

CLIP: Cities for Local Integration Policies

Module 4

Ethnic Entrepreneurship: Bologna

Tiziana Caponio

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Foreword

This report is part of the Eurofound project «Cities for Local Integration Policy» (CLIP), which started in 2006. Bologna is one of the 35 European cities that cooperate in exchanging information on their integration policies and, in this module, on measures on ethnic entrepreneurship.

The project aims to collect and analyse innovative policies and implement them successfully at the local level. It supports the exchange of experience between cities and encourages a learning process within the city network, addressing the role of social partners, NGOs, companies and voluntary associations in supporting successful integration policies. It provides objective assessment of current practice and initiatives and discusses their transferability, communicating good practices to other cities in Europe and developing guidelines to help cities to cope more effectively with the challenge of integrating migrants. CLIP also supports the further development of a European integration policy by communicating the experiences and outputs of the network to European organisations of cities and local regional authorities, the European and national organisations of social partners, the Council of Europe, and the various institutions of the European Union.

The CLIP network is also a cooperation between cities and research institutes. Six research institutes in Bamberg, Amsterdam, Vienna, Turin, Wroclaw and Swansea are in charge of CLIP publications. Researchers from the Forum for International and European Studies on Immigration (FIERI) of Turin are responsible for this report on Bologna. Together with the contact persons of the Municipality of Bologna — Chris Tomesani and Fabiana Forni (Municipal Office of Development, Intercultural Integration of Policies and Third Sector) — an enormous effort has been undertaken to find all necessary data on ethnic entrepreneurship in this city. Many officials and other parties involved with immigrant entrepreneurs have been interviewed, as the list at the end of the report shows.¹ They have provided us with reports, statistics and comments on the concept version of this report. I am particularly grateful to all those who have cooperated in giving information, and in particular to Fabiana Forni, for coordinating the field visit and for providing the official documentation which is at the basis of this report.

The author is completely responsible for the content of this report and for any mistakes it may contain.

1. Introduction

This module of CLIP deals with ethnic entrepreneurship. It explores the development of ethnic entrepreneurship and reviews the role of policy interventions in that process. It is motivated by the desire of municipal, national and European governments and third sector institutions to create an environment conducive to setting up and developing small and medium sized enterprises in general and ethnic businesses in particular.

Various components of urban economy interact to produce a complex but also dynamic ecological system, dramatically affecting the political economy of cities and, in so doing, entrepreneurial opportunities. Following the Ethnic Entrepreneurship concept paper lying behind this 4th Module (Rath 2009), this report focuses on ethnic entrepreneurs in the city of Bologna and the role of governmental and non-governmental regulation in it. The basic research questions are:

A. What are the *characteristics of the urban economy* and which openings have emerged in the city since 1980? How has the political economy of Bologna evolved? More specifically, what has been the development of the SME sector in general in terms of numbers of businesses, volume of workforce, value of sales, variety of products, and market segmentation, and what has been a) the spatial distribution, b) the distribution over the various sectors of the urban economy, and c) the ethnic, gender and age composition?

B. What kind of *profiles of ethnic entrepreneurship* can be identified? How does the emergence of ethnic entrepreneurship fit into the specific dynamics of the wider urban economy? Which general and specific barriers do ethnic entrepreneurs encounter, and what are their competitive advantages? What are the structural determinants of the observed trends? What are the employment effects of ethnic business? How many and what quality of job have been generated on the local labour market?

C. What *state and non-state rules and regulations govern the SME sector* in general and the ethnic SME sector in particular at the national and local level and how have they shaped ethnic minorities' self-employment trajectories? How have policy debates and interventions on (ethnic) entrepreneurship influenced the emergence of entrepreneurial opportunities—real or discursive—and further development of ethnic businesses? What policies can be found supporting the access to employment for migrants in ethnic businesses?

In this report I will provide an account of the state of affairs of the phenomenon of ethnic entrepreneurship in the city of Bologna. In the following section (§2), I will provide a brief

¹ Interviews have been carried out by Francesco Tarantino.

overview of characteristics of the immigrant population in this city of recent immigration. Thus, the third section will deal with the Bologna urban economy in general, giving details on its historical development, main industries and services, size and characteristics of the workforce, processes of development of small and medium sized business, their spatial location and distribution.

