

## Catalonia, Spain: Fostering development by supporting migrants' entrepreneurial skills: The *Rétale* microcredit programme of Savings Banks Catalonia

**Name of the policy:** Reinvesting Talent in Ecuador (*Reinversión de Talento en Ecuador – Rétale*)

**Start date:** 2004

**Completion date:** 2010

### CONTEXT

#### **Regional-provincial context**

Spain is divided into 17 *Comunidades Autonomas* (Autonomous Communities), the richest of which are the *Comunidad de Madrid* (Community of Madrid) and *Catalunya* (Catalonia). Catalonia has a territory of more than 30,000 m<sup>2</sup> and a population of more than 7.5 million people.<sup>1</sup> The political body that governs Catalonia (the *Generalitat de Catalunya*) comprises a legislative body (the *Parlament*) and an executive body (*Consell Executiu*) chaired by the President of the *Generalitat*. Catalonia comprises four *diputacions* (provinces): Barcelona (the capital of Catalonia), Tarragona, Girona, and Lleida. The Province of Barcelona covers approximately one-fourth of the Catalan territory but, quite significantly, has a population of about 5.4 million people (approx. 70%).<sup>2</sup> These figures are not surprising: activities related to tourism and the expanding tertiary sector concentrate in Barcelona, attracting people from inside and outside Spain.

#### **Government decentralization context**

Spain is not a federal state but its highly decentralized system of government recognises a high degree of autonomy for the Autonomous Communities. In the case of Catalonia, autonomy and related legislative competences and executive powers are defined in the *Estatut d'Autonomia de Catalunya* (Statute of Autonomy of Catalonia), whose latest version entered into force in 2006.<sup>3</sup> Provinces and municipalities occupy a relatively marginal position within the privileged relationship between the central state and each of the Communities. Municipalities retain a number of competences and powers in the provision and administration of services and a number of local social and economic policies. Provinces also act in some policy areas while at the same time fostering networks and coordination between its municipalities. In particular, the Province of Barcelona 'essentially provides technical, economic and technological support to councils so that they may provide quality local services on as even as possible a basis throughout the province. It co-ordinates municipal services and organises public services on a supramunicipal basis'.<sup>4</sup>

**Institutional level of policy development:** Regional-provincial and transnational

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<sup>1</sup> For more updated statistics see <http://www.idescat.cat/territ/BasicTerr?TC=5&V0=3&V1=0&V3=863&V4=435&PARENT=1&ALLINFO=TRUE&CTX=B> [21 March 2011].

<sup>2</sup> Data retrieved from the website of the Province of Barcelona at <http://www.diba.cat/ladiputacio/en/quien.asp> [24 March 2011].

<sup>3</sup> Find the text of the Statute at <http://www.gencat.cat/generalitat/cat/estatut/index.htm> [21 March 2011].

<sup>4</sup> Ibid.

## SOCIAL CONTEXT

Starting from the mid-1980s, Spain began to receive an increasing number of migrants from Spanish-speaking countries of Latin America (Ecuador, Argentina, Colombia, and Bolivia among others) but also Africa and Asia. Spain's richest areas, including the Community of Madrid and Catalonia, have attracted the largest numbers of these migrants. As of 2010, Catalonia's foreign population was 1,198,538 people (more than 10 times its foreign population in 2000). Proportionally, communities from South America increased even more, from 26,930 to 331,360.<sup>5</sup> In 2008, Catalonia's most numerous communities were Moroccans (207,194), followed by Romanians (87,899), Ecuadorians (80,350), Bolivians (80,534), and Colombians (46,006) (Government of Catalonia 2009: 9). These people have migrated in search of better social and economic conditions. For example, in 1999/2000 Ecuador went through a major economic crisis that provoked a heavy contraction of its GDP and ultimately led the country to default on its external debt. Despite some partial recovery of the economy, as of 2010 approximately one third of Ecuador's population still lives below the poverty line.<sup>6</sup>

Spanish migrants experience sometimes severe forms of social exclusion. In Catalonia, migrants have an overall higher activity rate compared to the Spanish population but, at the same time, have lower job security: they work under temporary contract conditions and are more often unemployed than people of Spanish nationality. Migrants have also lower educational levels compared to the Spanish population: while both sectors of the Catalan population have similar educational participation rates (approx. 50%, a bit higher in the case of Spanish), migrants are the overwhelming majority in the segment of Catalan population that is illiterate or has only a primary education (30%), while less than 20% of migrants have higher education (as opposed to Spanish, with more than 40% holding a degree of higher education) (Government of Catalonia 2009: 18-22).

