economy” (SE) dating back to the origin of socialisation of labouring activities, the solidarity economy is a fairly recent concept. The term “social economy” has been used and revived cyclically with different interpretations and political stances with – as some authors believe – peaks following economic crises. According to Defourny and Delvetere (1999), the modern terminology of the social economy appears in XIXc France, but its roots go back further into history. Known forms of collective (labour) associations – essentially social economies – existed among Ancient Egyptians with corporations and collective relief funds, Romans with craft guilds and *sodalitia* brotherhoods, and in Mediaeval Europe where guilds and corporate associations flourished everywhere.

The term social economy reappears centuries later in the industrial age. Throughout the 19th century authors such as August Ott, Frederic Le

Play, Charles Gide and Leon Walras contributed to the evolving definition of social economy as socio-economic human relations, illustrating in particular the situation of the working class in connection with other classes. Moulaert and Aileni (2005) provide a brief historical account of the terminology’s rise and interestingly their accurate analysis points at two concepts more fitting with the contemporary definition of social economy: improvement in the quality of human relations and the compensation of State responsibilities. The first is Gide’s (1912) general view of SE, in a strict sense, being an effort to improve human conditions and the second is Walras’ interpretation of SE as a strategy compensating State action in regulating market excess. Both arose in the period when discourses around mutual support, association and cooperatives first became institutionalised and received a legal recognition. These two aspects lead to the most recent understanding of social and fair economies enshrined in the principles of social justice, redistributive responsibility of State, and mutual, peer and solidarity base support.

Whereas the concept of social economy can have manifold meanings, today’s social and solidarity economy (SSE) generally takes a new radical and holistic turn by challenging the mainstream market with social, fair and ecologic values. Many voice SSE as a viable grassroots alternative to capitalism (Amin, 2013), transforming the way

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<sup>2</sup> <http://www.riposs.org/what-is-sse/what-is-social-solidarity-economy/?lang=en>



public, private and public sector functions<sup>3</sup>, realising systemic change via self-management and collective ownership of goods, non-monetised work and exchanges, being rooted in social movements worldwide.

The transformative systemic change seems, possibly wrongly, less prominent in the approach of global organisations such as ILO (International Labour Organisation) which appears critical of capitalism by defining SEE as an “alternate or *complementary*<sup>4</sup> economy responding to the failures and shortcomings of current development systems”<sup>5</sup>. ILO is engaging individuals through training opportunities as the SSE Academy (<http://socialeconomy.ilo.org/en>), collective platforms as Collective Brain (<http://www.sseacb.net>) and a number of projects and events. SSE is

also a prime strategy in the path towards sustainable development and instrumental in localising the SDG (Sustainable Development Goals). The UN has fostered SSE in numerous initiatives (see also the UN Inter-Agency Task Force on Social and Solidarity Economy, TFSSE)<sup>6</sup> and also critically questions the potentials and limits of SSE in its capacities, which has implications for expanding the popularity of the SEE approach in a myriad of directions and conditions to implement it in various contexts with different target groups<sup>7</sup>.

The case of Barcelona B-MINCOME is nurtured by these open, evolving and fascinating discourses and in practice it is a neighbourhood-based and unique interpretation of SSE linked to Municipal Inclusions Support to target poverty.

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<sup>3</sup> RIPPSS paper 2015 Global Vision for a Social Solidarity Economy: Convergences and Differences in Concepts, Definitions and Frameworks, [http://www.ripess.org/wp-content/uploads/2017/08/RIPPSS\\_Vision-Global\\_EN.pdf](http://www.ripess.org/wp-content/uploads/2017/08/RIPPSS_Vision-Global_EN.pdf)

<sup>4</sup> Italics mine

<sup>5</sup> [http://www.ilo.org/global/topics/cooperatives/projects/WCMS\\_546299/lang--en/index.htm](http://www.ilo.org/global/topics/cooperatives/projects/WCMS_546299/lang--en/index.htm)

<sup>6</sup> <http://unsse.org>

<sup>7</sup> <http://www.unrisd.org/sse>

### 3. Social, solidarity and coop economy in B-MINCOME

The Active Policy 2 promoting entrepreneurship in social, solidarity and coop economy in B-MINCOME is designed to allow beneficiaries to initiate new projects and community-based economy or, where appropriate, to become part of already-existing relative projects or initiatives.