Section 4 will focus more on the profiles of ethnic entrepreneurship in Bologna. We will describe the development, in quantitative terms, of ethnic entrepreneurs, showing also some statistics about business closures and so on. Some words will be spent about problems and barriers that ethnic entrepreneurs encounter in Bologna, with regard to financial situation, general management, marketing, rules and regulations and bureaucracy.

Section 5, which constitutes the bulk of the study, concerns the Municipality's approach and policies towards ethnic entrepreneurship. On the basis of the CRS and of the data collected during the field visit, we will provide information on the institutional framework of SME policies in general and for ethnic entrepreneurship in particular, as well as on main actors involved in this policy field at a national and most of all local level. Some relevant policies and best practices examples will be also reported. Finally, section 6 will provide some concluding remarks for this case-study.

2. Background information on the city

Bologna is the capital city of the Emilia-Romagna region, which lies in Central Italy. The province of Bologna has experienced a substantial process of urbanisation since the end of the Second World War. However, since the beginning of the 70s residents have been leaving the city in favour of the other municipalities in the area (Anderlini 2003) and at 31st December 2009 the total population of the city of Bologna was 377,220.²

In Bologna immigration started in the '70s, mainly comprising students and political dissidents from Greece, Chile, Argentina, Iran and Palestine. These inflows point up two of the main features of the city. The first is the large student population attracted by the University of Bologna: students account for about 20% of the city's total population (Decimo 2003). The second feature is the presence of well-established, influential left-wing political organisations and trade unions, making it attractive terrain for political dissidents. Indeed the Communist Party governed the city from the end of the Second World War until 1999, when a right-wing civic list won the election and governed for five years. One of the main consequences of the long-lasting predominance of the left

² www.comune.bologna.it/iperbole

wing parties is that Bologna is one of the most advanced cities in Italy in terms of local welfare and public social services.

As of 31st December 2009, there were 43,600 foreign residents in the city of Bologna, + 10.5% with respect to December 2008, with an incidence on the total population of 11.6%. The increase in the number of foreign residents in Bologna has been rapid: 202% in the decade 1999-2009. In terms of gender, since 2002 the number of women has overcome that of men, and as for 2009 foreign women represent the 52.2% of the total immigrant population resident in the city, even though there are relevant differences across the various nationalities. Women are the majority of Eastern European, Asian and South American immigrants, while men prevail among North Africans, Sub-Saharan Africans and Middle East immigrants. The number of second generations is also increasing: as for 31st December 2009 there were 752 newly born foreign citizens, the 29.6% with respect to December 2008, and representing almost one fourth of the total newly born children in the city in 2009 (23.6%),

The largest groups are from Romania and the Philippines, as the table below shows.

Tab. 1 - Foreign residents in the City of Bologna by Nationality (31st December 2009)

| Country | Total residents |
|-------------------|------------------------|
| Romania | 5,796 |
| Philippines | 4,416 |
| Bangladesh | 4,102 |
| Morocco | 3,259 |
| Moldova | 2,651 |
| Ukraine | 2,542 |
| Albania | 2,380 |
| China | 2,361 |
| Pakistan | 1,717 |
| Sri Lanka | 1,314 |
| Poland | 1,149 |
| Tunisia | 1,079 |
| Serbia-Montenegro | 964 |
| Peru | 939 |
| Eritrea | 774 |
| All Nationalities | 43,600 |

Source: Municipality of Bologna

Foreign residents in the city of Bologna are younger than Bolognese citizens, i.e. on average 32.6 years old as opposed to 47.4 of the local population. For the class of age between 25 and 34 years old, the incidence of the foreign population is of 25.2%, which is considerably higher than the incidence of foreigners on the total population (11.6%).

In terms of territorial distribution in the city, as for the 31st December 2009, the highest percentages of foreign residents can be found in the North part of the city, where the traditionally more popular districts are located, i.e.: Bolognina (18.7%), San Donato (13.9%), S. Viola (12.9%), Innerio (12.7%), Lama (11.9%), S. Vitale (11.8%), Corticella (11.7%), Borgo Panigale and Saffi (both 11.6%).

