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MigrEntrepreneur

State of the Art Report
[ITALY]

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1. Introduction

While Italian economic system has passed through profound changes that affected both the production system and the structure of the labor market, over the last few years Europe and Italy have seen a strong evolution in the migration process. This has brought evident effects at every level, not least those on the labor market and those relating to business start-up.

Starting up a business and self-employment of foreign people in our country today represent important elements of the national economic system. Despite the economic and financial crisis and the subsequent increase in market uncertainty and unemployment levels that have characterized most developed countries, the number of entrepreneurial businesses run by immigrants is constantly increasing in these countries - the same happens in Italy.

At the same time, immigrant entrepreneurship has some traits and characteristics that differentiate it from national entrepreneurship and that make it therefore difficult to observe and understand.

First of all, as for any other emerging phenomenon, monitoring systems are developing and consolidating; moreover, immigrant entrepreneurship represents a sub-group of a population that already tends to be difficult to observe in national statistics.

In literature, the term 'migrants' encompasses a large group of categories of individuals who, for different reasons, have crossed national borders and dwell in countries other than their birthplace. It includes both students, who have decided to undertake their studies abroad, and family members, who benefit from family reunification, as well as refugees and asylum seekers.

However, the most common and widespread category concerns those whose motivation for migration concerns settling in the country of destination, a process which, for regulatory reasons, inevitably passes through the labor market. An internationally adopted categorization differentiates this last category of migrants based on their skills and knowledge.

The "migrant workers" category ranges from temporary and seasonal workers to long-term workers integrated into the production sector, but characterized by the absence of particular skills that can be spent in the labor market.

On the other hand, the 'highly skilled' or 'business migrant' category refers to a smaller portion of international migrants characterized by a high level of knowledge and specific skills that can be used in the labor market.

The migrant entrepreneur is therefore not identified in a distinct category, but, depending on the capacity and type of business, can be identified as a 'migrant worker' or 'business migrant'.

Furthermore, there is an overlap between the term 'entrepreneur' and the term 'self-employed'. Although the latter does not uniquely identify forms of entrepreneurial activity, *the most shared definition of entrepreneur is that referring to a subject who manages a business, with collaborators, and carries out an economic activity, with a certain degree of autonomy on the market, aimed at the production or exchange of goods and services.*¹

Taken into account all these premises, that highlight the complex reference framework, fortunately the classification used by the [system of the Italian Chambers of Commerce](#) comes to help us, because, in their registration and statistical survey activities on entrepreneurial birth-mortality, they offer us some simple, concise definitions:²

a) Foreign business and incidence rate of foreign business

With the cluster 'foreign companies' we mean companies whose controlling and ownership interest is mainly held by people not born in Italy.

The belonging to this cluster is inferred by the legal nature of the company, from any share of share capital held by each shareholder and by the percentage of foreigners present among the directors or owners or business partners.

In general, companies are clustered as 'foreign' if the participation of people not born in Italy is overall greater than 50% by averaging the composition of shares and administrative offices held by foreigners, by type of company, based on certain predefined criteria.

¹ [L'imprenditoria immigrata in Italia. Dall'integrazione economica alla tutela della salute e sicurezza sul lavoro, Università Roma Tre Censis INAIL \(Dipartimento medicina, epidemiologia, igiene del lavoro e ambientale\), 2019, pp.16-17.](#)

² [Economia Veronese. Imprese straniere. Edizione 2020, Camera di Commercio Industria Artigianato e Agricoltura, 2020, p.9.](#)

The incidence rate of foreign entrepreneurs is given by the ratio between foreign companies and the total number of companies.

b) Company nationality

The nationality of the company is inferred by the nationality of the majority of the members of the company itself. The information is obtained by appropriately classifying the state of birth available in the tax code of the people with administrative office, owners and/or shareholders of the company and therefore calculating the majority.

c) Types of company nationality

In this context, nationality can assume the following values:

- Communitarian
- Extra Communitarian
- Italian
- not classifiable

2. Data / statistics³

Overview

As of 1st January 2019, 5,255,000 foreign citizens reside in Italy, 8.7% of the population.

Italy is therefore in third place in Europe among the countries with the most foreign residents, after Germany (10 millions, 12.2%) and the United Kingdom (6 millions and 171 thousands, equal to 9.3%) and before France (4 millions 882 thousands, 7.3%) and Spain (4 millions and 840 thousands, 10.3%).

