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Immigrant entrepreneurship: features, patterns and relations with the banking system

Final report

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The present publication referees to the project "New instruments for the fight against discrimination. Access to banking and credit services by immigrant entrepreneurs." written by the Ministry of Labour and Social Policies – D.G. Immigration, with the support of the European Commission – D.G. Employment and Social Affairs, in collaboration with Confartigianato and Banca Popolare Etica.

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FORWARD

The path followed by this research was proposed first of all to provide an essential picture of the phenomenon of immigration in our country, focusing specifically, however, on its economic dimensions (see chapter 1, where particular attention is dedicated to information on work permits for self-employed workers in the provinces studied in our field research, namely Milan, Vicenza, Modena, Rimini and Prato). In fact, we have attempted to bring out the economic proportions that immigration has developed, which has long gone unstated and forgotten in Italy – a country where the phenomenon of immigration continues to be seen only in a logic of emergency. A progressive awareness on the part of social, economic and, in some cases, political exponents seems to have emerged in relation to the importance of immigration only in recent years, thanks to research data made available by the academic community. The specific reference is to immigrants' ability to produce income, their propensity to save and the volume of those savings, as well as the consistency of remittances and the channels utilised for this financial flow.

More directly, an essential picture of the phenomenon of immigrant entrepreneurship is drawn up from available Chamber of Commerce Company Registry data, concerning the number of firms as at 2003 and development over the period between 2000 – 2003 (see chapter 2). A phenomenon of self-employment emerges and experiences a strong growth, for which is proposed an analysis by productive sector, owner nationality and areas of localisation in the territory (again, referred specifically to the provinces studied in our field research: Milan, Vicenza, Modena, Rimini and Prato).

The purpose of the empirical research, which was of an exploratory nature (see chapter 4), was to provide a picture – however limited in sampling and representation of the community, which was nevertheless meaningful and interesting – of the evolution of the phenomenon of immigrant entrepreneurship, with two essential objectives in mind:

a) to better understand the dynamics and characteristics of the independent work initiated by immigrants;

b) to focus on the relationship of immigrant enterprise with the Italian socio-economic context and existing institutions and organisations (and among these, banks, in particular), identifying demands and needs in terms of services and support, especially in the field of credit and finance.

Concerning the methodological aspects, the exploratory investigation dealt with several realities in the national territory, as already mentioned: Milan, Vicenza, Modena, Rimini and Prato. *Focus groups* were created in these local contexts, in collaboration with Confartigianato, made up of (actual or potential) immigrant entrepreneurs. Additionally several interviews were conducted with qualified subjects.

The specific purpose of the *focus groups* regarded several important aspects of entrepreneurial activities conducted by immigrants, such as:

a) *the entrepreneurial pathway :* socio-demographic characteristics, origin, professional training, etc.;

b) *the organisation of self-employment/enterprise activity*: motivations and initial strategies, difficulties and limitations in creating an activity, placement on the market, workers employed, relations with clients and suppliers, etc.;

c) relations with the local environment*: interaction with organisations, economic and political institutions (Chamber of Commerce, local authorities, trade associations);*

d) relations with banks*: utilisation of banking services, limits and problems encountered, requirements in terms of* ad hoc *services, with reference to the range of services offered by the credit system, namely opening current and obtaining cheque books, the use of ATM and credit card services, transfer of funds, access to credit and instruments of investment.*

The present report, therefore, relates the results of the empirical investigation conducted (see chapter 4), while attempting to interpret them within the categories utilised to date by literature on the interpretation of a complex and rapidly evolving phenomenon (see chapter 3), whose quantitative traits and principle trends were defined in the preceding chapters.

1, THE PHENOMENON OF MIGRATION AND ITS ECONOMIC DIMENSIONS

It is a well-known fact that Italy has been fully immerged in a web of migratory movements for at least two decades now, which have made it a country with a growing foreign population and strong foreign communities. This demographic development was extremely accentuated in the 1990s, making the foreign presence a component that cannot be eliminated and a structural characteristic of Italian society. The simple realisation that these processes and transformations exist should be sufficiently convincing of the need to progress, finally, from reasoning in terms of an emergency situation, which paradoxically continues to dominate public and political debate on the question – as if it were an unforeseen and extraordinary event, with uncertain and mysterious characteristics.

Actually, beyond stereotypes, distortions and prejudices, the information available and the results of the most recent research now provides a multi-faceted picture of the migratory phenomenon in our country, which is extremely useful, above all, in defining the essential economic and employment traits and the role played in our country's system.

1,1 The increasing presence of legal foreigners

As mentioned above, analysis of available data indicates a strong presence of legal foreigners in our country; with the recent "great legalisation" effort, that presence has become even stronger.

According to information provided by the Ministry of the Interior, a little more than 1.5 million valid residency permits had been issued in January 2003 (ten years earlier there were 650 thousand). Overall – as Blangiardo notes – even on the basis of evaluations on the number of illegal immigrants and the results of the so-called Bossi-Fini legalisation, it is estimated that there were some 2.2 – 2.5 million immigrants in Italy prior to the legalisation (namely as at 1st January 2002) and 2.4 – 2.5 million just over a year later. The significant difference lies in the fact that "while at the beginning of 2002 the incidence of illegal residency was estimated to be in the order of 30%, during 2003 that percentage should have progressively decrease to about 1/3 of its value" (Blangiardo 2004, p. 41).

Within the framework of the legalisation on household staff, caregivers and workers in the black market envisioned by legislative decree 195/02 (in support of law 189/02, the so-called "Bossi-Fini" law), the total number of requests for legalisation was slightly over 700 thousand, of which about 370 thousand were for subordinate workers, 190 thousand for household staff and 140 thousand for caregivers. Concerning localisation, slightly less than 300 thousand requests were centred in two regions: Lombardy (160 thousand) and Lazio (120 thousand). In terms of percentile incidence, these regions account respectively for 23% and 18% of the cases. The region of Campania holds third place accounting for about 10%), the Venetian region is fourth (9%), followed by Emilia Romagna (8%) and Piedmont (7%). (Ministry of Labour, ISMU Foundation, 2003).

Details by province show that Rome is at the top of the list, with 15% of the total, followed by Milan (12%) and, decidedly at a distance, the provinces of Naples and Turin (each accounting for about 5% of the cases), Brescia, Florence, Caserta, Bergamo, Padua and Bologna. The sum of the first 10 provinces, accounts for slightly more than half of the requests and the territorial distribution has no significant differences with respect to workers' or employers' residences.

The distribution by citizenship of those who presented requests for legalisation in accordance with legislative decree 195/02 shows a clear indication: *the legalisation was "European" – Eastern European in particular:* the first three positions, in fact, are occupied by Rumanians, Ukrainians and Albanians, respectively with 142 thousand, 106 thousand and 54 thousand requests. Moroccans are only the fourth national group, albeit they are historically the most consistent group in our country, as previous legalisations that took place in the nineties were characterised by many requests from Moroccan immigrants. The weight of the immigrants from a small South American country, Ecuador, whose numbers have been rapidly increasing in recent years, is worthy of note, as is the almost exclusively female composition of another national group, the Ukraine, which has recently shown a relevant (and new) growth.

Following the legalisation, the three most consistent national groups in Italy, by order of size, are Rumanian, Moroccan and Albanian (all three of which account for over 200 thousand persons), followed by the Ukraine, with 120 thousand. Among the first four national groups, Rumanians, with an increase of 150% and especially Ukrainians (+760%) show the strongest growth, percentage-wise, while the Moroccan and Albanian communities increased by about 30%, albeit they started from absolute values that placed them at the head of the list of immigrants in the country at the end of 2002. Again, within the ambit of Eastern European countries, another small country, Moldavia, also had an important increase of 455%. Bulgaria and Poland, up 105% and 97%, respectively, also had significant increases, as did two other South American countries, Ecuador and Bolivia, respectively with 300% and 180%. Nevertheless, all of these countries have migratory flows that are absolutely less consistent than the first four countries mentioned (Caritas-Migrantes, 2003, Blangiardo 2004).

On the strength of these developments, Eastern European countries accounted for a good 60% of the legalisations, almost doubling their numbers and constituting a third of the immigrant population in our country. Of course, this redesigns the panorama of foreign presences in Italy where, however, other traditional macro-areas of origin are still well represented – namely, Africa (especially countries in the Northern part of the continent) and the more distant areas of Latin America and Asia.

The singularity of origin *can be at least partially explained through analysis of the type of labour.* It is no mystery that Ukrainian women have been largely employed in the field of care giving, at first illegally and now with prospects for legalisation. In a society like ours, which has a growing need for labour of this type, it is not surprising that there is an analogous presence of Polish women, Peruvians and also Rumanians. Even with the massive Rumanian presence, however, the classical North African or Asian presence of male immigrants seems more localised in the legalisation of subordinate work relations, while the area of assistance is largely affected by the Eastern European contribution (especially women). In the area of household staff, there is also a significant Asian contribution (Male Philippines, to cite one example) as well as new entries of Eastern European women (from Moldavia), which are no less important.

In any case, the picture that emerges shows a *predominance of unskilled labour,* some of which is specific to manufacturing (clothing, tailoring, etc.). Immediately following this category there are diversified positions between Central-Northern Italy and the South: in the former macro area *the building industry* stimulates demand, while this function is covered by the primary division in the latter *(agriculture and zootechnics).*

It has now been ascertained, in the light of the many research results available, that *the inclusion of legal immigrants in the country's most dynamic economic realities is not a particularly problematic process.* Two orders of factors work positively in this direction. On one hand, immigrants have a pronounced propensity to work, in the sense that they are able to adapt to the conditions and work offered, because seeking employment and earning money are the primary purposes of their arrival in our country. On the other hand, the socio-economic system gains evident benefits from employing immigrant labourers (employers and enterprises, but also Italian families). Occupational opportunities for foreign citizens, in fact, must be correlated to the attraction of a demand for labour (producing companies and families) which is increasingly consistent and augmented by the strategies and choices of autochthonous workers (selectiveness towards work offered and unwillingness to perform certain types of work).

It is also a well-known fact that foreigners perform jobs that rich, developed economies have a great need for (labourers in local productive systems, unskilled tertiary services workers, care and assistance to families, etc.). Concerning this trend, there is in fact agreement among the various empirical research findings on the professional requirements of enterprises, which have developed a growing and even pressing demand for immigrant workers in recent years[1]. The periodical announcements and insistent appeals of entrepreneurs and their trade associations in the North are proof of this, as they decry the largely ignored demand for certain types of labour. Nor can the explicit, but often informal demand – which is also therefore difficult to quantify – for family services (household and caregiver staff), be forgotten, which is particularly strong in urban and metropolitan contexts, but is also expanding in provincial territories.

In light of these findings, the integration of workers appears to be a relatively easier and substantially more completely realised process in the North of our country, albeit at times occupational integration – economic citizenship – is still invisible in the eyes of those not involved and more in general for a consistent part of public opinion.

[1] In this connection it is sufficient to refer to the results of the Excelsior Information System, promoted by the Ministry of Labour and Unioncamere. See Zanfrini 2002 and Reyneri 2001,

A superficial interpretation of these facts would seem to describe an absolutely positive situation (and many aspects of the situation are indeed positive); segments of the Italian public opinion that have always been hostile towards migratory movements have ended up "accepting" it, when confronted with the evident functional benefits immigration confers to the Italian economic system. Moreover, it is complementary to employment of the Italians themselves. The migratory situation in our country is settling around an equilibrium, based substantially on a mutually convenient exchange, between the expectations, willingness and adaptability of the immigrants, on one hand, and the demand for labour and the professional requirements of our economic and social system, on the other.

Nevertheless – this seems to be the most important problem in the near future – the situation is fraught with problems and is more complex than what appears to be at first sight. In fact, the equilibrium we cited, upon which economic citizenship is based, could have elements of instability, such as:

a) the adaptability to any form of labour of first generation immigrants in our country is not a foregone conclusion;
b) the foreseeable change in attitudes and behaviour of second generation immigrants, in consideration of their superior level of education, socialisation with the cultural models of the society, achievement and relative change in lifestyle and habits of consumption;
c) reinforcement of the process of ethnicisation in immigrants' labour environment, with the risk of effectively compromising the efficiency of our labour market, excessively reinforcing the secondary area and increasingly "labelling" a series of jobs (deemed inferior and therefore badly paid, even if they are performed by Italians) and increasing the risk of new forms of competition with the weakest segment of Italian citizens (especially in the area of the informal economy).

Our country therefore has a great need of immigrant labour but, faced with the migratory flow, cannot adopt a functionalist view in a non-critical manner with respect to the demand on the part of enterprises, both when employment produces de-qualification and waste of educated human resources for de-qualified labour *(brain waste)* and when we aim exclusively at recruitment of "brains" – namely immigrant human resources with high potential and education (*brain drain,* draining brains from their countries of origin. It is entirely self-evident, but nevertheless worth reiterating, that the needs of the productive system must be taken into due consideration. Nevertheless, the need forcefully emerges to govern the overall phenomenon of migration, which has some important specifications when it comes to supporting pathways of social integration, reinforcing the juridical status of immigrants, promoting their professional progression, in the fight against black market labour and in controls on the forms of expression of the submerged economy, in policies for homes and social services (La Rosa, Zanfrini 2003).

Legal immigration is substantially economic and social in nature; it is not a case of migratory flows due to a request for political asylum or refuge. It is a type of immigration, however, which cannot be explained exclusively in economic terms, referring, for example, to explanations such as differences in salaries, but which is more adequately interpreted in light of the many social, economic and institutional factors, both in the country of destination and in the country of departure (Massey 2003).

1,2 Work permits for self-employment

For the purposes of our research and within the framework of presence and legal employment on the Italian labour market, it is worth dwelling on the information relative to work permits for self-employment.

From the juridical point of view, we must remember that according to implementation regulations for the Unified Text (Article 14), foreigners with residency permits for dependent non-seasonal labour may (like holders of residency permits for family reasons) engage in self-employment activity, independently of the quota system, with no need to convert their permit, but in respect of the provisions of Article 26 of the Unified Text, obtaining renewal of the permit if the activity continues at the time of its expiration[2].

Beyond juridical questions in any case, the available data, contained in tables 1-4, shed light on several interesting elements, namely:

a) at the beginning of 2003, there were 110 thousand residency permits for self-employment in Italy, of which *almost 100 thousand were issued to foreigners from countries experiencing strong migratory pressure* (table 1); this amounts to about 13% of residency permits issued for work and 8% of the total number of permits;
b) among the nationalities of origin, Morocco and China are worthy of note – as is confirmed by the analysis of the Unioncamere data shown in the second

[2] Legal workers may also undoubtedly engage in independent self-employment pursuant to the "Bossi-Fini" law. Nevertheless, in this connection, it should be observed that for renewal of permits – valid for only one year – the special regulations concerning implementation of the legalisation foresee the existence of a situation of dependent employee work; if this is considered an exception to the general rule (it would be of dubious legitimacy), the result is that legal foreigners may engage in self-employment activity, but upon expiration of the permit they must have a contract for dependent employment (police authorities appear to be oriented in this manner). The regulation, in any case, appears unreasonable in consideration of the general rule cited above and courts may "dismantle" the law or refer the matter to the Supreme Court; neither can it be excluded that new legislation may be emanated shortly within the framework of revision of the regulations for sojourn permits announced by the Ministry of the Interior, in parallel with revision of the law on expulsions, following the recent pronouncement of the Supreme Court.

chapter – but even Eastern European nationalities such as Albanian and Rumanian cannot be ignored. Among Africans, the Senegalese, Egyptians and Tunisians are strong, as are Peruvians for South America (see table 1);

c) the historical trend decidedly appears to be growing: in the period from 1991 to 2002, permits for self-employment issued to foreigners from countries with strong migratory pressure went from 20 thousand to about 100 thousand, *an increase of 400%* (the trend has been accentuated especially in recent years and in 1998, in particular, when the legalisation implemented by the Ministerial Decree of 16.10.98, pursuant to Law 40/98, also allowed the legalisation of self-employed workers – see table 2);

d) the distribution of residency permits for self-employment in the Italian territory (table 3)[3] appears to be concentrated *mostly in the North-West of the country* (42 thousand permits in 2002: 38% of the national total) and especially in the region of Lombardy (which reached a quota of almost 30 thousand permits in 2002 – 27% of the national total), but Venetia (13 thousand) and Tuscany (11 thousand) also had significant numbers – more than Emilia Romagna (which did not exceed 10 thousand);

e) in greater detail, concerning the five provincial areas analysed in our field research, Milan is obviously the province with the greatest number of permits for self-employment (20 thousand, or 12.4% of the total number of permits in the province), but the concentration is just as dense, as might legitimately be expected, in Prato (in absolute values, only 1,600 permits for self-

[3]We have stressed in particular information relative to the four regions where the realities that are the subjects of our field research are located, namely Lombardy (Milan), Venetia (Vicenza), Emilia Romagna (Modena and Rimini) and Tuscany (Prato).

employment, which is, however, 12.3% of the provincial total, against a percentile concentration in the entire region of Tuscany of 10%, which is still a greater value than the other four regions considered); the other three provinces, which had decidedly lower rates – namely Rimini (500 permits – 5.5% of the total), Modena (1,100 – 4.6%) and Vicenza (1,500 – 4.5%) (See table 4);

f) these values can also be explained in light of the nationality of foreigners present in the provincial territories; in fact, Milan has self-employed immigrant workers from various areas of the world: North Africa (mostly Moroccans and Egyptian), Eastern Asia (Chinese), Eastern Europe (Albanians and Rumanians) and South America (Peruvians); Modena also records a diversified national presence, albeit with much smaller numbers; Vicenza has a definite prevalence of Eastern European citizens (603 – a good 40% of the total number of self-employed immigrants); Rimini has a prevalence of Eastern Europeans and Asians, while Prato definitely has a high concentration of Chinese, who absorb a good 82% of the 1,660 permits for self-employment in the province (see table 4);

Table 1 – Residency work permits issued as at 31.12.2002 in Italy by country of origin.

	Type of work				Total
	Dependent Employment	Self Employment	Job Seeking	Total	
EUROPE	**270,302**	**32,941**	**15,646**	**318,889**	**639,566**
European Union	48,869	7,162	7,828	63,859	150,866
Central-Eastern Europe	218,344	24,920	7,542	250,806	467,434
of which: Albania	*82,300*	*7,537*	*2,983*	*92,820*	*171,567*
Bosnia - Herzegovina	*6,841*	*882*	*267*	*7,990*	*12,776*
Croatia	*9,005*	*1,159*	*240*	*10,404*	*16,858*
Yugoslavia	*18,912*	*2,537*	*796*	*22,245*	*40,237*
Macedonia	*13,502*	*1,323*	*330*	*15,155*	*26,210*
Poland	*15,524*	*1,264*	*570*	*17,358*	*34,980*
Romania	*48,781*	*6,147*	*1,649*	*56,577*	*94,818*
Russia	*2,594*	*951*	*104*	*3,649*	*12,787*
Slovenia	*2,374*	*245*	*32*	*2,651*	*3,767*
Other European countries	3,089	859	276	4,224	21,266
of which: Switzerland	*2,330*	*727*	*133*	*3,190*	*15,852*
AFRICA	**214,640**	**44,419**	**14,252**	**273,311**	**401,442**
Northern Africa	141,760	31,136	9,181	182,077	267,058
of which: Algeria	*7,465*	*1,232*	*568*	*9,265*	*11,943*
Egypt	*17,255*	*4,528*	*519*	*22,302*	*31,061*
Morocco	*86,260*	*21,961*	*5,663*	*113,884*	*170,746*
Tunisia	*30,425*	*3,309*	*2,418*	*36,152*	*51,137*
Western Africa	57,428	11,627	4,164	73,219	98,150
of which: The Ivory Coast	*3,750*	*488*	*231*	*4,469*	*7,122*
Ghana	*13,056*	*671*	*619*	*14,346*	*19,691*
Nigeria	*9,537*	*2,811*	*777*	*13,125*	*19,508*
Senegal	*23,998*	*7,122*	*2,213*	*33,333*	*36,959*
Eastern Africa	12,896	1,108	674	14,678	26,586
Central-Southern Africa	2,556	548	233	3,337	9,648
ASIA	**145,839**	**24,665**	**5,024**	**175,528**	**281,131**
Western Asia	3,852	2,877	173	6,902	18,635
of which: Iran	*1,063*	*1,364*	*72*	*2,499*	*5,814*
Central Southern Asia	63,364	5,931	2,586	71,881	115,199
of which: Bangladesh	*14,024*	*1,847*	*546*	*16,417*	*22,237*
India	*15,410*	*764*	*442*	*16,616*	*34,324*
Pakistan	*11,900*	*2,039*	*685*	*14,624*	*20,616*
Sri Lanka	*21,348*	*1,169*	*895*	*23,412*	*35,696*
Eastern Asia	78,623	15,857	2,265	96,745	147,297
of which: China	*27,348*	*13,000*	*1,183*	*41,531*	*64,010*
Philippines	*48,703*	*1,434*	*1,000*	*51,137*	*65,575*
Japan	*1,160*	*1,005*	*23*	*2,188*	*7,124*
AMERICA	**51,111**	**7,814**	**2,518**	**61,443**	**177,852**
North America	8,604	1,161	66	9,831	48,489
of which: The United States	*8,291*	*1,013*	*56*	*9,360*	*45,642*
Central-Southern America	42,507	6,653	2,452	51,612	129,363
of which: Argentina	*1,254*	*552*	*61*	*1,867*	*11,266*
Brazil	*3,836*	*1,053*	*256*	*5,145*	*20,941*
Columbia	*2,706*	*458*	*176*	*3,340*	*11,490*
Dominican Republic	*4,446*	*339*	*291*	*5,076*	*11,794*
Ecuador	*6,416*	*811*	*609*	*7,836*	*12,281*
Peru	*18,222*	*2,465*	*785*	*21,472*	*31,323*
OCEANIA	**296**	**187**	**4**	**487**	**2,680**
Stateless persons	**62**	**26**	**15**	**103**	**615**
TOTAL	**682,250**	**110,052**	**37,459**	**829,761**	**1,503,286**
of which:					
Countries with strong migratory pressure	*620,024*	*99,434*	*29,249*	*748,707*	*1,270,766*

Source: our development of ISTAT data

Table 2 – Residency work permits issued in Italy. History 1991 – 2002 (absolute values)

		Type of Work				
		Dependent Employees	Self Employment	Job Seeking	Special Work (a)	Total
1991	TOTAL	255,233	30,085	138,659	-	423,977
	Countries w/strong migratory pressure	*207,576*	*19,682*	*133,193*	*-*	*360,451*
1992	TOTAL	268,026	28,762	56,136	5,597	358,521
	Countries w/strong migratory pressure	*218,686*	*18,353*	*53,236*	*5,596*	*295,871*
1993	TOTAL	275,774	28,992	62,551	32,623	399,940
	Countries w/strong migratory pressure	*225,511*	*18,403*	*59,470*	*32,618*	*336,002*
1994	TOTAL	278,548	28,587	57,527	40,813	405,475
	Countries w/strong migratory pressure	*225,047*	*17,668*	*53,927*	*40,808*	*337,450*
1995	TOTAL	301,798	30,425	62,381	39,229	433,833
	Countries w/strong migratory pressure	*244,522*	*19,025*	*58,129*	*39,220*	*360,896*
1996	TOTAL	479,391	30,563	113,048	33,583	656,585
	Countries w/strong migratory pressure	*422,018*	*19,317*	*107,908*	*33,575*	*582,818*
1997	TOTAL	474,499	40,493	114,123	31,220	660,335
	Countries w/strong migratory pressure	*413,522*	*28,954*	*109,196*	*31,217*	*582,889*
1998	TOTAL	493,505	50,780	99,317	17,028	660,630
	Countries w/strong migratory pressure	*428,220*	*39,041*	*94,279*	*17,027*	*578,567*
1999	TOTAL	644,947	83,269	91,505	7,897	827,618
	Countries w/strong migratory pressure	*583,898*	*72,191*	*86,661*	*7,897*	*750,647*
2000	TOTAL	665,334	89,653	82,958	-	837,945
	Countries w/strong migratory pressure	*602,116*	*78,717*	*78,708*	*-*	*759,541*
2001	TOTAL	684,479	104,672	51,815	-	840,966
	Countries w/strong migratory pressure	*623,134*	*93,944*	*45,842*	*-*	*762,920*
2002	TOTAL	682,250	110,052	37,459	-	829,761
	Countries w/strong migratory pressure	*620,024*	*99,434*	*29,249*	*-*	*748,707*

Source: our development of ISTAT data

Table 3 – Residency work permits issued by macro-areas and some regions. History 2000-2002 (absolute values)

	Type of Work				Total
	Dependent Employment	Self Employment	Job Seeking	Total	
2000					
North West	234,326	33,318	20,455	288,099	443,523
Lombardy	*175,757*	*23,865*	*9,551*	*209,173*	*312,254*
North East	163,631	19,644	14,403	197,678	326,906
Venetia	*71,699*	*9,749*	*5,748*	*87,196*	*139,104*
Emilia-Romagna	*57,781*	*6,492*	*6,740*	*71,013*	*114,012*
Central	188,329	23,379	26,248	237,956	413,066
Tuscany	*51,245*	*9,600*	*6,667*	*67,512*	*111,636*
South	54,795	8,590	14,915	78,300	136,207
Islands	24,253	4,722	6,937	35,912	60,047
ITALY	665,334	89,653	82,958	837,945	1,379,749
2001					
North West	236,269	39,997	16,175	292,441	468,859
Lombardy	*173,973*	*28,632*	*10,664*	*213,269*	*331,369*
North East	184,698	24,710	11,908	221,316	363,556
Venetia	*73,063*	*11,712*	*4,183*	*88,958*	*143,242*
Emilia-Romagna	*72,197*	*8,832*	*6,074*	*87,103*	*140,269*
Central	186,664	23,119	13,926	223,709	419,925
Tuscany	*46,500*	*10,059*	*2,312*	*58,871*	*103,666*
South	51,045	10,813	6,505	68,363	132,046
Islands	25,803	6,033	3,301	35,137	64,006
ITALY	684,479	104,672	51,815	840,966	1,448,392
2002					
North West	235,278	42,056	13,325	290,659	492,948
Lombardy	*171,335*	*29,831*	*8,723*	*209,889*	*346,768*
North East	192,196	26,894	7,622	226,712	388,427
Venetia	*75,587*	*12,966*	*2,633*	*91,186*	*153,524*
Emilia-Romagna	*75,419*	*9,715*	*3,617*	*88,751*	*147,787*
Central	181,510	24,670	10,349	216,529	426,737
Tuscany	*45,687*	*11,182*	*2,301*	*59,170*	*111,133*
South	49,386	10,515	4,285	64,186	133,763
Islands	23,880	5,917	1,878	31,675	61,411
ITALY	682,250	110,052	37,459	829,761	1,503,286

Source: our development of ISTAT data

Table 4 – Residency work permits issued for self-employment in the Provinces of Milan, Vicenza, Modena, Rimini and Prato by continental area of origin and total number of permits. Years 1999 – 2001 (absolute values)

	Milan		Vicenza		Modena		Rimini		Prato	
	Self Emp.	Tot. perm.	Self Emp.	Tot. perm.	Self Emp.	Tot. perm.	Self Emp.	Tot. perm.	Self Emp.	Tot. perm.
1999										
European Union	1,289	21,558	74	1,365	121	1,329	27	542	30	217
Central Eastern Europe	1,525	22,284	315	12,481	95	3,459	93	2,741	154	2,234
Other European Countries	213	4,949	3	86	7	81	5	115	1	21
Northern Africa	2,992	35,396	194	4,387	200	6,464	38	964	31	795
Western Africa	1,558	6,912	434	5,399	25	2,196	94	948	83	373
Eastern Africa	188	5,208	15	184	0	223	1	53	6	242
Central Southern Africa	74	596	4	54	3	59	1	13	3	17
Western Asia	577	2,783	20	105	46	235	9	43	14	39
Central-Southern Asia	943	12,684	97	3,311	9	1,014	1	61	60	901
Eastern Asia	3,950	32,575	88	1,221	146	1,468	71	496	1,121	7,786
North America	341	2,509	28	3,493	19	93	3	25	4	30
Central-South America	1,322	21,887	37	1,182	35	769	40	626	9	235
Oceania	27	204	2	33	2	10	0	5	1	5
Stateless	7	134	0	5	0	6	2	7	1	2
Total	15,006	169,679	1,311	33,306	708	17,406	385	6,639	1,518	12,897
2000										
European Union	1,336	22,119	75	1,402	124	1,324	34	633	35	268
Central Eastern Europe	1,821	23,579	532	14,236	146	3,604	106	3,206	103	2,640
Other European Countries	214	4,646	3	88	7	83	6	188	0	25
Northern Africa	3,645	35,431	294	5,144	166	5,803	42	1,049	33	980
Western Africa	1,690	6,937	432	5,634	28	2,108	58	964	59	367
Eastern Africa	211	4,675	14	193	4	224	1	53	7	223
Central Southern Africa	83	641	4	58	4	61	1	13	3	21
Western Asia	498	2,523	24	121	46	204	9	47	12	38
Central-Southern Asia	1,203	13,604	130	4,216	10	892	3	78	41	1,099
Eastern Asia	3,650	32,714	122	1,287	133	1,360	79	544	1,119	8,326
North America	273	2,401	26	3,418	14	94	2	34	5	37
Central-South America	1,619	22,447	47	1,386	47	784	33	708	12	268
Oceania	25	206	2	33	3	6	0	6	1	6
Stateless	7	122	0	6	0	5	1	2	0	0
Total	16,275	172,045	1,705	37,222	732	16,552	375	7,525	1,430	14,298
2001										
European Union	980	16,047	49	1,213	131	1,318	33	587	23	213
Central Eastern Europe	2,790	24,643	603	13,193	218	5,266	164	4,208	111	2,777
Other European Countries	227	4,561	2	73	8	85	7	257	1	24
Northern Africa	5,554	33,297	285	4,687	279	8,507	59	1,285	35	1,000
Western Africa	1,421	6,318	249	5,119	52	3,128	53	1,115	48	381
Eastern Africa	335	4,424	8	179	7	247	0	71	6	225
Central Southern Africa	72	692	6	59	5	91	1	13	1	27
Western Asia	608	2,533	23	107	55	232	13	54	14	45
Central-Southern Asia	1,574	13,696	139	4,450	38	1,571	11	102	21	1,206
Eastern Asia	3,962	33,374	121	1,176	233	2,088	106	635	1,319	6,798
North America	266	2,258	18	3,066	17	107	7	45	5	38
Central-South America	2,762	23,318	46	1,314	47	947	54	896	21	329
Oceania	30	207	0	28	2	13	0	4	1	9
Stateless	9	119	0	4	0	5	1	2	0	1
Total	20,590	165,487	1,549	34,668	1,092	23,605	509	9,274	1,606	13,073

Source: our development of ISTAT data

1,3 Income, savings and transfers

Beyond the numerical consistence of migratory flows, it is interesting to refer to several essential variables in order to define the economic dimensions of immigration more precisely: the ability to produce income, the propensity to save and the transfer of financial resources to the country of origin through so-called remittances or transfers.

