



The PINK CARD project

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Good morning!

I'd like to thank the people in charge at UNECE and Ms Ruminska-Zimny in particular for managing to grasp the importance of exchanging ideas on a subject that is so full of opportunities and challenges for the future

The Provincia di Milano (Province of Milan) is a local public authority that represents 188 town and city councils (including the city of Milan) within the Lombardy Region.

The area of Milan is situated in the centre of one of the most densely populated European regions: about four million people live and work in our territory, and 318,000 businesses exist there.

The Pink Card project of the Provincia di Milano that I am about to outline is an initiative of the Department for Women's Policies that I have the honour of heading.

This initiative was conceived and implemented to offer a series of opportunities to women in the Milanese area.

What is the general purpose of the Pink Card project?

The objective is to help women deal with problems of reconciling job and family responsibilities on the one hand, and managing expenses, savings, forms of insurance and social security on the other.

How did the idea come about?

Directa carried out a survey in 2001 and it demonstrated that in Italy women felt somewhat uncomfortable with managing expenses, finances and savings:

- two women out of ten never enter, or almost never enter a bank;
- just on half have a personal account and only 23% have a credit card;
- financial decisions for the family are made exclusively by women in only one case in four;
- 75% of the times the man decides, or at the most they decide together;
- lastly, it is rare to find a married woman who deals directly with her own assets.

In light of these figures, the Provincia di Milano – very attentive to the needs of women and stimulated by the desire to offer them concrete and innovative services – came up with the Pink Card project.

The project has been active since the end of 2001 and is intended for adult women who live in the territory of the Provincia di Milano.

What does the Pink Card project offer?

Our initiative offers subsidised access to very interesting services through two twin cards: the Pink Card for services and the Pink Card credit card.

The first is free and gives all women access to subsidised services for the family, for work, health and free time.

The second is a real credit card and is connected to a packet of bank services and other services at particularly advantageous costs.

What is the Pink Card for services used for?

This card offers discounts and facilities for:

- health: specialist check-ups with private health structures, paying particular attention to prevention and home nursing assistance;
- the home and the family: baby sitting, home help, aged assistance, home emergency service, online purchasing services;

- work and training: job training and preparatory courses, information technology and foreign language courses, job orientation services, support services for starting up and developing new business activities;
- culture and free time: buying books, tickets to the theatre, shows, cultural and recreational events, swimming pools, beauty and fitness centres.

At the moment the Pink Card for services has been distributed to more than 20,000 women in the territory of the Provincia di Milano, but requests are coming in all the time.

More than 300 services working the territory have come to an arrangement with the Provincia di Milano to offer facilities to women in exchange for being included in the Pink Card circuit.

All these places display the Pink Card label in their windows.

The increase in facilities and in the number of women members generate a virtuous circle: the more women request the card, the more applications from services interested in coming to being associated with the Pink Card increase, and vice versa.

The partnership between Pink Card and the business world benefits from a promotion mechanism that uses several communication channels: the catalogue of associated points handed over free to all card holders, the publication of updates on the Provincia di Milano Website, a regular column dedicated to the Pink Card in the institutional magazine called "La Provincia in Casa" (The Province at Home) and, lastly, a six-monthly newsletter sent to all card holders.

At the moment we are working to develop Pink Card through opportunities offered online, in order to assist women to approach new technologies, overcoming barriers of geography, time and generations and helping to optimise individual and social times.

For this purpose, we are implementing a Portal aimed at providing information, communication and use of services connected to Pink Card and accessible from the Provincia di Milano website: www.provincia.milano.it/donne

This offers subsidised services of special interest for women, like e-learning, e-commerce, matching, home banking etc.

What is the Pink Card credit card for?

You can add the Pink Card credit card to the Pink Card services card; it is the twin card connected to a bank account that can be used for numerous banking services at an advantageous monthly cost (2.58 euro) and can be used as:

- International cash card;
- BPM CartaSì instalments card;
- Insurance and health policies;
- Financing at preferential rates, including credit to start up new business activities;
- Long-distance banking services.

Pink Card credit card has a special feature that differentiates it from other credit cards: every time a woman uses it to buy something, she accumulates a percentage discount that is automatically allocated to set up an insurance policy or supplementary pension, whichever the card holder chooses.

How did a public authority and a private bank get together?

To implement the project, the Provincia di Milano identified the partner by calling for offers.

The "Banca Popolare di Milano" was selected.

The union of organisation-bank is completely new for Italy and a public authority and a credit institute have different roles while being united in an alliance that was essential for the project to be successful (the bank also financed most of the operation and relative advertising campaign).

Pink Card is not only an extra opportunity for women: the convergence of interests is extended to the world of the businesses, services and retailers that work in health and assistance, in the family and the home, in training and work, in sport and well-being, in culture and free time.

The participation of retailers and businesses (many of whom are women with small businesses) who immediately demonstrated curiosity and enthusiasm was essential to the success of the Pink Card and it continues to centre on them.

The initiative has also aroused growing interest from many Councils in the province that see the Pink Card as a receptacle that can provide concrete responses to the needs of their citizens and they are committed to promoting the initiative, distributing the card to women citizens and personalising the offer of services connected to the Pink Card according to local needs.

Thank-you!