Compared to January 1st, 2018, foreign residents in Italy increased by +111,000 units, confirming the weak growth trend of the last five years, in the face of a steady decline in Italian residents.

The most numerous communities are the Romanian (1 million and 207,000), the Albanian (441,000), the Moroccan (423,000), the Chinese (300,000) and the Ukrainian (239,000), while those that registered the largest increases are the Nigerian (+ 10.7%), the Pakistani (+ 7.3%), the Ivorian (+ 6.9%), the Bangladeshi (+ 6%) and the Dominican (+ 5.7%) .

There are 3,717,000 non-EU citizens legally residing. In 2018, the latest available data, 242,000 new residence permits were issued, 7.9% less than in 2017. Over half (50.7%) were issued for family reasons, followed by asylum permits/humanitarians (26.8%) and those for study (9.1%). New work permits are only 6%.

³ For the preparation of this section, reference is made to the recent publication: [X RAPPORTO ANNUALE GLI STRANIERI NEL MERCATO DEL LAVORO IN ITALIA](#), A cura della Direzione Generale dell'immigrazione e delle politiche di integrazione del MLPS, con il supporto di Anpal Servizi, 2020.

Labor market: employed, unemployed, inactive

In 2019, the foreign population of the working age (15-64 years) exceeded 4,033,000 individuals. Foreign citizens employed are 2,505,000 (10.7% of employed in Italy), those looking for a job 402,000 (15.6%) and the inactive between 15 and 64 years 1,175,000 (8.9%).

Comparing 2018 and 2019:

-Italian (+95,000 units, + 0.5%), EU (+14,450 units, + 1.8%) and non-EU (+35,734 units, + 2.2%) employees increased for a total of +144,917 foreign employees;

- Both Italian unemployed (-176,158, -7.5%) and non-EU (-5,103, -1.9%) decreased, while EU unemployed increased (+7,317, +5.8);

- Non-EU inactive (+24,404, + 3.0%) and EU (+12,913, + 3.9%) inactive increased, Italian inactive decreased (-124,265, -1.0).

The employment rate among non-EU citizens is 60.1% (stable compared to 2018), among EU citizens it is 62.8% (down, -0.7%), both data above 58.8% (in increase, + 0.6%) recorded among Italians.

The unemployment rate increases among EU citizens (14.0%, +0.5 points between 2018 and 2019), while it is decreasing among non-EU citizens (13.8%, -0.5%) and among Italians (9.5%, -0.7%).

The inactivity rate of foreigners (non-EU 30.2%, EU 26.9%) is confirmed as lower than that of Italians (34.9%).

Female employment shows significantly worse performances than male employment. The employment rate is 55% among the EU and 46.5% among the non-EU, the unemployment rate is 15.6% among the EU and 16.7% among the non-EU, the inactivity rate is 34.7% among the EU and 43.9% among the non-EU. Notable differences are also found between the different communities and at the territorial level.

Economic sectors that employ more foreigners in Italy are:

- >Other collective and personal services (642,000),
- >Industry in the strict sense (466,000),
- >Hotels and restaurants (263,000),
- >Trade (260,000),
- >Constructions/Buildings (235,000).

In some cases, the contribution of foreign workers is particularly strong: compared to an average incidence of 10.7% of the total number of employees, 11.8% is recorded in Transport and storage, 17.6% in Constructions, in Hotels and restaurants 17.7%, in Agriculture it rises to 18.3% of the total, up to an incidence of 36% in Other collective and personal services.

87% of foreign workers are employees (against 76% registered among Italians). In about 1 out of 5 cases, these are fixed-term relationships, which are those that have had the greatest increase between 2018 and 2019: + 4% among foreigners, against + 0.1% among Italians.

Focus: foreign women between family and work

35.9% of Italian women declare that they take care of family members, the sick, the disabled, the elderly, but among the EU the value rises to 39.1% and among the non-EU to 44.9%.

The percentages are much higher among women from foreign communities: 95.2% of Egyptians, 75.2% of Tunisians, 72.2% of Bangladeshis and 70% of Pakistanis. Among women with children aged 0-5, a particularly problematic group for care commitments, most (56%) of Italians use public or private services for child management, most of the EU and non-EU (56%) no. The renunciation is due to the high cost of those services for 31.2% of the EU and 37.2% of non-EU, compared to 8.9% of Italians.

