



European Center for
Not-for-Profit Law

ACCESS TO FINANCIAL SERVICES FOR ACTIVISTS ON THE MOVE

Summary of survey results on challenges activists in exile or relocation face when applying for and using financial services

April 2025



CONTENT



European Center for
Not-for-Profit Law

INTRODUCTION

1. ABOUT THE SURVEY

1.1 Methodology and limitations

2. RESULTS

2.1 About the respondents

2.2 Experiences with banks

2.3 Other financial services

3. KEY TAKEAWAYS AND WAYS FORWARD

ACKNOWLEDGEMENTS

We would like to thank all our partners that helped with consultations or sharing our survey, including [International Partnership for Human Rights](#), [People in Need](#), [Open Society Foundations](#), [International Center for Not-for-Profit Law](#), [Protect Defenders](#), [Araminta Advisers](#), [European Union Agency for Fundamental Rights](#), [The Sigrid Rausing Trust](#), [Ford Foundation](#), [Front Line Defenders](#), [Protection International](#), [Oxfam](#), [Human Security Collective](#), [Charity & Security Network](#), [Netherlands Helsinki Committee](#), [Apatride Network](#), and [Justice & Peace Netherlands](#).

Authors: Ivana Rosenzweigova, Jonneke van de Kamp and Esther Meester, with support from Andrea Judit Toth.

This report is available under the Creative Commons licence: [CC-BY 4.0 Attribution 4.0 International](#).

INTRODUCTION



European Center for
Not-for-Profit Law

This report is a sequel to the report on [Access to financial services by civil society organisation on the move](#) where we analysed experiences with financial access of organisations on the move.

At the European Center for Not-for-Profit Law (ECNL), we have been for over a decade supporting civil society groups (“CSOs”) and activists working in restrictive environments who have had to change their way of operation or relocate because of significant risks to the safety, freedom, health, and life of their representatives due to engagement in human rights work (we also refer to them as working “in exile” or “involuntary relocation”). Throughout this time, the groups and individuals have been reporting increasing challenges in accessing financial services, including difficulties with opening bank accounts, transferring funds, or facing account closures.

To increase understanding of their needs and identify potential solutions, we have created a detailed survey mapping out experiences of civil society groups and activists with traditional bank institutions as well as with alternative financial service providers, including online payment systems. In this report, we provide the key results from the survey for activists, including the main types of challenges they experienced, and attempt to provide recommendations to change the status quo. Although the data shows some trends and patterns, it is important to acknowledge that it does not fully reflect all the different and complex situations that activists on the move face.

Are you an activist or CSO working in exile or involuntarily relocation facing issues with access to financial services?

Share your story or learn more about how other groups overcame challenges with accessing financial services by contacting us at info@ecnl.org.

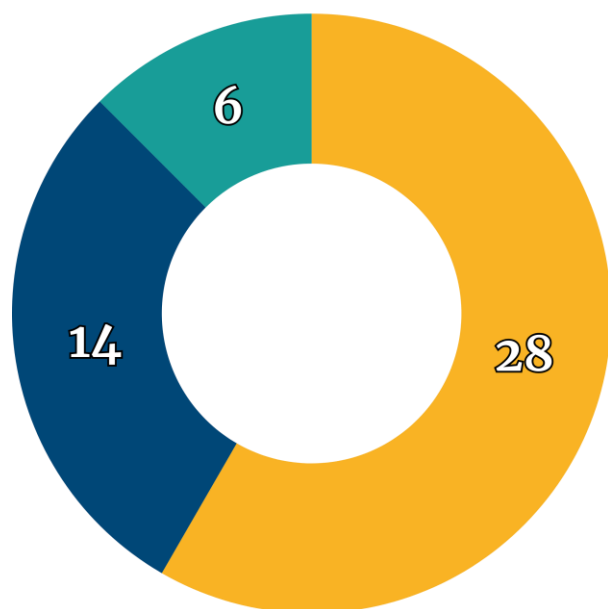
1.1 ABOUT THE SURVEY

Methodology and limitations



European Center for
Not-for-Profit Law

- On behalf of a CSO
- In personal capacity
- On behalf of a CSO and in personal capacity



Graph 1. Capacity in which respondents filled out the survey.