There aren't many analyses or information available in regards to this. Society has only recently begun to pay attention to these important aspects of the migratory phenomenon and to develop some precise statistical information and research results.

As it has been attempted to note, inclusion in the host country's productive system, the consistency of the income earned and the consequent flow of remittances towards the country of origin are two fundamental aspects of the migratory plans of foreign workers and are essential indicators of their success. These are therefore aspects to monitor constantly in order to understand more completely the phenomenon of migration in our country and – specifically concerning the present research – in order to establish a correct policy of intervention in response to the new needs of banking and financial services for foreign workers (*and, in primis,* the needs of those who start up sole proprietorships or small enterprises).

1.3.1 The ability to produce income

It appears problematic to obtain complete and systematic information concerning the income of immigrants present in Italy; some information that recent research has made available, however, may be referred to, which at least provide some general indications, albeit with obvious limitations and a certain degree of approximation.

We can start from the data relative to the "great legalisation" of 2003 (Ministry of Labour 2003). This information confirms that retribution depends on the economic division and duties of the employee, in addition to and more than the sex of the worker. In fact, at equal contractual hours, *there is a net difference in favour of subordinate dependent employment with respect to household staff and caregivers,* which is undoubtedly penalised and more exposed to informal types of treatment and fewer controls; this is true for both part time (24-28 hours) and full time workers (36-40 hours). In the latter case, the differences are particularly marked, because they go, respectively, from the average value of 996 euros, to 544 and 566 for the three different types of contract (table 5). As we know, however, the lower salary for household staff and caregivers is also due to the fact that it is easy to declare fewer hours than the actual number worked, as can be understood from the relatively low average number of hours worked per week by caregivers, who are often full time workers, as testified to by the request for 24 hour assistance.

Tab. 5 - Requests for legalisation by retribution and hours worked, by type of contract and sex.

	Dependent Labour			*Household Staff*			*Caregivers*			*Total*		
	M	F	T	M	F	T	M	F	T	M	F	T
Any hours	929	662	913	455	461	460	463	478	475	782	476	560
Only 24-28 hrs per week	617	389	591	455	459	458	458	464	463	480	462	466
Only 36-40 hrs per week	1,002	949	996	523	548	544	548	567	566	1,000	727	978

Source: our development of Ministry of the Interior data.

Differences due to sex are therefore conditioned by *female segregation within the field of household staff and caregivers and by the commitment to work for a fewer number of hours per week.* But women *also earn less than men for dependent labour,* where the differences are even more accentuated between men and women, based on an equal number of hours of work.

Differences in retribution in different areas of the territory are also significant; nevertheless, we are dealing with average values, which take into account structural division situations and often profoundly differentiated working schedules; work in the sector of household staff, in any case, is characterised by less drastic variations, and limited oscillations based on territorial areas.

In general, wages are substantially and uniformly low[4], independently of the type of work performed, although it must be taken into account that in the vast majority of cases, we are dealing with unskilled labour.

This information substantially agrees with surveys made by the ISMU Foundation, which has been monitoring the situation for several years in the region of Lombardy, where there is a large population of immigrants (the data concerns a sample of 8,000 immigrants). Zucchetti's latest survey (2004) provides a concise piece of information in the averages for the entire population interviewed, from which it is possible to glean two indications: *it is confirmed that the level of income is low, on the average* and, nevertheless, correlated evidently to the type of work performed, which is definitely not high profile work, with social qualification and prestige; *there is a marked difference in pay between the sexes.* The situation from the point of view of average pay levels may be presented in these terms, in fact: the average monthly net income is around 941.20 euros (with a difference between men and women: the former receive 1,031 euros, while the latter receive around 772 euros) an additional, more dependable measurement, which is less affected by the variability of distribution charts, can be

[4] Some caution in evaluating salaries received is justifiable for obvious reasons, in any case, because the legalisation form spoke generically of the "monthly retribution agreed upon with the worker".

obtained from the average values, which is around 900 euros (men 980 and women 750 euros).

Table 6 shows the distribution of the sample by income bracket. This shows that in 2003 a quarter of the immigrants declare they have no income whatsoever (a slightly lower value than 2002), but here again there is a marked difference between men (15%) and women (38%), related to their role as housewives; these differences are re-proposed clearly in the various income brackets, with a greater presence of women in the lower income brackets and a decidedly lower concentration in the higher brackets, therefore only a small number of women (6%) have a net income of more than 1,000 euros per month (against 26% of their male colleagues).

Tab. 6 – Immigrants' income brackets, by sex and year (percentage composition by column)

Income Bracket	*Male*	*Female*	*Total 2003*	*Total 2002*
None	15,3	37,9	24,8	26,0
< 250 Euros	0,6	1,2	0,9	1,1
250-500 Euros	7,7	13,8	10,3	7,6
500-750 Euros	10,2	17,2	13,1	16,1
750-1,000 Euros	40,3	23,7	33,3	34,2
1,000-1,500 Euros	19,3	4,8	13,2	11,5
1,500-2,500 Euros	5,1	1,2	3,5	3,0
> 2,500 Euros	1,6	0,1	0,9	0,6
Total	100,0	100,0	100,0	100,0

Source: Lombardy Region ISMU Foundation, Regional Observatory for Integration and Multi-Ethnic Society

The same research also brings out other aspects concerning the income of foreign workers:

a) *their income bracket is* almost never associated with their educational credentials: *although the level of educational credentials immigrants effectively possess may increase, there are no significant variations in their ability to earn wages; in fact, it has been ascertained that the level of education attained by immigrants has no influence on the quality and qualification of the work performed;*

b) *the important variable for all immigrants in relation to their ability to produce income, on the other hand, is* the regularity of their juridical status *(table 7): in fact, foreigners with sojourn permits and papers have decidedly above average incomes, while those with a weaker* status *can substantially be divided into two sub-fields of equal dimensions: half of them have no income at all, while the other half have rather low incomes, regardless of their non-legal juridical situation;*

c) *if we consider the length of time they have been in Italy, however (table 8), the relationship is even closer, because* the longer they have been in Italy, the higher their income bracket, which increases significantly with time, *while those who have been in Italy for a short period of time tend to have a more precarious economic situation;*

d) the production of income is also tied, of course, to the *professional condition* of immigrants: obviously, the absence of income concerns all unemployed persons and housewives, while a fourth of immigrant students tend to have some ability to produce income. For working immigrants, instead, the factor of (at least relative) job stability and continuity prevails over the juridical regularity of the work performed, on one hand and, on the other, *the ability of self-employment to produce decidedly higher incomes* (Zucchetti 2004).

Table 7 – Income brackets, by sojourn *status* (percentile composition by column)

Income bracket	*Sojourn Papers*	*Sojourn Permit*	*Italian Citizenship*	*Expired Permit*	*Expired Permit + Legalisation*	*Never had a permit*	*Never had Permit + Legalisation*
None	20,8	24,1	32,7	50,0	13,6	50,7	12,7
< 250 Euros	0,2	0,9	0,4	3,3	1,9	1,8	0,9
250-500 Euros	4,7	8,7	6,8	16,7	5,8	20,3	15,8
500-750 Euros	5,6	12,8	12,4	13,3	13,6	13,1	21,6
750-1,000 Euros	29,9	35,9	26,3	13,3	42,7	12,0	41,1
1000-1,500 Euros	27,8	13,6	12,4	0,0	16,5	2,0	6,4
1,500-2,500 Euros	7,7	3,4	7,9	3,3	2,9	0,2	1,0
> 2,500 Euros	3,4	0,6	1,1	0,0	2,9	0,0	0,6
Total	100,0	100,0	100,0	100,0	100,0	100,0	100,0

Source: Lombardy Region ISMU Foundation Regional Observatory for Integration and Multiethnic Society

Table 8 – Income brackets, by year of arrival in Italy (percentile composition by column)

Income bracket	*Up to 1989*	*1990-1995*	*1996-2001*	*2002*	*2003*
None	14,6	16,4	24,5	35,8	72,0
< 250 Euros	0,0	1,1	0,7	1,5	1,2
250-500 Euros	7,6	6,0	10,6	19,8	13,5
500-750 Euros	6,7	10,7	15,6	16,2	4,9
750-1,000 Euros	34,7	35,9	36,3	22,5	7,1
1,000-1,500 Euros	26,2	21,4	9,8	3,7	0,9
1,500-2,500 Euros	7,6	7,2	1,7	0,4	0,3
> 2,500 Euros	2,6	1,3	0,7	0,1	0,0
Total	100,0	100,0	100,0	100,0	100,0

Source: Lombardy Region ISMU Foundation Regional Observatory for Integration and Multiethnic Society

Arrival in Italy and establishment in a region with important job opportunities, such as Lombardy – as literature and research on the subject have abundantly documented – constitutes one of the most important economic stimuli. The fact that immigrants are able to produce income for themselves and their families through their work (whether the family resides in their country of origin or in Italy) is a decisive motivation for immigration.

The information already introduced and commented upon appears to be substantially in line with another recently published survey (Strozza 2003) concerning the Albanian, ex-Yugoslavian, Polish and Moroccan national groups, which was conducted in several areas of the Venetia Region, Campania and in the City of Rome (for a total sampling of 1,718 persons). This survey also provides some valuable indications, which further enrich the picture outlined:

a) the average income recorded was 750 Euros, while the average value was 700 Euros; these values are more modest than those recorded on requests for legalisation by the Lombardy observatory; on the other hand, this research was more limited with respect to nationalities and territories considered;

b) it was confirmed that the differences in income concern the three areas taken into consideration: 500 Euros in Campania (where the people interviewed also declared a greater number of hours worked), 750 Euros in Rome and 850 Euros in Venetia;
c) again, in line with the empirical results illustrated previously, there is a difference in salaries between men and women, to the disadvantage of women (which penalises the Polish group, in particular, which has a strong female majority). This is related to the fact that women work fewer hours (at least officially) and, above all – in line with the data introduced above – to the occupational segregation of women in the field of family services, a division that offers few *opportunities* for professional progression, characterised by lower salaries – even though it should be taken into account in these cases that many workers also receive non-monetary income in the form of food and lodging;
d) differences in earnings in relation to the juridical condition of immigrants are also confirmed: as with the data from the Lombardy observatory, it was clearly indicated that legal resident foreigners have decidedly higher incomes, which testifies to the importance of working on migratory policies, to reinforce the juridical *status* of immigrants present in our country.

1.3.2 The propensity to save, its consistency and channels for the transfer of funds

Every migration is the manifestation and result of relations between two societies and cultures: emigration gives rise to immigration and immigrants are also emigrants. The study of remittances assumes particular importance because it is inspired by the unshakable relational nature of the migratory phenomenon, between the country of origin and the country of arrival. The financial flows instituted, in fact, *take on relevant economic value* and, at the same time, *provide an opening for the permanent relations* that exist between immigrants and their communities of origin, therefore representing an interesting point of observation of two sets of determinants, from the side of emigration and the side of immigration.

It is therefore necessary to overcome the habit of reading migratory phenomena as linear processes and to adopt instead an itinerary of research that also includes the aspects of retroaction of emigration on the society of origin or, better yet, which considers the circularity, fed by migratory flows, between the two realities of the society of departure and the host society. That circularity concerns – in addition to evident cultural, demographic, political and social aspects – the financial flow, utilisation of remittances, the micro-economic strategies of emigrants and their families of origin and the impact on the economic development of their country.

The economic value of the phenomenon of remittances has been the subject of discussion by international literature, especially in recent years, which has brought to light the activation of rather consistent financial flows and transfers, as well as the meaning and function on both the macro and micro-economic levels (contribution towards the development of the country of origin and its commercial relations and exchanges, utilisation of the resources transferred and the impact on family and local life).

The various types of transfers – which are also articulated with reference to the experience of countries like France, which have a long migratory tradition – can be defined in the following terms (Garson 1994; Butzbach 1995):

a) *official financial remittances*, recorded in the statistics of the balance of payments of the host country and/or country of origin, which transit through banks, post offices and other financial services (the latter have actually seen considerable development in recent years, as they offer rapid service and capillary diffusion of the network, even though the cost of commissions is rather high);

b) *non-official financial remittances and remittances that are difficult to account for*, which assume different forms and utilise different channels: money transported directly by immigrants during trips to their home country, money transferred through informal collection and transfer networks organised by the immigrants, which take advantage of family or commercial ties and solidarity between communities and/or villages;

c) *the transfer of purchased and "exported" goods,* mostly performed directly by the immigrants themselves (especially personal effects and goods for family consumption, small electrical appliances for the home, spare parts, household equipment, goods for productive activities and vehicles);

d) *transfer through a system of financial "compensation"*, whose purpose is to overcome problems of conversion of the national currency or limitation in the consistency of funds that it is possible to convert into foreign currency for travel abroad, as well as to avoid the low official exchange rate[5].

The variety of channels utilised and the volume of remittances (which is also experiencing strong growth) indicated by official statistics shows how official statistics reveal only the tip of the iceberg with respect to the effective amount of remittances that flow to labour-exporting countries. Moreover, calculating the amount is made even more

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[5] This system consists in host nation currency loans, granted by established immigrants to their recently arrived countrymen, which the debtor or his family repays to the creditor or his family, with the addition of an eventual commission, directly in the country of origin and in local currency. Alternatively, the system provides for a mechanism, which is widespread in particular between France and Maghreb countries, by which the immigrant pays invoices and purchases of his non-resident countrymen, while they deposit the corresponding sum in local currency, plus interest, which takes into account the difference in the official rate of exchange and the black market rate, in a current account in the country of origin (belonging to the emigrant or his family). This system therefore permits immigrants to avoid sending their savings to the country of origin, but conserves them in the host country so that they may be made available to other countrymen, receiving the equivalent amount of the loan or advance directly in the country of origin and in local currency (see also Conti, Natale, Strozza 2003).

difficult – as noted (Conti, Natale, Strozza 2003) – by international confusion in defining the term "remittance". Nevertheless, it can be seen even from the official data that it would behove use to start correctly evaluating the financial flow leaving our country.

According to official data supplied by the Italian Exchange Office, remittances flowing out of the country reached an overall volume of 1,167 billion Euros in 2003 (table 9). Detailed analysis of the Italian Exchange Office data requires discounting flow towards developed countries. In any case, since we are concentrating only on less developed countries with a strong migratory pressure, what are the most important areas of destination of the outward financial flow from Italy?

The lion's share goes to Asia (accounting for 43% of remittances in the year under consideration), an important part of which is accounted for by the flow towards the Philippines (29%) and China (8%). In the case of Europe, without considering the weight of remittances towards developed countries, Romania is the most important nation, with almost 7 million Euros. The same is true for America, conditioned by flow towards the United States and Canada. Nevertheless the South American area stands out with Ecuador (6 million Euros), Brazil (4 million), Peru (4 million) and Venezuela (3 million Euros). The flow towards Africa is more limited, where Morocco definitely has the most important volume, with remittances for a value of 35 million Euros, followed by Senegal (16 million) and Egypt, at a distance, with 5 million Euros. But in analysing the data concerning Africa we must take into account the more limited bank network and therefore the obvious underestimation of the flow towards the continent, inasmuch as the data includes only banking intermediation. In addition to this factor, other variables play a role, such as the vicinity of the country of origin, the length of time the immigrant has been in Italy and different migratory plans.

It can easily be seen, the thirty most important countries substantially include the most important national groups present in Italy, with few exceptions, such as the Albanians, Ukrainians, Polish and Tunisians, who are further down on the list, with a share of around one million Euros. These are evidently immigrants who come from countries that are much closer to Italy, who can make more frequent trips home, and who have different migratory plans.

Over the years, as could logically be expected, *there has been an exponential growth in the volume of remittances* (which we have calculated in Euros for greater clarity; see table 10). Although perfection of the ability to detect flows must be taken into account, especially for a good part of the nineties, the documented trend indicates an overall increase in volume in the period from 100 million Euros in 1992 to almost 1.2 billion, *with a growth rate of 1,000 percent.*

It is more difficult and perhaps less dependable to evaluate the known increase in remittances made by different national groups, due to the many factors that influence such data: the lack of information for the initial years of monitoring, the more recent arrival in our country, less frequent use of banking channels, even for groups that have been present for a longer period of time in Italy, as well as other factors. Nevertheless, the spectacular percentage increase in remittances towards China over the period taken into consideration, which have literally exploded in the last four or five years, is striking and greater by far than the average rate of growth, even considering the variations shown by Romania, Senegal and the Philippines.

Italian Exchange Office data also permits us to identify the areas of the Italian territory from which the remittances are made (tables 11 and 12) As might be expected, Lazio (with the considerable sum of 524 million Euros, 45% of the national total) and Lombardy (372 million – 32%) are the regions from which the greatest volume of remittances are made towards the countries of origin of non-EU immigrants –

but then, these are also the two regions of our country that have always had the greatest number of immigrants in their territory. Albeit the presence of immigrants in a territory is an important variable, it is not the only one to be taken into consideration in establishing the volume of remittances; the flow is diversified on a regional basis, but also with respect to other variables, such as the prevalent national groups in an area and the type of work performed. Although more modest in volume, the outgoing flow of remittances from Venetia is also consistent, with 73 million Euros in the last year for which information is available, followed at a distance by Emilia Romagna (48 million). Latium and Lombardy (and Molise, although values are extremely low in this region) are also the regions where the greatest increases were recorded in the time frame considered, exceeding the national average, which was set at 830% (see table 11).

Details by province (table 12) substantially trace the regional values indicated. In fact, the provinces that recorded the most consistent volumes of remittances in 2003 are located in the two regions cited (Latium and Lombardy): Rome and Milan, with 520 and 303 million Euros, respectively. Additionally, these two provinces account for almost the total flow of remittances in their regions and represent important shares of the national total.

Normally, in any case, Province capitals have the largest flows in their respective regions. There is a counter trend of particular interest to note, however, in North Eastern and Central Italy (which belong to the so-called NEC model of industrial districts and widespread industrialisation): the highest volumes of remittances are frequently dislocated in the territory and are therefore *distributed among non province capitals as well,* which at times even exceed the flow from provincial capitals themselves. This is the case of Friuli Venezia Giulia, Veneto, Toscana (with the emblematic situation of Prato, the foremost province for volume of remittances) and Marche.

Table. 9 – Remittances by country (top 40) and continents. Year 2003 (absolute values and percentile composition), thousands of Euros.

	Remittances	Comp. %
Philippines	335,045	28.7
United States of America	129,251	11,1
Germany	99,755	8.5
United Kingdom	98,242	8.4
China	98,163	8.4
Ireland	65,864	5.6
Morocco	34,812	3.0
Singapore	31,878	2.7
Holland	26,619	2.3
Luxembourg	24,546	2.1
France	24,485	2.1
Switzerland	23,208	2.0
Hong Kong	19,647	1.7
Senegal	15,969	1,4
Canada	12,687	1.1
Spain	12,473	1.1
Belgium	9,692	0.8
Romania	6,915	0.6
Australia	6,334	0.5
Ecuador	6,325	0.5
Egypt	4,985	0.4
Sweden	4,911	0.4
Brazil	4,111	0.4
India	4,066	0.3
Peru	3,753	0.3
Austria	3,654	0.3
Principality of Monaco	3,124	0.3
Venezuela	3,069	0.3
Japan	2,924	0.3
Turkey	2,921	0.3
First thirty countries	*1,119,428*	*95.9*
Other countries (121)	47,116	4.1
Unclassified	516	0.0
Total	**1,167,060**	**100.0**
ASIA	501,612	43.0
EUROPA	423,650	36.3
AMERICA	168,725	14.5
AFRICA	64,703	5.5
OCEANIA	7,854	0.7

Source: our development of Italian Exchange Office data

Table 10 – Remittances by country. Historical series 1992 – 2003 (in thousands of Euros) and percentile increase 1992/2003.

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	Δ 1992/2003
Philippines	17,753	32,913	46,796	72,959	78,861	98,137	138,513	168,950	200,022	236,881	269,803	335,045	1,787.3
United States	14,226	17,314	17,875	24,274	47,322	45,051	56,013	71,938	73,495	60,254	99,539	129,251	808.6
Germany	9,063	8,789	14,560	11,850	14,261	15,284	22,308	28,911	33,022	34,653	52,732	99,755	1,000.6
United Kingdom	10,153	4,945	5,499	6,821	7,969	13,865	21,108	44,393	65,849	93,249	124,274	98,242	867.6
China	126	247	4,960	4,303	6,263	7,911	13,103	25,067	49,767	84,964	62,104	98,163	77,797.6
Morocco	2,615	3,690	7,615	11,501	14,731	19,033	15,735	10,853	20,166	38,374	25,574	34,812	1,231.1
Singapore	nd	nd	nd	nd	nd	451	448	633	1,177	4,671	12,021	31,878	Nd
France	8,583	9,217	12,105	7,566	8,780	12,340	16,871	24,479	24,980	33,919	14,127	24,485	185.3
Switzerland	7,457	8,052	11,802	12,989	9,824	14,155	29,885	21,671	14,755	16,473	13,529	23,208	211.2
Hong Kong	228	1,117	6,464	4,182	2,740	5,522	2,415	1,352	1,915	15,456	12,891	19,647	8,506.8
Senegal	729	1,114	1,776	2,091	1,856	1,846	2,009	3,157	8,233	12,015	10,016	15,969	2,089.8
Canada	3,092	3,193	4,881	5,484	6,761	7,552	9,503	11,433	9,188	11,119	9,749	12,687	310.3
Spain	1,525	1,862	1,547	1,821	2,598	2,576	4,391	10,588	10,706	8,192	5,043	12,473	717.8
Belgium	2,678	2,649	3,571	3,687	4,016	3,646	4,507	19,014	13,924	7,806	7,981	9,692	261.9
Romania	206	117	278	425	1,184	1,375	1,969	2,820	4,414	6,097	4,395	6,915	3,264.1
Australia	1,784	2,905	3,618	3,094	3,383	4,379	6,533	6,662	6,209	7,750	5,983	6,334	255.1
Ecuador	nd	nd	nd	nd	nd	1,254	1,562	1,159	1,465	4,984	4,242	6,325	Nd
Egypt	862	1,641	1,866	1,708	1,857	1,420	2,111	3,506	3,313	4,751	3,557	4,985	478.0
Brazil	644	701	917	1,696	2,163	2,664	3,077	2,671	2,183	3,801	3,268	4,111	538.3
Peru	1,960	1,499	1,847	6,686	6,416	4,836	4,356	2,163	2,513	3,022	2,666	3,753	91.5
Total top 20	83,685	101,966	147,979	183,135	220,985	263,296	356,418	461,420	547,297	688,431	743,494	977,730	1,068.3
Others	16,425	23,530	25,263	25,284	25,367	28,761	36,617	48,935	40,822	60,911	48,122	189,330	1,052.7
Total	**100,111**	**125,496**	**173,242**	**208,419**	**246,352**	**292,057**	**393,035**	**510,354**	**588,118**	**749,342**	**791,616**	**1,167,060**	**1,065.8**

Source: our development of Italian Exchange Office data

Table 11 – Remittances by region. Historical series 1993 – 2003 (thousands of Euros) and percentile increase 1993/2003.