Within B-MINCOME the definition of the social, solidarity and coop economy sector encompasses cooperatives, foundations, associations, community organisations or other business entities (SL, SCP, etc.) that carry out an activity that is not strictly commercial and with a vocation of service and of social and / or shared interest.

This policy offers a framework which has several facets.

First, the policy enhances the entrepreneurial capacity of participants through training and coaching provided by professionals in social, solidarity and coop economy. Professionals active in cooperatives, experts in SSE are hired by the Area of Social Rights of the City Council of Barcelona in collaboration with the Department of Services of Cooperative, Social and Solidarity Economy and Economy of the Office of Economic Policy and Local Development of the City Council of Barcelona.

Second, it provides social and psychologic assistance with social workers accompanying

beneficiaries in every step along the process of implementation. This means lending individual support to each beneficiary, with care, patience, attention to listening, and encouragement, responding to personal complex issues, while reinforcing the capacities to work collaboratively.

Third, this policy helps to strengthen the relationships and participation of beneficiaries with their surroundings by linking them with existing and rooted community-based practices of social economy, service orientation, and basic opportunities for networking locally. The Municipality of Barcelona together with Barcelona Activa have mapped the existing realities, practices and entities operating in social and solidarity economies in the three B-MINCOME districts. This allows Barcelona Activa workers to function as brokers between the beneficiaries of Policy 2 and local cooperatives, foundations and companies engaged in SSE.

The ultimate goal of B-MINCOME is to launch around 10 projects, contributing to strengthening SSE in the pilot target areas. From the selection criteria, which are the same for all active policies, a total of 99 individuals have been randomly selected for this Active policy. As of March 2019, there are 58 active participants.

## PROMOTION OF THE SOCIAL AND SOLIDARITY COOPERATIVE ECONOMY

	TOTAL	ACTIVE PARTICIPANTS	%	% OF WOMEN
CONDITIONED	48	38	79.17%	86%
UNCONDITIONED	51	20	39.22%	
TOTAL	99	58	59%	

The participants joining this active policy have been randomly selected, meaning many do not have a clear intention to start their own enterprise

or a clear idea at the outset what social, solidarity and coop economy could mean.

## 4. Stakeholders

### 4.1 Public- and third-sector identities: focus on coaching and training

Together with the Municipality Area of Social Rights, the Department of Socio-economic Innovation of Barcelona Activa is co-managing the Active policy involving four workers at management level and six social workers working directly on site.

Here the work of all the social workers and third-sector entities involved is crucial to accompany the beneficiaries in a process of learning about SSE, how to create a business plan, language classes etc., but moreover in creating the basis for imagination, for envisioning that a different way of working to that known thus far is possible.

The training format is standardised and the same for everyone, but the coaching is individualised. In both cases there are challenges. Ana<sup>8</sup>, one of the professionals providing the training, said “we had to adapt the language and duration of each teaching session to the needs of this particular audience, namely to people of different ages, among them men and women who had not set foot in a classroom for 40 years or who had never used a computer”.

Beneficiaries come with intense life stories, intelligence from different paths of life, and

untapped capacities. A lot of work which makes this policy successful lies in the assistance that social workers provide. The challenge for social workers is to create a collaborative atmosphere of peer-learning, and to coach and encourage each participant according to her/his unique features. Social workers listen to the individual demands and often pressing issues concerning family and personal life during meetings, time spent together, and by sharing spaces.

Maria, a Barcelona Activa worker trained as a psychologist, said that “people joining this policy come with different expectations with the urgency to resolve pending economic issues, find a job that reconciles work and private life, or no specific vision of work at all. We deal with all these facets by listening and encouraging the beneficiaries to imagine themselves differently”. A great deal of a social worker’s task is empowerment and emancipation from preconceived perception of oneself, depending also on other pressing economic and social problems not directly related to B-MINCOME but impact the participant’s capacity to fulfil the ultimate goal of this Active policy.