ECNL created the survey consisting of 3 main areas:

1. Background information, mapping out the type of work the respondent engages in, when the reorganisation of work or relocation happened, and the current operational model of the organisation they represent or are associated with;
2. Experiences with traditional banking institutions and online banks; and
3. Experiences with other financial service providers, including online and offline payment systems.

Before launching the survey, we conducted several interviews with partners working with groups in exile and consulted the data collection method with a survey expert.

We disseminated the survey during the period of January to May 2024 through trusted networks set up by us and our partners.

Our targeted respondents were:

- representatives of a CSO, either registered or operating without registration; and/or
- activists/employees/volunteers associated with a CSO.

The survey was divided into two parts, the first focusing on the experiences of CSOs with accessing financial services and the second on experiences of individuals associated with a CSO with accessing financial services in their personal capacity. In this report, we analyse the 20 responses received from activists or individuals associated with CSOs, focusing on personal financial services.

If you want to learn more about the methodology we used, please read our [report on access to financial services by CSOs on the move](#) where we describe it in a greater detail.

2.1 RESULTS

About the respondents



European Center for
Not-for-Profit Law

Human Rights Women's Rights

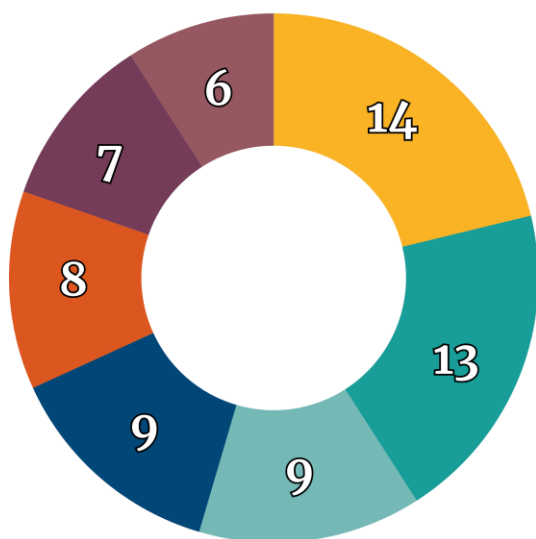
Access to Justice

Defence of Democracy

Social and Economic Rights

Civil Society Development

Protection of Rights of Minorities

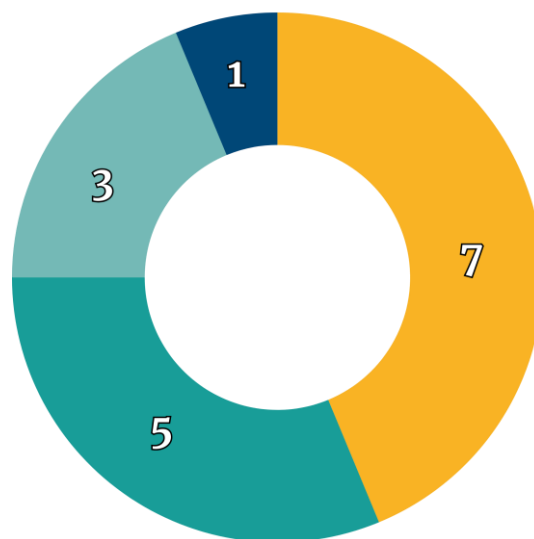


Graph 2. The focus of work.

Safety and security Political reasons

Legal reasons

Financial reasons



Graph 3. Reasons for changing their way of work/relocation.

The respondents were associated with CSOs **working mainly in the areas of:**

- General human rights,
- Women's rights,
- Access to justice,
- Defense of democracy,
- Social and economic rights,
- Civil society development, and
- Protection of rights of minorities.

Some respondents work at the intersection of multiple areas listed above.

Their **reasons to change their way of work/relocate** varied, the most common ones being:

- **Personal safety reasons**, including war and personal threats,
- **Political reasons**, including political persecution,
- **Legal restrictions affecting the organisation's operation**, including the inability to obtain work permits in the new country of relocation.