Region	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	**1993/2003**
Piedmont	7,643	8,552	5,854	7,272	7,871	8,878	11,502	12,067	14,053	13,216	11,532	50.9
Valle d'Aosta	146	376	147	170	155	418	302	285	269	270	187	28.4
Lombardy	34,067	34,983	35,710	46,030	47,164	64,863	95,140	170,602	225,295	227,938	372,399	993.2
Trentino A. A.	5,329	5,199	3,727	4,147	4,564	5,997	7,038	8,392	9,020	6,441	9,686	81.7
Venetia	10,236	8,562	9,213	13,217	15,217	21,601	27,334	32,322	40,214	41,015	72,799	611.2
Friuli V.G.	4,736	2,959	4,398	3,434	4,808	5,999	8,774	10,460	9,995	6,085	6,523	37.7
Liguria	1,910	2,735	2,874	4,267	6,040	9,093	8,959	11,591	17,916	6,047	7,501	292.6
Emilia Romagna	8,908	8,153	8,764	12,025	16,467	24,943	27,852	30,426	33,581	26,760	48,338	442.6
Tuscany	5,199	23,397	42,788	45,601	57,390	69,905	75,519	34,805	38,171	18,088	27,053	420.3
Umbria	598	692	704	912	1,463	1,572	2,573	3,020	4,023	2,185	2,829	373.4
Marche	3,008	2,288	3,519	4,520	4,493	6,178	8,169	6,987	7,756	5,240	4,357	44.9
Latium	24,199	41,177	50,773	63,093	79,851	106,993	146,017	176,511	256,244	362,830	524,303	2066.6
Abruzzo	1,055	2,180	1,800	3,604	3,756	3,053	8,858	8,374	8,922	4,159	6,760	541.0
Molise	114	428	564	745	616	727	1,745	2,324	2,387	3,218	2,407	2018.5
Campania	3,118	3,827	6,797	7,056	6,744	11,040	17,514	13,784	15,982	8,704	17,364	456.8
Puglia	3,863	6,555	8,265	10,894	16,248	16,511	21,087	22,503	22,143	20,964	16,675	331.6
Basilicata	124	200	114	535	656	965	413	701	738	377	1,112	793.4
Calabria	1,688	2,192	2,634	3,660	4,407	6,093	5,400	6,061	6,155	3,808	3,699	119.1
Sicily	7,581	15,407	17,501	11,756	11,241	23,564	29,439	30,475	30,258	28,585	24,038	217.1
Sardegna	1,975	2,285	1,845	2,392	2,809	4,602	6,664	6,431	6,247	5,686	7,498	279.7
Unclassified data	0	1,092	428	1,022	96	40	57	-	-	-	-	-
ITALY	**125,496**	**173,242**	**208,419**	**246,352**	**292,057**	**393,035**	**510,354**	**588,118**	**749,369**	**791,616**	**1,167,060**	**830.0**

Source: our development of Italian Exchange Office data

Table 12 – Remittances in 2003 by province, region and macro-areas (thousands of Euros)

Province	V.a.	% reg.	Comp %	Province	V.a.	% reg.	Comp %
Alessandria	369	3.2	0.0	Perugia	2,306	81.5	0.2
Asti	51	0.4	0.0	Terni	523	18.5	0.0
Biella	669	5.8	0.1	**Umbria**	**2,829**	**100.0**	**0.2**
Cuneo	2,150	18.6	0.2	Ancona	1,389	31.9	0.1
Novara	919	8.0	0.1	Ascoli Piceno	692	15.9	0.1
Turin	6,650	57.7	0.6	Macerata	743	17.1	0.1
Verbano Cusio Ossola	537	4.7	0.0	Pesaro e Urbino	1,533	35.2	0.1
Vercelli	187	1.6	0.0	**Marche**	**4,357**	**100.0**	**0.4**
Piedmont	**11,532**	**100.0**	**1.0**	Frosinone	2,487	0.5	0.2
Valle d'Aosta	**187**	**100.0**	**0.0**	Latina	1,298	0.2	0.1
Bergamo	9,554	2.6	0.8	Rieti	52	0.0	0.0
Brescia	6,497	1.7	0.6	Rome	520,092	99.2	44.6
Como	1,859	0.5	0.2	Viterbo	374	0.1	0.0
Cremona	2,902	0.8	0.2	**Latium**	**524,303**	**100.0**	**44.9**
Lecco	2,092	0.6	0.2	Chieti	2,191	32.4	0.2
Lodi	32,868	8.8	2.8	L'aquila	2,816	41.7	0.2
Mantua	1,984	0.5	0.2	Pescara	1,210	17.9	0.1
Milan	303,234	81.4	2.0	Teramo	543	8.0	0.0
Pavia	595	0.2	0.1	**Abruzzi**	**6,760**	**100.0**	**0.6**
Sondrio	721	0.2	0.1	Campobasso	2,169	90.1	0.2
Varese	10,093	2.7.	0.9	Isernia	238	9.9	0.0
Lombardy	**372,399**	**100.0**	**31.9**	**Molise**	**2,407**	**100.0**	**0.2**
Bolzano	4,871	50.3	0.4	Avellino	888	5.1	0.1
Trento	4,815	49.7	0.4	Benevento	1,956	11.3	0.2
Trentino Alto Adige	**9,686**	**100.0**	**0.8**	Caserta	840	4.8	0.1
Belluno	5,500	7.6	0.5	Naples	11,661	67.2	1.0
Padova	7,473	10.3	0.6	Salerno	2,019	11.6	0.2
Rovigo	782	1.1	0.1	**Campania**	**17,364**	**100.0**	**1.5**
Treviso	13,004	17.9	1.1	Bari	9,252	55.5	0.8
Venice	24,500	33.7	2.1	Brindisi	463	2,8	0.0
Verona	13,202	18.1	1.1	Foggia	2,965	17.8	0.3
Vicenza	8,338	11.5	0.7	Lecce	3,500	21.0	0.3
Veneto	**72,799**	**100.0**	**6.2**	Taranto	495	3.0	0.0
Gorizia	577	8.8	0.0	**Puglia**	**16,675**	**100.0**	**1.4**
Pordenone	2,452	37.6	0.2	Matera	99	8.9	0.0
Trieste	1,140	17.5	0.1	Potenza	1,013	91.1	0.1
Udine	2,354	36.1	0.2	**Basilicata**	**1,112**	**100.0**	**0.1**
Friuli Venetia Giulia	**6,523**	**100.0**	**0.6**	Catanzaro	513	13.9	0.0
Genoa	4,092	54.6	0.4	Cosenza	1,417	38.3	0.1
Imperia	478	6.4	0.0	Crotone	395	10.7	0.0
La Spezia	2,418	32.2	0.2	Reggio di Calabria	1,351	36.5	0.1
Savona	513	6.8	0.0	Vibo valentia	23	0.6	0.0
Liguria	**7,501**	**100.0**	**0.6**	**Calabria**	**3,699**	**100.0**	**0.3**
Bologna	29,353	60.7	2.5	Agrigento	1,709	7.1	0.1
Ferrara	109	0.2	0.0	Caltanisetta	2,554	10.6	0.2
Forlì	1,324	2.7	0.1	Catania	5,752	23.9	0.5
Modena	4,718	9.8	0.4	Enna	1,266	5.3	0.1
Parma	4,887	10.1	0.4	Messina	823	3.4	0.1
Piacenza	1,052	2.2	0.1	Palermo	7,710	32.1	0.7
Ravenna	1,797	3.7	0.2	Ragusa	1,999	8.3	0.2
Reggio Emilia	3,224	6.7	0.3	Siracusa	462	1.9	0.0
Rimini	1,874	3.9	0.2	Trapani	1,763	7.3	0.2
Emilia Romagna	**48,338**	**100.0**	**4.1**	**Sicily**	**24,038**	**100.0**	**2.1**
Arezzo	1,585	5.9	0.1	Cagliari	3,375	45.0	0.3
Florence	5,741	21.2	0.5	Nuoro	536	7.1	0.0
Grosseto	158	0.6	0.0	Oristano	1,586	21.2	0.1
Livorno	1,700	6.3	0.1	Sassari	2,001	26.7	0.2
Lucca	1,684	6.2	0.1	**Sardegna**	**7,498**	**100.0**	**0.6**
Massa Carrara	657	2.4	0.1	**North**	**528,965**	-	**45.3**
Pisa	1,950	7.2	0.2	**North West**	**391,619**	-	**33.6**
Pistoia	1,234	4.6	0.1	**North East**	**137,346**	-	**11.8**
Prato	7,675	28.4	0.7	**Central**	**558,542**	-	**47.9**
Siena	4,669	17.3	0.4	**South**	**79,553**	-	**6.8**
Tuscany	**27,053**	**100.0**	**2.3**	**Italy**	**1,167,060**	-	**100.0**

Source: our development of Italian Exchange Office data

The picture obtained from official data may be enhanced with several considerations made possible by research projects conducted in our country on this theme, which allow us to further specify the characteristics that the propensity to save and the transferral of remittances assume in countries where immigrant workers settle (Conti, Natale, Strozza 2003; Zucchetti 1997).

In light of the results of this research, a marked correlation, in fact, has been recorded concerning the existence of *a strong propensity to save and the remittance of part of the savings to family members who have remained in the country of origin,* which is sensibly stronger among working and married immigrants (with the spouse residing in the country of origin). This behaviour can be explained in relation to the centrality of the migratory process in the search for economic emancipation, which normally constitutes the very purpose of the plans to emigrate, from various, converging points of view: to contribute with one's own work to satisfying the needs of the family of origin, or the establishment of capital, to be re-invested in the homeland, to satisfy current needs and improve living conditions, to constitute the financial basis to start a business, to satisfy long term needs such as the purchase of a home.

A study made some ten years ago in the area of Milan, concerning three national groups (Moroccans, Senegalese, and Eritreans) brings to light that 76% of the immigrants, despite their definitely low earnings, succeed in accumulating savings; of these, 56% state that they send part of their savings to family members and another 20% keep the savings for themselves (with particular stress on sending home savings on the part of the Senegalese) (Irer 1994). These are values that are not distant from those developed during a successive survey, which included samples of almost all of the nationalities present in Milan: the values that emerged from the *survey* indicated that some 66% of the immigrants had savings and about 45% of them sent savings to their country of origin. Nevertheless it is interesting to note that 54% of the immigrants state that they send remittances to their country of origin *in any case.* This is an extremely important piece of information, which provides confirmation of what many observers have asserted: "for immigrants, savings are not the remainder of earnings after consumption, but, on the contrary, the element that they attempt to maximise" (Garson, Tapinos 1981, p. 19). The flows directed towards remittances originate evidently from what the immigrant succeeds in saving, but are also partly considered by the immigrant as part of his "expenses" and structural "overhead" and are in any case programmed in the use of earnings. There is reason to believe therefore that the willingness to send remittances to the country of origin is well rooted in immigrants who, in the event they earn a relatively low income, make efforts to send money to their country of origin in any case, keeping their own expenses and consumption to a minimum (Conti, Natale, Strozza 2003). The remittances, on the other hand, are not the fruit of a mere economic strategy, but of a family and community strategy, mediated by the context of departure and arrival.

The same research on Italian workers who have emigrated abroad documents an extremely high rate of savings, greatly surpassing the rate of the local population, which confirms that, especially in temporary movement, one emigrates precisely as a function of savings. The temporary nature of the sojourn, but also the modest habits of consumption inherited from the local environment of origin, seem to be additional factors that explain this propensity (Reyneri 1979). In the French situation, for example, as revealed by the research conducted by Garson and Tapinos (1981) on the remittances of eight national immigrant groups in France, savings are not considered a residual value in the migratory cycle, but are the result of the emigrant's active behaviour.

Many factors contribute to determining the consistency of remittances transferred, such as the duration of the immigration; the socialisation towards consumption, the assumption of the host country lifestyle; the needs of the family nucleus in the homeland

and eventually in the host country; the opportunities for investment of savings in the host country and the amount of savings accumulated. The evolution of the migratory project over a period of time (and therefore the degree of "seniority" of the migratory current) but also the migratory phase the various generations appear to be experiencing, in particular, appear to be the most significant variables in light of surveys conducted in France (Garson, Tapinos 1981). This also emerges from the results of previously cited research conducted in Italy, which places the accent on the migratory model, contributing a great deal to explaining the economic behaviour of immigrants (savings and remittances); of course, the needs of the family nucleus in the homeland, together with the type of job performed, cause variations in the volume of income and are intervening factors that play an important role.

Concerning the utilisation of remittances in the homeland, research on Italian emigration abroad showed several recurring purposes, which we also find in the current reality of European and Italian immigration and among immigrants interviewed, namely: to sustain ongoing family expenses (the majority of remittances seem to be utilised for this main and almost exclusive objective); the purchase of durable consumer goods; to improve, build or purchase a home; to acquire agricultural land or start a commercial or artisan activity (Conti, Natale, Strozza 2003; Zucchetti 1997).

It is difficult, in light of the information available, to find sufficient evidence concerning the prevalence of a "virtuous circle" as opposed to a "vicious circle" between remittances and development (and the process of accumulation) in the homeland. The alternative in this connection is, in extremely schematic terms, whether the financial flows activated by remittances end up oriented towards consumption (activating however a demand for imported goods, because they are not produced in the country, and therefore creating further disequilibria in the balance of payments) or towards investments. As has been noted in this connection, "remittances seem to produce costs and benefits for the receiving countries, because on one hand they are deemed a fundamental factor for economic development and on the other they seem to provoke a certain dependency in those who receive them and to favour a further push towards emigration, in addition to constituting a source of wealth that is not always dependable, inasmuch as it is susceptible to sudden oscillations" (Conti, Natale, Strozza 2003, p. 299).

The question of the impact on the macro-economic level therefore appears controversial and the contribution that remittances can make towards development is a very much-debated question; evaluation of the efficiency of policies enacted by governments of labour-exporting countries to attract remittances from their emigrants is equally controversial. In any case, there is reason to believe that it is necessary to work, even through more intense cooperation with the countries involved, to improve the free circulation of capital and make administrative and customs procedures simpler.

Even on the *micro-economic level,* the analyses cited are not clear; the problem is complex and can be read in different manners, which stress on one hand that remittances improve the income of families, but do not induce them to accumulate capital for future generations, who continue instead to be involved in the process of emigration (Tapinos 1974) and, on the other, how the migratory experience undoubtedly leads emigrants, their families and communities to improve their economic and social status in the land of origin and the overall quality of their lives (Roosens 1989).

Where *the transfer of funds* is concerned, the various channels utilised by immigrants – the articulation of which we have already referred to – vary in relation to the many factors mentioned in literature on the subject, but which were also confirmed in the course of our field research; they may be indicated in the following terms:

- the distance of the homeland, which may or may not facilitate frequent trips;

- the characteristics of the credit system in the country of immigration and the country of origin (even with reference to hours banks are open and the ease of access and utilisation, as well as the network of distribution in the territory);
- the existence of monetary restrictions;
- the prevalence of the type of remittance necessary (goods or monetary resources);
- the presence in the homeland of parallel and more remunerative currency markets with respect to the official market;
- the juridical *status* in the country of immigration (legal or not).

The utilisation and diffusion of the various channels for the transfer of funds varies in relation to the different nationalities. For Philippine immigrants, for example, the so-called banks of representation appear to be the best channel, as they constitute service and intermediation agencies for the transfer (Mastura 1991). Above all, however, the utilisation of channels seems to depend on the structural context of the immigration and the country of origin. The area of Rome, characterised by better organised and structured national communities than Milan, appears to be equipped with more efficient formal and informal services, both autochthonous and ethnic, for the transfer of remittances (Zucchetti 1997).

2. IMMIGRANT ENTREPRENEURSHIP: A GROWING PHENOMENON

For several years now Italy's attention has been reawakened to the theme of immigrants' entrepreneurial activities and, in general, to independent work performed by foreigners. On the publicist level, interest is still expressed in a somewhat surprised manner, as if it were an unexpected or unheard of phenomenon, or is limited to bringing out its more "ethnic" and folkloristic aspects.

The approach from the point of view of scientific reflection and empirical research is obviously different, although it is not exempt from a certain fragmentation, despite the fact that scientific interpretations and more articulated hypotheses are now starting to emerge, after capitalising on international literature on the subject.

Enterprise is growing at a very strong pace in our country, too, albeit we have become aware of it only recently. In any case, faced with this impetuous growth, Italy, too, is becoming aware of the fact that it is not a marginal phenomenon, but one that is in strong and constant growth and that self-employment on the part of immigrants is a composite and articulated phenomenon (for the type of productive process and goods, level of innovation, placement in the productive system, relations with enterprises and businessmen, ability to create employment, etc.).

2.1 Strong growth in Italy

In order to provide an initial, brief and organic picture of the phenomenon, we can once again start from the information gleaned from requests presented on occasion of the recent process of legalisation realised in Italy through the so-called Bossi-Fini law (Ministry of Labour and Social Policies 2003). In fact, it is interesting to note how the legalisation of foreigners also took place through foreign employers (in 11% of the cases, amounting to some 75 thousand individuals; see table 13). Although this data cannot be taken as a statistically adequate measurement of the phenomenon of immigrant entrepreneurship, it is nevertheless interesting to stress the importance assumed by this type of request for legalisation, inasmuch as it may be assumed as an indicator of greater stabilisation in the migratory phenomenon, since foreign owners of enterprises or, in any case of self-employment activities, are generally individuals who have been in Italy for a number of years.

Table 13 – Requests for legalisation by employer citizenship and type of contract. Top 15 countries (percentile composition by column).

Employer Citizenship	*Dependent labour*		*Household Staff*		*Caregivers*		*Total*	
	a.v.	%	a.v.	%	a.v.	%	a.v.	%
Italian	308,573	82.8	180,173	95.2	138,522	98.8	627,268	89.4
Foreign	63,881	17.2	9,043	4.8	1,714	1.2	74,638	10.6
China	21,388	5.7	1,338	0.7	216	0.2	22,942	3.3
Egypt	7,804	2.1	127	0.1	20	-	7,951	1.1
Morocco	5,337	1.4	520	0.3	99	0.1	5,956	0.8
Albania	4,697	1.3	394	0.2	98	0.1	5,189	0.7
Romania	3,851	1.0	622	0.3	147	0.1	4,620	0.7
Tunisia	2,436	0.7	94	0.0	11	-	2,541	0.4
Senegal	966	0.3	1,182	0.6	175	0.1	2,323	0.3
Yugoslavia	1,633	0.4	171	0.1	18	-	1,822	0.3
Macedonia	1,674	0.4	68	-	9	-	1,751	0.2
Pakistan	1,588	0.4	100	0.1	22	-	1,710	0.2
Peru	1,237	0.3	362	0.2	60	-	1,659	0.2
Bangladesh	1,366	0.4	131	0.1	16	-	1,513	0.2
Nigeria	855	0.2	335	0.2	74	0.1	1,264	0.2
Ecuador	576	0.2	210	0.1	27	-	813	0.1
Turkey	700	0.2	54	-	7	-	761	0.1
Total top 15 countries	56,108	15.1	5,708	3.0	999	0.6	62,815	8.9
Total	372,454	100.0	189,216	100.0	140,236	100.0	701,906	100.0

Source: our development of Ministry of the Interior data

Of course, the cases of legalisation through foreign employers in the household staff division, and to a lesser extent in the care assistance division, encourage the hypothesis that a strategy may have been enacted merely to obtain legalisation, on the basis of social networks inside the community, in support of fellow countrymen who have arrived more recently in Italy (or in proximity of expiration of the term for legalisation). Among the 9 thousand employers in the household staff division, the most consistent group are Chinese and Senegalese, two national groups where social networks and community ties are particularly well developed, in different ways.

Actually, foreign employers are localised in the field of subordinate labour (almost 64 thousand cases, amounting to 85% of the total) and the truly striking example of foreign entrepreneurs who legalise foreign workers is in the Chinese community, with a good 23 thousand instances of legalisation, of which 21,400 are for subordinate labour. The cases of Egyptian, Moroccan, Albanian and Romanian employers (which, added to the Chinese, account for □ of the cases of foreign employers) are less numerous, albeit they confirm the prevalence of legalisations for subordinate labour.

This information confirms the tendency of growth in the phenomenon of immigrant entrepreneurship, precisely in the national groups identified by recent research on the subject, and by information presented later in this report. In any case, the role of absorption of labour (foreign and autochthonous) by foreign employers should be pointed out, with differences in the various national groups. In this connection, the data taken from requests for legalisation, divided by citizenship of workers who have the same nationality as the employer, confirms the tendency of Chinese entrepreneurs to employ workers of their own nationality, within productive niches that are largely ethnic, in accordance the history of Chinese presences in several areas of the so-called Third Italy, or the Italy of the large metropolitan areas (in the clothing and leatherwear divisions and the field of restaurants). In the case of other national groups, there are greater margins for the employment of workers who have a different nationality than the employer: this occurs especially in the case of Egyptians, where 27% of dependent employees are not Egyptian; the share drops to values of approximately 10-13% in the case of Albanians, Moroccans and Romanians (Ministry of Labour and Social Policies 2003).

Considering more precise and congruent statistics and in reference to Unioncamere sources, the data relative to the end of 2003 and the historical trend during the decade starting in 2000 sheds light on the growth of the phenomenon, as documented in table 14.

Table 14 – Active sole proprietorships whose owner was born in an extra communitarian country. Italy, macro areas and regions. Historical series 2000/2003.

	2000	2001	2002	2003	00/01	01/02	02/03	00/03	Overall. 2003
	a.v.	a.v.	a.v.	a.v.	%	%	%	%	%
North West	**22,397**	**28,711**	**34,795**	**41,726**	**28.2**	**21.2**	**19.9**	**86.3**	**28.6**
Valle d'Aosta	125	144	153	166	15.2	6.3	8.5	32.8	0.1
Piedmont	5,996	7,386	8,884	10,664	23.2	20.3	20.0	77.9	7.3
Liguria	2,536	3,363	4,040	4,909	32.6	20.1	21.5	93.6	3.4
Lombardy	13,740	17,818	21,718	25,987	29.7	21.9	19.7	89.1	17.8
North East	**19,049**	**22,928**	**27,468**	**32,865**	**20.4**	**19.8**	**19.6**	**72.5**	**22.5**
Venetia	7,372	9,090	10,980	13,220	23.3	20.8	20.4	79.3	9.1
Trentino Alto Adige	1,079	1,281	1,521	1,780	18.7	18.7	17.0	65.0	1.2
Friuli Venezia Giulia	2,980	3,245	3,593	4,023	8.9	10.7	12.0	35.0	2.8
Emilia Romagna	7,618	9,312	11,374	13,842	22.2	22.1	21.7	81.7	9.5
Central	**19,634**	**24,691**	**29,491**	**34,462**	**25.8**	**19.4**	**16.9**	**75.5**	**23.6**
Tuscany	9,389	11,508	13,345	15,156	22,6	16.0	13.6	61.4	10.4
Umbria	1,233	1,530	1,796	2,102	24.1	17.4	17.0	70.5	1.4
Latium	6,469	8,631	10,775	12,918	33.4	24.8	19.9	99.7	8.9
Marche	2,543	3,022	3,575	4,286	18.8	18.3	19.9	68.5	2.9
South	**23,372**	**28,581**	**33,008**	**36,832**	**22.3**	**15.5**	**11.6**	**57.6**	**25.2**
Abruzzi	3,077	3,517	3,885	4,265	14.3	10.5	9.8	38.6	2.9
Molise	559	612	660	726	9.5	7.8	10.0	29.9	0.5
Campania	4,622	6,223	7,505	8,557	34.6	20.6	14.0	85.1	5.9
Puglia	3,521	4,258	5,073	5,646	20.9	19.1	11.3	60.4	3.9
Basilicata	636	749	812	866	17.8	8.4	6.7	36.2	0.6
Calabria	2,986	3,680	4,343	4,959	23.2	18.0	14.2	66.1	3.4
Sicily	5,903	6,863	7,600	8,318	16.3	10.7	9.4	40.9	5.7
Sardegna	2,068	2,679	3,130	3,495	29.5	16.8	11.7	69.0	2.4
Italy	**84,452**	**104,911**	**124,762**	**145,885**	**24.2**	**18.9**	**16.9**	**72.7**	**100.0**

Source: our development of Infocamere – Stockview data

In 2003 *a good 145 thousand sole proprietorships were promoted by non-EU citizens,* a value that is the fruit of an extremely marked annual percentile growth (for the years under consideration, respectively, the growth rate was 24%, 19% and 17%), and there is *an overall increase of 73% for the four-year period.*

Although the North West is the area of the country where both growth and the concentration of enterprises are undoubtedly greatest, the emerging indication should not be neglected – concerning the percentile composition of the national data – according to which there is a great difference in the weight between the four macro areas of the country (in particular, the diffusion of enterprises in the South is quite accentuated). Immigrant entrepreneurship has therefore penetrated niches in local productive structures and labour markets, even where there is not a strong tradition of entrepreneurship.

Among the regions, Lombardy has the lion's share (26 thousand enterprises, or 17.8% of the national total), followed by Tuscany (15 thousand, 10.4%), Emilia Romagna (14 thousand, 9.5%), Venetia (13 thousand, 9.1%) and Lazio (13 thousand, 8.9%).

2.2 Evaluation by productive sector, owner nationality and macro areas in the territory

For a more precise and articulated evaluation of the phenomenon of self-employment promoted by immigrants, the national data was disaggregated by the classical macro areas; but it was also considered necessary in this disaggregating to shed light on the peculiarities of the four regions (Lombardy, Venetia, Emilia Romagna and Tuscany) which constitute the object of the field research and in which the *focus groups* were realised on a sampling of immigrant entrepreneurs (see part four of the present report).

First of all, it is possible to make an accounting of the presence of enterprises started up by extra communitarians, *according to the type of productivity* of the individual firms (see tables 15-16). The current national panorama is characterised by the following economic and productive connotations:

a) *A prevalence of enterprises in the tertiary division* (85 thousand, 59%), with a net prevalence of *commercial activities* (a good 62 thousand, or 42% of the total number of enterprises) and of retail commerce in particular (49 thousand productive units); the transportation, communications, hotel and restaurant divisions[6] should also not be ignored.

b) *A conspicuous presence of activities in the industrial sector* (54 thousand, 37% of the total); in this case there is a net concentration in the *construction* division (almost 35 thousand enterprises, actually one in four of the total number of enterprises promoted by extra communitarian workers); among *manufacturing activities* (19 thousand units) the most consistent ones are in the clothing division (almost 6,500 firms), tanning and leatherwear (2,400), manufacture and processing of metal products (2,400), food and beverages (2,100);

c) A segment that is definitely not insignificant is that of *agricultural enterprises* (just under 6 thousand, which account for 4% of the total).

The composition by productive division presents interesting differentiations on the territorial level, bringing out significant peculiarities in the presence of immigrant entrepreneurship in the various regional systems, namely (again, see tables 15-16):

a) the *industrial connotation of immigrant entrepreneurship in the North* is quite evident, with an additional internal differentiation: in fact in the North West and in Lombardy, the industrial-tertiary ratio remains substantially in line with the national data, while in the North East, especially in Emilia Romagna, industrial enterprises take on a decidedly more consistent weight (the percentage share in the Eastern area reaches 52% of the total in the macro area, arriving at 58% for the territory of Emilia Romagna); these are trends that can substantially be attributed to the *extremely strong concentration of building enterprises* throughout the North East, and especially in Emilia Romagna, where a good 5,700 of the regional total (41%) are construction enterprises; concerning the tertiary division, it has less polarisation of commercial activities.

[6] Actually, another two rather consistent service divisions must be added to these, which are harder to decipher in terms of services offered, due to the classification and aggregation, namely "Other professional and entrepreneurial activities" (6,000 firms) and "Other services (health, public services, social services, personal services)" (4,000 firms).

Table 15 – Sole proprietorships whose owner was born in non EU country, by productive division, macro areas and several regions, as at 31.12.2003 (absolute values).

	North West	Lombardy	North East	Venetia	Emilia R.	Central	Tuscany	South	Italy
Agriculture	772	290	1,105	424	251	1,503	592	2,466	5,846
Industry	17,127	10,951	17,185	6,642	8,063	14,737	8,164	5,051	54,100
Manufacturing, of which:	5,024	3,699	4,807	1,890	2,373	6,573	4,268	2,806	19,210
Food and beverage industries	728	445	532	156	316	349	82	492	2,101
Textiles industries	173	142	257	79	157	173	96	107	710
Clothing and Furs	1,679	1,463	1,817	799	993	2,495	2,030	488	6,479
Tanning and production of travel accessories	301	273	214	93	118	1,724	1,515	176	2,415
Wood industry, excl. straw furnishings	194	109	148	45	47	236	54	251	829
Manuf. Paper pulp, paper and rel. prod.	12	6	15	8	7	12	6	11	50
Publishing, Printing & repro on recorded supports	79	55	59	24	17	86	23	84	308
Production of coke refineries & nuclear combust.	0	0	0	0	0	2	0	1	3
Manufacture of chemical prod and synthetic fibres	8	6	2	1	1	5	0	8	23
Production of rubber and plastics products	59	35	35	15	15	20	5	12	126
Manuf. of non metalliferous mineral products	69	36	143	36	24	84	43	135	431
Production of metals and alloys	7	5	5	3	1	9	5	11	32
Manuf and proc metal products, excl machinery	912	649	829	299	409	302	99	354	2,397
Manuf & install machinery & mech equip	177	109	180	83	74	76	20	70	503
Manuf. Office Machinery, Computers	10	7	12	6	4	11	3	15	48
Manuf. electrical machinery & equip. n.c.a.	81	59	84	37	28	46	8	40	251
Manuf radiotel & com equip	37	21	20	6	8	25	9	30	112
Manuf precision medic equip & optical instr	97	45	99	49	20	78	16	120	394
Manuf automotiv veh, trailers & semi-trailers	16	6	7	5	2	2	2	4	29
Manuf other transport veh	27	6	34	13	12	39	24	12	112
Manuf furnishings & other manuf industries	347	213	304	130	114	777	216	375	1,803
Recycling recovery & preparation	10	8	10	3	5	21	12	4	45
Construction	12,103	7,252	12,378	4,752	5,690	8,164	3,896	2,245	34,890
Services	23,670	14,625	14,544	6,131	5,523	18,070	6,374	29,234	85,518
Commerce, of which	14,750	8,248	9,185	3,887	3,606	13,250	4,938	24,910	62,095
Sales, maint & rep of automotive veh & motorcycles	439	264	409	172	112	413	92	795	2,056
Wholesale commerce & intermediaries, excl automotive veh.	3,141	2,245	2,141	961	756	2,990	1,003	2,578	10,850
Retail commerce excl autom. veh rep & pers. goods	11,170	5,739	6,635	2,754	2,738	9,847	3,843	21,537	49,189
Hotels and Restaurants	1,409	851	982	368	296	1,012	288	1,021	4,424
Transportation, warehousing & communications	2,668	2,034	2,001	878	760	951	363	407	6,027
Financial & Monetary Intermediation, of which:	293	176	236	113	63	247	55	277	1,053
Fin & Mon Intermediaries (excl Insurance & Pension Funds)	7	4	0	0	0	2	1	2	11
Insurance & Pension Funds (excl. Oblig. Soc. Ins.)	3	0	1	1	0	5	1	5	14
Auxiliary Financial Intermediation	283	172	235	112	63	240	53	270	1,028
Real Estate, Rentals, IT, Research, of which:	3,508	2,685	1,364	575	546	1,701	510	1,134	7,707
Real Estate	119	80	91	35	30	104	44	52	366
Rental of Autom & Equip. w/o operator	95	43	81	31	36	136	65	110	422
Information Technology & Related Activities	298	206	143	74	35	211	42	224	876
Research & Development	1	1	1	0	0	3	1	1	6
Other professional & Entrep. Activity	2,995	2,355	1,048	435	445	1,247	358	747	6,037
Education	45	30	21	9	5	54	14	74	194
Other Svcs (health, public & social svcs)	997	601	755	301	247	855	206	1,411	4,018
Unclassified Enterprises	157	121	31	23	5	152	26	81	421
TOTAL	41,726	25,987	32,865	13,220	13,842	34,462	15,156	36,832	145,885

Source: our development of Infocamere – Stockview data

Table 16 – Sole proprietorships whose owner was born in an extra communitarian country, by productive division, macro areas and several regions, as at 31.12.2003 (percentile composition by column).