Furthermore, among the Italians who declare that they do not need services, 39.9% make use of relatives, while the percentage drops to 15.5% among the EU and 13.2% among the non-EU.

The responsibilities of care have heavy consequences on the employment status. The employment rate of Italian women with preschool children is 48.9%, decreasing to 32.0% among EU citizens and 22.7% among non-EU countries. The latter are mostly inactive (more than 70 out of 100) and just 6 out of 100 are looking for a job.

Focus: young people

In Italy, there are about 9 million young people between 15 and 29 years of age, of these 89.8% have Italian citizenship, 2.7% EU citizenship and 7.5% non-EU citizenship. Traditional labor market indicators show significant differences. There is a higher value of the employment rate for young foreigners from the EU, equal to 42.7%, a value that drops to 37.8% for young people from outside the EU and 31.0% for young Italians. The highest unemployment rate is recorded for young people from outside the EU (24.0%), followed by Italians (22.4%) and the EU (16.9%). The inactivity rate is very high among Italians under 29 (60.1%) and significantly lower among non-EU citizens (50.2%) and EU citizens (48.6%).

Schooling is a factor that evidences the condition of young foreigners, especially non-EU citizens. Few of those who do not participate in the labor market are engaged in study paths and the share of ELET (Early leavers from education and training) is too high, between employed and non-employed, i.e. young people between 18 and 24 who have not finished upper secondary education: among young people from outside the EU they are 15.1%, more than among EU youth (12%) and triple that of Italians (5.3%).

Hires and terminations in 2019

The Statistical Information System of Compulsory Communications recorded (in 2019) 2,291,882 job activations with foreign citizens, 714,545 EU citizens

(31.2% of the total) and 1,577,337 non-EU citizens (68.8%). Compared to 2018 there was a decrease of -4.5% for the EU and an increase of + 6.4% for the non-EU. Overall, activations with foreigners grew by + 2.8%, those with Italians by + 2.2%. The sector with the highest incidence of activations involving foreign workers is Agriculture (38.4%), followed by Construction (23.9%), Industry in the strict sense (20.9%) and Other activities in Services (15.6%).

Regarding the types of contracts, for non-EU workers there is a net increase in other forms of contracts such as intermittent (+ 20.3%), a considerable increase in apprenticeship (+ 10.0%), fixed term contracts (+ 6.3%) and permanent contracts (+ 3.8%). On the other hand, in the case of the EU citizens, the volume of fixed-term recruitment is reduced by 6.4% and collaborations by 1.0%; apprenticeships (+ 0.8%), permanent contracts (+ 1.2%) and other types of contracts (+ 3.9%) are growing.

For non-EU citizens, the percentage incidence of permanent contracts on total hires (24.7%) is very high compared to what can be observed in the case of EU workers (17.2%).

In any case, recruitment with temporary contractual forms is the majority: they affect about two thirds of new hires destined for foreign citizens. In 2019 2.3% more employment relationships ceased than in 2018. If we consider only the relationships with non-EU countries, the trend is + 6.7%, against the + 2.1% recorded among Italians. On the other hand, the termination of relations with community citizens decreased: -4.5%.

The sectors with the most terminations of relations with foreign workers are Other activities in the Services (52.3% of terminations) and Agriculture (28.8%). There is a tendential contraction in the dismissals of EU workers (-5.6% compared to 2018) and, on the contrary, an increase in the case of non-EU workers (+ 2.8%). The resignations, on the other hand, experience an increase both in the case of the EU (+ 2.5%) and non-EU (+ 9.1%). Finally, the number of "terminations at the end" which affected EU citizens decreased (-3.9%), while an increase was recorded for non-EU citizens (+ 8.0%).

Foreign entrepreneurship in Italy at 30 June 2020⁴

According to the survey conducted by [Unioncamere](#) and [InfoCamere](#) on the businesses of foreigners in the period January-June of the current year, starting from the data from the Business Register of the Chambers of Commerce, the business community of foreigners in Italy continues to grow, but the effect of the pandemic is holding back its expansion. In the first half of 2020, the balance between new businesses and those that closed their doors amounted to 6,119 units, bringing the stock of foreign companies to 621,367 units, 1% more than in 31st last December. If compared with the same figure of 2019, however, the progress highlights a strong "slowdown effect" due to Covid-19: between January and June of last year, in fact, the balance between openings and closures of foreign companies had registered 10,205 businesses, 40% more than this year's figure.