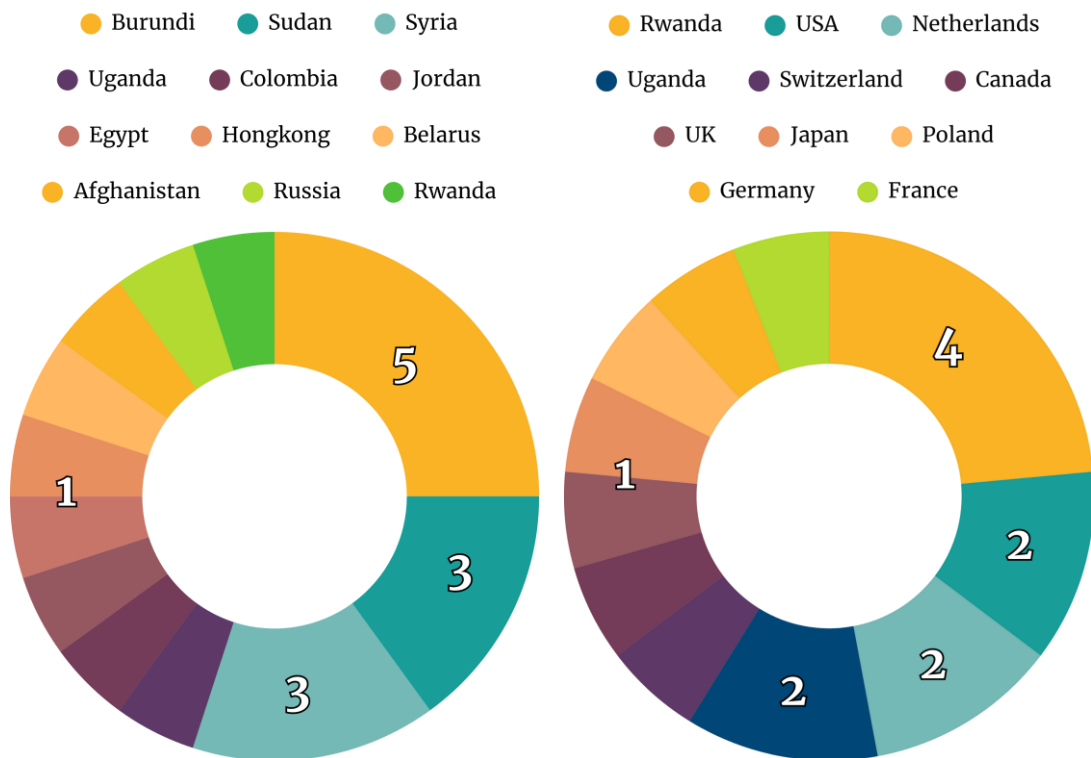
Several respondents (4) did not wish to share their reasons.

2.1 RESULTS

About the respondents



European Center for
Not-for-Profit Law



Graph 4. The original country of the activists.

Graph 5. The new location of the activists.

Over half of the respondents to our survey were originally located in the African continent. Most of these activists relocated within the African continent, while activists from outside of Africa usually left their continent.