## COMPREHENSIVE NARRATIVE

### Description of the policy

*Rétale* was not a policy but a 'corporate social responsibility' initiative related to microcredit. It was a project of the *Fundació 'Un Sol Món'* (Foundation 'Only One World'), which was one of four foundations of *Obra Social* (Social Work). *Obra Social* was the entity of *Caixa Catalunya* (Savings Banks of Catalonia) tasked with promoting social-oriented initiatives (ICEP-CODESPA 2008: 232). *Caixa Catalunya* was one of the largest savings banks of Spain and the second largest of Catalonia, owned by the Province of Barcelona. In July 2010, the fusion between *Caixa Catalunya* and two much smaller local savings banks (*Caixa Tarragona* and *Caixa Manresa*) took place and a new financial entity, whose trading name is *Catalunya Caixa*, was created. *Obra Social* survived under the new *Caixa* while *Un Sol Món* (and *Rétale*) did not.

*Rétale* was based in Spain but implementation took place, at least partly, in South America. The programme provided small funds to Ecuadorian and Colombian men and women who were resident in Spain for more than one year and wished to start or expand a small business in their own country. This activity could be led by the owner either from Spain (control over the activity

<sup>5</sup> Retrieved from [www.idescat.cat](http://www.idescat.cat) [21 March 2011].

<sup>6</sup> See <https://www.cia.gov/library/publications/the-world-factbook/geos/ec.html> [24 March 2011].

is delegated by the owner to a person of trust) or directly in the country of origin (if the owner decides to go back to her/his country of origin). Also 'irregular' migrants could apply and be part of the programme provided that they could devote a few hours per week to the development of the entrepreneurial plan and save part of their earnings to fund the project. An entrepreneurial attitude was also required. Participation in the programme did not bear any consequence on the legal status and obligations of participants and members of their family. Because of its use of microcredit, flexibility in terms of implementing the economic plan, and overall support for the economic independence of migrants (as opposed to reliance on subordinate and often precarious employment), while not a policy, *Rétale* presents several elements of interest and innovation, especially in the Catalan/Spanish context. *Rétale* is an interesting hybrid: it is a transnational programme that testifies to the role increasingly played by foundations and other private entities in the area of development, and in particular co-development. At the same time, given that the bank that promoted *Rétale* was owned by a public authority, the Province of Barcelona, the initiative also had and still has a public relevance. This relevance is also regional, considering the territorial extension of the services provided by *Caixa Catalunya/CatalunyaCaixa*.

### Background / origins

In line with a growing concern inside Spanish society for poverty issues and solidarity, *Un Sol Món* was established to promote development in foreign countries and, at the same time, support foreigners based in Spain who are at risk of poverty and therefore in need of special financial help (ICEP-CODESPA 2008: 231-232). In this respect, the Foundation explored different possible lines of interventions: co-development was the leading concept of such exploration, and microfinance emerged as the most adequate action to undertake. In fact, the input of what became *Rétale* came from the same migrant entrepreneurs who would request *Un Sol Món* small funds to start a business in their own country (*Terra Actualidad* 2008). According to *Un Sol Món*, the majority of migrants is actually interested in starting an economic enterprise in their country of origin (56%), where their families often live in poverty and the heads of those families (often women) are unemployed. However, this does not happen and a very limited proportion of these migrants' remittances (between 5% and 7%) is invested in productive activities (Fundació Un Sol Món 2008: 23). Microcredit was found to be the ideal response to the demands, expectations, and living conditions of migrants and their families, in Spain and abroad.