As for the province of Bologna, that includes the city, as for 31st December 2009 the foreign resident population was 86,700, the 8.8% of the total resident population of the area. As we shall see below, data on the labour market and urban economy more in general are usually referred to the province area.

3. The urban economy in general

3.1 Historical development of urban economy: main industries and services

The historical development of Bologna urban economy³ goes back to the 16th century, when the city was a main industrial centre specialised in the production of silk thread and voile. The main innovation was the advanced technology of silk mills and the widespread network of underground ducts to distribute waters to the mills wheels. This all contributed to make Bologna an international capital of trade and commerce. At the end of the 18th century though, the silk economy irreversibly collapsed, causing a profound crisis of deindustrialisation and an impoverishment of the city. In this same period, in the countryside a “landed property revolution” was under way, after the suppression of the religious orders and the confiscation of their properties under the Napoleonic era. The urban area lost its importance as a site for industrial manufacturing, while large amount of money started to be redirected towards the land due to the high profits that such investments guaranteed. The availability of manpower at a lower cost than in the city favoured the emerging of a rural protoindustrial sector and the location of manufacturing industries in non-urban areas. Actually, it was out of Bologna city walls that in the second half of the 19th century the Industrial revolution started to take place and consolidated throughout of the 20th century.

Contrary to the North West of Italy, the industrial development of the Bologna area – similarly to the model prevailing in the regions of the North East – was since the very beginning characterised by a tight network of small businesses and a fragmented home-based mode of production. In the period between the two wars, the average size of local business was of 5 employees (Campigotto, Curti, Grandi and Guenzi 2000: 60). The range of local productions was already quite extensive,

spanning from the motor industry (Maserati was founded in the 1920s) to packaging, from food to pharmaceutical products. But it is in the 1970s that the industrial district of Bologna became one of the most emblematic export-oriented areas of the country, thanks to an extended network of small and medium sized enterprises which was able to ensure a high quality, extremely flexible and diversified production. A case in point is represented by the automatic packaging machinery industry:⁴ starting from the two main companies founded before the Second World War, a number of small handicraft industries have been developing specialised in different productions from those of the companies they came from and able to satisfy the needs of different clients. The strong orientation of this type of production towards foreign markets can be evinced from the 2000 data (Campigotto, Curti, Grandi and Guenzi 2000: 170): in that year, electronic and mechanic machines accounted for the 70% of the whole export of the province of Bologna, followed by fashion (10%) and food products (3%). The 55% of the Bolognese export was directed towards EU countries, the 12% towards the rest of Europe and the 10% to the US.

While maintaining their competitiveness on the international market, the small and medium sized firms of the Bolognese industrial district have been undergoing profound transformations in the last three decades. In the period 1981-1992, a reduction of about the 20% in the number of both firms and employees has been registered (Curti and Grandi 1997: 134). At the end of the 1990s, such a reduction of the industrial sector has gone hand in hand with a growing tertiarisation of the Bolognese economy. From the comparison of the 1991 and 2001 Census data (see: Camera di commercio, industria, artigianato e agricoltura di Bologna 2002: 13), a reduction in the number of productive units⁵ in the industrial and trade sectors can be pointed out (respectively -9,9% and -13,7%), while there has been an increase in the services sector (+10,4%), which includes the categories of hotels and catering, transports and communications, real estate and financial services, services for the enterprises and professional activities, as well as education, health and personal care services. Moreover, according to the Business Register, workers employed in industrial activities at 30/9/03 were about 128,000, -3.6% compared to data as at 30/9/02 (Camera di commercio, industria, artigianato e agricoltura di Bologna 2003: 10).

3.2 Size and characteristics of the workforce

³ Data and information on the historical development of Bologna urban economy have been drawn from: Curti and Grandi 1997; Campigotto, Curti, Grandi and Guenzi 2000.

⁴ On the history of the Bolognese packaging industry see: Curti and Grandi 1997.

⁵ For 'productive unit' we intend the physical site where the production of a good or service is carried out (i.e. industry, shop, hotel etc.). One company may have none, one or more productive unit on a certain territory.

According to the most recent available data (Camera di commercio, industria, artigianato e agricoltura di Bologna 2009b: 61), the workforce in the province of Bologna in 2009 reaches the number of 457,900. Table 2 shows the distribution by sector of activity in the period 2005-2009.