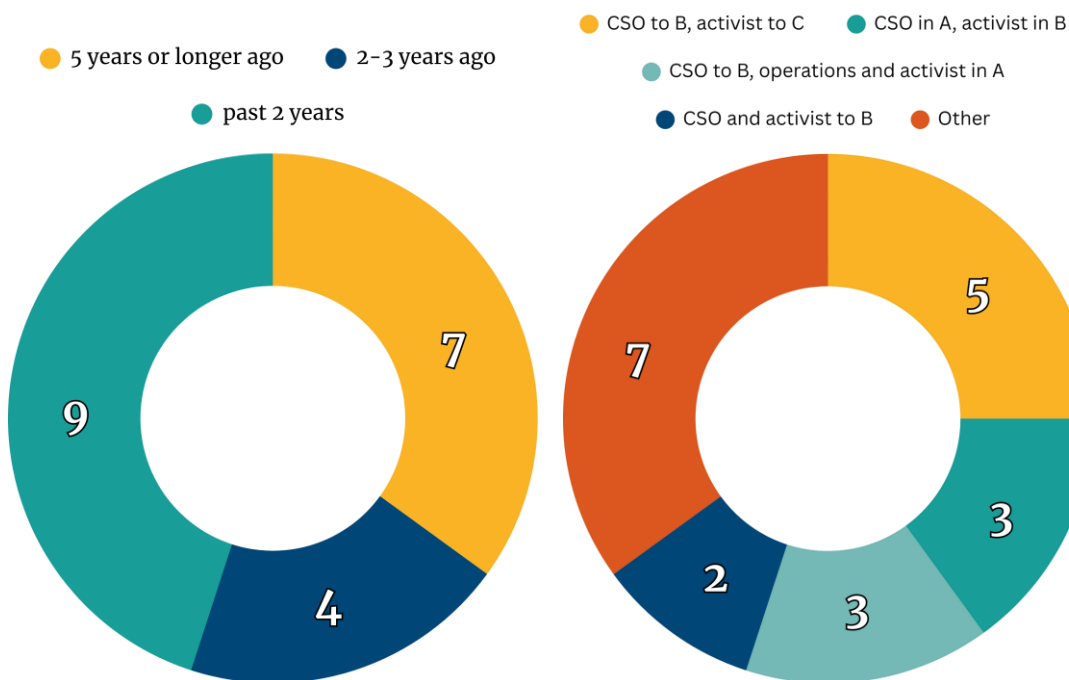
All activists from Sudan mentioned they relocated as a direct effect of the war. Activists from Hong Kong, Syria, Belarus and Afghanistan relocated 2 to 3 years ago, and activists from Uganda, Colombia, Syria, Egypt, Sudan and Russia less than 2 years ago.

The most common countries of relocation for the activists associated with CSOs from Africa were Rwanda and Uganda. Activists from other countries reported moving to the United States, the Netherlands and other western European countries, including Switzerland, Germany, France and the UK.

Some activists did not disclose their new location, or they relocated to another region of the original country; their answers were left out of Graph 5.

2.1 RESULTS

About the respondents



Graph 6. Timing of relocation or other changes in their way of work.

Graph 7. Scenarios for relocation (A is the original country, B and C are countries of relocation).

Regarding the **timeline when activists relocated or otherwise changed the way of work**:

- 45% of the respondents indicated these changes happened in the past 2 years;
- 35% over 5 years ago; and
- 20% relocated or otherwise changed their way of work 2 to 3 years ago.

The activists opted for different scenarios when adapting to the new conditions and changing their way of work. In more than half of the responses, **activists were moving to a country different from where their CSO was located**, bringing additional layers to the relocation scenario. The activists indicated that either:

- the CSO they are associated moved to a new country and the activist moved as well, but to a different country; or
- the CSO remained in an original location while the activist moved to another country.

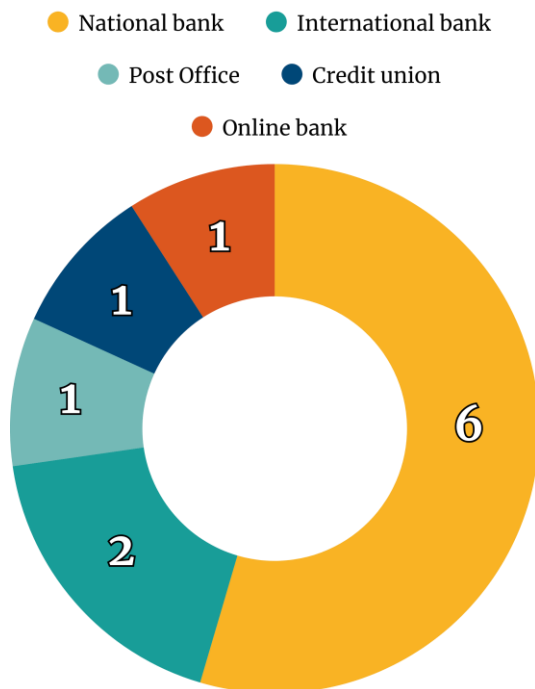
Some activists indicated that they **adjusted their way of work differently from the options provided in the survey, which shows the complexity of the situation they work in**. They noted, for example, that their original organisation was dissolved following the activist's relocation or the activist moved from the original country and joined the regional office of their organisation; these answers are marked as "other" in the graph.