### 4.2 Beneficiaries: focus on gender and migration

“In the social economy the person is at the centre, and special support is needed for women considering that 85% of poverty in these districts

is female” Daniela, Barcelona Activa worker. The large majority of participants are women, have migration backgrounds or belong to the Roma

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<sup>8</sup> fictional name of the interview

ethnic minority. This specific group of beneficiaries in B-MINCOME deserve particular measures and tailored approaches. In the case of Roma, the local gypsy population is well integrated in the neighbourhood life, but there are often language issues and a lack of basic education. For non-gypsy, social workers, it is virtually impossible to enter a Roma family. It is a male-oriented family structure, where women are expected to bless the family union with many children and do not have much leeway to make decisions. Divorce is not well accepted either, due to evangelic beliefs and community customs. "If a woman decides to divorce, the whole community rejects her. We have cases in our B-MINCOME groups of single mothers or women who have difficulties in joining the group because of their family, not only among Roma. Religion also plays an important role among Muslim women, as in the cases of the participants from the Middle East and North Africa explains Daniela, a Barcelona Activa worker at B-MINCOME. On the other hand, women interviewed declared that the Municipal Inclusion Support was an important element of attraction for them joining the programme. According to the criteria of the B-MINCOME one member per selected household can join the pilot, and often, since men in the family have easier access to small jobs or employment, it is women who eventually are chosen to attend the pilot. This is also convenient for them, since they can bring their babies or toddlers to class and have teaching classes offered at different times of the day to fit with their family needs.

The idea of creating their own business from scratch, tailored to family needs, is particularly appealing, especially for women. Many said that working for an employer is very difficult when shifts do not coincide with child care or when, for

religious reasons or lack of language skills, certain jobs cannot be even considered. Veronica<sup>9</sup> is a single mother juggling her daily hours between a part-time job in a school refectory, picking children up from (two different) schools and taking care of the children's needs, which often demands she run from one corner of the city to another. As a single mother it is nearly impossible to find a job in the regular job market only during the school time of her children paid enough to maintain the whole family. Her wish is to create her own enterprise in the food sector to give her the working-time flexibility she needs. This and similar cases are helped by the Active Policy on Social, Solidarity and Coop Economy.

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<sup>9</sup> Fictional name.

## 5. Implementation phases

The implementation of the Active policy on Social, Solidarity and Coop Economy (SSE) has been designed divided into three phases, and

### PHASE 1

#### 1.1. Reception, cohesion dynamics and socio-professional profiles

Phase I of the policy for the promotion of the social, solidarity and coop economy consists of actions carried out by three cooperatives: La Ciutat Invisible, CooDin, and la Fàbric@.

During the first part of this phase, families – randomly selected in the B-MINCOME for this Active policy – are met and assistance is provided for the selection of one participating member within the household. Held in municipal social facilities within the proximity of each district<sup>11</sup>, 75 interviews and meeting sessions have been carried out individually or in groups with members of the households in the three districts of B-MINCOME target areas. The goal of the interview was to understand the potential working profile of each person, his/her relation

### PHASE 2

2.1. Initial training plan in Social Solidarity Economy entities located in the target areas (1 month)

2.2. Training plan of in pre-entrepreneurship (1 month)

foresees the involvement of five public facilities and four social entities that provide services<sup>10</sup>.

to the district and his/her personal living condition. Here it was particularly important to familiarise all participants with the meaning and the scope of the Active Policy, since virtually none was acquainted with the concept of social and solidarity economy.

The second part is dedicated to giving advice and forming a group of participants according to individual profiles, preferences and affinities. Here it has been already possible to create a relationship of trust among participants and define some proposal of working interest into thematic areas relevant for the improvement of quality of life in the districts, such as food, care of elderly and infants, sport and leisure, repair and maintenance of community meeting places, housing, and communication and language education.

The professional entities entrusted with offering the SSE training and coaching are freely chosen by participants themselves from a group of entities whose collaboration had been previously signed via an agreement with the Municipality of Barcelona. The classes offered are circa 3 per

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<sup>10</sup> Equipment used: Casa Cívica Civic Center, Nordic Civic Center, Baró de Viver Civic Center, Casal de Barri Ca l'Isidret, Ateneu Popular de Nou Barris, Entities hired: The Factory, Coodin, The Invisible City, Social Tandem

<sup>11</sup> Nou Barris: for the presentation session and the interviews the location was at La Casa de l'Aigua and for the group sessions at the popular Ateneu 9Barris. Sant Andreu: all sessions were held at the Baró de Viver Civic Center. Sant Martí: all sessions were held in Ca l'Isidret.

week of basic skills and information about cooperatives, financial planning et al.

Once the Phase 2 training period has ended, the participants decide on their working itineraries for Phase 3.