	North West	Lombardy	North East	Venetia	Emilia R.	Central	Tuscany	South	Italy
Agriculture	1.9	1.1	3.4	3.2	1.8	4.4	3.9	6.7	4.0
Industry	41.0	42.1	52.3	50.2	58.3	42.8	53.9	13.7	37.1
Manufacturing, of which:	12.0	14.2	14.6	14.3	17.1	19.1	28.2	7.6	13.2
Food and beverage industries	1.7	1.7	1.6	1.2	2.3	1.0	0.5	1.3	1.4
Textiles industries	0.4	0.5	0.8	0.6	1.1	0.5	0.6	0.3	0.5
Clothing and Furs	4.0	5.6	5.5	6.0	7.2	7.2	13.4	1.3	4.4
Tanning and production of travel accessories	0.7	1.1	0.7	0.7	0.9	5.0	10.0	0.5	1.7
Wood ind. Excl. Straw furnishings	0.5	0.4	0.5	0.3	0.3	0.7	0.4	0.7	0.6
Paper pulp, paper and paper products	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0
Publishing, Printing & Repro on recorded supports	0.2	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.2
Manuf. Coke refineries & nuclear combust.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacture of chemical prod and synthetic fibres	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Production of rubber and plastics products	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.1
Manuf. of non metalliferous mineral products	0.2	0.1	0.4	0.3	0.2	0.2	0.3	0.4	0.3
Production of metals and alloys	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manuf metal prod. Excl machinery	2.2	2.5	2.5	2.3	3.0	0.9	0.7	1.0	1.6
Manuf & install machinery & mech equip.	0.4	0.4	0.5	0.6	0.5	0.2	0.1	0.2	0.3
Manuf Office Machinery & computers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manuf electric machinery & equip.n.c.a.	0.2	0.2	0.3	0.3	0.2	0.1	0.1	0.1	0.2
Manuf radiotel & com equip	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.1
Manuf precis. Med equip & optical instruments	0.2	0.2	0.3	0.4	0.1	0.2	0.1	0.3	0.3
Manuf automotive veh, trailers & semi trailers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manuf other transport veh	0.1	0.0	0.1	0.1	0.1	0.1	0.2	0.0	0.1
Manuf furnishings & other manuf industries	0.8	0.8	0.9	1.0	0.8	2.3	1.4	1.0	1.2
Recycling recovery & preparation	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0
Construction	29.0	27.9	37.7	35.9	41.1	23.7	25.7	6.1	23.9
Services	56.7	56.3	44.3	46.4	39.9	52.4	42.1	79.4	58.6
Commerce, of which	35.3	31.7	27.9	29.4	26.1	38.4	32.6	67.6	42.6
Sales, maint & rep of automotive veh & motorcycles	1.1	1.0	1.2	1.3	0.8	1.2	0.6	2.2	1.4
Wholesale commerce & intermediaries, excl automotive veh.	7.5	8.6	6.5	7.3	5.5	8.7	6.6	7.0	7.4
Retail commerce excl autom. veh rep & pers. goods	26.8	22.1	20.2	20.8	19.8	28.6	25.4	58.5	33.7
Hotels and Restaurants	3.4	3.3	3.0	2.8	2.1	2.9	1.9	2.8	3.0
Transportation, warehousing & communications	6.4	7.8	6.1	6.6	5.5	2.8	2.4	1.1	4.1
Financial & Monetary Intermediation, of which:	0.7	0.7	0.7	0.9	0.5	0.7	0.4	0.8	0.7
Fin & Mon Intermediaries (excl Insurance & Pension Funds)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Insurance & Pension Funds (excl. Oblig. Soc. Ins.)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Auxiliary financial intermediation	0.7	0.7	0.7	0.8	0.5	0.7	0.3	0.7	0.7
Real Estate, Rental, IT & Research, of which:	8.4	10.3	4.2	4.3	3.9	4.9	3.4	3.1	5.3
Real Estate	0.3	0.3	0.3	0.3	0.2	0.3	0.3	0.1	0.3
Rental of Autom & Equip. w/o operator	0.2	0.2	0.2	0.2	0.3	0.4	0.4	0.3	0.3
Information Technology & Related Activities	0.7	0.8	0.4	0.6	0.3	0.6	0.3	0.6	0.6
Research & Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other professional & entrep activities	7.2	9.1	3.2	3.3	3.2	3.6	2.4	2.0	4.1
Education	0.1	0.1	0.1	0.1	0.0	0.2	0.1	0.2	0.1
Other Svcs (health, public personal care svcs)	2.4	2.3	2.3	2.3	1.8	2.5	1.4	3.8	2.8
Unclassified Enterprises	0.4	0.5	0.1	0.2	0.0	0.4	0.2	0.2	0.3
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: our development of Infocamere – Stockview data

b) Central Italy has a only a partially different feature: here, too, the industrial division has concentrations above the national average, which are to be specifically attributed, however, to actual *manufacturing activity* (Tuscany has a good 4 thousand manufacturing companies – 28% of the regional total – of which half are in the textiles and clothing division); additionally, the presence of independent agricultural activities is slightly greater than the national average;

c) the South has two characteristic traits: the first is relative to the high proportion of service enterprises (29 thousand units, or 8 out of 10 enterprises situated in the southern macro area, and almost all of them – 25 thousand – are in commercial sectors); the second has to do with the presence of *agricultural activities,* which are present in greater numbers than in the rest of Italy, with 2,500 productive units, amounting to almost 7% of the total for the south.

The incidence of immigrant entrepreneurship with respect to the total number of sole proprietorships can also be brought out. Table 17 shows the percentile weight in this connection, which amounts to 4.3% for Italy, but with variations between divisions, with the incidence of industrial enterprises going up to 6.5% (with peaks of even 20% and 18%, respectively for the clothing and textiles division and the tanning and leather goods industry), for construction, which reaches 7.2% and in the tertiary division, for commerce (6% - 8% in the case of retail sales).

The percentile incidence of agricultural enterprises peaks significantly in Central Italy and Tuscany; that of industrial firms is more consistent in both Central and Northern Italy, with significant percentile values for Emilia Romagna and Tuscany; and the incidence for construction companies appears strongest in Central Italy and especially in the North East; while no particularly marked peaks or variations have been recorded for the incidence of services companies, which are homogeneously distributed throughout the national territory.

Concerning *immigrant entrepreneurs,* the composition by gender brings to light a *prevalently male profile*, as might have been expected.

Table 17 – Sole proprietorships with extra communitarian owner, by productive division, macro area and several regions. Incidence on total sole proprietorships, as at 31.12.2003.

	North West	Lombardy	North East	Venetia	Emilia R.	Central	Tuscany	South	Italy
Agriculture	0.6	0.6	0.5	0.5	0.4	1.0	1.4	0.6	0.6
Industry	7.1	7.9	9.5	8.5	11.2	9.1	11.9	2.0	6.5
Manufacturing, of which:	5.6	6.8	6.9	5.9	8.9	9.2	14.2	2.4	5.5
Clothing and Furs	22.4	27.4	26.2	23.3	32.3	31.6	48.9	4.6	19.7
Tanning and production of travel accessories	18.1	20.1	10.6	7.1	19.1	25.3	38.5	6.1	18.1
Construction	8.1	8.6	11.3	10.4	12.5	9.0	10.0	1.7	7.2
Services	5.7	6.2	4.9	4.9	4.6	5.6	6.0	4.6	5.1
Commerce, of which	6.3	6.4	5.6	5.5	5.5	6.8	7.8	5.8	6.1
Retail sales	8.7	8.7	7.8	7.8	7.9	8.5	10.4	7.4	8.0
Unclassified Enterprises	12.4	16.6	6.6	9.1	3.8	13.1	14.8	3.5	8.1
TOTAL	5.3	6.1	4.8	4.5	5.3	5.4	6.9	2.8	4.3

Source: our development of Infocamere – Stockview data

Table 18 – Sole proprietorships with extra communitarian owner, by productive division, macro area and several regions. Rate of male owners as at 31.12.2003.

	North West	Lombardy	North East	Venetia	Emilia R.	Central	Tuscany	South	Italy
Agriculture	48.7	52.8	54.9	58.0	51.0	56.7	56.8	49.9	52.4
Industry	91.2	89.7	91.6	91.1	91.6	85.9	83.7	80.7	88.9
Manufacturing, of which:	72.6	71.9	73.5	71.7	74.2	70.6	70.1	70.2	71.8
Textiles industries	59.5	59.2	64.2	62.0	68.8	49.7	54.2	56.1	58.3
Clothing and Furs	56.0	58.2	61.5	59.3	63.9	62.2	65.6	51.0	59.6
Construction	98.9	98.8	98.6	98.8	98.8	98.2	98.5	93.7	98.3
Services	77.0	77.7	75.0	77.2	75.9	74.0	75.9	78.0	76.4
Commerce	80.4	80.3	78.6	80.2	79.0	78.4	80.4	82.1	80.4
Hotels and Restaurants	63.0	65.2	53.3	57.3	56.8	60.2	48.3	61.7	59.9
Transport, warehousing & comm.	90.4	90.7	94.5	95.1	93.4	87.6	86.2	79.9	90.6
Education	55.6	60.0	42.9	44.4	80.0	37.0	28.6	40.5	43.3
Other Svcs (health, public, soc, pers svcs)	37.9	38.6	29.8	31.9	33.6	36.7	35.0	35.4	35.3
Unclassified Enterprises	83.4	84.3	77.4	82.6	80.0	75.7	73.1	74.1	78.4
TOTAL	82.3	82.5	83.0	83.6	84.6	78.3	79.3	76.5	80.1

Source: our development of Infocamere – Stockview data

Table 18 shows the rate of male owners by the most important productive divisions, where the divisions with values that differ from the average have also been included, however, because the rate of male owners is accentuated or because, above all, as a counter trend, a significant female presence has been recorded. In a framework of male predominance in industrial divisions (9 out of 10), especially in the building industry (almost the entirety of firms) and in services enterprises as well, albeit to a lesser extent, with peaks in commerce (8 out of 10) and transportation (9 out of 10), it is worth stressing the exceptions, where female entrepreneurship has been asserted.

Table 19 – Sole proprietorships with non EU owner, by most important country of birth (top 30) as at 31.12.2003. Italy, macro areas and several regions. Absolute values and percentile composition.

North West			Lombardy			North East			Venetia			Emilia Romagna		
Country	a.v.	%	Country	a.v.	%	Country	a.v.	%	Country	a.v.	%	Country	a.v.	%
Morocco	6,850	16.4	China	3,381	13.0	Morocco	4,171	12.7	Morocco	1,693	12.8	Morocco	1,975	14.3
China	4,385	10.5	Morocco	3,209	12.3	Switzerland	3,389	10.3	Switzerland	1,593	12.0	Tunisia	1,860	13.4
Egypt	3,517	8.4	Egypt	3,169	12.2	China	3,371	10.3	Yugoslavia	1,469	11.1	China	1,737	12.5
Albania	3,365	8.1	Switzerland	1,731	6.7	Yugoslavia	3,190	9.7	China	1,440	10.9	Albania	1,548	11.2
Senegal	2,502	6.0	Albania	1,545	5.9	Albania	2,745	8.4	Romania	914	6.9	Switzerland	810	5.9
Romania	2,494	6.0	Senegal	1,292	5.0	Tunisia	2,350	7.2	Albania	805	6.1	Senegal	630	4.6
Switzerland	2,422	5.8	Romania	1,264	4.9	Romania	1,568	4.8	Nigeria	444	3.4	Romania	507	3.7
Tunisia	1,995	4.8	Tunisia	1,249	4.8	Senegal	1,088	3.3	Tunisia	366	2.8	Yugoslavia	449	3.2
Argentina	1,197	2.9	Yugoslavia	718	2.8	Argentina	1,026	3.1	Argentina	355	2.7	Argentina	420	3.0
Yugoslavia	1,093	2.6	Peru	709	2.7	Nigeria	639	1.9	Senegal	324	2.5	Egypt	388	2.8
Peru	883	2.1	Argentina	630	2.4	Egypt	466	1.4	Australia	289	2.2	Pakistan	293	2.1
Nigeria	805	1.9	Pakistan	603	2.3	Pakistan	456	1.4	Brazil	282	2.1	Turkey	190	1.4
Brazil	787	1.9	Brazil	532	2.0	Brazil	453	1.4	Canada	211	1.6	Nigeria	173	1.2
Pakistan	694	1.7	Nigeria	342	1.3	Australia	439	1.3	Libya	166	1.3	Libya	148	1.1
Ecuador	538	1.3	Ecuador	279	1.1	Canada	403	1.2	Venezuela	144	1.1	Venezuela	143	1.0
Libya	469	1.1	Libya	247	1.0	Venezuela	398	1.2	Ceylon	111	0.8	Brazil	138	1.0
Iran	392	0.9	Iran	239	0.9	Libya	349	1.1	Iran	110	0.8	Ethiopia	122	0.9
Ethiopia	332	0.8	Ceylon	207	0.8	Iran	249	0.8	United States	92	0.7	Poland	118	0.9
Turkey	289	0.7	Ivory Coast	203	0.8	Ethiopia	245	0.7	Pakistan	88	0.7	Iran	117	0.8
Poland	282	0.7	Ethiopia	199	0.8	United States	237	0.7	Ethiopia	87	0.7	India	87	0.6
Ivory Coast	281	0.7	Syria	193	0.7	Poland	227	0.7	India	74	0.6	Algeria	86	0.6
Venezuela	264	0.6	Algeria	168	0.6	Turkey	224	0.7	Poland	66	0.5	United States	82	0.6
Algeria	258	0.6	India	168	0.6	Algeria	191	0.6	Algeria	64	0.5	Columbia	64	0.5
Ceylon	227	0.5	Poland	164	0.6	India	177	0.5	Syria	58	0.4	Syria	63	0.5
Syria	213	0.5	Turkey	162	0.6	Ceylon	145	0.4	Ghana	55	0.4	Peru	52	0.4
India	210	0.5	Somalia	153	0.6	Columbia	132	0.4	Peru	54	0.4	Bulgaria	51	0.4
United States	204	0.5	Bulgaria	138	0.5	Syria	131	0.4	Ivory Coast	53	0.4	Ghana	48	0.3
Somalia	197	0.5	Venezuela	138	0.5	Ghana	129	0.4	Egypt	53	0.4	Czechoslovakia	44	0.3
Chile	190	0.5	Philippines	132	0.5	Peru	120	0.4	Somalia	46	0.3	Jordan	42	0.3
Bulgaria	178	0.4	Lebanon	119	0.5	Czechoslovakia	110	0.3	Rep. South Africa	36	0.3	Philippines	40	0.3
Other Countries	2,708	6.5	Other Countries	1,676	6.4	Other Countries	1,519	4.6	Other Countries	515	3.9	Other Countries	634	4.6
Nd	1,505	3.6	Nd	1,028	4.0	Nd	2,528	7.7	Nd	1,163	8.8	Nd	783	5.7
Total	41,726	100.0	Total	25,987	100.0	Total	32,865	100.0	Total	13,220	100.0	Total	13,842	100.0

Source: our development of Infocamere – Stockveiw data

(Table 19, cont'd) – Sole proprietorships with non EU owner, by most important country of birth (top 30) as at 31.12.2003. Italy, macro areas and several regions. Absolute values and percentile composition.

Central			Tuscany			South			Italy		
Country	a.v.	%	Country	a.v.	%	Country	a.v.	%	Country	a.v.	%
China	5,756	16.7	China	4,223	27.9	Morocco	9,452	25.7	Morocco	24,772	17.0
Morocco	4,299	12.5	Albania	2,026	13.4	Switzerland	6,932	18.8	China	15,946	10.9
Albania	3,070	8.9	Morocco	1,821	12.0	Senegal	4,183	11.4	Switzerland	14,628	10.0
Romania	2,561	7.4	Senegal	1,196	7.9	China	2,434	6.6	Albania	9,720	6.7
Senegal	1,924	5.6	Romania	889	5.9	Venezuela	1,836	5.0	Senegal	9,697	6.6
Switzerland	1,885	5.5	Switzerland	705	4.7	United States	1,307	3.5	Romania	6,888	4.7
Tunisia	1,034	3.0	Tunisia	355	2.3	Canada	1,013	2.8	Tunisia	6,234	4.3
Egypt	990	2.9	Yugoslavia	337	2.2	Argentina	881	2.4	Yugoslavia	5,779	4.0
Argentina	943	2.7	Argentina	282	1.9	Tunisia	855	2.3	Egypt	5,142	3.5
Yugoslavia	912	2.6	Iran	221	1.5	Nigeria	835	2.3	Argentina	4,047	2.8
Nigeria	830	2.4	Nigeria	209	1.4	Australia	714	1.9	Nigeria	3,109	2.1
Poland	723	2.1	Somalia	202	1.3	Pakistan	696	1.9	Venezuela	2,925	2.0
Libya	686	2.0	United States	176	1.2	Yugoslavia	584	1.6	Pakistan	2,282	1.6
Iran	516	1.5	Brazil	166	1.1	Albania	540	1.5	United States	2,224	1.5
United States	476	1.4	Libya	152	1.0	Brazil	348	0.9	Brazil	2,013	1.4
Pakistan	436	1.3	Poland	151	1.0	Libya	345	0.9	Canada	1,902	1.3
Venezuela	427	1.2	Egypt	132	0.9	Algeria	286	0.8	Libya	1,849	1.3
Brazil	425	1.2	Pakistan	128	0.8	Romania	265	0.7	Australia	1,590	1.1
Somalia	388	1.1	Venezuela	91	0.6	Poland	227	0.6	Poland	1,459	1.0
Canada	387	1.1	Ethiopia	87	0.6	Iran	226	0.6	Iran	1,383	0.9
Ethiopia	368	1.1	Australia	75	0.5	Ethiopia	186	0.5	Peru	1,375	0.9
Peru	323	0.9	Canada	65	0.4	Egypt	169	0.5	Ethiopia	1,131	0.8
Australia	265	0.8	Dom. Rep.	61	0.4	Ceylon	108	0.3	Algeria	945	0.6
Algeria	210	0.6	Algeria	57	0.4	Columbia	91	0.2	Somalia	709	0.5
Bulgaria	196	0.6	Peru	56	0.4	Uruguay	82	0.2	Ecuador	686	0.5
India	180	0.5	India	53	0.3	Ghana	71	0.2	India	630	0.4
Columbia	135	0.4	Chile	51	0.3	Rep. South Africa	69	0.2	Turkey	605	0.4
Philippines	122	0.4	Bulgaria	46	0.3	India	63	0.2	Ceylon	569	0.4
Lebanon	103	0.3	Philippines	42	0.3	Chile	49	0.1	Bulgaria	513	0.4
Dom. Rep.	101	0.3	Jordan	42	0.3	Peru	49	0.1	Ivory Coast	507	0.3
Other Countries	1,805	5.2	Other Countries	697	4.6	Other Countries	852	2.3	Other Countries	7,523	5.2
Nd	1,986	5.8	Nd	362	2.4	Nd	1,084	2.9	Nd	7,103	4.9
Total	34,462	100.0	Total	15,156	100.0	Total	36,832	100.0	Total	145,885	100.0

Source: our development of Infocamere – Stockview data

Self employment activities promoted by women immigrants are consistent in the field of agriculture (with an almost equal composition by sex), in the textiles industry, clothing and in the hotel and restaurant division (with a presence of about 4 women out of 10 entrepreneurs) and especially in the fields of health, social, personal and educational services (where the ratio by sex is inverted and women are from 6-7 out of 10)[7].

Again, concerning the profile of immigrant entrepreneurs, it is important to dwell on a description of the *composition by nationality* of immigrant entrepreneurs (see Table 19). We find some of the most numerous nationalities present in Italy at the top of the list (Morocco, China and Albania), but also nationalities that are decidedly less numerous, which nevertheless have high quotas of independent workers (Senegal, Tunisia, Yugoslavia, Egypt and Argentina); conversely, Romania can boast a significant volume of entrepreneurs (6,888), which are, however, less important in relation to the total number of Romanian citizens in our country (which greatly surpasses 200 thousand units).

In any case, however, Morocco is at the top of the list, with almost 25 thousand sole proprietorships, followed by China with about 16 thousand and, at a distance, by Albania e Senegal (with slightly less than 10 thousand cases), Romania (almost 7 thousand), Tunisia (about 6 thousand), Yugoslavia (almost 6 thousand), Egypt (5 thousand) and Argentina (4 thousand).

These nine national groups reach the considerable sum of 91 thousand companies, constituting by themselves 62% of the universe of enterprises promoted by immigrants in our country.

[7] It must definitely be taken into account that, as was shown by the preceding table 15, these latter divisions have a quantitative dimension that is much smaller (in particular, there are only 194 educational services enterprises in all of Italy).

Moroccan entrepreneurs are at the top of the list in all macro areas and regions taken into consideration, with the exception of Lombardy, Central Italy and the region of Tuscany, where the Chinese are in greater numbers. Again with respect to geographical localisation, the following specific characteristics may be pointed out (see Table 19):

- the strong presence of Egyptian firms in the North West, especially in Lombardy (with 3,500 enterprises, almost all of which are located in the Lombardy region, which represents, moreover, 70% of Egyptian enterprises in Italy);
- the marked presence of Eastern European nationalities in the North East: in particular, entrepreneurs from the former Yugoslavia are concentrated in Veneto;
- the concentration of Tunisian entrepreneurs in Emilia Romagna (they occupy second place in the regional listing, immediately after Morocco);
- as already noted and, moreover, and as is a well-known fact, there is a strong presence of Chinese entrepreneurs in Central Italy, mostly localised in Tuscany, where there is also a consistent Albanian and Senegalese population.
- The autonomous activities realised by Senegalese citizens are instead quite concentrated in the southern regions (more than 4 thousand enterprises, with a share of 43% of the Italian total);
- Finally, there is a strong Venezuelan presence, again in the south (which absorbs 63% of the Italian total for this national group).

2.3 In-depth analysis of the provinces of Milan, Vicenza, Rimini and Prato

Lastly, we propose an interpretation of the phenomenon of immigrant entrepreneurship, focused on the five provincial realities that were the subject of the empirical research, which makes up the fourth part of the present report.

Naturally, the five provincial situations assume different weight with respect to the regional context they belong to: only Milan, obviously, has an extremely important weight – in fact, more than half of the extra communitarian entrepreneurial realities in Lombardy are located in the province of Milan. For the other provinces, the total weight for the regions varies from 18% in Vicenza, to 14% in Modena, 7% in Rimini and 14% in Prato.

Local peculiarities also emerge in relation to the incidence of non EU enterprises with respect to the total number of sole proprietorships in each province; in this connection, it can be seen that the ratio of foreign to total proprietors in Milan is greater than the regional ratio (9% as opposed to 6%); Vicenza, Modena and Rimini have values similar to their region (about 5%), while Prato has a percentage double that of the regional value (15% as opposed to 7%).

Tables 20-24 show that the *trend* of growth in immigrant entrepreneurship starting in 2000 is in line with the respective regions in these five provinces and, precisely: +86% for Milan, +81% for Vicenza, +79% for Modena, +81% for Rimini. Only in Prato does the growth slow to +49%. In the latter case, however, the regional context must be taken into consideration, where growth has been less marked (+61%) and, above all, the fact that Prato's provincial reality has a traditional industrialisation with a widespread and marked presence of immigrant entrepreneurship that is almost exclusively of Chinese origin (Table 24, in fact, documents how 3 extra communitarian enterprises out of 4 are managed by Chinese).

There are also strong analogies with the regions in relation to the nationalities of origin of immigrant entrepreneurs (which has already been commented in the preceding Table 19), but the following peculiarities are also significant and worthy of mention (see Tables 20-24):

- For the province of Milan (almost 14 thousand enterprises, overall) there is a dominant presence of *Egyptian* entrepreneurs (2,700 enterprises, corresponding to 20% of the provincial total) which, together with Chinese and Moroccans, make up almost half of the total; the strong growth of nationalities such as Pakistani, Albanian, Senegalese, Romanian and Peruvian should also be remembered however, even though their numbers are decidedly smaller;
- The concentration of ex-Yugoslavian entrepreneurs is more accentuated in the province of Vicenza, with respect to the regional context. This population now represents a quarter of the 2,400 immigrant firms; the growth in the percentage of Romanian and Albanian firms should be noted however, albeit their numbers are more limited;
- For the province of Modena (with a total of 2 thousand firms) citizens *from China, Morocco, Tunisia and Albania* confirm their positions among the top four nationalities on the list, although the order has changed, while there are national groups that are growing faster – namely Albania, Romania and Pakistan;
- The situation in Rimini (1,000 enterprises) is differentiated by the regional context, because the *Albanians, Senegalese and Chinese companies* are at the top of the provincial list (accounting for 40% of the total); the first two have also seen significant growth over the last four years, as have Romanian firms.
- The specificity of the case of Prato has already been mentioned and is extremely evident in the Tuscan context. Three quarters of the 2 thousand companies present are promoted by *Chinese;* the remaining entrepreneur nationalities are few in number, although several have grown quite rapidly (this is the case for Albanians, Romanians, Pakistani and Senegalese).

Table 20 – Most important countries of birth for owners of sole proprietorships in the province of MILAN. Historical series 2000/2003.

	2000	2001	2002	2003	00/01	01/02	02/03	00/03	overall03
	a.v.	a.v.	a.v.	a.v.	%	%	%	%	%
Egypt	1,379	1,775	2,236	2,694	28.7	26.0	20.5	95.4	19.6
China	1,471	1,768	1,992	2,196	20.2	12.7	10.2	49.3	16.0
Morocco	497	819	1,032	1,229	64.8	26.0	19.1	147.3	8.9
Peru	270	375	513	638	38.9	36.8	24.4	136.3	4.6
Senegal	189	427	548	604	125.9	28.3	10.2	219.6	4.4
Romania	213	345	450	590	62.0	30.4	31.1	177.0	4.3
Albania	144	252	350	485	75.0	38.9	38.6	236.8	3.5
Tunisia	231	304	356	399	31.6	17.1	12.1	72.7	2.9
Switzerland	334	351	361	370	5.1	2.8	2.5	10.8	2.7
Pakistan	64	153	254	316	139.1	66.0	24.4	393.8	2.3
Other Countries	2,427	2,921	3,301	3,613	20.4	13.0	9.5	48.9	26.3
N.d.	178	394	529	613	121.3	34.3	15.9	244.4	4.5
Total	7,397	9,884	11,922	13,747	33.6	20.6	15.3	85.8	100.0

Source: our development of Infocamere – Stockview data

Table 21 - Most important countries of birth for owners of sole proprietorships in the province of VICENZA. Historical series 2000/2003.