2.2 RESULTS

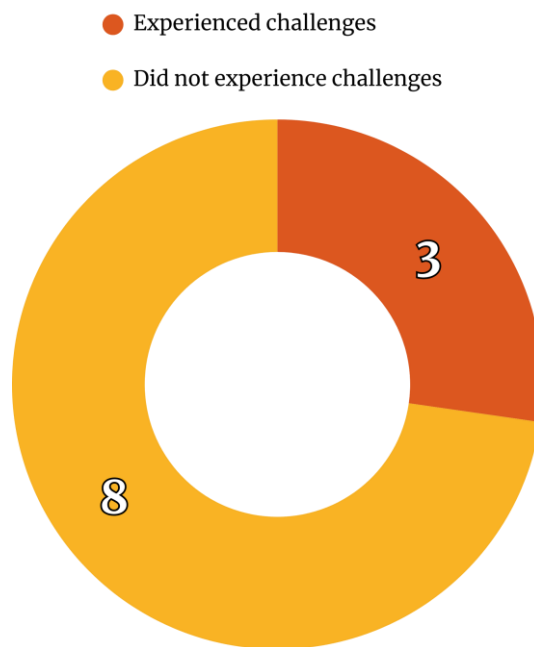
Experiences with banks



European Center for
Not-for-Profit Law



Graph 8. Type of bank account activists attempted to open.



Graph 9. Number of activists who experienced challenges when opening a personal bank account.

55% of the respondents to the survey attempted to open a personal bank account with a traditional bank following the relocation. Over half of them attempted to open a personal bank account with a national bank, with one third of them (approx. 27%) reported experiencing challenges with this process. Here are the key findings:

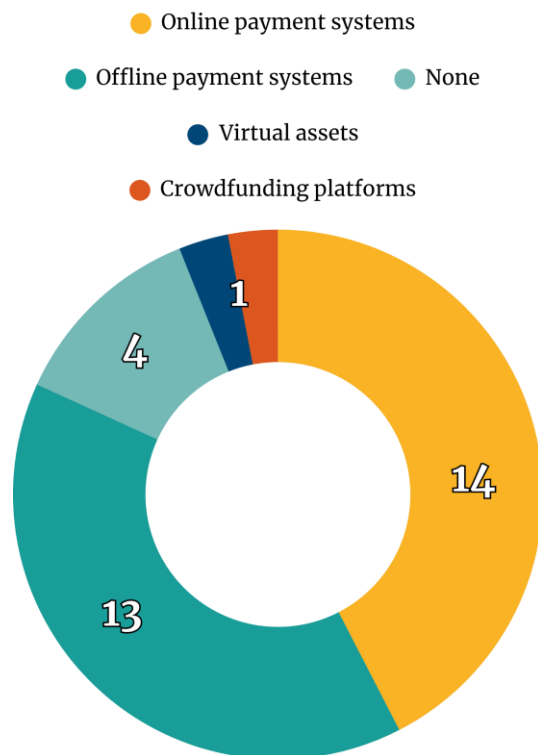
- The three respondents that reported issues with opening an account experienced challenges related to the **types and number of documents requested by the bank**. Two of them experienced issues related to the eligibility requirements due to their type of visa/legal status in the country of relocation, with one of them being unable to resolve the issue even after several months.
- According to one of the respondents that reported **issues with the eligibility requirements**, when applying for asylum in a European country, personal identification documents, such as passports, are kept for the processing. This makes it challenging for the applicant to open a bank account, as local temporary permits are typically not accepted by the banks. The activist tried to open an account with multiple banks, one of them being online that in the end took only 2 to 3 days to resolve the issue.
- One respondent **reported issues with sending funds** after successfully opening a personal bank account with a credit union following the relocation to the United States. The bank reportedly requested additional information/documents, because the activist did not have a US national identity card yet, although was in a process to obtain it.
- Among all the activists who attempted to open a bank account, only one was ultimately unable to do so.