### Policy objectives

The main objective of *Rétale* is to improve the economic and social conditions of migrants and their families. More specifically, it aims to support Ecuadorian and Colombian people based in Spain who want to start a small business in Spain or in their own country. For that purpose, these individuals receive free orientation, information, formation, and counselling. In the long term, by helping migrants start their own economic activity, the project aims to reduce migrants' dependence on remittances by generating new income and, by doing that, supporting the economic development of migrants' countries.

### Chronological development and implementation of the practice

*Rétale* has been implemented in different phases and has been targeted to two of the largest migrant communities in Spain: Ecuadorians and Colombians. Requests to *Caixa Catalunya* for

loans were coming mainly from these two groups of migrants.<sup>7</sup> What follows is an account of (a) the three main phases through which *Rétale* developed between 2004 and 2008 (plus the end of the programme) and (b) the three main steps through which single projects funded by *Rétale* would go through once approved.

### *Development of Rétale*

#### *Phase 1. Definition of the project and relevant partners*

Before *Rétale* started, some time was invested in understanding what microfinance was and in consultations with experts and networks of NGOs in Spain and abroad (France, Belgium, and Italy) who could help *Un Sol Món* to shape and refine its own model of intervention (ICEP-CODESPA 2008: 233).

#### *Phase 2. Starting the project with Ecuadorians (2004)*

Ecuadorians/Ecuador were the first community/country selected for testing *Rétale*. Different areas of Ecuador were chosen where migrants' projects could be financed, which corresponded to the areas of highest emigration to Spain. Three sites of *Rétale* were opened in Spanish cities located in three Autonomous Communities where the Ecuadorian community was concentrated: Madrid, Barcelona (Catalonia), and Levante (Valencian Community). As of 2008, one coordinator and nine counsellors were at work in Ecuador to support the implementation of *Rétale*-funded projects funded by as well as six microfinance institutions (Foundation *Un Sol Món* 2008: 24-25).

#### *Phase 3. Integrating Colombian migrants into the programme (November 2007)*

In 2007, the Colombian community was integrated into the programme. One reason this community was selected is that more than 50% of it is concentrated in the same three areas of Spain where the Ecuadorian community is concentrated. In addition, it was found that 75% of this community regularly sends money to its home country and that approximately 7% of this money could be invested in enterprises. Six areas for the implementation of *Rétale* were initially selected: Bogotá, Antioquia, Risaralda, Valle del Cauca, Quindío, and Caldas (Caixa Catalunya 2007). As of June 2008, one coordinator and five counsellors of *Rétale* were based in Colombia, and five microfinance institutions in the country were involved in the program (Fundació *Un Sol Món* 2008: 25).

#### *Phase 4?. Plan to implement Rétale in Morocco and end of the programme*

As of August 2008, there was a plan to move *Rétale* even further and target the most numerous foreign community of Catalonia: Moroccans (*Terra Actualidad* 2008). However, *Rétale* was terminated some time later, arguably in 2010, due to the decision to steer funds towards new initiatives.<sup>8</sup> Eventually, it was with the creation of *Catalunya Caixa* that a major reorganization of priorities and funds took place and the decision not to continue *Rétale* was taken.

### *Supporting migrants' business: From the idea to its concrete realization*

Access to the program followed a standardized procedure. Information sessions were organised in the three Spanish cities where *Rétale* was based in order to make migrants aware of the

<sup>7</sup> Information provided by the Press Office of the Obra Social of Caixa Catalunya during an interview on 21 March 2011.

<sup>8</sup> Information provided by the Press Office of the Obra Social of Caixa Catalunya during an interview on 21 March 2011.

funding opportunities provided by the programme. An applicant would then request an appointment with the staff of the programme. The entrepreneurial spirit of the applicant and the feasibility of the project were assessed in order to fill the limited places offered by the programme with the candidates and projects with the highest potential. A business plan could be proposed for implementation either in Spain (*sin retorno* – no going back) or in Ecuador/Colombia (*con retorno* – going back). In the case of the former, a partner had to be present in the country of origin anyway. If the project was approved, a three-step intervention was put in place (Fundació Un Sol Món 2008: 20-21):

#### 1. Counseling concerning the business plan

This counseling was provided in Spain to both the applicant in Spain and his/her partner in the country of origin (*sin retorno*) or only to the applicant in both Spain and in her/his country of origin (*con retorno*).