	2000	2001	2002	2003	00/01	01/02	02/03	00/03	overall03
	a.v.	a.v.	a.v.	a.v.	%	%	%	%	%
Yugoslavia	330	402	510	647	21.8	26.9	26.9	96.1	26.7
Switzerland	225	225	238	246	0.0	5.8	3.4	9.3	10.2
Morocco	91	121	159	208	33.0	31.4	30.8	128.6	8.6
China	87	117	146	172	34.5	24.8	17.8	97.7	7.1
Albania	25	42	84	118	68.0	100.0	40.5	372.0	4.9
Romania	17	38	60	78	123.5	57.9	30.0	358.8	3.2
Senegal	29	50	63	74	72.4	26.0	17.5	155.2	3.1
Australia	56	59	62	63	5.4	5.1	1.6	12.5	2.6
Argentina	58	56	53	55	-3.4	-5.4	3.8	-5.2	2.3
Canada	48	47	44	47	-2.1	-6.4	6.8	-2.1	1.9
Other Countries	307	363	422	467	18.2	16.3	10.7	52.1	19.3
N.d.	68	113	182	247	66.2	61.1	35.7	263.2	10.2
Total	1,341	1,633	2,023	2,422	21.8	23.9	19.7	80.6	100.0

Source: our development of Infocamere – Stockview data

Table 22 - Most important countries of birth for owners of sole proprietorships in the province of MODENA. Historical series 2000/2003.

	2000	2001	2002	2003	00/01	01/02	02/03	00/03	overall03
	a.v.	a.v.	a.v.	a.v.	%	%	%	%	%
China	215	288	344	400	34.0	19.4	16.3	86.0	20.0
Morocco	172	229	290	357	33.1	26.6	23.1	107.6	17.9
Tunisia	132	165	201	249	25.0	21.8	23.9	88.6	12.5
Albania	28	48	77	113	71.4	60.4	46.8	303.6	5.7
Switzerland	84	90	97	107	7.1	7.8	10.3	27.4	5.4
Turkey	50	56	84	104	12.0	50.0	23.8	108.0	5.2
Argentina	76	79	77	86	3.9	-2.5	11.7	13.2	4.3
Romania	19	21	39	63	10.5	85.7	61.5	231.6	3.2
Nigeria	19	28	40	44	47.4	42.9	10.0	131.6	2.2
Pakistan	14	23	32	44	64.3	39.1	37.5	214.3	2.2
Other Countries	287	320	359	388	11.5	12.2	8.1	35.2	19.4
N.d.	16	18	24	41	12.5	33.3	70.8	156.3	2.1
Total	1,112	1,365	1,664	1,996	22.8	21.9	20.0	79.5	100.0

Source: our development of Infocamere – Stockview data

Table 23 - Most important countries of birth for owners of sole proprietorships in the province of RIMINI. Historical series 2000/2003.

	2000	2001	2002	2003	00/01	01/02	02/03	00/03	overall03
	a.v.	a.v.	a.v.	a.v.	%	%	%	%	%
Albania	44	70	104	170	59.1	48.6	63.5	286.4	16.3
Senegal	51	71	109	141	39.2	53.5	29.4	176.5	13.5
Switzerland	112	115	121	127	2.7	5.2	5.0	13.4	12.2
China	78	79	91	110	1.3	15.2	20.9	41.0	10.5
Tunisia	28	34	42	53	21.4	23.5	26.2	89.3	5.1
Morocco	20	39	41	44	95.0	5.1	7.3	120.0	4.2
Argentina	32	37	35	41	15.6	-5.4	17.1	28.1	3.9
Yugoslavia	30	38	43	41	26.7	13.2	-4.7	36.7	3.9
Romania	11	16	23	32	45.5	43.8	39.1	190.9	3.1
Brazil	15	16	16	15	6.7	0.0	-6.3	0.0	1.4
Other Countries	126	142	169	174	12.7	19.0	3.0	38.1	16.7
N.d.	29	49	61	96	69.0	24.5	57.4	231.0	9.2
Total	576	706	855	1,044	22.6	21.1	22.1	81.3	100.0

Source: our development of Infocamere – Stockview dataùù

Table 24 - Most important countries of birth for owners of sole proprietorships in the province of PRATO. Historical series 2000/2003.

	2000	2001	2002	2003	00/01	01/02	02/03	00/03	overall03
	a.v.	a.v.	a.v.	a.v.	%	%	%	%	%
China	1,132	1,317	1,428	1,580	16.3	8.4	10.6	39.6	74.4
Albania	39	74	121	165	89.7	63.5	36.4	323.1	7.8
Morocco	27	32	37	52	18.5	15.6	40.5	92.6	2.4
Romania	12	21	28	42	75.0	33.3	50.0	250.0	2.0
Nigeria	24	48	46	36	100.0	-4.2	-21.7	50.0	1.7
Switzerland	28	29	36	33	3.6	24.1	-8.3	17.9	1.6
Pakistan	6	11	22	30	83.3	100.0	36.4	400.0	1.4
Poland	15	14	15	15	-6.7	7.1	0.0	0.0	0.7
Senegal	3	6	7	14	100.0	16.7	100.0	366.7	0.7
Argentina	18	18	18	13	0.0	0.0	-27.8	-27.8	0.6
Other Countries	101	123	129	135	21.8	4.9	4.7	33.7	6.4
N.d.	7	11	19	10	57.1	72.7	-47.4	42.9	0.5
Total	1,424	1,704	1,906	2,125	19.7	11.9	11.5	49.2	100.0

Source: our development of Infocamere – Stockview data

The last series of useful indications in defining the specific local situations come from the data contained in tables25-29. In fact, it is interesting to examine the type of productivity of enterprises, cross-referenced with the most important nationalities of origin of the extra communitarian entrepreneurs, which brings out the local peculiarities of immigrants' independent labour and the "*ethnic characterisation" of the various entrepreneurial activities*.

As we limit ourselves to explaining the most obvious "ethnic" characterisations, in analysing each province, some typical traits are brought out, which are outlined briefly below.

In the case of *Milan,* the occupational profile by nationality brings out the following (Table 25):

- Almost half of the Egyptian entrepreneurs are concentrated in the building industry;
- Chinese are concentrated in the classical divisions of textiles and clothing, retail and restaurants;
- A good 62% of the Moroccans are occupied as merchants;

- Peruvians are generally those who enter the transport sector most readily (44%);
- The Senegalese are traditionally occupied in retail sales (80%);
- Tunisians (50%), Romanians (64%) and, to an even greater extent, Albanians (76%) are occupied in the building industry;
- Pakistanis are occupied in commerce (55%).

The situation in the province of *Vicenza* evidently involves smaller numbers, but it is noteworthy that (Table 26):

- Almost all former Yugoslavian citizens (76%) start autonomous activities in the building industry;
- Moroccans are confirmed as merchants;
- The Chinese are confirmed in the textiles and clothing industry and in commerce;
- Romanians and Albanians are occupied in the building industry.

For the province of *Modena* (Table 27) it emerges that:

- Chinese are concentrated in the clothing manufacturing and textiles industries;
- Among Moroccans, in addition to the prevalent sector of commerce, there is a large percentage of presences in the building industry.
- The great majority of Tunisian, Albanian and Turkish companies operate in the field of construction.

In the case of *Rimini* (Table 28), empirical evidence shows, above all, that:

- Albanians operate almost exclusively in the construction industry (84%);
- Almost the entirety of Senegalese are in retail sales (95%);
- The Chinese are occupied in the clothing, leather and leatherwear industries, in addition to commerce;
- Tunisians work in the building sector.

As we have stressed frequently, the situation in the province of *Prato* is characterised by enterprises promoted by Chinese citizens, 82% of which are concentrated in the manufacture of clothing. Albanian companies (Table 29), operate almost exclusively in the field of construction (92%).

Table 25 – Sole proprietorships active in the province of MILAN as at 31.12.2003, whose owner is extra communitarian, by state of birth (top 10 countries) and production divisions (absolute values)

	Egypt	China	Morocco	Peru	Senegal	Romania	Albania	Tunisia	Switzlnd	Pakistan	Other Countries	Total
Agriculture	*10*	*0*	*4*	*3*	*0*	*4*	*9*	*1*	*3*	*0*	*26*	*60*
Industry	*1,509*	*1,080*	*282*	*114*	*13*	*414*	*398*	*239*	*116*	*55*	*906*	*5,126*
Manufacturing, of which:	222	1,061	34	25	8	33	29	40	41	33	339	1,865
Food and beverage industries	136	42	4	2	0	2	3	6	6	5	35	241
Textiles industries	0	20	1	2	0	0	0	0	2	0	22	47
Clothing and Furs	4	735	5	8	0	5	1	3	6	1	68	836
Tanning and production of travel accessories	2	235	0	0	0	0	1	1	0	0	3	242
Wood industry, excl. furniture & straw prod.	18	2	1	0	0	1	3	3	2	0	22	52
Manuf. Paper pulp, paper and rel. prod.	2	0	0	0	0	0	0	0	1	1	0	4
Publishing, Printing and reprod. rec. supp.	3	1	0	0	1	2	0	0	4	1	24	36
Manufacture of chemical prod and synthetic fibres	1	0	0	0	0	1	0	0	0	0	1	3
Production of rubber and plastics products	1	3	0	0	0	0	2	0	0	0	3	9
Manuf. of non metalliferous mineral products	1	1	0	0	0	2	2	1	3	0	6	16
Production of metals and alloys	1	0	0	0	0	0	0	0	0	0	2	3
Manuf and proc metal products, excl machinery	32	2	11	5	5	8	12	22	8	2	53	160
Manuf & install machinery & mech equip	6	2	1	2	0	1	2	0	2	0	22	38
Manuf. Office machinery, computers	0	0	0	0	0	0	0	0	1	0	2	3
Manufacture of electrical machinery & equip. n.c.a.	3	3	1	1	1	0	2	3	1	0	12	27
Manuf radiotel & com equip	1	2	1	0	0	0	0	0	0	0	7	11
Manuf precision medic equip & optical instr	1	0	0	0	0	1	0	0	3	0	8	13
Manuf automotiv veh, trailers & semi-trailers	0	0	0	0	0	3	0	0	0	0	1	4
Manuf other transport veh	1	0	0	0	0	0	0	0	0	0	2	3
Manuf furnishings & other manuf industries	9	13	8	5	1	7	1	1	2	23	45	115
Recycling recovery & preparation	0	0	1	0	0	0	0	0	0	0	1	2
Construction	1,287	19	248	89	5	381	369	199	75	22	567	3,261
Services	*1,162*	*1,099*	*936*	*507*	*590*	*171*	*76*	*154*	*250*	*259*	*3,264*	*8,468*
Commerce, of which	263	771	761	75	518	54	26	53	107	174	1,644	4,446
Sales, maint & rep of automotive veh & motorcycles	12	1	6	3	2	4	3	3	7	1	61	103
Wholesale & intermediary merchants.	135	184	61	14	29	25	15	17	58	71	745	1,354
Retail sales	116	586	694	58	487	25	8	33	42	102	838	2,989
Hotels and Restaurants	124	259	11	5	0	3	3	6	13	3	67	494
Transportation, warehousing & communications	171	11	64	281	30	34	21	42	34	20	459	1,167
Financial & Monetary Intermediation, of which:	3	8	1	7	0	2	0	1	9	0	58	89
Fin & Mon Intermediaries (excl Insurance & Pension Funds)	1	0	0	1	0	0	0	0	0	0	1	3
Auxiliry financial intermediaries	2	8	1	6	0	2	0	1	9	0	57	86
Real Estate, Rental, IT & Research, of which:	570	39	84	125	41	56	22	39	54	51	853	1,934
Real Estate	2	4	0	2	0	0	1	1	2	0	22	34
Rental of Autom & Equip. w/o operator	4	2	1	0	0	0	2	0	2	1	14	26
Information Technology & Related Activities	20	5	4	9	1	9	2	4	10	5	74	143
Research & Development	0	0	0	0	0	0	0	0	0	0	1	1
Other professional & Entrep. Activity	544	28	79	114	40	47	17	34	40	45	742	1,730
Public, Health, Obligatory social security insurance	2	0	0	0	0	0	0	0	0	0	0	2
Education	0	0	0	1	0	1	0	0	2	0	18	22
Other Svcs (health, public, social & pers. svcs)	29	11	15	13	1	21	4	13	31	11	165	314
Unclassified Enterprises	13	17	7	14	1	1	2	5	1	2	30	93
TOTAL	2,694	2,196	1,229	638	604	590	485	399	370	316	4,226	13,747

Source: our development of Infocamere – Stockview data

Table 26 - Sole proprietorships active in the province of VICENZA as at 31.12.2003, whose owner is extra communitarian, by state of birth (top 10 countries) and production divisions (absolute values)

	Yugoslavia	Switzerland	Morocco	China	Albania	Romania	Senegal	Australia	Argentina	Canada	Other Countries	Total
Agriculture	*3*	*6*	*1*	*0*	*4*	*0*	*0*	*6*	*1*	*2*	*18*	*41*
Industry	*549*	*97*	*65*	*116*	*105*	*58*	*1*	*25*	*19*	*22*	*248*	*1,305*
Manufacturing, of which:	54	32	15	116	6	8	0	7	8	12	75	333
Food and beverage industries	0	1	2	5	1	0	0	0	5	1	13	28
Textiles industries	0	2	0	5	0	0	0	0	0	1	2	10
Clothing and Furs	1	4	1	93	1	3	0	0	0	0	7	110
Tanning and production of travel accessories	4	2	0	12	1	0	0	0	0	0	5	24
Wood industry, excl. furniture & straw prod.	0	2	0	0	0	0	0	0	1	2	1	6
Manuf. Paper pulp, paper and rel. prod.	0	0	0	0	0	0	0	0	0	1	0	1
Publishing, Printing and reprod. rec. supp.	1	0	0	0	0	0	0	0	0	0	2	3
Production of rubber and plastics products	0	1	0	0	0	0	0	0	1	0	0	2
Manuf. of non metalliferous mineral products	1	0	0	0	0	1	0	0	0	2	1	5
Manuf and proc metal products, excl machinery	36	8	7	0	3	1	0	0	1	1	21	78
Manuf & install machinery & mech equip	4	2	2	0	0	0	0	3	0	1	7	19
Manuf Office Machinery, computers	0	0	0	0	0	1	0	0	0	0	0	1
Manuf of electrical machinery & equip.n.c.a.	2	0	1	0	0	1	0	0	0	1	4	9
Manuf radiotel & com equip	0	1	0	0	0	0	0	0	0	0	0	1
Manuf precision medic equip & optical instr	0	2	0	0	0	0	0	0	0	0	2	4
Manuf automotiv veh, trailers & semi-trailers	1	0	0	1	0	0	0	0	0	0	1	3
Manuf other transport veh	0	0	1	0	0	0	0	0	0	0	0	1
Manuf furnihsings & other manuf industries	4	7	1	0	0	1	0	4	0	2	9	28
Construction	495	65	50	0	99	50	1	18	11	10	173	972
Services	*94*	*143*	*141*	*56*	*9*	*20*	*73*	*32*	*35*	*23*	*446*	*1,072*
Commerce, of which	33	71	95	32	6	7	67	16	16	10	289	642
Sales, maint & rep of automotive veh & motorcycles	3	8	2	0	4	1	0	1	0	0	10	29
Wholesale Commerce & Intermediation.	18	38	11	3	1	2	4	5	10	7	90	189
Retail Sales	12	25	82	29	1	4	63	10	6	3	189	424
Hotels and Restaurants	3	13	1	23	0	0	0	7	1	1	8	57
Transportation, warehousing & communications	33	13	36	0	3	9	0	2	5	1	62	164
Financial & Monetary Intermediation, of which:	1	5	0	0	0	0	0	0	0	2	8	16
Auxiliary financial intermediary activity	1	5	0	0	0	0	0	0	0	2	8	16
Real Estate, rental, IT & Research, of which:	22	23	8	1	0	4	6	3	7	5	57	136
Real Estate	0	4	0	0	0	0	0	2	0	1	5	12
Rental of Autom & Equip. w/o operator	1	1	1	0	0	0	0	0	1	0	6	10
Information Technology & Related Activities	2	3	0	0	0	1	0	0	1	3	4	14
Other professional & Entrep. Activity	19	15	7	1	0	3	6	1	5	1	42	100
Education	0	0	0	0	0	0	0	0	1	0	0	1
Other Svcs (health, public, social & pers. svcs)	2	18	1	0	0	0	0	4	5	4	22	56
Unclassified Enterprises	1	0	1	0	0	0	0	0	0	0	2	4
TOTAL	647	246	208	172	118	78	74	63	55	47	714	2,422

Source: our development of Infocamere – Stockview data

Table 27 - Sole proprietorships active in the province of MODENA as at 31.12.2003, whose owner is extra communitarian, by state of birth (top 10 countries) and production divisions (absolute values)

	China	Morocco	Tunisia	Albania	Switzerland	Turkey	Argentina	Romania	Nigeria	Pakistan	Other Countries	Total
Agriculture	*1*	*0*	*0*	*0*	*8*	*0*	*2*	*3*	*1*	*0*	*31*	*46*
Industry	*336*	*155*	*210*	*99*	*47*	*91*	*45*	*37*	*1*	*15*	*142*	*1,178*
Mining	0	0	0	0	0	0	0	0	0	0	1	1
Manufacturing, of which:	336	29	38	13	14	4	18	5	1	10	72	540
Food and beverage industries	17	4	3	6	1	0	1	1	0	0	13	46
Textiles industries	82	0	1	0	0	1	1	0	0	0	8	93
Clothing and Furs	218	0	2	0	0	0	2	1	1	6	9	239
Tanning and production of travel accessories	10	0	0	0	0	0	0	0	0	0	0	10
Wood industry, excl. furniture & straw prod.	0	2	3	0	1	0	2	0	0	0	4	12
Manuf. Paper pulp, paper and rel. prod.	0	1	0	0	0	1	0	0	0	1	0	3
Publishing, Printing and reprod. rec. supp.	0	0	0	0	1	0	0	0	0	0	1	2
Production of rubber and plastics products	1	0	0	0	0	0	1	0	0	0	1	3
Manuf. of non metalliferous mineral products	8	0	0	0	0	0	0	0	0	0	0	8
Manuf and proc metal products, excl machinery	0	18	25	7	9	1	8	3	0	0	23	94
Manuf & install machinery & mech equip	0	0	3	0	1	1	1	0	0	1	2	9
Manuf of electrical machinery & equip. n.c.a.	0	2	0	0	1	0	0	0	0	0	2	5
Manuf radiotel & com equip	0	0	0	0	0	0	0	0	0	0	1	1
Manuf precision medic equip & optical instr	0	0	0	0	0	0	0	0	0	0	4	4
Manuf furnishings & other manuf industries	0	2	1	0	0	0	2	0	0	2	4	11
Construction	0	126	172	86	33	87	27	32	0	5	69	637
Services	*63*	*202*	*39*	*14*	*52*	*13*	*39*	*23*	*42*	*29*	*256*	*772*
Commerce, of which	44	144	14	2	30	7	19	10	23	18	134	445
Sales, maint & rep of automotive veh & motorcycles	0	1	1	1	5	3	2	1	0	0	8	22
Wholesale commerce & intermediation	8	16	3	1	9	2	8	5	6	2	60	120
Retail sales	36	127	10	0	16	2	9	4	17	16	66	303
Hotels and Restaurants	16	2	0	0	3	1	1	4	0	1	21	49
Transportation, warehousing & communications	0	47	20	9	10	1	11	4	12	1	41	156
Financial & Monetary Intermediation, of which:	0	0	0	0	1	0	1	0	0	0	6	8
Auxiliary financial intermediation	0	0	0	0	1	0	1	0	0	0	6	8
Real Estate, Rentals, IT & Research, of which:	3	6	1	2	4	3	7	2	5	7	35	75
Real Estate	0	0	0	0	0	0	0	0	0	0	2	2
Rental of Autom & Equip. w/o operator	2	0	0	0	0	0	0	0	0	3	1	6
Information Technology & Related Activities	0	0	0	0	1	0	1	0	0	0	1	3
Other professional & Entrep. Activity	1	6	1	2	3	3	6	2	5	4	31	64
Other Svcs (health, public, social & pers. svcs)	0	3	4	1	4	1	0	3	2	2	19	39
TOTAL	400	357	249	113	107	104	86	63	44	44	429	1,996

Source: our development of Infocamere – Stockview data

Table 28 - Sole proprietorships active in the province of RIMINI as at 31.12.2003, whose owner is extra communitarian, by state of birth (top 10 countries) and production divisions (absolute values)

	Albania	Senegal	Switzerland	China	Tunisia	Morocco	Argentina	Yugoslavia	Romania	Brazil	Other Countries	Total
Agriculture	*0*	*0*	*9*	*0*	*0*	*1*	*2*	*1*	*2*	*1*	*9*	*25*
Industry	*149*	*5*	*58*	*52*	*29*	*17*	*21*	*25*	*19*	*3*	*0*	*483*
Manufacturing, of which:	6	1	10	52	1	2	6	3	3	3	23	110
Food and beverage industries	1	0	1	6	0	0	1	1	1	1	6	18
Clothing and Furs	0	0	3	29	0	1	0	0	0	1	3	37
Tanning and production of travel accessories	1	0	0	16	1	0	0	0	0	0	1	19
Wood industry, excl. furniture & straw prod.	0	0	0	0	0	0	0	0	1	0	0	1
Publishing, Printing and reprod. rec. supp.	0	0	0	0	0	0	1	0	0	1	1	3
Manuf. of non metalliferous mineral products	0	0	1	0	0	0	2	0	0	0	0	3
Manuf and proc metal products, excl machinery	2	0	4	0	0	0	0	1	1	0	2	10
Manuf & install machinery & mech equip	0	0	0	0	0	0	1	1	0	0	2	4
Manuf of electrical machinery & equip.n.c.a.	1	0	0	0	0	0	0	0	0	0	0	1
Manuf radiotel & com equip	0	1	0	0	0	0	0	0	0	0	1	2
Manuf precision medic equip & optical instr	0	0	0	0	0	1	1	0	0	0	1	3
Manuf furnishings & other manuf industries	1	0	1	1	0	0	0	0	0	0	5	8
Recycling recovery & preparation	0	0	0	0	0	0	0	0	0	0	1	1
Construction	143	4	48	0	28	15	15	22	16	0	82	373
Services	*20*	*136*	*59*	*58*	*24*	*26*	*18*	*15*	*11*	*11*	*0*	*533*
Commerce, of which	6	134	31	52	16	23	7	8	4	6	102	389
Sales, maint & rep of automotive veh & motorcycles	0	0	2	0	0	0	0	0	0	0	2	4
Wholesale commerce, & intermediation	4	0	13	14	7	4	2	3	1	3	48	99
Retail sales	2	134	16	38	9	19	5	5	3	3	52	286
Hotels and Restaurants	4	0	10	6	0	0	5	2	1	0	10	38
Transportation, warehousing & communications	6	0	6	0	7	3	2	1	3	0	11	39
Financial & Monetary Intermediation, of which:	0	0	2	0	0	0	0	0	0	1	0	3
Auxiliary financial intermediation activities	0	0	2	0	0	0	0	0	0	1	0	3
Real Estate, Rentals, IT & Research, of which:	3	2	2	0	1	0	2	3	1	0	22	36
Real Estate	0	0	0	0	0	0	1	0	0	0	1	2
Rental of Autom & Equip. w/o operator	1	0	0	0	1	0	0	0	0	0	3	5
Other professional & Entrep. Activity	2	2	2	0	0	0	1	3	1	0	18	29
Other Svcs (health, public, social & pers. svcs)	1	0	8	0	0	0	2	1	2	4	0	28
Unclassified Enterprises	1	0	1	0	0	0	0	0	0	0	1	3
TOTAL	170	141	127	110	53	44	41	41	32	15	270	1,044

Source: our development of Infocamere – Stockview data

Table 29 - Sole proprietorships active in the province of PRATO as at 31.12.2003, whose owner is extra communitarian, by state of birth (top 10 countries) and production divisions (absolute values).

	China	Albania	Morocco	Romania	Nigeria	Switzerland	Pakistan	Poland	Senegal	Argentina	Other Countries	Total
Agriculture	*2*	*1*	*1*	*0*	*0*	*0*	*0*	*1*	*0*	*0*	*0*	*5*
Industry	*1,419*	*159*	*20*	*37*	*2*	*13*	*4*	*7*	*0*	*7*	*47*	*1,715*
Manufacturing, of which:	1,411	7	1	6	2	3	1	4	0	3	20	1,458
Food and beverage industries	6	0	0	0	0	0	0	1	0	0	2	9
Textiles industries	51	0	0	1	0	0	0	1	0	0	4	57
Clothing and Furs	1,300	3	0	0	2	0	1	0	0	1	6	1,313
Tanning and production of travel accessories	28	0	0	0	0	0	0	0	0	0	0	28
Wood industry, excl. furniture & straw prod.	0	0	0	0	0	0	0	1	0	0	1	2
Manuf. Paper pulp, paper and rel. prod.	1	0	0	0	0	0	0	0	0	0	1	2
Production of rubber and plastics products	1	0	0	0	0	0	0	0	0	0	0	1
Manuf and proc metal products, excl machinery	1	4	1	2	0	2	0	0	0	0	1	11
Manuf & install machinery & mech equip	0	0	0	1	0	0	0	0	0	0	0	1
Manuf. Office Machinery, Computers	0	0	0	0	0	0	0	0	0	1	0	1
Manuf. Electrical machinery & equip. n.c.a.	1	0	0	0	0	0	0	0	0	0	0	1
Manuf radiotel & com equip	0	0	0	0	0	0	0	0	0	0	1	1
Manuf furnishings & other manuf industries	22	0	0	2	0	1	0	0	0	1	3	29
Recycling recovery & preparation	0	0	0	0	0	0	0	1	0	0	1	2
Construction	8	152	19	31	0	10	3	3	0	4	27	257
Services	*155*	*5*	*31*	*5*	*34*	*20*	*26*	*7*	*14*	*6*	*97*	*400*
Commerce, of which	118	3	27	1	26	10	6	5	14	5	54	269
Sales, maint & rep of automotive veh & motorcycles	0	0	0	0	1	1	0	0	0	1	4	7
Wholesale commece & intermediation	38	1	0	1	12	5	2	4	0	2	28	93
Retail sales	80	2	27	0	13	4	4	1	14	2	22	169
Hotels and Restaurants	10	0	0	0	0	1	0	0	0	1	3	15
Transportation, warehousing & communications	2	1	2	3	3	4	3	0	0	0	21	39
Financial & Monetary Intermediation, of which:	1	0	0	0	0	1	0	0	0	0	0	2
Insurance & Pension Funds (excl. Oblig. Soc. Ins.)	0	0	0	0	0	1	0	0	0	0	0	1
Auxiliary financial intermediation activities	1	0	0	0	0	0	0	0	0	0	0	1
Real Estate, Rentals, IT & Research, of which:	22	1	1	0	5	1	16	2	0	0	14	62
Real Estate	3	0	0	0	0	0	0	0	0	0	2	5
Rental of Autom & Equip. w/o operator	5	0	0	0	1	0	1	1	0	0	1	9
Information Technology & Related Activities	3	0	0	0	0	0	0	1	0	0	3	7
Other professional & Entrep. Activity	11	1	1	0	4	1	15	0	0	0	8	41
Other Svcs (health, public, social & pers. svcs)	2	0	1	1	0	3	1	0	0	0	5	13
Unclassified Enterprises	4	0	0	0	0	0	0	0	0	0	1	5
TOTAL	1,580	165	52	42	36	33	30	15	14	13	145	2,125

Source: our development of Infocamere – Stockview data

3. IMMIGRANT ENTREPRENEURSHIP: A PHENOMENON THAT IS BOTH "OLD" AND "NEW"

The growth of self-employment doubtlessly represents one of the characteristic aspects of the migratory phenomenon: the experience of western countries teaches this, especially those that have a long migratory tradition; the widespread entrepreneurship promoted by immigrants ceased to be a North American peculiarity some time ago and is now sinking roots in Europe as well – especially in Italy – as the recent statistics set forth in the previous chapter document.

The rapid growth of immigrant entrepreneurship in Europe and Italy definitely does not represent the appearance of a new phenomenon: the absorption of immigrants through self-employment is a phenomenon that is as old as immigration itself, although until now, especially in Italy, it has been a scarcely visible and little-known phenomenon. A sort of astonishment still prevails in our country, when faced with an unexpected phenomenon, together with a form of attention that seems to dwell excessively, at times, on the folkloristic and exotic aspects of businesses created by immigrants.

In recent years, nevertheless, awareness of the actual value of the phenomenon has grown even in our own country and its distinctive traits appear to be more evident, although national research on this aspect is still lacking.