The largest concentration of foreign companies continues to be registered in Tuscany, where 14.2% of all economic activities originate outside Italy. Liguria (13.7%) and Lombardy (12.6%) are the regions that follow closely, together with Lazio, Emilia-Romagna and Friuli Venezia Giulia (all over 12%). With more than 10% also Veneto and Piedmont. The province with the highest rate of foreign entrepreneurs remains that of Prato, with a share of 30% of the total of local entrepreneurial initiatives. Very far apart (with 17.3%) follows Trieste, while four other provinces (Florence, Imperia, Reggio Emilia and Milan) are over the 15% threshold. In the first six months of 2020, the most significant progress was made in Rome (with 832 more foreign companies between January and June), Milan (+515) and Turin (+499) which also occupy the first three positions in terms of numbers total number of initiatives by foreigners (respectively with 70,898 in the capital, 58,316 in Milan and 27,175 in Turin).

The most widespread legal form remains that of the sole proprietorship (475,000 units equal to 76.5% of the total, a share much higher than the Italian average, which in recent decades has decreased to about 52%). A little less than 100 thousand foreign companies instead adopt the form of joint stock companies (96,964 units, 15.6% of the total).

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<https://www.unioncamere.gov.it/P42A4537C160S123/effetto-covid-19-anche-sulle-imprese-di-stranieri--nel-i-s-emeestre-aumento-di-6mila-unit%E2%80%99ma-%E2%80%99il-40--in-meno-dello-scorsa-anno.htm>

The activities in which the largest number of foreign initiatives are recorded are trade (about 160,000), construction (120,000) and accommodation and catering (48,000). However, looking at the incidence of these realities on the total number of companies operating in Italy, the sectors with the highest incidence of foreign companies are telecommunications (32.9%) and clothing manufacturing (where it reaches 32.9%).

Individual entrepreneurship: a focus on countries of origin

By limiting the field of observation to sole proprietorships (the only legal form for which it is possible to uniquely associate the nationality of the owner with that of the company), the data show a clearly structured image of the origins of foreign entrepreneurs. The largest community (with 63,619 activities) is originally from Morocco, followed by that Chinese (52,727) and Romanian (52,014). The couple Albania (34,020) and Bangladesh (30,528) are more distant.

The analysis conducted through the Business Register also reveals very different profiles from country to country in terms of the creation of territorial clusters. For example, the Moroccan community - the largest of all - is not very concentrated at a territorial level with a presence that reaches its maximum in Turin, where 7.1% of all activities originating from that country are based. On the contrary, smaller communities - such as Egypt or Bangladesh - are notable for a strong tendency towards territorial concentration, to the point that 43.5% of all businesses with an owner born in Egypt and Rome are gathered in Milan alone 42.3% of all entrepreneurs from the Bay of Bengal have taken root. In the same way, sectoral clusters linked to the owners' countries of origin can be delineated: for example, 85% of the Senegalese presence is in commerce, as well as about 70% of Nigerians, Moroccans and Albanians, while 59% of Romanians and 40% of Egyptians operates in construction sector.

Self-employment of foreigners

The area of self-employment is in decline only in the case of Italians (-0.3%), while among foreigners the self-employed increased by + 2.7% in one year. With reference to the professional position, it is observed that foreign workers

mainly focus on executive profiles. In fact, the presence of foreign workers in managerial and similar roles is scarce: just 1.1% of the employed have, in fact, a managerial or managerial qualification compared to 7.6% of the Italian counterpart and 77.1% is employed with the qualification of blue-collar worker (in the case of native employees this is 31.7% of the total considered).

Focus: non-EU migrant entrepreneurship

There are 383,462 business owners born in a non-EU country, equal to 12.2% of the total, and increased by 1.1% between 2018 and 2019.

The countries of origin most represented among the owners are Morocco (64,173 owners), China (53,297), Albania (33,294) and Bangladesh (30,682).

The firms are mainly active in the wholesale and retail sectors; car repair etc. (43.1% of the total) and Construction (21.1%).