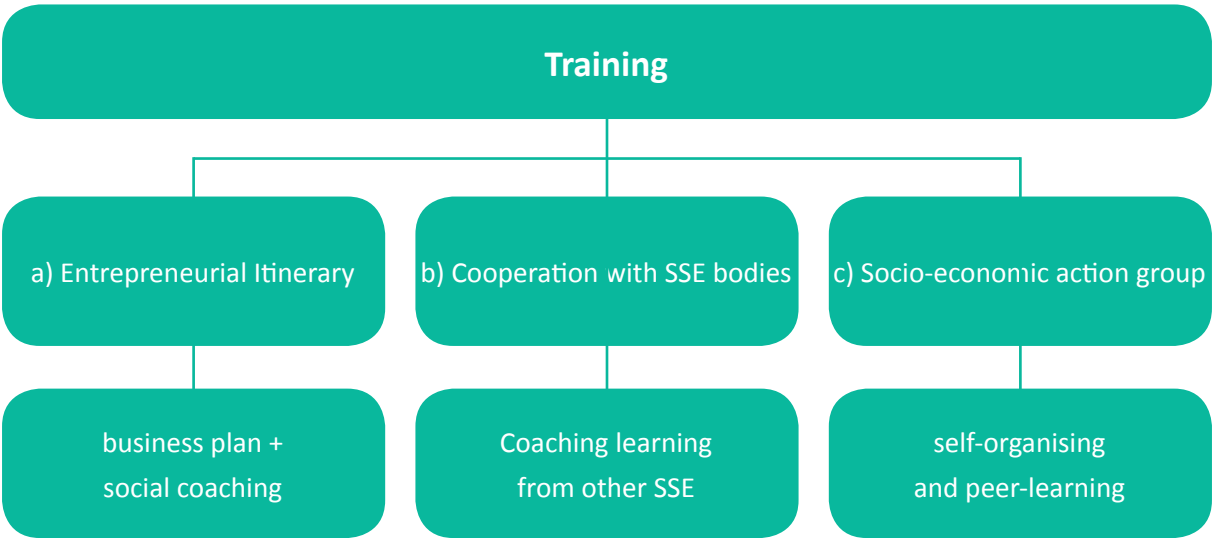
**PHASE 3**

- 3.1. Training in entrepreneurship (2 months)
- 3.2. Different programmes based on profile and preferences (1 year)

After the initial training, which is the same for all beneficiaries, the participants are divided into itineraries, creating groups of participants. This process is not imposed on the participants, but rather the result of negotiation and agreement between the participants, the training staff and social workers. The previous phases and the knowledge and trust established among all the

actors involved is fundamental to shaping this final phase of the Active policy.

Initially, the pilot foresaw two itineraries: a) a tailored entrepreneurial program, and b) a programme of “residence”/ collaboration in the entities active in Social and Solidarity Economy (SSE) located in the B-MINCOME districts. A third itinerary called “Socioeconomic Action Group”, has been also established as result of the feedback provided by beneficiaries in the first phase.



a) Tailored Entrepreneurial Itinerary (“A medida”)  
 This itinerary is meant to foster the creation of SSE projects, based on participants’ ideas that have already been considered and studied in Phase 2 the Pre-Entrepreneurial Programme.  
 Training (235h) and support (200h) accompanying the projects (the programme covers

entrepreneurship training, skills enhancement, visits to micro projects, sessions organised by the participants, breakfast visits with experts and SSE entities, accompanying the projects).  
 The latest data by February 2019 count 32 participants, of the total of 57 active participants, who account for 56% of the participants. The

participants are divided into two groups that train at Cal Isidret or at the Casa de l'Aigua (two municipal cultural centres)<sup>12</sup>.

b) Programme of “residence”/ collaboration in the SSE (“Estades”)

The objective here is providing a space in which to complement the theoretical learning achieved in phases 1 and 2, and to establish direct contact with the SSE workplace. The idea is to incorporate the beneficiary into the organisations' daily activities in order to learn about the SSE entity (e.g., cooperative working in recycling and upcycling, children's education, etc.). Beneficiaries, who are not inclined or do not have any ideas to start a project, carry out a specific activity, have follow-up sessions and mentoring to consolidate the acquisition of competencies about SSE in practice, thus improve their occupational profile. Those interested in participating in this programme are divided into two profiles:

- Migrants (some with basic language skills) with extensive professional experience in construction, restoration, logistics, etc. Mostly long-term unemployed with a strong commitment and involvement in the

programme, with a motivation towards training and learning.