2.3 RESULTS

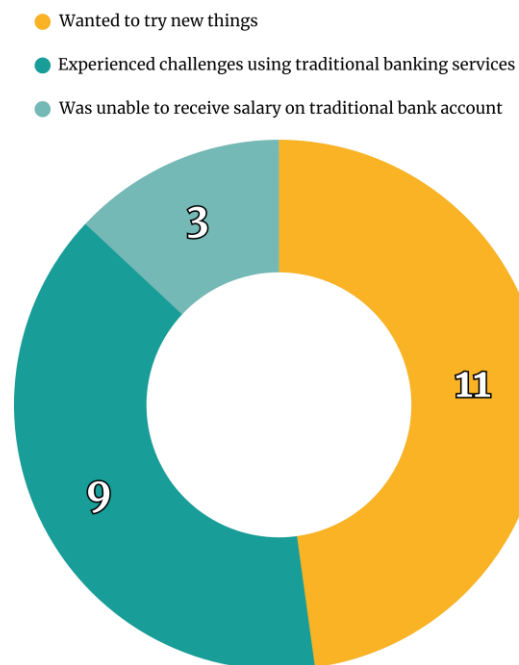
Other financial services



European Center for
Not-for-Profit Law



Graph 10. The other financial services used by activists.



Graph 11. Reasons for using other financial services.

75% of the respondents used other financial services than banking services to access, transfer and receive funds. Following are some interesting trends we observed:

- Based on the results, most of the respondents (14) opted for **online payment systems using traditional currencies**, including cross-border payment systems such as Wise or PayPal. All activists indicated that these services were easier to access in comparison with traditional banks and provide higher level of privacy protecting them from potential surveillance.
- The second most popular other financial service used by the respondents were **offline payment systems**, including Western Union or Money Gram, used by 13 respondents. Respondents indicated these services are flexible, for example they enabled them to pay fees of consultants working in refugee camps. However, two activists were unable to overcome their challenges using these financial services.
- **The transfers of virtual assets**, including NFTs and cryptocurrencies and **crowdfunding platforms** were used by one respondent each. They used these services to overcome issues with traditional banking (crowdfunding platform) and try new types of financial services (transfers of virtual assets).
- 3 respondents indicated they **used other financial services to receive salaries**, as their CSO employer experienced issues with traditional banking.
- While only 3 respondents reported that they attempted to open a bank account and experienced challenges with this process, **8 respondents stated that they turned to other financial services because of the issues with traditional banking**. In 2 cases, activists were **unable to solve these issues by turning to other financial services**.

3. Key takeaways and ways forward



European Center for
Not-for-Profit Law



The reality of activists associated with a CSO in involuntary relocation or exile **is similarly complicated as for the CSOs themselves**. They often find themselves moving to a different location than the CSO they are associated with, making it even more difficult to navigate the new legal environment, including the access to financial services on their own.



When it comes to **traditional banking services**, it appears that **these are less attractive for individuals than for CSOs in long term relocation or exile**. Based on our results, only 55% of activists who filled in our survey attempted to open an account with a traditional bank, in comparison with 74% of the CSO respondents. **While activists also reported less challenges with opening a personal bank account than CSOs** (27% of individuals in comparison with 52% of CSOs), some issues still persist. Most commonly, they are connected with the eligibility requirements of the activists, including their legal status in the country.



Activists who responded to our survey **experimented more with other financial services** to access, transfer and receive funds in comparison with CSOs (75% of the activists, while only approximately half of CSOs). Many of them turned **to other financial services because of the issues with traditional banking, similarly to CSOs**. The activists also highlighted benefits the other financial services **provide to them: they consider them to be a good alternative as they are easier to access and are more privacy friendly** which is extremely important for activists' safety.



Moving forward, to address the needs of the activists associated with CSOs in involuntary relocation and exile, it is key to follow a joint roadmap, as formulated in our report focusing on CSOs' access to financial services. In particular, a cooperation must be established among key stakeholders, including decision-makers, bank associations and CSOs. Essential are also resources to guide activists in exile or involuntary relocation to help them navigate the situation and find alternative scenarios to continue their work, which includes having access to financial services.



European Center for
Not-for-Profit Law

European Center for Not-for-Profit Law Stichting

Rivierismarks 5, 2513 AM,
The Hague, Netherlands

www.ecnl.org

[Bluesky](#)

[LinkedIn](#)

[Mastodon](#)