Immigrant entrepreneurship is therefore an "old" phenomenon, in the sense that it is traditionally present in every country that has been involved in consistent and stable migratory movements, but it is also a phenomenon that is full of new developments, which can open a rift, on the current changes in migratory processes within changed scenario of globalisation of markets and exchanges and on profound restructuring of the various productive systems in western host countries.

Perhaps, more than the term entrepreneurship, it would be preferable to utilise the term "independent work", since the statistical analysis developed in the previous chapter confirms that we are dealing with commercial, autonomous and free lance professions, and not entrepreneurial activity in the strictest sense of the word. In any case, whatever name is given to such autonomous and independent work, it is without the shadow of a doubt an extremely interesting dimension of the migratory phenomenon, inasmuch as it sheds light on structural tracts, transformations underway and evolutionary trends. It is precisely the analysis of immigrant entrepreneurship that permits us to investigate and discuss:

- Aspects of change in foreigners' job integration, *verifying whether or not itineraries of mobility and professional growth are consolidated, and therefore the possible departure from ethnic-oriented circuits of dependent employment, to arrive at forms of self-employment that improve the socio-economic* status *of the entrepreneurs;*
- Typically economic elements of the migratory *phenomenon, in the sense of both the ability to produce income, savings and the activation of financial flows, and matters concerning the relationship between immigrant entrepreneurship and the economic and productive structure of the territorial reality in the host country;*
- The new dimensions of migratory projects *and the various forms in which immigrants are present in the advanced economies, their relationship with institutions in the host country, which allows them to go beyond the interpretation of excessively schematic stereotypes (opportunities for greater stability within the context of immigration, following reunion with family, marriage in our country, the birth of children, the search for a better home, etc.).*

3.1 A look at the international situation

As already mentioned, entrepreneurship and, in general, independent labour, are a structural part of the migratory phenomenon in all countries, albeit with obvious differences in relation to the role that immigration has historically played in each country. Just think of the Anglo-Saxon democracies (United States, Canada and Australia, where immigration has always had a constitutional function, but also of the most important European countries (France, Germany, Holland and the United Kingdom, which have a consolidated experience in migratory flows, while Italy and Spain only recently became countries of immigration.

The rate of self-employment among immigrants has grown more rapidly than autochthonous entrepreneurship in many countries on our continent in recent decades, such as Germany, France, Great Britain and Holland. In the case of Holland, growth has been extremely marked, and independent workers among immigrants have gone from 3.3% in 1986 to 7.4% in 1997, reaching 12.2% among the Turkish component. The case of Canada is even more surprising. The country has seen the rate of self-employment rise – within the time span from 1961 to 1991 – from 10% to 11% for Canadian citizens and from 9% to 19% for immigrants (Ambrosini 2001).

If we take a brief look at the situation in different countries with respect to self-employment among immigrants (Codagnone 2003); there emerges, first of all, no strict correlation between the rate of unemployment and the rate of self-employment. This supports the idea that immigrants do not undertake autonomous work merely to find occupational alternatives and avoid difficulties in entering the labour market. That's only one reason, as studies conducted in Italy have shown so far. As we shall see, there are other routes and motivations for the project and the choice, on the part of immigrants, to undertake an independent activity.

Additionally, analyses of international experiences bring out that the percentage of immigrants who work in their own businesses is equal to or higher than the autochthonous population, in countries with a long migratory tradition (United States, Canada, France, Germany, United Kingdom), while in countries where immigration is a new phenomenon (including Italy) the percentage is lower (even though it is growing rapidly). This evidently has to do with two essential factors that vary from country to country: political and institutional variables which tend to regulate the migratory presence and the level of structuring of the socio-economic system.

First of all, on the political and institutional front, we must take into account the models of incorporation of immigrants, because the level of openness and the relative access to the rights of citizenship, as well as the existence of *ad hoc* social and economic policies, can only create a structure of more favourable opportunities for immigrants with entrepreneurial aspirations.

Following Codagnone (2003), in respect to the incorporation models (migratory policies, the manner of access to citizenship, policies of integration and recognition of diversities, etc.), we may distinguish four fundamentals types:

- *Pluralistic inclusion,* which is typical of Anglo-Saxon democracies (Australia, Canada, New Zealand, the United States), the most "benevolent" model, which offers more access to full citizenship and recognition of cultural diversities;
- *Integrationist inclusion* (Holland, Great Britain), is the system that approaches the pluralist model of aperture most;
- *Assimilations inclusion* (typical of France), which aims, instead at the so-called universal republicanism, the rapid political and cultural transformation of immigrants into French citizens;

- *Differentiated exclusion* (Austria, Belgium and Germany), which tends to allow immigrants to cohabit with a good level of socio-economic inclusion, together with rigid barriers in access to formal citizenship.

The pluralist and integrationist models are the most favourable for immigrant entrepreneurship. In fact, historically, the United States and other Anglo-Saxon countries, more oriented towards economic and political liberalism, have offered more favourable contexts for immigrants interested in developing entrepreneurial activities.

As far as Italy is concerned, the prevalent model does not appear to be well defined yet, and consequently it cannot be placed entirely in the type described above, although it cannot be hidden that a restrictive migratory regime has developed to date, which must be added to the slight experience in policies of integration. Of course, there are also other elements to recall in order to place our country correctly in the international context: the role of the Third Sector, the growing integration of regular workers on the labour market, the local differences that bring out positive experiences of integration and interculturalism. These are positive elements to take into account; nevertheless, the Italian situation tends to be closer to the differentiated exclusion model.

But the passage to independent work is also influenced by the second factor indicated, namely the openings that the economic system makes possible for immigrants in host countries. From this point of view, the more a system is regulated and structured, the fewer openings it allows for the entrepreneurial activity of immigrants, and vice versa. In this sense, greater openings for autonomous immigrant labour would be available in Anglo-Saxon countries and, in Europe, in Holland (which has experienced a diminishing level of structuring of its socio-economic system in recent years), with respect to other European countries – France, in particular, where immigrant entrepreneurship is less widespread and consolidated. In Germany the situation is more ambivalent, because the model of differentiated exclusion and the high level of structuring of the socio-economic system can be obstacles to immigrant entrepreneurship on one hand and act as stimuli and factors of "thrust" on the other.

Italy has peculiarities even with respect to this second factor: although it tends to approach the pole of greater structuring, there are some contrasting indications, which can be identified in the diffusion of the informal economy and especially in the widespread entrepreneurship, in the presence of a lively fabric of small and extremely small enterprises and artisan companies (it is not by chance, in fact, that our country has the highest rate of autonomous employment of European countries).

Comparing the international situation and the Italian one – which presents a limited dimension of immigrant communities, moreover, and a low level of diffusion of concentrated residential settlements, which make the development of typically ethnic markets and economies probable – could increase the propensity to institute an itinerary of entrepreneurial training for immigrants, according to the so-called *vacancy-chain hypothesis* (Codagnone 2003).

And nevertheless, as literature on the subject teaches us, immigrants do not respond only to the solicitations of demand, but also tend to react to discrimination experienced on the labour market, developing forms of self-employment and independent activity as alternatives to the difficulties set up by excessive structuring of national socio-economic systems.

In other words, the reactionary dimension of the "propensity towards independent work as an alternative road to social mobility and valorisation of the professional abilities of the immigrant populations, to which the normal organisational contexts interpose various types of obstacles" should not be neglected (Ambrosini 2001, pg. 142). Not only, but this is strengthened by a second factor, pertaining to the characteristics of the offer of labour, or the traits and ethno-cultural specificity of the various groups. Of course, these two variables, as we shall observe, are related to the complex set of conditions and opportunities developed by the transformations in the economic systems of the receiving societies, in a post-fordist sense, and which produce restructuring, externalisation, decentralisation, fragmentation of the productive fabric, but also tertialisation and new and growing demand for services for enterprises, persons and families.

3.2 The reasons for a growing pheNamenon

The analyses which have attempted to identify the reasons for the greater or lesser participation of immigrants in independent labour have initially emphasized exploitations of a *cultural* type, based on the psychological, religious, professional and socio-cultural baggage that could give some ethnic groups more propensity to develop independent activities. A second line of reasoning, defined as the *theory of disadvantage,* has placed the accent, on the other hand, on independent work as a solution to difficulties in social incorporation, access to dependent employment, especially for stable and more highly paid and qualified occupations and especially to unemployment. A further interpretation attempts *to integrate these two approaches,* stressing the role of every national group's ethnical resources (internal solidarity, networks of relations, cultural patrimony, etc.) and, at the same time, makes a connection between the trend towards self-employment and a weak position on the labour market. A fourth interpretation pivots on the so-called *enclave economies,* namely on the areas where there is a high concentration of enterprises founded and managed by foreigners, which are characterised – as Portes stressed – by the functional and voluntary nature of the occupational segregation of immigrants and the concentration of ethnical enterprises in restricted and extremely characteristic areas, which produce a reinforcement of ethnic solidarity[8].

These interpretations all place the accent on factors on the *offer* side, and therefore on the characteristics, motivations and itineraries of incorporation of immigrant minorities. But there is also no lack of studies, in recent years, that have stressed *demand-related* factors, and therefore factors related to the connections between immigrant entrepreneurship and the economic systems of the host societies. And, some other more recent studies have begun to bring to the role of *institutional factors,* which can inhibit or, on the contrary, favour, the creation of small enterprises, especially those founded by immigrant citizens; institutional factors that have to do with the transformation of the host economies and societies, with the very norms that regulate economic activity (on the part of public authorities).

The important contribution of Waldinger et al (1990), is part of a perspective that tends, therefore, to explain the passage of immigrants to independent work in light of a variety of reasons – which combine in a variable *mix,* according to the country of incorporation and the national group of origin – and refers to the *"structure of opportunities"* that are open to immigrants in the host society. They are faced, that is to say, with a combination of variables, among favourable pre-disposing factors of various types, or among ascribed resources (family) individual qualities and characteristics of the economies of the host societies. The intervening factors are constituted by individual personal traits, social networks and relations, the local economic and productive asset, by structural changes in post-fordist economies and the political and institutional asset of the host society.

[8] For a wider and more articulated survey of the various interpretations and readings, see Ambrosini 1999 and 2001; and Zanfrini 2004.

In an approach that attempts to overcome excessively imbalanced demand or offer side readings, it is the political and institutional asset that therefore attempts to integrate the so-called *supply push factors,* or individual and group factors and resources, and the *demand pull factors,* or the structure of opportunities that are present for potential entrepreneurs in a given socio-economic context. Therefore, in order to explain the complexity of the phenomenon of immigrant entrepreneurship, some "intermediate" approaches are necessary, which move in the direction of integrated *supply and demand side factors*, and investigate the interaction between internal group resources and the external structure of opportunities. This is what the so-called *mixed embedded ness* approach does, with better results and a recognised interpretational ability, which includes dimensions that are deemed important and which must be kept together, namely:

- The structure of opportunities in which structural and historically contingent factors converge, which are external to the immigrant group;
- The characteristics of the group to which an individual belongs, namely, the social and cultural resources and experiences related to the migratory itinerary;
- The type of strategies of action and the process of *matching* between accessible entrepreneurial *slots,* as a function of market and institutional dynamics, and the aspirations and entrepreneurial resources available to individual potential entrepreneurs[9].

This is therefore an approach that includes a variety of factors that operate at various levels: to explain the birth and success of enterprises promoted by immigrants, together with ethnical characteristics, it is necessary, in fact to bear in mind the market conditions (consumers' behaviour, the number of competitors, etc.) and the type of regulation that

[9] For a discussion of these approaches, see Codagnone 2003, in particular.

exists (national and international norms, the other instruments of regulation of economic behaviour of a dissuasive or incentive type, and their concrete implementation; see Zanfrini 2004).

3.3 Various types of routes for entrepreneurs and self-employed workers.

The complexity of the phenomenon and the variety of factors evoked for its explanation suggest we look at the types of entrepreneurial and independent itineraries of foreigners, allowing the expression of the various intervening variables, without excessively simplifying the complexity of their interplay, overestimating, for example, their ethnic specificity. These factors, therefore convince us of the existence of an *internal differentiation* of entrepreneurship inspired by immigration.

In this framework of complexity, it is therefore convenient to attempt to identify a classification of different types of enterprises, to order our ideas and permit a more synthetic key of interpretation.

Although the ethnic itinerary is definitely a widely practiced form of entrepreneurship, even in local realities in our own country, it nevertheless appears to have less impact – for example, in the metropolitan area of Milan, which is one of the richest areas in terms of enterprises promoted by immigrants (Zucchetti 1996/1997) – than what we have been led to believe until now; there are, in fact, at least four possible paths that we may turn our attention to, two of which are centred on offer side factors, and two of which are centred on demand side factors (Chiesi, Zucchetti 2003), namely:

a) The first is marked by *a passage from dependent employment to self-employment,* valorising the experience accumulated in the same productive sector and the professionalism gained *on the job;* in this sense, this route brings out the aspiration for professional and social growth, and for improvement of one's *status* and economic position, as well as the desire to capitalise on acquired professionalism, putting it to the test under new conditions of autonomy; in other words, the fundamental motivation can be identified as the desire for social mobility, which has been blocked and which inspires the dream for improvement, connected with self-employment;

b) The second itinerary of self-employment pivots on *the valorisation of personal resources and the favourable conditions for start up of the subjects,* which pivots, therefore, on cultural resources (higher levels of instruction, a good baggage of training) and the availability of economic resources (originating, perhaps, with the family);

c) The third type – inspired by demand side factors – is characterised as an route that is to some extent obligatory, enacted to *avoid entrapment or the risk of marginalisation and exclusion,* to avoid the trap of precariousness or illegal employment, or as a strategy in support of processes of restructuring of enterprises, which favour the passage to an independent activity in the form of self-employment, which is, however, closely tied to the company;

d) The fourth itinerary, again determined by demand side factors, is the birth of independent activities on the part of immigrants *as a result of the abundance of opportunities disclosed by the transformations and processes of restructuring of the local economy,* which is founded upon the logic of externalisation and tertialisation; in this case, attention is focused on the new opportunities opened up by the economic and productive system: artisan divisions left open by autochthonous workers; changes in the demand for goods and services and the choices of consumers; new demands for services on the part of the immigrants and their families.

For the purposes of our objective of introducing some keys of interpretation of a complex and internally differentiated phenomenon, it is useful, however, to refer also to the Ambrosini type, which, in attempting to get away from the uncertainties of the concept of the ethnic enterprise and allowing the variables of placement of the enterprise and its products in the marketplace to find expression, has identified five different types of enterprises, born of the economic initiatives of immigrants (Ambrosini 1999; Commission for policies in favour of integration of immigrants 2001), which may be defined as follows:

a) *Typically ethnic enterprises*, which correspond to the peculiar needs of an immigrant community that is adequately settled in the foreign land, providing specific products and services, which are not normally available on the autochthonous market (restaurants are a typical division, or the butcher shops, for example, which sell meats butchered according to the dictates of the Muslim religion);
b) *The intermediary enterprise*, specialised in offering to the immigrant population products and services that are not typically ethnic, but which must necessarily be mediated and "translated" through relations of trust, to enable them to be utilised (this is the case of assistance activities, consultancy and the distribution of services in favour of countrymen: for example, travel agencies, financial services, the sale of newspapers, magazines, books and videos in the original language);
c) *The exotic enterprise*, which offers products derived from the cultural traditions of the country of origin, to a more heterogeneous public of autochthonous consumers, who seek novelties (restaurants, entertainment and, in part, "ethnic" artisan crafts, are the classical sectors that respond to new consumer tastes and trends);

d) *The open enterprise,* which has fewer ethnic connotations and roots and tends to compete on the free market, be integrated in the division, and presents fewer barriers for entry (of the financial, technological or normative type, etc.); these enterprises are placed in the tertiary division, such as small merchant enterprises or industrial activities, such as the clothing or building industries);

e) *The refuge enterprise*, or the marginal enterprises present in a variety of divisions, which serve both the ethnic group and the open market, where the weaker segments of several immigrant groups find refuge (such as illegal door-to-door or street sales activities).

In light of these considerations, the need to *jointly consider demand, offer and institutional conditions* emerges, in all of its depth, if we are to adequately understand the birth and development of independent activities among immigrant populations in the developed countries of Europe and the West.

Resorting to ethnic resources and typically ethnic connotations on the part of these enterprises are aspects that appear to be weaker in Italy, contrary to the American experience, for example. Immigrant entrepreneurs count above all on themselves, given the process of integration in social and working environments, which has been developing now for several years and, in the second place, they can count on the Italians, namely, acquaintances and friends encountered in their years of sojourn in our country; additionally, they have their family networks, in the sense of both financial and cultural support for their work. Previously performed dependent employment is also a further resource: through such working relations, in fact, an initial crucial phase of working socialisation was developed, helping the immigrant to gain competence and relations that are important strong points in making the changeover to self-employment. A significant role is also played by the opportunities offered by the local market; the market niches that are open to new entries in the form of independent work, because they are no longer attractive for autochthonous workers, are related to the typical transformations of the post-fordist economy, or have been disclosed by the demand for goods and services on the part of the many immigrants who now reside in our country.

In conclusion, it is worth stressing that although the development of immigrant entrepreneurship may give rise to undesirable effects, which must at least be kept under control (forms of illegal employment of immigrants, integration into the black market economy, perhaps camouflaged in the folds of metropolitan economies), *it undoubtedly offers advantages for both the host society and the foreign community.* For the latter, it may be an opportunity for social advancement (it may, but it is not a foregone conclusion that it actually will be, because alongside successful enterprises there are many objectively marginal enterprises), the possibility to get away from labour circuits that have confined foreigners to low occupational levels of dependent employment (breaking the equation immigrant = labourer for life; see Sayad, 2002), a road to acquire greater visibility and social recognition, an opportunity to dismantle stereotypes and prejudices and also a moment of cultural re-elaboration and exchange.

For the host society, the growth of immigrant entrepreneurship may mean enrichment in terms of new products, new ideas and new services available on the market; revitalisation of activities destined to disappear or are costly and rare; an increase in economic exchange of a transnational nature, in a sort of grassroots globalisation of our economic systems.

4. FIELD RESEARCH: THE MOST IMPORTANT RESULTS

The research presented here also had a moment of specific, in-depth empirical study. There were a total of 37 immigrants involved in the *focus groups*, within the ambit of the field research, (of which 13 were aspiring, potential entrepreneurs). They were divided along the following territorial lines: 8 in Milan (of which 5 were aspiring entrepreneurs); 8 in Modena; 2 in Prato; 8 in Rimini (of which 3 were aspiring entrepreneurs); and 11 in Vicenza (of which 5 were aspiring entrepreneurs).

The profile of the immigrants interviewed may be defined synthetically in the following terms:

- The prevalent nationalities were those from Eastern Europe (Bosnians, Albanians and Romanians) and Northern Africa (Egyptians, Moroccans and Tunisians); substantially, they were foreigners belonging to the largest national groups present in our country;
- With few exceptions, the persons ranged in age between 35 and 45 (but then one normally opens an enterprise following a route of dependent labour), the majority were male (there were only 4 women, but this also reflects the composition by sex already brought out in the statistical analysis in chapter 2);
- Almost all of them were married, with children, and their families resided in Italy, which indicates a process of relative stabilisation and integration in the social fabric of their respective provinces;
- They have resided in our country for no less than 6 or 7 years, but many of them have been here for 10 or more years, and appear to have now chosen Italy as their final country of residence, delaying to some distant future time the return to their country of origin, albeit their ties of affection and sense of belonging in

their homeland remain unaltered (immigrants are always "suspended between two shores", between two cultural worlds and symbolic universes);

- Almost all of them came to Italy for economic and work reasons, and therefore have a desire to earn more and improve their *status* (there are very few cases of family reunion or persons motivated by political reasons);
- They normally possess a mid-to-high level of education (many of them are in possession of a high school diploma and some of them even have degrees); the problem remains of recognition of the value of their educational credentials in Italy (they complain of the lack of recognition, and indicate the great difficulties that the procedures impose). They have not had training in Italy, with the exception of a few who have attended the courses to start enterprises promoted by Confartigianato and the Chamber of Commerce in their province; very few, instead, have attended professional training courses;
- Their family backgrounds are characterised by a discreet cultural level (their parents have an average level of instruction, especially the father) and the social *status* of the family is in the mid-to-low range (the mother is generally a housewife and the father a labourer or clerical worker; there are also a few who have been self-employed).

4.1 The course of immigrant entrepreneurs

The socio-demographic profile of our interviewees offers confirmation of a segment of immigrant entrepreneurs who can count on a fair adequate initial base and who possess a good level of ascribed and acquired cultural resources. Additionally, they are not extremely young people, and therefore have a background of considerable working experience, which has allowed them to acquire a certain baggage of professional competence, but also – an equally important element, as we shall be able to observe – to develop networks of relations with Italians and foreigners in our country.

These elements must be born in mind, inasmuch as – as documented in the previous chapter – it is precisely on the basis of the professional experience and accumulated competence that the passage to self-employment often takes place, or which often feeds the aspiration to undertake independent employment. The "classical itinerary of the immigrant who has started an independent activity or enterprise, in fact, is that of *taking advantage of a working experience of dependent employment,* which – and this to is worthy of note – is normally realised in the same division or productive sector (the changeover from dependent labour to self-employment is normal, in fact, in the building division, cleaning services, transportation and care giving, etc.).

These are therefore immigrants who have resided in our country for a number of years, who have accumulated a certain amount of competence and who decide – in order to improve their *status,* to leave the unsatisfactory dependent employment, to attain greater stability in their incorporation into the Italian context, to seek greater autonomy, and also to valorise their competence and the professional relations they have developed, progressing from dependent employment and starting an independent activity.

This is normally therefore a choice that is arrived at here in Italy, after a certain number of years and a period of dependent labour. None of the persons interviewed had had any type of independent self-employment in the past, in their own country, and none of them had come to Italy with the idea of starting up their own enterprise.

It is never a single factor, however, that inspires the decision to move from dependent employment to entrepreneurial activity. The economic-working motivation and the desire to earn more money (for oneself, for one's family and the "enlarged family", which still resides in the country of origin) are, as we have noted, basic to arrival in our country and therefore constitute a factor that explains the foundation of a business. In fact, the change from dependent employment marks an improvement in a person's *status,* which is usually related to two important indicators: improvement of their living conditions (from rental to home ownership, or also the move to a larger and more dignified home) and the higher economic level (higher earnings and a higher standard of living).

Nevertheless, in addition to these motivations of a typically economic and occupational nature, there are a series of other reasons that emerge from our interviews with immigrant entrepreneurs, such as, for example, the legalisation and reinforcement of their juridical *status* (obtaining, renewing residency permits or papers); the aspiration to have a greater degree of autonomy and independence at work, the desire for growth and personal realisation, overcoming an occupational conditions of dependency, which is perceived as being oppressive and exploiting them; the ambition to achieve something on their own; the exploitation of an opportunity that is offered to them.

4.2 Difficulties and problems encountered in entrepreneurial activity

Coming now directly to the type of enterprise started up, it is definitely worth the effort to indicate some of the essential traits of entrepreneurial activities promoted by the immigrants we interviewed, which can be summarised as follows:

- Almost all of the enterprises identified are sole proprietorships (with the exception of two companies that were partnerships and one that was a limited responsibility company), which is also in line with the findings of the statistical information proposed in chapter 2;
- The prevalent productive divisions are the building industry and artisan crafts related to the construction division (plumbing, tile coverings, etc.), followed by services activities such as road transportation, *phone centres* and the transfer of

funds abroad, hairdressers, the sale of foodstuffs, photography shops, restaurants, import-export of carpets, but also artisan and manufacturing businesses, such as mechanical workshops and textiles firms; the very divisions, in light of available statistics, where enterprises created by immigrants in our country are most common and, in particular, in the five provinces considered.

- The financial situation of the enterprises appears positive, judging at least from the statements made by the foreigners who manage them, who speak of growing turnover over the last two years (only in a few cases were there complaints of a drop);
- Only 7 out of the 24 enterprises already started up had employees; it should be stressed, however, that they play a significant role even from the occupational point of view, as they employ from 1 to 9 employees, the majority of whom are foreigners of the same nationality – but not exclusively – as more than one of them also employed Italians.

In the course of foundation and consolidation of the independent activity, the main difficulties encountered by immigrant entrepreneurs interviewed were related not so much to the phase of starting up the activity (the lack of information, bureaucratic problems and obstacles of other types are overcome with some assistance), but to the *management and administration* of the firms once they are started up and in the phase of consolidation and development. The reference is to the incumbencies a small enterprise must face – namely invoicing, accounting, fiscal management, legislation, the schedule of the various fulfilments, the stipulation of contracts, the use of forms, adequate safety standards, relations with employees, relations with clients and suppliers – namely, the fundamental items of daily management of a company – are the primary obstacles encountered and indicated by the interviewees.

Management and administrative problems are therefore the most important factors for foreign entrepreneurs; it is precisely in this context that an opening occurs for intervention in terms of services to be offered to young enterprises, promoted by immigrants.

Alongside the problems indicated, there are others related to the economic situation and operation of the markets and, therefore – as it occurs for every small enterprise in our country – to the hard competition present in the chosen sector, delays in receipts and payments by clients, the unfavourable contingent economic situation, but also the disloyal competition of those who operate outside the rules, in the black market economy.

Finally, there are insistent and recurrent complaints concerning the obligation to renew of sojourn permits and the lengthy bureaucratic procedures required by the police.

In the itinerary from the foundation, constitution and successive phases of gradual consolidation of an enterprise, responsible immigrants have been able to count on, and continue to count on the support of the constituted relational *network,* on their family of origin, on one hand, and on their fellow countrymen, on the other, who are already present in Italy, and on friends and colleagues (Italian and non-Italian) whom they have met during their years of sojourn and working activity in our country. From this composite network of relations, they draw support in terms of information, and assistance, in the form of economic resources and loans (in the absence, normally of any other form of institutional or public facilitation and financing).

But then these are generally entrepreneurs who have few contacts and relations with institutions, organisations and trade associations in our country. A significant exception, however, is represented by the Chamber of Commerce and Confartigianato, which are among the only institutional and association realities where the persons interviewed have found support on the provincial and local level.

Moreover, the range of requirements on the part of small enterprises founded by foreigners, in terms of well-directed support and specific services, is quite wide; we limit ourselves here to indicating the requirements and needs addressed to trade associations and other organisations, which were explicitly formulated in the course of the interviews, which concern:

- In the first place, the realisation of a service of accompaniment and consultancy in the management and administration of the enterprise (for all related aspects);
- The construction of areas for confrontation and debate among entrepreneurs and aspiring entrepreneurs, in order to favour the exchange of experiences, especially making suggestions and indications available to potential immigrant entrepreneurs, in view of their entrepreneurial choices;
- The establishment of information and training itineraries, dedicated specifically to the explanations and in-depth information on the rules and manner of operation of the banking system and the Italian labour market.

4.3 Relations with the banking system

The relationship of immigrant entrepreneurs – but in general it could be said of immigrants *tout court* – with the banking system appears to be characterised by some prejudice and a certain amount of distrust, which only partially have cultural roots (there is little knowledge of and no habitual use of banking channels), but are founded, rather, *on dissatisfaction with the services offered and the perceived low level of functional efficiency of the services* in relation to their needs.

The first contact and successive relationship with the bank is never simple, and are always characterised by a certain amount of distrust and dissatisfaction; distrust which is incremented by the perception of the low level of trust that the banks have towards potential immigrant clients.

Immigrant entrepreneurs' relationship with banks is now substantially limited to the classical opening of a current account, for the transfer of compensation, the domiciliation of utility bills, the performance of transfers and internal clearing. As far as opening of the current account, there seem to be no particular difficulties or problems; it is utilised for the simpler and more routine functions, such as the domiciliation of utility bills, receipt of compensation, disbursement of payments, bank transfers and clearing.