#### 2. Funding of the plan

Funding was made available by Un Sol Món in Spain (*sin retorno*) or by a microfinance institution associated with *Rétale* in the country of origin (*con retorno*). No more than €15,000 could be loaned for a duration of 24 months. An annual fixed interest rate of 6% was applied (no commissions). Guarantee was provided by the assessment and approval of the feasibility of the business project.

#### 3. Start up, implementation, and follow up of the business project

The start-up and implementation of the business activity received ad hoc support and were monitored. A counselor was available in both Spain and country of origin (*sin retorno*) or only in the country of origin (*con retorno*).

### Agents involved

The main agents involved were migrants from Ecuador and Colombia and their partners and families in their country of origin. The main promoters of *Rétale* were *Caixa Catalunya*, its *Obra Social*, and the *Fundacio Un Sol Món*, from which *Rétale* was ultimately defined, funded, and implemented. The official partners of *Rétale* in Ecuador and Colombia were microfinance institutions and counselors. In Madrid, the program was supported by the *Consejería de Inmigración de la Comunidad de Madrid* and the *Unión de Cooperativas Madrileñas de Trabajo Asociado* (Union of Cooperatives of Associated Work of Madrid – UCMTA), which provided information to the entrepreneurs, and was responsible for counseling-related to the business plan and monitoring the project. In Catalonia, counseling to the participants in the program was provided by the *Fundación para la Promoción del Autoempleo en Cataluña* (Foundation for the Promotion of Self-Employment in Catalonia – CP'AC) (Caixa Catalunya 2007).

### Beneficiaries

Ecuadorian and Colombian women and men who have been resident in Spain for at least one year and want to start a small business in either Spain or their country of origin. These migrants' families also benefit from *Rétale* as far as they share the profits of the new activities.

Data are available which tell how far *Rétale* has reached out to members of the communities targeted by the programme: the profile of people potentially interested in participating in the programme, and the entrepreneurs receiving *Rétale* support.

### *People interested in Rétales*

*Number:* A large and increasing numbers of migrants expressed interest in the programme, which testifies to its diffusion and popularity. As of May 2006, close to 200 people had showed interest in the programme (47% of whom had secondary education) (Caixa Catalunya 2006). Between January and early April 2008, more than 220 Colombians and Ecuadorians requested information on funding through *Rétales* (Caixa Catalunya 2008).

*Sex, age, and education:* Of the 220 people interested in *Rétales* between January and April 2008, 63% were Ecuadorian women aged 40 on average and residing in Spain for about 6 years. Men were a bit younger (average age of 38) (Caixa Catalunya 2008). Of the 200 people who had showed interest in the programme by May 2006, 47% had secondary education (Caixa Catalunya 2006).

*Place of business:* The intention of 65% of the 220 women and men who showed interest in *Rétales* in January-April 2008 was to pursue the *sin retorno* track of the programme. The remaining 35% were ready to go back to either Ecuador or Colombia and put the business in place personally (Caixa Catalunya 2008).

### *Profile of the new entrepreneur*

Of the 32 Ecuadorians who had started *Rétales*-funded business, 49% were between 30 and 40 years of age and 31% were between 40 and 50; 55% had attained secondary education and 29% had received some higher education; and 55% had no savings at the moment of starting the business (elEconomista.es 2007).