From a territorial point of view, the incidence on the total of sole proprietorships is higher in Tuscany (17.9%), in Liguria (17.5%), in Lombardy (17.3%) and in Lazio (16.5%)).

From a sectoral point of view, the highest incidences are recorded in Rental, travel agencies, business support services (23.7%), Wholesale and retail trade, vehicle repair etc. (17.8%) , Construction (17.4%) and Manufacturing (14.4%).

21.9% of the owners are women.

For some countries of origin, this share rises considerably: Ukraine (54.5%), Serbia and Montenegro (49.2%), China (46.7% of the total), Nigeria (39.6%), Moldova (31.0%).

3. Funding/support Programs entrepreneurship

The issue of business start-up support is a very delicate one that has seen over time the joint intervention of both state administrations, specifically the [Ministry of Economic Development](#) and the [Ministry of Labor and Social Policies](#) among others, and regional intervention.

In this case, the intervention of the [Veneto Region](#), Industry, Crafts, Commerce and Services Department is important for our company.

It is important to immediately highlight the fact that there are no lines of finance dedicated to starting a business or supporting foreign companies with a migratory background: once a person is in the national territory, in compliance with the of residence, can access with equal dignity (like any other citizen or Italian citizen or with a regular qualification that allows to work or operate within the national territory) with entrepreneurial activities.

On the other hand, on the other hand, specific training and support interventions can be identified when starting a foreign business or with a migratory background, which have the intention of encouraging the acquisition of entrepreneurial skills that can be immediately spent on this front.

National interventions

For a general and exhaustive indication of the tenders and opportunities in various capacities existing in Italy for the incentive to business activities, we refer to the website of the Ministry of Economic Development.⁵

In particular, as an initiative specifically aimed at supporting business start-ups, it is important to mention:

New interest-free businesses⁶

The decree 8 July 2015 n. 140 introduced a radical modification of the incentives for self-employment (Title I of Legislative Decree no. 185/2000).

⁵ <https://www.mise.gov.it/index.php/it/incentivi/impresa>

⁶ <https://www.mise.gov.it/index.php/it/incentivi/impresa/autoimprenditorialita>

This initiative:

it is aimed not only at young people up to 35 years of age, but also at women regardless of age;

-it is applicable throughout the national territory;

-it does not provide for the disbursement of non-repayable grants, but only for the granting of soft loans at zero interest rates, for investments up to €1.5 million (per single company);

-companies established for a maximum of 12 months can submit an application for access to the facilities;

-possibility of submitting the application also by natural persons who intend to set up a company.

Without prejudice to certain prohibitions and limitations provided for by the EU regulation on aid of minor importance, so-called *de minimis*, the initiatives that provide for investment programs not exceeding €1.5 million relating to:

-production of goods in the sectors of industry, crafts, processing of agricultural products;

-provision of services, in any sector;

-trade and tourism;

-activities also attributable to several sectors of particular relevance for the development of youth entrepreneurship, concerning:

>the tourist-cultural supply chain (understood as activities aimed at the enhancement and use of the cultural, environmental and landscape heritage, as well as the improvement of services);

>social innovation (understood as the production of goods and provision of services that create new social relations or satisfy new social needs, also through innovative solutions).

The concessions are granted, on the basis of an evaluation procedure with over-the-counter procedure, pursuant to and within the limits of the aforementioned *de minimis* regulation, which provides, in particular, that companies can benefit from the concessions up to a maximum limit of 200,000 Euro, taking into account any further concessions already obtained by the company by way of *de minimis* in the current financial year at the date of submission of the application and in the two previous financial years.

The beneficiary company must ensure the financial coverage of the investment program by making a financial contribution, through its own resources or through external financing, in a form without any type of public support, equal to 25% of the total eligible expenses.

Selfiemployment⁷

The project, in support of starting a youth business, is managed by [Invitalia](#), the National Development Agency, owned by the [Ministry of Economy](#).

SELFIEmployment is an opportunity to field business ideas, develop personal attitudes and start small business ventures. Thanks to SELFIEmployment, the aspiring entrepreneur can also develop their project with subsidized loans.

The Fund - managed by Invitalia as part of the [Youth Guarantee Program](#), under the supervision of the Ministry of Labor - finances the launch of small business ventures, promoted by young NEETs, with zero-interest loans.