- Women from diverse backgrounds who have been consumed by family life and due to this have been more disconnected from the workplace. For those with work experience, it has been in precarious conditions and / or limited days, mainly in the field of cleaning and / or care, but also in restoration, administrative services and commerce. By March 2019, a group of 11 was interested in participating in this itinerary.

The duration varies depending on the availability of the entity and the participant, but a minimum of 3 months and a maximum of 6 has been established, at a minimum of 6 hours per week<sup>13</sup>.

c) Socioeconomic Action Group (“Grups d'Acció Socioeconòmica”)

The objective is to build a group that, based on the resources of the territory and the Community Action Department of the City Council, develops initiatives with an economic dimension by joining existing projects or creating new ones, which contribute to the needs of the territory. The action group was not initially foreseen and it was born out of the necessity of dealing with specific

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<sup>12</sup> Below are listed some of the projects:

RESTAURANT PROJECT: The project is to prepare healthy meals and lunch for people living in the neighbourhood. At this stage, it this will be take-away / distributed or a prepared meals in a room with a breakfast and lunch service. The seed money to start up the project would be different if a space was offered where rent has to be covered. The promoters are a group of two women and a man, who want to incorporate the social impact through the recruitment of people with difficulties to access the ordinary labour market and with affordable prices for vulnerable groups.

A first realisation of your business idea has been made with the Business Canvas model and a competition study has also been conducted.

PASTRY PROJECT: Two women want to start a pastry shop with handmade and healthy products which promote ethnic food with a friendly and familiar atmosphere. Market opportunities have been identified and a first description of the business idea has been made through the Business Canvas model. Market research, especially in relation to competition and demand, has been carried out.

HAIRDRESSER: Two Nigerian women propose opening a hairdressing salon with intercultural activities. A shop where different international hair styles are proposed and a friendly and welcoming atmosphere for intercultural exchange can be provided.

PROJECT ASSOCIATION OF FOOTBALL FOR CHILDREN: The objective would be to ensure that children (from 4 to 6 years old) play soccer for free in suitable conditions.

CLEANING COOPERATIVE PROJECT: The objective is to develop a work cooperative that offers cleaning services. The target audience would be neighborhood organisations (companies and entities in the 3rd sector,; private homes and neighboring communities. The aim is to cover is the provision of ecological cleaning services for entities and people of the Besos axis.

<sup>13</sup> At this stage, 43 entities have been contacted, preferably based in the districts of the Besòs Axis, but not excluded from other entities according to the interests of participants. There are 7 entities with a collaboration agreement that will accommodate between 9 and 11 participants, and it is expected that agreements will be signed with others.



demands of the beneficiaries, requiring a different methodology of treatment.

This group consists of women with housekeeping and parenting skills, of diverse cultures, a very low level of income and language, excluded from the labour market and with a lack of basic cross-disciplinary skills.

It is a programme of reflection and working on issues related to the improvement of their competencies (communication, mobility, organisation, commitment, initiative, etc.), storytelling, mapping of the neighbourhood and daily life (school-home-work mobility) and other group methodology for building trust and mutual support implemented here. The approach foresees the following:

1) Creation of a monthly micro-project that will be chosen based on participants' needs as

expressed in the diagnostic sessions. Maria, an Barcelona Activa worker involved in the project who was aware of participants' skills in the home, proposed the launch of a "sewing lab". With the support of the Para Manel Association active in the district with sawing and textile lab printing, the socio-economic action group worked in a lab and produced some textile products which could spark the interest of some beneficiaries in starting a small enterprise in the sector.

- 2) Organisation with the group from an out-of-town neighbourhood with the aim of improving mobility and identifying new spaces of interest for the group.
- 3) Monthly meeting with users at individual level to evaluate their progress and address any issues in relation to Project B-MINCOME.