## **Participation processes implemented**

Participation in *Rétales* took place at the individual user level and no major, formal process of participation was put in place in relation to the establishment and development of the programme. *Rétales* appears as a top-down initiative organized behind closed doors. Nevertheless, based on information provided previously, it is fair to say that *Rétales* originated and developed (1) in line with the needs of its potential users and (2) relying on the expertise of NGOs in the field. First, the idea for *Rétales* initially came from 'bottom-up requests' to *Un Sol Món* for small loans. These requests came from migrants who would arguably then benefit from the programme (details on the profile of applicants and successful candidates of the programme are provided in the 'Key results and achievements' section). Second, before the program started, *Un Sol Món* proactively contacted NGOs inside and outside Spain in search for inspiration and information on how to shape their own model of microcredit.

## **Institutionalization process**

The available information suggests that, over the years it was implemented, *Rétales* relied on a stable organisational infrastructure whereby *Caixa Catalunya* provided the funds and its Foundation *Un Sol Món* was responsible for delivering these funds and providing the set of services and functional support to implement the programme. Extra financial and organisational support came from partner institutions in Madrid and Levante.

## **Financing**

Funds for the projects came from *Obra Social* through *Un Sol Món*. Compared to the other three foundations of *Obra Social*, *Un Sol Món* had a more limited budget to spend which gradually grew over the years. Still, the increment was noticeable: between 2001 and 2006, the foundation's budget increased from €2.56 million to €9.8 million (ICEP-CODESPA 2008: 232).

## Key results and achievement

During its four years of implementation, *Rétale* achieved important results, which are summarized below:

### *Number of activities started*

As of early August 2007, 32 new or expanded activities by Ecuadorians had been funded by *Rétale* (elEconomista.es 2007). This number reached 43 by the end of the same year – plus 64 projects still in the early stage of the process and 42 business plans still being elaborated, for a total of 149 activities (Fundació Un Sol Món 2008: 27). By November 2008, the total number of new or expanded activities in place had reached 61 (Diario Metro España 2008). With respect to Colombians, by June 2008 (about 8 months after *Rétale* was extended to this community) 4 activities had been put in place and 91 business plans were being processed (Fundació Un Sol Món 2008: 27). By November 2009, a total of 128 business activities had been put in place by either Ecuadorians or Colombians, with a survival index of 90.62% for Colombians and 84.56% for Ecuadorians (Martín 2009).

### *Place of the activities*

Quite interestingly, 19 of the 32 activities started by Ecuadorians by August 2007 had been created within the *con retorno* track (elEconomista.es 2007). This figure illustrates an inversion with respect to the *intentions* expressed by people interested in the programme to actually lead the business while remaining in Spain, with the assistance of a partner or family member. This seems to suggest that either *Rétale* privileged the financing of this type of project or that, eventually and if possible, migrants opted for going back to their country once their business became a reality.

### *A diverse set of economic activities*

*Rétale* funded a variety of activities in different sectors of the economy. The 26 Ecuadorian business activities created or expanded in 2007 under *Rétale* comprised shops (28.9%), agriculture and livestock (20%), artisanal activities (6.7%), textile and shoes (8.7%), and activities related to services such as hairdressing and restoration (8.9%) (for more detailed information, see Caixa Catalunya 2008).

### *New employment generated*

Not only *Rétale* allowed migrants to become entrepreneurs: it also generated new job positions associated to the new economic activities. By the end of 2007, 145 jobs had been created by Ecuadorian activities. By June 2008, 11 jobs had been created by Colombian activities (Fundació Un Sol Món 2008: 27).

## Main obstacles and challenges

Despite its overall success, some limits of and challenges to *Rétale* can be identified:

- More funding would be needed in order to continue and expand the programme under the *Obra Social* of the new *Catalunya Caixa*.
- There is a certain disproportion between the relatively high number of people interested in participating in the programme and the more limited number of participants in the *Rétale*. This discrepancy should be reduced at least to the extent that it depends on the limits of the programme and not the quality of the projects submitted.

- Adequate alliances and partnerships should be established in order to reach out and serve more people and communities and therefore ‘massify the product’ (Fundació Un Sol Món 2008).
- The product offered by *Rétale* should be diversified. In particular, money should be made available for expenses related to travel to and installment in migrants’ country of origin (in this respect, Colombia was expected to be a new testing ground – on this and other points, see Fundació Un Sol Món 2008).