The *difficulties reported* – in addition to the initial, necessary knowledge of how the Italian banking system operates, its rules and more technical aspects, refer above all to:

a) *The "excessive" guarantees required* to obtain cheque books and credit cards, which are often perceived and experienced as a form of discrimination;

b) *The slowness and inefficiency of the banking channel for the transfer of funds to their country of origin;* it is not by chance that immigrants normally use informal "do it yourself" channels (they transport the funds themselves or use friends and relatives who are returning to their country of origin) or *money transfer* companies, which have seen considerable development in Italy in recent years (Zucchetti 1997)[10];

c) *The difficult access to credit and costly loan rates*; this is perhaps the point that immigrant entrepreneurs insist upon most, lamenting the excessive request for guarantees, the lengthy time required for disbursement, the lower amounts disbursed by banks with respect to the amount requested. In this connection, they have indicated their appreciation of initiatives that found consortiums for the

[10] On this subject, in addition to the bibliography already cited in chapter 1, the materials of the recent convention promoted by ABI and CeSPI on "*Migrant Banking"* in Italy. Immigrant Remittances and Development", which was held in Rome on 3 June 2004, may also be consulted.

guarantee of loans, credit lines or mortgages (especially for the purchase of a home[11]), and see an active role for Confartigianato or other, even *non profit* organisations and institutions;

d) *The unattractively and poorly "targeted" proposals for investment of their savings*; rarely did the immigrants interviewed, in fact, state they had invested money in financial products: savings generally take two roads: remittances and investment in the purchase of a home and/or equipment for the enterprise. Although this appears almost natural, given the great need for improvement and stabilisation, the scarce faith towards the banking system and the forms of investment proposed should not be underestimated.

In addition to these structural difficulties, there are also important difficulties relative to understanding of the rules of the banking system and especially in connection with technical aspects related to the necessary procedures and utilisation of forms.

Immigrant entrepreneurs requests do not dwell on specific aspects and they do not concretely list the services necessary for their activities. Their concrete need, however, can be easily deduced from the areas of difficulty indicated above. In any case, the concrete services indicated in the interviews concern:

- Translation of the forms in the most important languages of immigrants;
- The creation of a window dedicated to information and explanation of services and operations;
- The immigrants do not appear to be particularly enthusiastic about the so-called multi-ethnic windows, because they feel they are well incorporated into the Italian context or that it is best to learn Italian, rather than to have operators who speak their language. They therefore stress that there should be an information

[11] By way of example, the case of the Social Agency for Homes, which the Confartigianato of Vicenza has promoted as a social accompaniment for the purchase of a home, is also interesting.

window, in view of a gradual passage to use of Italian bank windows. Evidently, however, the situations of the subject immigrants are quite different from each other and therefore the phase of passage from transitory systems to contact between the immigrants and the banks will probably have to be taken into account.

One last note is worthy of mention: we refer to the evident preference of some immigrant entrepreneurs interviewed for smaller institutions of credit, where they say they find a less formal climate and more direct relations, which favour the establishment of satisfactory relations.

4.4 I The services offered by the Italian banking system

During the course of the research an attempt was made to investigate the question of immigrant-banking system relations from the side of the banks, in order to understand the developments underway and the characteristics of the solutions the banks are now offering.

We contacted three important banks: The Banca Popolare di Milan, the Banca Popolare di Bergamo and Banca Intesa, and have also gathered several stimuli from the recent convention promoted by ABI and CeSPI on "*Migrant Banking* in Italy. Remittances by immigrants and development" which was held in Rome on 3 June 2004.

The convention, moreover, may be interpreted as an important indicator of the new awareness on the part of the banking system, that the phenomenon of immigration has now become a structural component of the economy and of Italian society, and that – as it was stated on opening the convention, Giuseppe Zadra, general manager of the ABI – "the utilisation of banks and banking services is a tangible demonstration of the integration of immigrants in the Italian social and productive fabric, which signals their economic citizenship". It follows that this "is an opportunity for banks to open up to new segments of the market, widening the financial offer and the range of services made available to clients, even favouring financial inclusion and access to the credit circuit. Form migrants, banking intermediation is indispensable for the management of their savings and the valorisation in useful and productive employment of their resources in the various territories involved in the migration".

This widespread "new" awareness is also confirmed by direct contact with the banks indicated, which have shown increasing sensitiveness to the problems of immigrant clientele. Nevertheless, it can only be remarked that the banking system is taking stock of a certain delay they have had on this front and that the strategies towards this segment of the potential clientele of immigrants present in our country, present a series of problems that are still open: we could speak of a *strategy of construction.* The failure to fully develop such a strategy can probably be traced to two orders of reasons[12]: the question of profitability and the question of trust. The first has to do with underestimation of the economic potential of the foreign population and the erroneous conviction that "the percentage of immigrant clients is still not important or quantitatively significant enough, both with respect to Italian clientele accustomed to utilising the banking system and the total number of foreign residents, to consider this segment of the population an interesting *target,* upon which to build strategies of decisive and articulated offers" The quantitative dimensions that the migratory phenomenon non has now taken on and, above all, the importance it has acquired in reference to a series of economic indicators relative to immigrants (the ability to produce income, the propensity to save, the volume of remittances, the astounding growth of immigrant entrepreneurship,

[12] In this connection, see the speech given by Sebastiano Ceschi of the CeSPI, during the course of the cited convention.

which we spoke of in chapters 1 and 2) are now inducing banks to correct this erroneous conviction.

The second reason concerns "a persistent lack of trust towards this type of clientele, who are considered "unworthy", as demonstrated by the fact that although there are no formal impediments for the entry of immigrant in banks, there remain a series of substantial barriers, such as, for example, the request of numerous and exorbitant prerequisites for the opening of a current account, which in many cases surpass those required of Italian clients, together with the failure to grant particular services to those who are already clients, such as a cheque book, for example, a credit card or the possibility to have a credit line". This, moreover, coincides with what the immigrant entrepreneurs from the five provinces whom we interviewed related to us clearly.

Although these factors have generated delays and difficulties, there is no doubt that the situation in recent years has shown *a panorama in rapid evolution, with an evident change in course,* both from the point of view of the profile of profitability and from the point of view of trust. Empirical evidence, in any case, tells us that banks are now developing special attention towards the segment of clients – actual, to a great extent, and potential – made up of legal non EU residents in our country. That attention has now produced a series of services, specified as follows[13]:

- Microfinancing and *social banking* programmes, which are also becoming widespread in Italy, as they are efficient and socially useful;
- Models of cooperative credit;
- Language-related facilitations (special brochures in the language of immigrant communities present in the territory where the bank operates);

[13] ABI General Manager Giuseppe Zadra summarised it in this manner in his speech at the cited convention.

- The creation of windows dedicated to immigrants (which utilise personnel who speak the foreign language and/or cultural mediators and/or personnel of foreign origin);
- The development, on the part of some banks, of the role of sub-agents of *money transfer agencies*.

Concerning remittances and proposals, reference is made to the development of partnerships with organisms, associations and NGOs present and active in the territory, as connections between the bank and the reference contexts; and experimentation of bilateral agreements between banks of countries of origin of the flow and addressees of the remittances.

In general, banks are aware of – and hope for – implementation of training and information activities for banking personnel on specific themes, such as the characteristics of the migratory processes, new legislation on the subject, the demand for new banking products and financial services.

It is worth making an attempt, however, to specify in greater detail the characteristics and limits of this new strategy, at least as we were able to reconstruct it from direct contacts with the banks.

First of all, the banks have a need for knowledge about the phenomenon and specifically of a more adequate comprehension of the peculiar needs of this segment of potential clients, and they are therefore inquiring about the response to give in terms of banking and financial services. Starting from the ascertained and well-known difficulties and shortcomings in access to banks on the part of immigrants – our investigation also brought out that there is awareness of the need to understand the dynamic elements the migratory phenomenon has taken on, whose economic and financial implications call of the attention of credit institutions, starting from two essential indications: the growth of immigrant entrepreneurship and the increase in the flow of remittances from Italy towards developing countries.

In light of this acknowledgement, therefore, the theme of *migrant banking* asserted itself as a new area of attention and strategies for credit institutions, albeit these are only the first steps and experimental attempts to respond to a new need.

In the **Gruppo SanPaoloIMI**[14] three categories of intervention in favour of *migrant banking,* are included within the framework of an itinerary that is still underway, namely:

a) Initiatives within the framework of accords for cooperation with banks in countries of origin of the immigrant populations (the agreement for cooperation with the *Banque Marocaine du Commerce Exterieur* is cited, which was stipulated through a memorandum of understanding that regards three areas of activity: the commercial area, the financial area and the area of investments by Italian enterprises in Morocco);

b) Initiatives aimed at reducing the barriers to the access of banking services, through the adaptation of products and processes of distribution to the needs of immigrants; in particular, the experimentation is cited of a new organisational solution, which calls for a service area dedicated to the foreign segment of the clientele – emblematically dubbed "new Italians" – at a branch office located in a quarter of Turin that has a high density of non European Union citizens; an experimentation that has foreseen the modification of the branch offices, with the creation of a "dedicated" space, but of selected services among the standard ones currently foreseen for all of the clientele;

c) Micro-credit initiatives, with the activation of a line of solidarity oriented micro-credit products to favour access to credit by economically and socially weak

[14] Compare the speech by Carlo Pontiggia of the Gruppo SanPaoloIMI during the cited ABI-CeSPI convention.

subjects, who are normally excluded from traditional financial circuits; the initiative has been started for the moment in Rome, Turin, Genoa and Naples, and calls for a *partnership* between the Bank, a Foundation and several *non-profit* associations.

In 2003, the **Banca Popolare di Bergamo** started a project called *Welcome,* whose objective is to understand and identify the needs, requirements and difficulties that immigrants face in dealing with banks. This began with the acknowledgement of a phenomenon in continuous growth and therefore of the need to understand an increasingly important segment of the population, which has a very high concentration in Bergamo. The most important initiative, as we shall see later, consists in the creation of a "pilot" multi-ethnic window, positioned alongside the police station and in an area of the city where the concentration of immigrants is decidedly high.

Banca Intesa, within the ambit of their policy of *corporate social responsibility* and the role as the *Bank of the country*, which the bank has strategically assigned itself, they are posing the question of immigration and the specific services that may be activated to favour the use of the banking system by immigrants, as well as the rental and purchase of a home and the start up of an economic activity.

In this perspective and with a view to giving attention to the specific requirements of the different types of clientele, a programme called *Welcome System* was created, involving a new package of services studied especially for the *target* of immigrants, new clients with sojourn permits or papers. The initiative poses the double objective of acquiring new clients in a segment of high growth and, at the same time, to facilitate the integration of immigrants in the new society, also experimenting forms of collaboration with public and private authorities in favour of this segment. *Welcome System* is a Gruppo Intesa project that will also be applied by participating banks. It will therefore also be activated by Cariparma – albeit with partially different characteristics – as well as at the Banca Popolare Friuladria, Biverbanca, Banca di Trento e Bolzano and Intesa Casse Centro.

At this point we may indicate several elements in greater detail, concerning the initiatives promoted by the banks contacted, which have a somewhat paradigmatic character and constitute precious signals about an evolutionary process that is underway. These banks have been moving in recent years, activating several services and promoting instruments aimed at foreign immigrant citizens in our country. We shall cit a few, which already exist or are in an advanced stage of implementation.

A) <u>The multiethnic window</u>

The **Banca Popolare di Bergamo**, as we mentioned earlier, has opened a "pilot" window (which is also positioned in an area of the city that has a high concentration and transit of immigrants) where a foreign person works who can speak several languages and who offers specific consultancy. The window distributes banking services such as: the opening of a current account, transfer of funds at a fixed cost, independently of the amount and destination (for countries where practicable channels are open), ATM, credit card, insurance policies (life and automobile insurance), the activation of home mortgages and access to credit.

Additionally, the window also provides assistance and consultancy to accompany the impact of these persons, for example, how to fill out a cheque, make a transfer and to explain banking terms that would not otherwise be easy to decipher.

This window was publicised through posters, fliers and simple *brochures,* written in Italian, Arab, French, English and Spanish and was advertised in the local newspaper. In future, however, it is envisioned not to create other separate and independent windows, with respect to the Banca Popolare di Bergamo branch office, but to open a *Welcome* window inside all branch offices in the city, to avoid the risk of creating a "ghetto" situation for the clientele.

Additionally, the other objective for the future is to select operators who are attentive and sensitive to immigrants' problems. These operators must follow a special course of training to enable them to acquire some important information for their work, such as the migratory situation in Bergamo in recent years, the essential characteristics of immigrants (culture and community to which they belong), the relationship between money and man in a given culture, the essential norms that regulate immigration.

The **Banca Popolare di Milan** is also planning to activate a multiethnic window, with operators capable of speaking various languages and with hours that are different from ordinary bank hours. To this end, it is deemed opportune to open contacts with foreigners' associations and national communities, in order to better understand the needs and most import and difficulties that immigrants encounter in contact with an Italian bank. Of course, the bank is aware that opening these windows will require on one hand, training qualified personnel and, on the other, modifying bank opening and closing hours.

B) <u>Current Accounts</u>

The **Banca Popolare di Milan** has activated a "basic account", which permits (everyone, and not only immigrants) to perform simple operations such as accrediting their wages, paying a utility bill, utilisation of ATM services, only at their institution, with the exclusion, however, of credit cards and chequebooks.

On the side of current accounts, other banks have also instituted new services, as we shall see further on, such as the *Welcome* packet of the Banca Intesa.

C) <u>Guarantee funds</u>

The Banca Popolare di Milan, **Unicredito** and **Deutsche Bank** have created a guarantee fund that distributes loans to immigrants who wish to start an independent activity (for a maximum of 7,500 Euro, reimbursable in three years at an interest rate of 2,5%). The Fondazione S. Carlo di Milan is also involved in this micro-credit activity, acting as an initial filter of requests and dealing with every phase of processing, which requires repeated contact with the interested parties and evaluation of the project presented.

D) The *Welcome System* Packet

The new *Welcome System* product recently created by the **Banca Intesa** is reserved for new client immigrants in possession of a regular sojourn permit or papers. The packet is targeted exclusively towards private clientele (physical persons or double-name accounts).

The structure of the packet has been especially studied to offer the immigrant segment a wide range of simple but complete products, to permit "basic" access to banking services. It includes the following products:

- Savings account with deposit book in the name of the bearer;
- Current account with fixed monthly charge;
- Transfers to and from foreign countries at particularly facilitated conditions;
- ATM/pagobancomat at a reduced cost and limited *plafond* to limit branch office risks;
- Free insurance policy *(EuropAssistance)* on current account and savings account (in particular, travel, child assistance in the event of hospitalisation of the insured, urgent medical intervention);
- Accident insurance (Zurigo Insurance) optional and charged to the current account, free in the event of a "*Welcome System* Faith Cash" loan;
- Credit line on current account;
- "*Welcome System* Faith Cash" consumer credit

Special prerequisites are required for concession of the various services included in the *Welcome System* package. In any case, its purpose is to be distinguished from other products on the market, thanks to its high degree of customisation and the especially studied characteristics on the basis of requirements outlined by *target* immigrants. The various products in the system are intended for placement in a decidedly convenient cost bracket, in order to be appreciated by type of clientele that is conscious of economic aspects.

Furthermore, in order to facilitate contact with the bank and with a view to responding to the most important difficulties of the *target* – which can be identified in a limited knowledge of the Italian language and banking norms – the contractual norms and informative material on the various products have been translated into the English, French, Arab and Romanian languages.

Additionally, a *Vademecum for foreigners"* is being realised, which contains the most important information on the norms in force, which regulate the documents and bureaucratic aspects relative to sojourns in Italy on the part of foreigners. The *Vademecum* will be translated into the various languages and will be updated from time to time, according to the new dispositions emanated on the subject.

5. CONCLUSIONS: PROSPECTS AND INTEVENTION

Immigration is a growing phenomenon that we must take into account – beyond emergencies and periodical alarms in connection with the landings of clandestine immigrants on our coasts – as a *"normal" structural component* of our country and its economic and productive system. Similarly, *immigrant entrepreneurship is becoming a "normal" and structural phenomenon,* which is also experiencing strong growth in Italy: in 2003, there were 145 thousand immigrant enterprises in the country, some 35 thousand of which operate in the artisan crafts division[15].

There is an *extremely important economic dimension* structurally related to immigrant entrepreneurship and the phenomenon of migration. Beyond prejudices and stereotypes (immigrants labelled *tout court* as poverty-stricken blood suckers or marginal subjects, if not even deviating), our research helped us shed light on new aspects and aspects that are in the process of consolidation. Although the large segments of marginal living conditions and poverty cannot be ignored, immigrants produce income, generate savings and, above all, engage in substantial flows of remittances. The official amounts supplied by the Italian Exchange Office in this connection are conspicuous (1,167 billion Euro in 2003) which nevertheless concern only the point of the iceberg, and the Italian Plan of Action on Remittances of the Ministry of Economy and Finance speaks of a volume of 6 billion Euro in 2003. It is precisely because of the economic and social importance of the problem, that this plan of action proposes to attract remittances and channel them through official circuits (thereby improving available instruments and creating new ones), but also encouraging the use of the remittances as a flywheel for the economic growth

[15] See Confartigianato, *Italy, Europe: the challenges of small enterprise, Confederal Assembly*, Rome 15 July 2004.

and development of the countries of origin of the immigrants (by sustaining the pilot projects of several regions, such as Tuscany, Sicily and Puglia, for example)[16].

What merits observation is that the remittances *depart and are sent in any case,* because this activation of financial flow is structural and inscribed in the migratory project itself, independently of the volume of income and savings, as we have seen. Of course, it is evident that the amount of the remittances vary as a function of income and other variables, but the flow (and the ties, we could say, given that the remittances have this dual economic and relational value) exists, in any case and is activated.

The ability to produce income is of course related to the degree of legal and stable inclusion in the labour market in our country; this to some degree requires that intelligent and efficient policies be developed to reinforce the juridical status of immigrants in Italy and, more in general, to create and support a virtuous circle between economic and social citizenship, since obtaining employment is frequently not enough to benefit from rights, services and social resources.

Therefore, immigrants produce income, savings and transfer financial flow towards their countries of origin. Immigrants who are self employed, in particular, are situated in this framework, as they earn more, on the average (at least according to available research, which has been cited) and also have more marked needs for financial and banking services.

Is starting a sole proprietorship effectively a step forward for immigrants, from the economic and social points of view? Although, as has taken place in other European countries, a consistent segment of immigrant entrepreneurial activity persists that does not constitute a vehicle of social mobility for the promoters, there is reason to believe that an improvement in their economic condition normally takes place; from the social point of

[16] See the Italian Plan of Action for Remittances, published by the Ministry of Economy and Finance, in collaboration with the Ministry of Foreign Affairs, the Bank of Italy and the Italian Exchange Office.

view, the process of advancement appears more problematic. But then economic improvement is one of the primary reasons for an entrepreneurial project; and this can also be seen by the fact that most of the foreign entrepreneurs have formed a family, provide for the support of a family of growing dimensions and in some cases succeed in improving their living conditions as well.

Faced with the phenomenon of "old" and "new" immigrant entrepreneurship, adequate responses and intervention are required, which propose the growth of self-employed foreign workers, in terms of economic and social integration; which is – it is opportune to recall – of benefit to the growth and development of the local systems in our country, where the immigrant entrepreneurs work, contributing to the liveliness of the economy, with competence and expectations for advancement.

The inroads to travel are correlated to the primary problems that are open and the emerging demands of immigrants, who have undertaken forms of independent work in the various local systems in Italy; demands that concern, above all, the financing of their enterprise, information, consultancy and training.

In the field of credit there is still a great deal to do, although the emerging news is interesting on this front and part of the banking system is now aware that they must start actively working for this specific *target.* The need to intervene concerns both the start up of the activity an subsequent phases in the life of the enterprise, especially in the initial years, even to favour investments and sustain the consolidation and enlargement of the activity.

Where information and support in terms of training are concerned, there is also much to do. As it was brought out by other research (Chiesi, Zucchetti 2003; Baptiste, Zucchetti 1994) there emerge a variety of needs among immigrant entrepreneurs: investing in professional training, re-qualification to change their activity and sector; promoting participation in division trade fair events, if the enterprise operates in areas that are undergoing continuous evolution (information technology, fashion, *design, etc.*; disseminating information on financial possibilities, services available and market opportunities. So there is a demand for consultancy services, which must be activated, not so much through special structures, as through existing windows and agencies that already exist and are operative for independent Italian workers, by adapting to the needs of foreigners.

With respect to all of this, the banks are directly called upon and in fact have been actively questioning their organisations for some time now on open problems in Italy, but emblematically also on the international level. The migratory phenomenon has come to the attention of the Italian banking system only a few years ago. The quantitative growth of the phenomenon, the discovery of its structural role within the economic and social system of our country and the realisation of its economic and financial weight are factors that have imposed the question upon the attention of the world of banking. Their "inattentiveness" has thus been overcome and they seem to want to recover lost ground in a hurry, overcoming their reservations in terms of profitability and trust, which we have already referred to.

Of course, as we have been able to observe from our research, the problems have not disappeared. On the contrary, precisely the first steps taken in this direction are evidently confronted with the typical difficulties related to opening a new area of action and intervention, given the complexity that characterises the new potential *target* of immigrants. There is reason to believe, therefore that – as is explicitly acknowledged by some institutions of credit – there is a need for greater knowledge of the migratory phenomenon and requirements in terms of financial services for immigrants, and for the segment of immigrants who have started up their own businesses.

The banks response to these needs, can only be inspired, at least in the initial transitory phase, by a mixed logic of "universalism" (aperture and access to *standard* products and pathways offered to all of the clientele) and "peculiarities" (or the activation of specific, reserved products and itineraries). This is probably a temporary mix, that must characterise the initial phase of transition. Some banks have clearly perceived the risk of excessive particular arrangements and the possibility of placing the whole category immigrant clientele into a sort of "ghetto", and it is not by chance that they are hypothesizing the activation of "transitory" or "bridge" products, because the itinerary of the immigrant in the bank cannot be transformed from the outset into form of "ghetto-like" discrimination[17].

The challenge is therefore on for the banking system to creating a structured, organic and targeted offer. This will take creativity and competence; it is indispensable for a cultural change to take place (in line with a form of social responsibility of credit institutions), which also involves the personnel who work at banks; it is necessary to operate in networks, between banks and other institutions and associations, especially in the area of *non profit* organisations.

Of course the response of banks and trade associations must be contemplated within the framework of a more aware and informed overall policy on migrations. The phenomenon of immigrant entrepreneurship is extremely important in overcoming an evolutionist and unilateral vision of the relationship between entrepreneurship, economic success and social integration. As it was ascertained in our interviews, and as it has also been stressed for some time in the more attentive studies on the subject, it frequently happens that a corresponding and parallel cultural and social integration does not follow a successful integration in the economic system.

It would serve no purpose to raise walls and barriers at the borders in order to govern and control migratory flows, nor can we resort only to emergency treatment or create

[17] Al riguardo è giusta la preoccupazione espressa, nel corso del convegno ABI-CeSPI citato, da Carlo Pontiggia del Gruppo SanPaoloIMI.

bulkheads to shore up full-blown pathologies; what is needed is a serious migratory policy that pivots on several essential hinges: favouring regular incorporation, reinforcing the *juridical status* of foreigners, facilitating recognition of academic credentials, combating the informal economy and "black labour", developing a policy of cooperation with the countries from which immigrants arrive. Within this general framework, there appears to be some necessary intervention – on the part of local administrations and other institutions and social organisations – even in the field of supporting and promoting immigrant entrepreneurship and favouring the passage of immigrants towards self-employment, promoting and sustaining entrepreneurial itineraries that mark abandonment of submerged and illegal labour circuits and determine, above all, the consolidation of experiences of professional mobility and growth and the placement outside of crystallised labour itineraries of independent labour on the part of immigrants.

Such policies and intervention would support immigrant entrepreneurship and legal integration of foreigners, but, at the same time, it would valorise the contribution of immigrant entrepreneurs in the development of small and artisan enterprises and, consequently, the growth of local systems in our country.

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Attachment

Brief files on immigrants interviewed and their entrepreneurial activity (already started up or planned)

In this attachment we present the cards relative to the profiles of the immigrants interviewed and their entrepreneurial activity (already started up or planned). They are divided into two distinct parts:

a) the cards of the **immigrant entrepreneurs** (a total of 24 extra communitarian foreigners, divided by province: 3 in Milan, 8 in Modena, 2 in Prato, 5 in Rimini, 6 in Vicenza);
b) the cards of the **aspiring entrepreneurs** (a total of 13 foreigners, divided by province as follows: 5 in Milan, 3 in Rimini, 5 in Vicenza).

The cards are interesting because they supply an analytical and detailed profile of the interviewees and their self-employment activities, and constitute a completion of our comments on the results described in the report, which necessarily had to favour a synthetic reading, identifying trends, common traits, differences and problem areas.

Of course, the cards were built by retracing the material utilised for the *focus groups.* Concerning immigrants' profiles, reference is made to their socio-demographic characteristics (sex, age, civil status, level of education, nationality, etc.), to the status of their family of origin (level of education and profession of the parents) and their professional course. Concerning the profile of the enterprise, on the other hand, reference is made to the type of goods, the Form of Company, its economic progress, workers eventually employed and their nationality.

The names of the immigrants interviewed, indicted on the cards, are obviously invented in order to protect their privacy.