## 6. Challenges and concluding remarks

The interviews with beneficiaries<sup>14</sup>, social workers, entities active in SSE, Barcelona Activa, and representatives of the City Council highlight four main challenges in the successful implementation of this active policy:

1. The initial goal set by the pilot of involving a high number of participants, appeared in the course of implementation not to respond to beneficiaries' real capacity to join. Thus, the challenge is to understand why this is the case and to deal with the high number of dropouts in this pilot and potential future applications of similar schemes.
2. This policy alone does not deal with the complex problems beneficiaries face (e.g., health problems, lack of services, housing insecurity etc). However, the challenge is how to take into account and deal, with concrete and pressing poverty-related concerns that dramatically affect beneficiaries' capacity to attend and become proactive promoters of social and solidarity economies as expected in Policy 2.
3. The SSE entities involved in the pilot are crucial actors in both its realisation and sustainability. The challenge is to foresee a scheme to keep their collaboration with the Municipality ongoing beyond the end of the pilot.
4. Participation in this policy creates expectations for concrete and long-standing future working opportunities, which could improve the long-term life conditions of individuals. Hence, the challenge is to deal with those expectations especially after the end of the pilot.

These challenges can be analysed and explained in more detail:

### 1. Challenge of involving participants over time

There might be various reasons why the initial number of participants foreseen in the pilot has fallen. As for the definition of the pilot there are two options for joining the active policy which are conditional (namely an obligation to take part in the active policy together with the perception of the SMI) and unconditional (no obligation). In the case of Active Policy 2 where no job contract is attached as in Policy 1 (see journal 3), some beneficiaries did not see the SSE training as appealing. According to social workers, some people with a conditional option for participation preferred to drop out. The calculation of the SMI is based on the declared income a family earns and their living costs, so for some the additional support of the SMI would not make a significant difference to the household budget. Hence, the time spent training would be perceived as potentially "time and money loss" as no concrete job offer is attached; thus finding part-time, temporary or illegal work that can contribute to the household income seems more appealing. Another reason for dropping out or not profiting completely from the pilot, might be family and health issues. Many beneficiaries have elderly relatives to care for, large numbers of children (up to 7 in some households), disabled family members

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<sup>14</sup> All interviews with beneficiaries of B-MINCOME policy 2 were held between the end of February and the beginning of March 2019. Information sources are not reported for reasons of privacy.

demanding specialised care and personal health impediments. These issues, which also cause problems in finding work because proper assistance outside the household is non-existent or insufficient, affect participation in all the phases of the pilot.

## 2. Challenge of dealing with concrete poverty-related concerns

As for the last point on health, there are other matters for poverty-related issues that cannot be considered solely from the perspective of the B-MINCOME. However, they dramatically impact the ability of beneficiaries to transform their precarious working and living conditions. Housing is a recurrent concern for many beneficiaries, which is a major condition for those in poverty or at risk of it in Barcelona. Among the extreme cases are interviewees living in squats, apartments that fall below the of minimum health and security standards due to mould and dilapidation putting the building at risk of collapse, and premises under rental market pressure. Barcelona has no rental caps. Landlords can increase rent every year making it impossible for low-income households to afford to stay in their home. These conditions affect more dramatically welfare recipients. Beneficiaries of the B-MINCOME might lose their apartment before the implementation phase ends. Neither participation in the pilot nor the perception of the SMI are guarantees that the

landlord will extend the rental contract, and there is a serious risk of eviction for the B-MINCOME participant and a minor<sup>15</sup>. In other cases, the landlords are banks reclaiming assets and B-MINCOME beneficiaries face losing their apartment<sup>16</sup>. The challenge here is how to use B-MINCOME to also address wider causes of the disadvantageous situation for those targeted by the pilot, integrate measures from different departments and look for strategies emerging from the B-MINCOME to guarantee beneficiaries' housing rights.

## 3. The challenge of SSE entities in sustaining the post-B-MINCOME phase.

The local SSE entities involved in the project profit from additional workforce<sup>17</sup>. At the same time, B-MINCOME beneficiaries learn by using the skills and competences needed at the SSE entity. However, these entities, be they associations, cooperatives or foundations operating locally in the sector of social and solidarity economy, are often small and cannot hire personnel trained through B-MINCOME. Local entities fear their lack of hiring capacity to be an issue in securing future working opportunities for B-MINCOME beneficiaries. This preoccupation comes with the opinion that SSE entities are not strong economic actors due to the law for public contracts<sup>18</sup> and to the employment plan of the city of Barcelona possibly favoring large enterprises rather than the small SSE entities<sup>19</sup>. These

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<sup>15</sup> The information source is not reported for reasons of privacy.