### **Replicability or adaptation of the policy elsewhere**

This is a programme that can be adapted and then replicated by other public authorities (provinces, regions, and eventually even municipalities) provided that the adequate resources, infrastructure, and partners are available. Based on the findings of this study, a region that would like to implement a programme like *Rétale* should:

- Establish the central organisational and financial infrastructure that supports the programme. As a rule, this implies having, and delivering through, a bank or a foundation owned by the public authority.
- Acquire adequate information on the functioning and delivery of microcredit.
- Target communities for the programme. Selection should start by considering what members of what communities would most use and benefit from microcredit.
- Be sure of the specific socio-economic conditions, needs, and entrepreneurial attitudes and patterns of any community selected for the programme.
- Connect with relevant partners in both the host country and the country of origin of the targeted migrant communities. Partners may include individual experts, NGOs working in the field and other regions, and financial institutions where members of the same migrant communities also reside.
- Organise information sessions and spread the word about the programme among the communities concerned using the channels of communication of those communities (websites, magazines, newspapers, etc.).
- Closely monitor the process of loaning and spending money, including the process in migrants’ country of origin, not simply to avoid abuses but also to identify as soon as possible any shortcomings and problems in the process.

### **SUMMARY**

*Rétale* was a programme of the Foundation *Un Sol Món* (Only One World) of *Caixa Catalunya* (Saving Banks Catalonia), a bank of the Province of Barcelona. The programme aimed to support both migrants in Spain and co-development in migrants’ countries of origin relying mainly on microcredit and the stimulation of the migrants’ entrepreneurial skills (in line with requests for business start-up funds from the migrants). The programme provided small funds of up to €15,000 for a maximum of 24 months to Ecuadorians at a first stage and then (starting 2008) also to Colombians. Funds were to support the establishment or development of an economic activity in migrants’ countries of origin. Migrants could lead the activity going back to



their country or while remaining in Spain in collaboration with an economic partner in the country of origin.

Although the idea and main organisation and financial support came from the Foundation *Un Sol Món*, partners in the Community of Madrid and the Valencian Community, where the most numerous communities of Ecuadorians were concentrated, contributed in the realisation of the programme. Several information sessions with migrants were organised. Once the entrepreneurial skills of the applicant and the merit of her or his project were assessed, a three-step process started which included counselling on and definition of the plan, funding of the plan, and start-up and monitoring of the planned activity (which could be an extension and development of a business already existing). *Rétale* ended in 2010, in conjunction with the merging of *Caixa Catalunya* with two smaller Catalan savings banks.

In the years in which it was in place, *Rétale* produced interesting results. It reached out to a number of migrants, including a majority of women, interested in starting or developing an economic activity in their own country. Projects funded under *Rétale* proved to be successful in both Ecuador and Colombia. By November 2009, a total of 128 business activities had been put in place by either Ecuadorians or Colombians, with survival rates of approximately 90%. Activities that were created or expanded were of different natures, comprising mainly shops, activities in the field of agriculture and livestock, artisanal activities and the production of textile and shoes, and activities related to services such as hairdressing and restoration. *Rétale* contributed also to the creation of new employment and more than 100 jobs related to these economic activities.

At the same time, *Rétale* presented some limits. The most obvious one concerns its precarious nature. It also appears that more activities and jobs could have been created by making more funds available to the Foundation that carried out the programme. More communities could have been included in the programme (starting with the Moroccan community, which was identified as the next target group for the programme). Funds could have also been used more flexibly and supported different types of expenses needed by migrants (including travel expenses).

Any public authorities (regional, provincial, or even municipal) that would like to implement this programme should consider the availability of the adequate funds and financial infrastructure (including, eventually a bank and a foundation). They should then be aware of existing theories and possibilities related to co-development and microcredit initiatives, which should nevertheless be adapted in the light of the 'local' conditions of migrants, their entrepreneurial skills, and the possibility of putting in place functional partnerships to implement the programme (in the host country *and* in migrants' countries of origin).

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