MICROCREDIT FOR MIGRANTS LAW CLINIC

Track requirements

A student who chooses the Microcredit for Migrants clinical track will have to attend the following courses:

- Term 1: Microcredits for Migrants (Ulrich Stege et al) – 24h/4 credits
- Term 2: Clinical Practical Activities – 24h/4 credits
- Term 3: Clinical Practical Activities – 24h/4 credits

Goals of the Microcredit Clinic

The Microcredit Clinic pursues the following objectives:

- To provide students, as future professionals, with the following capabilities: (i) a practical knowledge of microcredit lending processes, (ii) an understanding of the practical and legal problems related to access to microcredit by migrants, and faced by migrants in the establishment of micro-enterprises and (iii) competences to act as socially responsible lawyers and to provide pro bono legal services to migrants, who otherwise would not have access to legal advice, in an ethical, qualitative and effective way.
- To support the creation of micro-enterprises within impoverished migrant communities in Turin, in order to help them become self-employed and self-supporting: this, whilst offering them qualitatively valid pro bono legal advice provided by supervised students.
- To support the creation of a pro bono culture for the public interest amongst legal professionals.

Clinical Activities

The Microcredit clinic combines a classroom component with practical activities.

1. Course Work

Course work in the first term will equip students with the necessary theoretical background and critical understanding, in order to orient themselves with respect to the following issues raised by clinical practice on microcredit provision:
• Knowledge of the global and local migration context;
• Knowledge and understanding of microcredit practice, in Italy and worldwide, as a tool for countering poverty;
• Awareness of the challenges confronted by migrants wanting to create micro enterprises;
• Lawyering skills (like legal writing, interviewing of clients, file management, legal ethics and so on).

All elements of the course work provide students with a practical and critical view into the issue of microcredit provision and access to credit, by focusing on using particularly active teaching methods, such as case analyses and simulations.

**2. Practical Activities**

Within their practical activities in the second and third term, clinical students will provide legal advice to migrants who are applying for a microcredit loan, in order to establish their own micro-enterprise. PerMicro will direct potential advisees to the students. The students will then interview the clients, prepare a written legal memo and craft legal advice to be shared with the client. All these steps will be closely supervised by lawyers and IUC faculty, with expertise in the domain of law to which the clients’ questions inhere.

In addition, clinical students will also be involved in producing easily understandable documents and information packages (such as flyers) addressing frequent legal questions that come up in the area of microcredit for migrants.