<sup>16</sup> Anna (fictional name), who migrated to Spain a few years ago and invested her savings from working in the retail sector in buying an apartment, saw her life change quickly. Her international retail employer made her redundant. Job loss and consequent inability to cover the mortgage were her personal impacts from the financial crisis. She struggled to keep a roof over the heads of her family comprising herself, her mother and her sisters. With the support of the PAH, she became a skilled and knowledgeable activist in the housing sector, which helped her escape her difficult situation by obtaining an affordable rental contract extension from the bank. Anna said that her entrepreneurial skills gave her the motivation to join the B-MINCOME pilot to found her own business in the neighbourhood. But this is just one part of the story, since the rental extension ends in a few months, which could impede the start of her project developed by B-MINCOME.

<sup>17</sup> The reference goes to those SSE entity in the second itinerary hosting the beneficiaries for a limited time

<sup>18</sup> Ley LCSP 9/2017 de Contratos del sector público

<sup>19</sup> The statement source is not reported for reasons of privacy.

concerns for the future sustainability of B-MINCOME should be taken into account in discussions and dialogues among the public sector and SSE.

#### 4. The challenge of expectations about the future

There is almost no-one among the B-MINCOME beneficiaries who did not declare themselves concerned and preoccupied by the end of the pilot. In the case of the participants in the first itinerary, the main concern is the seed money to start implementing their proposals, and especially about having funds to rent work spaces. The most-positive beneficiaries believe that their business plan and the work they put in to realise their projects gives them confidence. Some sidestep the work-space-rental issue through activities that do not require rental expenses (e.g., delivery on demand, purchase online). For instance, two Nigerian women from the intercultural-hairdressing-salon proposal decided to start up in business without any basic support for renting a shop space, by deploying their SSE concept, at least initially, from home or the homes of customers.

For the Socioeconomic Action Group the end of the B-MINCOME may be the end of a space of trust and sharing achieved during the pilot, thanks to the close support of social workers. Some women underwent training for the first time, and for many it was the first opportunity to relinquish the role of parent or housewife imposed by gender, religious or family customary. The SMI makes a difference in the family budget

and to receive the SMI the participation in the pilot could not be refused (this is true especially for those with a conditionality option). For the future, it is therefore crucial to establish a women's group or a small enterprise that could maintain, at least for those interested, their mutual support and collaboration. The tailor-activity tested in the form of the lab can be a potential future option.

Barcelona Activa is working on securing future work to ensure that none of the participants are excluded. More specifically the public sector offers opportunities in addition to B-MINCOME, e.g., Barcelona Activa has a programme called *Bona Feina*<sup>20</sup> which provides backing for quality of work in enterprises; *Impulsem el que fas*<sup>21</sup> is a call to subsidise neighbourhood-based social-economic projects; the Municipality of Barcelona implements the programme *Labora*<sup>22</sup> dedicated those in vulnerable conditions. The challenge is therefore to harness the energies, ideas and motivations engendered through the pilot to stabilise beneficiaries' working conditions using ad-hoc instruments.

In conclusion, the active policy is powerful and exemplar in its framework and implementation for other European cities. It is particularly successful at offering an introduction to as well as information and training on Social, Solidarity and Coop Economy (thus amplifying the resources to find a job), together with ad-hoc individual support, community organisation, cultural and ethnical integration, and individual and collective empowerment, secured by co-management and collaboration among stakeholders.

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<sup>20</sup> <https://www.barcelonactiva.cat/barcelonactiva/es/novedades-y-prensa/novetats/2017/11/21/pagina48590.jsp>

<sup>21</sup> <https://empreses.barcelonactiva.cat/ca/web/es/impulsem-el-que-fas>

<sup>22</sup> [http://w110.bcn.cat/portal/site/ServeisSocials/menuitem.931633495bcd6167b4f7b4f7a2ef8a0c/index4222.html?vgnextoid=c51d-96b0aa819410VgnVCM1000001947900aRCRD&vgnnextchannel=c51d96b0aa819410VgnVCM1000001947900aRCRD&lang=ca\\_ES?](http://w110.bcn.cat/portal/site/ServeisSocials/menuitem.931633495bcd6167b4f7b4f7a2ef8a0c/index4222.html?vgnextoid=c51d-96b0aa819410VgnVCM1000001947900aRCRD&vgnnextchannel=c51d96b0aa819410VgnVCM1000001947900aRCRD&lang=ca_ES?)

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