The SELFIEmployment Fund finances investment plans of between €5,000 and €50,000.

In particular, the loans payable are divided into:

- microcredit, from €5,000 to €25,000;
- extended microcredit, from €25,001 to €35,000;
- small loans, from €35,001€ to €50,000.

These are subsidized loans without interest, without guarantees, repayable in 7 years with monthly installments starting six months after the loan is granted.

Those who obtain the benefits must undertake to implement the investment program within 18 months of the completion of the admission provision.

Invitalia evaluates applications, grants incentives and verifies the implementation of the financed projects. It also offers a tutoring service to increase the entrepreneurial skills of young people and encourage business development.



⁷ <https://www.invitalia.it/cosa-facciamo/creiamo-nuove-aziende/selfiemployment>

Regional interventions

With regard to regional initiatives to support business start-up, our point of reference is the Veneto Region, Industry, Crafts, Trade and Services Department.

Of particular interest are the regional initiatives related to support for the [start-up of female businesses](#) and support for the [start-up of young businesses](#).

Start-up of a youth enterprise

The calls are re-proposed annually.

Recipients of the call are individual businesses whose owners are aged between 18 and 35 or companies, including cooperatives, whose members are at least 60% aged between 18 and 35 or those of which at least two thirds of the share capital is held by persons aged between 18 and 35 years of age. Young entrepreneurs who this year incur expenses for machinery, production plants, hardware, equipment and new factory furnishings can compete; mobile shops; means of transport for internal or external use for the exclusive use of the company, with the exclusion of cars; computer programs; notary fees, limited to fees, for the establishment of the company (for amounts between €30,000 and €170,000). The regional contribution will cover 30% of the reported expenditure.

Starting a female business.

The calls are re-proposed annually.

The non-repayable contribution, for the purchase of machinery, production plants, hardware and computer programs, equipment and furnishings, mobile shops and means of transport for corporate use, could represent a good lever to encourage the consolidation and growth projects of companies predominantly female participation.

The amount disbursed is equal to 30% of the expenditure incurred for investments; the latter may range from a minimum of €30,000 to a maximum of €170,000.

4. Projects /Trainings

| | |
|----------------------|---|
| [Title project 1] | Entrepreneurship of migrants: Start it up project |
| Project Lead: | UNIONCAMERE - t2i scarl |
| Contact Details: | Servizio Nuova Impresa: +390458766940 sni@t2i.it |
| Description: | Promoting the growth of entrepreneurial attitudes of non-EU citizens and transferring those basic managerial skills necessary for starting and managing a business are just some of the basic elements of the project. Objectives concerning the awareness of the credit system are added in favor, for example, of the identification of tools and services for immigrant entrepreneurs, such as microcredit and support for strengthening the participatory and concertative dynamics of institutional bodies and the economic partnership and social so that we reach the modeling of a "territorial system" capable of supporting the birth of new economic activities of foreign citizens. |
| Further Information: | https://www.unioncamere.gov.it/P42A4343C4344S2689/imprenditoria-di-migranti--progetto-start-it-up.htm |

| | |
|----------------------|--|
| [Title project 2] | Entrepreneurship of migrants: Futurae project |
| Project Lead: | UNIONCAMERE - t2i scarl |
| Contact Details: | Servizio Nuova Impresa: +390458766940 sni@t2i.it |
| Description: | <p>The FUTURAE project provides that the Chambers of Commerce, with the support of Unioncamere, take care of information activities at the local level, the selection of future entrepreneurs, the provision of training services aimed at improving operational and managerial knowledge and skills for the implementation of entrepreneurial projects (including knowledge of the financial products available), assistance in the preparation of business plans and the credit support phase.</p> <p>The project is conceived as an integrated initiative aimed at supporting the development of migrant entrepreneurship through actions that also favor generational turnover.</p> <p>The direct recipients are people with a migratory background, including the second generations, without age limits, even employed, regularly present in Italy and motivated to undertake an entrepreneurial and self-employment path.</p> |
| Further Information: | <p>https://www.unioncamere.gov.it/V1P42A0C4344S2689/impreditoria-di-migranti--progetto-futurae.htm</p> <p>https://www.t2i.it/innovazione-ricerca-finanziamento/networking-ricerca-trasferimento-tecnologico/progetti-innovativi/futurae/</p> |

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