MILAN – ENTREPRENEURS

Name	**Name**	**Name**
Hafet	Akmhed	Mustafà
Age	**Age**	**Age**
44	35	34
Sex	**Sex**	**Sex**
M	M	M
Nationality	**Nationality**	**Nationality**
Egyptian	Egyptian	Egyptian
Religion	**Religion**	**Religion**
Muslim	Muslim	Muslim
Education	**Education**	**Education**
Degree in Pedagogy earned in Egypt	High School Diploma earned in Egypt	University Degree in Commercial Sciences earned in Egypt
Training Courses in Italy	**Training Courses in Italy**	**Training Courses in Italy**
Attended REC Course	No training courses in Italy	Chamber of Commerce training course "How to manage an enterprise in Italy"
Civil Status	**Civil Status**	**Civil Status**
Married	Married	Married
Family Nucleus	**Family Nucleus**	**Family Nucleus**
3 children resident in Italy	3 children resident in Italy	1 son resident in Italy
Family characteristics:	**Family characteristics:**	**Family characteristics:**
Parents' Education	**Parents' Education**	**Parents' Education**
Father: University Degree Mother: Middle School Diploma	Father: High School Diploma Mother: Middle School Diploma	Father: University Degree Mother: High School Diploma
Parents' Profession	**Parents' Profession**	**Parents' Profession**
Father: Teacher Mother: Housewife	Father: Clerical Worker Mother: Housewife	Father: Accountant Mother: Housewife
Previous Working Exp. in Italy	**Previous Working Exp. in Italy**	**Previous Working Exp. in Italy**
Bricklayer/Dependent Labourer c/o construction co.	Dependent Scaffold Worker c/o Construction Co.	Bricklayer/Labourer c/o suspended ceiling enterprise
Year of Arrival in Italy	**Year of Arrival in Italy**	**Year of Arrival in Italy**
1990	1994	1995
Reasons for Emigrating to Italy	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**
To seek a job/earn more	To seek a job/earn more	Rejoin brother's family / seek employment
Form of Company	**Form of Company**	**Form of Company**
Sole Proprietorship	Sole Proprietorship	Sole Proprietorship
Product/Type of Activity	**Product/Type of Activity**	**Product/Type of Activity**
Construction Work	Scaffold Builder	Ceilings & Suspended Ceilings
Turnover	**Turnover**	**Turnover**
Growth over last two years	Solid growth last two years	Recent growth but company founded slightly more than one year ago
Number of Workers Employed	**Number of Workers Employed**	**Number of Workers Employed**
There are no dependent employees	8 employees	1employee
Who are the workers employed?	**Who are the workers employed?**	**Who are the workers employed?**
	All employees are Egyptians	He comes from Egypt
Premises Utilised	**Premises Utilised**	**Premises Utilised**
Home, garage and worksite for deposit of materials	Warehouse in (rented) industrial shed shared with other firms	Home, garage and worksite for deposit of materials

MODENA – ENTREPRENEURS

Name	**Name**	**Name**	**Name**	**Name**	**Name**	**Name**	**Name**
Oscar	Abdella	Christian	Giovanni	Latif	Mohamed	Francesco	Rosa
Age	**Age**	**Age**	**Age**	**Age**	**Age**	**Age**	**Age**
44	43	33	40	45	43	30	28
Sex	**Sex**	**Sex**	**Sex**	**Sex**	**Sex**	**Sex**	**Sex**
M	M	M	M	M	M	M	F
Nationality	**Nationality**	**Nationality**	**Nationality**	**Nationality**	**Nationality**	**Nationality**	**Nationality**
Mauritania	Tunisia	Romania	Ghana	Turkey	Turkey	Romania	Albania
Religion	**Religion**	**Religion**	**Religion**	**Religion**	**Religion**	**Religion**	**Religion**
Muslim	Muslim	Orthodox	Christian	Muslim	Muslim	Orthodox	Christian
Education	**Education**	**Education**	**Education**	**Education**	**Education**	**Education**	**Education**
University Degree Expert bookkeeper earned in Mauritania	Middle School Diploma earned in Tunisia	High School Diploma earned in Romania	Professional Diploma (in mechanics) earned in Ghana	Middle School Diploma earned in Turkey	Middle School Diploma earned in Turkey	High School Diploma earned in Romania	High School Diploma earned in Albania
Training Courses in Italy	**Training Courses in Italy**	**Training Courses in Italy**	**Training Courses in Italy**	**Training Courses in Italy**	**Training Courses in Italy**	**Training Courses in Italy**	**Training Courses in Italy**
Attended Confartigianato training courses for start up of enterprise	No training in Italy	No training in Italy	Attended Confartigianato training courses to start up enterprise + EFS professional course in mechanical welding	No training in Italy	No training in Italy	Attended Confartigianato training courses to start up enterprise	Attended Confartigianato training courses to start up enterprise
Civil Status	**Civil Status**	**Civil Status**	**Civil Status**	**Civil Status**	**Civil Status**	**Civil Status**	**Civil Status**
Married	Married	Married	Married	Married	Married	Single	Married
Family Nucleus	**Family Nucleus**	**Family Nucleus**	**Family Nucleus**	**Family Nucleus**	**Family Nucleus**	**Family Nucleus**	**Family Nucleus**
8 children, all resident in Mauritania	2 children, resident in Italy	1 son, resident in Italy	3 children, resident in Italy	2 children, resident in Italy	3 children, resident in Italy		2 children, resident in Italy
Family characteristics:	**Family characteristics:**	**Family characteristics:**	**Family characteristics:**	**Family characteristics:**	**Family characteristics:**	**Family characteristics:**	**Family characteristics:**
Parents' Education	**Parents' Education**	**Parents' Education**	**Parents' Education**	**Parents' Education**	**Parents' Education**	**Parents' Education**	**Parents' Education**
High School Diploma	Middle School Diploma	Middle School Diploma	High School Diploma	Middle School Diploma	Middle School Diploma	Middle School Diploma	High School Diploma
Parents' Profession	**Parents' Profession**	**Parents' Profession**	**Parents' Profession**	**Parents' Profession**	**Parents' Profession**	**Parents' Profession**	**Parents' Profession**

Father: Teacher Mother: Clerical Worker	Father: Labourer Mother: Housewife	Father: Bricklayer Mother: Housewife	Father: Mechanic Mother: Teacher	Father: Labourer Mother: Housewife	Father: Labourer Mother: Housewife	Father: Bricklayer Mother: Housewife	Father: Storekeeper Mother: Storekeeper
Previous Working Exp. in Italy	**Previous Working Exp. in Italy**	**Previous Working Exp. in Italy**	**Previous Working Exp. in Italy**	**Previous Working Exp. in Italy**	**Previous Working Exp. in Italy**	**Previous Working Exp. in Italy**	**Previous Working Exp. in Italy**
Street Salesman	Dependent Labourer c/o construction co.	Lorry Driver c/o Transportation Co.	Welder employee c/o Modena firm	Dependent Labourer c/o construction co.	Dependent Labourer c/o construction co.	Dependent Labourer c/o Tile laying Co.	Household Staff hourly work
Year of Arrival in Italy	**Year of Arrival in Italy**	**Year of Arrival in Italy**	**Year of Arrival in Italy**	**Year of Arrival in Italy**	**Year of Arrival in Italy**	**Year of Arrival in Italy**	**Year of Arrival in Italy**
1998	1999	1996	1988	1979	1998	1997	2001
Reasons for Emigrating to Italy	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**
Political reasons	To seek a job/earn more	To seek a job/earn more	Political reasons	To seek a job/earn more	To seek a job/earn more	To seek a job/earn more	To seek a job/earn more
Form of Company	**Form of Company**	**Form of Company**	**Form of Company**	**Form of Company**	**Form of Company**	**Form of Company**	**Form of Company**
Limited Responsibility Co.	Sole Proprietorship	Sole Proprietorship	Sole Proprietorship	Sole Proprietorship	Sole Proprietorship	Sole Proprietorship	Sole Proprietorship
Product/Type of Activity	**Product/Type of Activity**	**Product/Type of Activity**	**Product/Type of Activity**	**Product/Type of Activity**	**Product/Type of Activity**	**Product/Type of Activity**	**Product/Type of Activity**
Call Centre, Remittances Abroad	Bricklayer	Transport Perishable Foodstuffs (fruit & vegetables)	Mechanical welder industrial machinery	Bricklayer (floor & wall coverings)	Bricklayer (floor & wall coverings)	Tile Layer	Grocery Store
Turnover	**Turnover**	**Turnover**	**Turnover**	**Turnover**	**Turnover**	**Turnover**	**Turnover**
Growth over last two years	Growth over last two years	Growth over last two years	Growth over last two years	Growth over last two years	Growth over last two years	Growth over last two years	Business started a few months ago
Number of Workers Employed	**Number of Workers Employed**	**Number of Workers Employed**	**Number of Workers Employed**	**Number of Workers Employed**	**Number of Workers Employed**	**Number of Workers Employed**	**Number of Workers Employed**
8 Ltd Partners	5 employees	2 employees	4 employees	There are no employees	There are no employees	4 employees	There are no employees
Who are the workers employed?	**Who are the workers employed?**	**Who are the workers employed?**	**Who are the workers employed?**	**Who are the workers employed?**	**Who are the workers employed?**	**Who are the workers employed?**	**Who are the workers**

							employed?
All come from Mauritania	2 come from Morocco 2 from Tunisia 1 from Albania	Both employees are Italian	They all come from Ghana			2 employees are Italian 2 come from Romania	
Premises Utilised	**Premises Utilised**	**Premises Utilised**	**Premises Utilised**	**Premises Utilised**	**Premises Utilised**	**Premises Utilised**	**Premises Utilised**
Rented premises in Modena town centre	Home, garage & worksite for deposit of materials	Parking spot in industrial shed (rented)	Officina in periferia di Modena	Home, garage & worksite for deposit of materials	Home, garage & worksite for deposit of materials	Home, garage & worksite for deposit of materials	Shop in suburb of Modena (rented)

PRATO – ENTREPRENEURS

Name	**Name**
Rudy	Alexandra
Age	**Age**
22	32
Sex	**Sex**
M	F
Nationality	**Nationality**
Albania	Czech Republic
Religion	**Religion**
Christian	Christian
Education	**Education**
Middle School Diploma earned in Albania	High School Diploma earned in Czech Republic
Training Courses in Italy	**Training Courses in Italy**
No training in Italy	No training in Italy
Civil Status	**Civil Status**
Single	Married to Italian
Family Nucleus	**Family Nucleus**
Lives w/2 brothers and sister-in-law	3 components (11 yr old son)
Family characteristics:	**Family characteristics:**
Parents' Education	**Parents' Education**
Father: High School Diploma Mother: Middle School Diploma	Father: High School Diploma Mother: High School Diploma
Parents' Profession	**Parents' Profession**

Father: Storekeeper Mother: Housewife	Father: construction entrepreneur Mother: Storekeeper
Previous Working Exp. in Italy	**Previous Working Exp. in Italy**
No previous working exp. in Italy	Numerous activities when still in possession of work permit – when I had no permit I got by with many odd job
How many years have you been in Italy	**How many years have you been in Italy**
Since 1998	Since 1991
Reasons for Emigrating to Italy	**Reasons for Emigrating to Italy**
To seek a job/earn more	To seek a job/earn more
Form of Company	**Form of Company**
Sole Proprietorship	Sole Proprietorship
Product/Type of Activity	**Product/Type of Activity**
Tile Layer	Textiles Manufacturing
Turnover	**Turnover**
Decided Growth over last two years	Three has been a net decrease in recent years (due to tough competition of Chinese in textiles manufacturing division (I am on the verge of bankruptcy)
Number of Workers Employed	**Number of Workers Employed**
Employs no workers	1 employee
Who are the workers employed?	**Who are the workers employed?**
	The only employee comes from Pakistan
Premises Utilised	**Premises Utilised**
Home garage as small materials storage facility	Small industrial shed on outskirts of Prato (rented)

RIMINI - ENTREPRENEURS

Name	Name	Name	Name	Name
Sasha	Natasha	Pavel	Ali	Mustafa
Age	**Age**	**Age**	**Age**	**Age**
31	43	34	45	38
Sex	**Sex**	**Sex**	**Sex**	**Sex**
M	F	M	M	M
Nationality	**Nationality**	**Nationality**	**Nationality**	**Nationality**
Albanese	Slovenian	Moldavian	Italian (Originally Persian)	Moroccan
Religion	**Religion**	**Religion**	**Religion**	**Religion**
Muslim	Christian	Orthodox	Muslim	Atheist
Education	**Education**	**Education**	**Education**	**Education**
High School earned in Albania	High School Diploma (Comprehensive) earned in Slovenia	High School Diploma earned in Moldavia (attended 2 yrs university in accounting)	Doctorate in Research earned in Italy	Degree (oriental languages - earned in France)
Training Courses in Italy	**Training Courses in Italy**	**Training Courses in Italy**	**Training Courses in Italy**	**Training Courses in Italy**
No training in Italy	Photography Courses	No training in Italy	No training in Italy	Training in HR management (Labour Union training courses)
Civil Status	**Civil Status**	**Civil Status**	**Civil Status**	**Civil Status**
Married (2 children)	Married	Divorced	Married	Married
Family Nucleus	**Family Nucleus**	**Family Nucleus**	**Family Nucleus**	**Family Nucleus**
4: Wife and two children resident in Italy	spouse and 2 children resident in Italy	1 child, resident in Moldavia cohabits in Italy	2: Wife and 1 child resident in Italy	No children, divorced from first wife, remarried in Italy
Family characteristics:	**Family characteristics:**	**Family characteristics:**	**Family characteristics:**	**Family characteristics:**
Parents' Education	**Parents' Education**	**Parents' Education**	**Parents' Education**	**Parents' Education**
Middle School Diploma	Degree in Architecture High School Diploma	High School Diploma Middle School Diploma	Not stated	High School Diploma Middle School Diploma
Parents' Profession	**Parents' Profession**	**Parents' Profession**	**Parents' Profession**	**Parents' Profession**
Father: Farmer Mother: Farmer	Father: Architect Mother: Clerical Worker	Father: State Functionary Mother: cook	"landowner"	Father: Entrepreneur (owner of several driver's training schools) Mother: Housewife
Previous Working Exp. in Italy	**Previous Working Exp. in Italy**	**Previous Working Exp. in Italy**	**Previous Working Exp. in Italy**	**Previous Working Exp. in Italy**
Employee of enterprise now owned.	Worked in husband's photographer studio	Bricklayer	Waiter during studies, then street photographer	Union

Year of Arrival in Italy	**Year of Arrival in Italy**	**Year of Arrival in Italy**	**Year of Arrival in Italy**	**Year of Arrival in Italy**
1997	1981	1997	1979	1986
Reasons for Emigrating to Italy	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**
To seek a job/earn more	Rejoin Egyptian husband previously immigrated to Italy	To seek a job/earn more	Study (degree in agrarian science earned in Italy)	"Following degree in France visited Europe by rail and fell in love with Italy. Stopped in Naples"
Form of Company	**Form of Company**	**Form of Company**	**Form of Company**	**Form of Company**
Sole Proprietorship	Sole Proprietorship	Sole Proprietorship	Sole Proprietorship	Sole Proprietorship
Product/Type of Activity	**Product/Type of Activity**	**Product/Type of Activity**	**Product/Type of Activity**	**Product/Type of Activity**
Construction (laying of tiles)	Photography shop (sales, development and printing)	Construction (Bricklayer)	Commerce (Import/Export and sales of persian carpets)	Textiles out processing for fashion division
Turnover	**Turnover**	**Turnover**	**Turnover**	**Turnover**
Slight drop over last two years	Drop over last two years	Stable over last two years	Growth over last two years	Drop over last two years
Number of Workers Employed	**Number of Workers Employed**	**Number of Workers Employed**	**Number of Workers Employed**	**Number of Workers Employed**
There are no employees	1 employee	There are no employees	1employee	7 (18 until 4 months ago)
Who are the workers employed?	**Who are the workers employed?**	**Who are the workers employed?**	**Who are the workers employed?**	**Who are the workers employed?**
	Italian		Wife	2 Italians 2 Moroccan (his brothers) 2 Senegalese 1 Romanian
Premises Utilised	**Premises Utilised**	**Premises Utilised**	**Premises Utilised**	**Premises Utilised**
Home, garage & worksite for deposit of materials	Rented shop	Home, garage & worksite for deposit of materials	Rented shop	Rented industrial shed

VICENZA – ENTREPRENEURS

Name	**Name**	**Name**	**Name**	**Name**	**Name**
Alessandro	Robert	Marco	Angelo	Ahmed	Abdhallà
Age	**Age**	**Age**	**Age**	**Age**	**Age**
40	47	32	34	37	42
Sex	**Sex**	**Sex**	**Sex**	**Sex**	**Sex**
M	M	M	M	M	M
Nationality	**Nationality**	**Nationality**	**Nationality**	**Nationality**	**Nationality**
Bosnian	Bosnian	Bosnian	Bosnian	Syrian	Morocco
Religion	**Religion**	**Religion**	**Religion**	**Religion**	**Religion**
Christian	Christian	Christian	Christian	Muslim	Muslim
Education	**Education**	**Education**	**Education**	**Education**	**Education**
High School Diploma earned in Bosnia (Technical Institute)	Middle School Diploma earned in Bosnia	High School Diploma (Electro technics) earned in Bosnia	Middle School Diploma earned in Bosnia	Middle School Diploma earned in Syria	Middle School Diploma earned in Morocco
Training Courses in Italy	**Training Courses in Italy**	**Training Courses in Italy**	**Training Courses in Italy**	**Training Courses in Italy**	**Training Courses in Italy**
No training in Italy	No training in Italy	Attended Confartigianato training courses to start up enterprise	No training in Italy	No training in Italy	Attended ESF hairdresser training courses
Civil Status	**Civil Status**	**Civil Status**	**Civil Status**	**Civil Status**	**Civil Status**
Married	Married	Married	Married	Married	Single
Family Nucleus	**Family Nucleus**	**Family Nucleus**	**Family Nucleus**	**Family Nucleus**	**Family Nucleus**
2 children resident in Italy	2 children resident in Italy	1 son resident in Italy	1 son resident in Italy	2 children resident in Italy	
Family characteristics:	**Family characteristics:**	**Family characteristics:**	**Family characteristics:**	**Family characteristics:**	**Family characteristics:**
Parents' Education	**Parents' Education**	**Parents' Education**	**Parents' Education**	**Parents' Education**	**Parents' Education**
Father: Middle School Diploma Mother: Middle School Diploma	Father: Middle School Diploma Mother: Middle School Diploma	Father: Middle School Diploma Mother: Middle School Diploma	Father: Middle School Diploma Mother: Middle School Diploma	Father: High School Diploma Mother: Middle School Diploma	Father: Middle School Diploma Mother: Middle School Diploma
Parents' Profession	**Parents' Profession**	**Parents' Profession**	**Parents' Profession**	**Parents' Profession**	**Parents' Profession**
Father: labourer Mother: labourer	Father: labourer Mother: Housewife	Father: Labourer Mother: Labourer	Father: Bricklayer Mother: Housewife	Father: Merchant Mother: Housewife	Father: Hairdresser Mother: Housewife
Previous Working Exp. in Italy	**Previous Working Exp. in Italy**	**Previous Working Exp. in Italy**	**Previous Working Exp. in Italy**	**Previous Working Exp. in Italy**	**Previous Working Exp. in Italy**
Labourer/Bricklayer c/o construction co.	Plumber c/o Construction Co.	Labourer/Bricklayer c/o construction co.	Labourer/Bricklayer c/o construction co.	Labourer c/o Co. In Vicenza, warehouseman in a supermarket	Labourer c/o Vicenza company, assistant hairdresser
Year of Arrival in Italy	**Year of Arrival in Italy**	**Year of Arrival in Italy**	**Year of Arrival in Italy**	**Year of Arrival in Italy**	**Year of Arrival in Italy**

1994	1994	1998	1997	1990	1989
Reasons for Emigrating to Italy	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**
Flight from war ("we were afraid")	Flight from war ("our country offered nothing")	To seek a job/earn more	To seek a job/earn more	To seek a job/improve standard of living	"spirit of adventure and need for new experiences"
Form of Company	**Form of Company**	**Form of Company**	**Form of Company**	**Form of Company**	**Form of Company**
Sole Proprietorship	Sole Proprietorship	S.n.c.	S.n.c.	Sole Proprietorship	Sole Proprietorship
Product/Type of Activity	**Product/Type of Activity**	**Product/Type of Activity**	**Product/Type of Activity**	**Product/Type of Activity**	**Product/Type of Activity**
Construction	Plumber	Construction	Construction	Typical Syrian take out pizza	Hairdresser
Turnover	**Turnover**	**Turnover**	**Turnover**	**Turnover**	**Turnover**
Growth over last two years	Growth over last two years	Growth over last two years	Growth over last two years	Drop in recent months	Stable last two years ("but I live well with what I earn")
Number of Workers Employed	**Number of Workers Employed**	**Number of Workers Employed**	**Number of Workers Employed**	**Number of Workers Employed**	**Number of Workers Employed**
1 employee	1 employee	9 employees	1 employee	1 employee	1 employee
Who are the workers employed?	**Who are the workers employed?**	**Who are the workers employed?**	**Who are the workers employed?**	**Who are the workers employed?**	**Who are the workers employed?**
II Bosnian	II Italian	2 Bosnian 2 Italian 5 Albanian	Bosnian	Italian	Italian
Premises Utilised	**Premises Utilised**	**Premises Utilised**	**Premises Utilised**	**Premises Utilised**	**Premises Utilised**
Home, garage & worksite for deposit of materials	Home, garage & worksite for deposit of materials	Small rented industrial shed in Vicenza industrial park	Home, garage & worksite for deposit of materials	Premises (owned) in suburb of Vicenza	Rented shop in centre of Vicenza

MILAN – ASPIRING ENTREPRENEURS

Name	Name	Name	Name	Name
Francisco	Monica	Nikolas	Zohra	Luis
Age	**Age**	**Age**	**Age**	**Age**
37	41	32	34	35
Sex	**Sex**	**Sex**	**Sex**	**Sex**
M	F	M	M	M
Nationality	**Nationality**	**Nationality**	**Nationality**	**Nationality**
Perù	BraZil	Albania	Sri Lanka	Ecuador
Religion	**Religion**	**Religion**	**Religion**	**Religion**
Christian	Christian	Muslim	Muslim	Christian
Education	**Education**	**Education**	**Education**	**Education**
High School Diploma earned in Perù	Middle School Diploma earned in Brazil	High School Diploma earned in Albania	High School Diploma earned in Sri Lanka	High School Diploma (bookkeeping) earned in Ecuador
Training Courses in Italy	**Training Courses in Italy**	**Training Courses in Italy**	**Training Courses in Italy**	**Training Courses in Italy**
Attended Lombardy Region Electrician courses	Attended Lombardy Region Restaurant-Gastronomy Courses	Has not attended training courses in Italy	Attended Lombardy Region training courses for Motor Mechanics	Has not attended training courses in Italy
Civil Status	**Civil Status**	**Civil Status**	**Civil Status**	**Civil Status**
Married	Separated	Married	Married	Single
Family Nucleus	**Family Nucleus**	**Family Nucleus**	**Family Nucleus**	**Family Nucleus**
1 son resident in Italy	2 children resident in Italy	2 children resident in Albania (cannot move them to Italy because cannot find adequate lodging)	No children	
Family characteristics:	**Family characteristics:**	**Family characteristics:**	**Family characteristics:**	**Family characteristics:**
Parents' Education	**Parents' Education**	**Parents' Education**	**Parents' Education**	**Parents' Education**
Father: High School Diploma Mother: Middle School Diploma	Father: Middle School Diploma Mother: no education	Father: High School Diploma Mother: Middle School Diploma	Father: High School Diploma Mother: Middle School Diploma	Father: High School Diploma Mother: High School Diploma
Parents' Profession	**Parents' Profession**	**Parents' Profession**	**Parents' Profession**	**Parents' Profession**
Father: Clerical Worker Mother: Clerical Worker	Father: Labourer Mother: Labourer	Father: Labourer Mother: Labourer	Father: Clerical Worker Mother: Housewife	Father: Storekeeper Mother: Housewife
Current job in Italy	**Current job in Italy**	**Current job in Italy**	**Current job in Italy**	**Current job in Italy**
Employee c/o Electrician Enterprise	Waitress/assistant cook up to 6 months ago, currently unemployed	Bricklayer c/o construction co.	Employee of cleaning enterprise	Condominium porter until last month – currently unemployed
Year of Arrival in Italy	**Year of Arrival in Italy**	**Year of Arrival in Italy**	**Year of Arrival in Italy**	**Year of Arrival in Italy**
1991	1988	2000	1990	1991

Reasons for Emigrating to Italy	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**
To seek a job/earn more	To rejoin family	To seek a job/improve economic condition	Escape from war	To rejoin family/seek work
Product/Type of Activity you intend to start	**Product/Type of Activity you intend to start**	**Product/Type of Activity you intend to start**	**Product/Type of Activity you intend to start**	**Product/Type of Activity you intend to start**
Electrician	Delicatessen / luncheonette	Bricklayer	Cleaning enterprise	Cleaning enterprise
Progress in founding enterprise	**Progress in founding enterprise**	**Progress in founding enterprise**	**Progress in founding enterprise**	**Progress in founding enterprise**
Already performed bureaucratic procedure to start enterprise.	Still seeking information and evaluation. Have not performed bureaucratic procedure to start enterprise.	Has already performed bureaucratic procedure to start enterprise.	Performing bureaucratic procedures to start enterprise, purchasing necessary machinery	Still seeking information and evaluation. Not yet started bureaucratic procedures to start enterprise.

RIMINI – ASPIRING ENTREPRENEURS

Name	**Name**	**Name**
Yuri	Boris	Grigorj
Age	**Age**	**Age**
42	32	23
Sex	**Sex**	**Sex**
M	M	M
Nationality	**Nationality**	**Nationality**
Albanian	Albanian	Albanian
Religion	**Religion**	**Religion**
Muslim	Muslim	Atheist
Education	**Education**	**Education**
High School Diploma (technical electrician school) earned in Albania	Middle School Diploma	High School Diploma (technical electrician school) earned in Albania
Training Courses in Italy	**Training Courses in Italy**	**Training Courses in Italy**
No training in Italy	No training in Italy	No training in Italy
Civil Status	**Civil Status**	**Civil Status**
Married	Married	Single
Family Nucleus	**Family Nucleus**	**Family Nucleus**
Wife and two children	3 components (child of 6)	I live alone
Family characteristics:	**Family characteristics:**	**Family characteristics:**
Parents' Education	**Parents' Education**	**Parents' Education**
Father: Degree (Engineer) Mother: Middle School Diploma	Father: Elementary School Mother: Elementary School	Father: Middle School Diploma Mother: Elementary School
Parents' Profession	**Parents' Profession**	**Parents' Profession**
Father: Electrical Engineer Mother: Labourer	Father: Bricklayer Mother: Labourer	Father: Construction (Bricklayer, Driver) Mother: Housewife
Previous Working Exp. in Italy	**Previous Working Exp. in Italy**	**Previous Working Exp. in Italy**
Dishwasher and porter – warehouse assistant	Bricklayer	Bricklayer
How many years have you been in Italy	**How many years have you been in Italy**	**How many years have you been in Italy**
Since 2001	Since 2000	Since 2000
Reasons for Emigrating to Italy	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**
Political asylum obtained in Germany expired in 1997	To seek a job/earn more (first immigration to Greece in 1997, return to Albania in 1999)	Attracted by wealth greater possibilities for better paid work)

Product/Type of Activity you intend to start	Product/Type of Activity you intend to start	Product/Type of Activity you intend to start
Automotive Electrician	Bricklayer	Electrician
Progress in founding enterprise	**Progress in founding enterprise**	**Progress in founding enterprise**
Seeking to perform bureaucratic formalities to obtain licenses and permits, have already found suitable premises.	Have obtained sojourn permit and has a network of contacts with whom he has worked previously as a dependent employee ("black market labour") prior to obtaining sojourn permit.	Has only thought of starting a sole proprietorship.

VICENZA – ASPIRING ENTREPRENEURS

Name	Name	Name	Name	Name
Omar	William	Stephan	Mirko	Fernando
Age	**Age**	**Age**	**Age**	**Age**
42	37	36	33	44
Sex	**Sex**	**Sex**	**Sex**	**Sex**
M	M	M	M	M
Nationality	**Nationality**	**Nationality**	**Nationality**	**Nationality**
Senegalese	Nigeria	Ivory Coast	Macedonia	Peru
Religion	**Religion**	**Religion**	**Religion**	**Religion**
Christian	Christian	Christian	Orthodox	Christian
Education	**Education**	**Education**	**Education**	**Education**
Middle School Diploma earned in Senegal	University Degree (advanced level in general science) earned in Nigeria	University Degree in Engineering earned in the Ivory Coast	High School Diploma earned in Macedonia	High School Diploma (Technical Institute) earned in Peru
Training Courses in Italy	**Training Courses in Italy**	**Training Courses in Italy**	**Training Courses in Italy**	**Training Courses in Italy**
Attended Confartigianato training courses to start up enterprise	No training in Italy	Middle School Diploma earned in Italy + Confartigianato training course to start a construction company	Has attended REC course in Italy	No training in Italy
Civil Status	**Civil Status**	**Civil Status**	**Civil Status**	**Civil Status**
Married	Married	Married	Married	Married
Family Nucleus	**Family Nucleus**	**Family Nucleus**	**Family Nucleus**	**Family Nucleus**
2 children resident in Italy	1 son resident in Italy	1 son resident in Italy	1 son resident in Italy	2 children resident in Italy
Family characteristics:	**Family characteristics:**	**Family characteristics:**	**Family characteristics:**	**Family characteristics:**
Parents' Education	**Parents' Education**	**Parents' Education**	**Parents' Education**	**Parents' Education**
Father: Middle School Diploma	Father: High School Diploma	Father: University Degree	Father: Middle School Diploma	Father: High School Diploma

Mother: Middle School Diploma	Mother: Middle School Diploma	Mother: High School Diploma	Mother: Middle School Diploma	Mother: Middle School Diploma
Parents' Profession	**Parents' Profession**	**Parents' Profession**	**Parents' Profession**	**Parents' Profession**
Father: Tailor Mother: Tailor	Father: Clerical Worker Mother: Housewife	Father: Merchant Mother: Clerical Worker	Father: Labourer Mother: Labouer	Father: Merchant Mother: Storekeeper
Current job in Italy	**Current job in Italy**	**Current job in Italy**	**Current job in Italy**	**Current job in Italy**
Labourer	Cleaning company employee	Labourer	Baker	Cleaning company employee
Year of Arrival in Italy	**Year of Arrival in Italy**	**Year of Arrival in Italy**	**Year of Arrival in Italy**	**Year of Arrival in Italy**
1990	1992	1993	1992	1994
Reasons for Emigrating to Italy	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**	**Reasons for Emigrating to Italy**
To seek a job/improve standard of living	Political reasons	To seek a job/improve standard of living	To seek a job/earn more	To seek a job/earn more
Product/Type of Activity you intend to start	**Product/Type of Activity you intend to start**	**Product/Type of Activity you intend to start**	**Product/Type of Activity you intend to start**	**Product/Type of Activity you intend to start**
Ethnic Tailor Shop	Cleaning enterprise	Import-export Ivory Coast products	Bakery	Cleaning enterprise
Progress in founding enterprise	**Progress in founding enterprise**	**Progress in founding enterprise**	**Progress in founding enterprise**	**Progress in founding enterprise**
Still seeking information and evaluation. Not yet started bureaucratic procedures to start enterprise.	Still seeking information and evaluation. Not yet started bureaucratic procedures to start enterprise.	Has already made contact with Fair Trade Councilman and is seeking premises. Already performing bureaucratic formalities to start business	Performing bureaucratic procedures to start enterprise. Has already rented premises and is purchasing the necessary machinery	Still seeking information and evaluation. Not yet started bureaucratic procedures to start enterprise.