Tab. 2 - Workforce in the province of Bologna by sector of activity, 2006-2009

| | 2006 | 2007 | 2008 | 2009 | 2009/'08 |
|-------------------------|------|------|------|------|----------|
| Agriculture | 2.7 | 1.8 | 1.4 | 1.6 | +0.2 |
| Manufactory Industry | 26.8 | 27.4 | 25.6 | 23.6 | -2.0 |
| Building | 6.1 | 7.4 | 7.4 | 7.0 | -0.4 |
| Services | 64.5 | 63.4 | 65.5 | 67.7 | +2.2 |

Source: Istat 2009 (in: Camera di commercio, industria, artigianato e agricoltura di Bologna 2009b: 61)

As it can be pointed out, whereas the agriculture has lost workforce, even though with the exception of the minor increase registered between 2008 and 2009 (+0.2), as is the case with the manufactory industry, building and constructions have registered a positive trend between 2006 and 2007 but are now declining, while employment in the tertiary sector shows a positive trend in the last three years.

Table 3 points out the distribution of the workforce by sector of activity and occupational position in 2009 as compared to 2008. Salaried employees have drastically reduced in the agriculture, even though this negative trend is somehow balanced with the considerable increase in the number of entrepreneurs (+199.7). In the manufactory industry a reduction can be pointed out both in the salaried employees and in the entrepreneurs. But it is in the building and constructions sector that the number of entrepreneurs have reduced more considerably (-26.5), while in the services sector an increase of 7.5 has been registered, vis-à-vis a slight reduction in the number of salaried employees (-1.2%).

Tab. 3 - Workforce in the province of Bologna by sector of activity and occupational status, 2008-2009

| | Salaried employees | % var. 2009/'08 | Entrepreneurs | % var. 2009/'08 |
|-------------------------------|-----------------------|--------------------|---------------|--------------------|
| Agriculture | 1,200 | -75.4 | 5,800 | +199.7 |
| Manufactory Industry | 96,200 | -6.5 | 8,400 | -24.7 |
| Building and constructions | 19,400 | +8.2 | 11,700 | -26.5 |
| Services | 221,100 | -1.2 | 78,500 | +7.5 |

Source: Istat 2009, as elaborated by the Chamber of Commerce of Bologna (www.bo.camcom.it)

People in employment age who are looking for a job in 2009 are 15,600, i.e. the 3.4% of the workforce. The number of people looking for a job reached its minimum in 2008, when they were just 10,200. In 2009, an increase of the 53.1% has been registered. Table 4 shows the distribution of the workforce by gender in 2008 and 2009 and the percentual variation 2009/'08.

Tab. 4 - Workforce in the province of Bologna by occupational status and gender, 2008-2009

| Occupational status | Men | | Women | | % variation 2009-'08 | |
|-------------------------|---------|---------|---------|---------|----------------------|-------|
| | 2008 | 2009 | 2008 | 2009 | Men | Women |
| Employed | 244,800 | 238,800 | 206,700 | 203,500 | -2.4 | -1.5 |
| In search of occupation | 5,000 | 7,000 | 5,100 | 8,600 | +39.3 | +66.6 |
| Total | 249,900 | 245,800 | 211,800 | 212,100 | -1.6 | +0.1 |

Source: Istat 2009, as elaborated by the Chamber of Commerce of Bologna (www.bo.camcom.it)

Table 5 show unemployment rates in the province of Bologna, in the region Emilia Romagna and in Italy by gender since 2004. As it can be pointed out, unemployment rates have always been very low in the province of Bologna, especially if compared with national rates. However, a considerable increase has been registered in 2009, with a peak of 3.4% against the 2.2% of 2008 (+1.2%). In the province of Bologna, as in the Emilia Romagna region and in the rest of Italy, women usually have higher rates of unemployment, even though women unemployment rates in Bologna have always been around half of national ones.

Tab. 5 - Unemployment rates in the province of Bologna, in the region Emilia Romagna and in Italy by gender, 2004-2009

| | Province of Bologna | | | | Emilia Romagna | | | Italy | | | |
|------|---------------------|-----|-------|-------|----------------|-----|-------|-------|-----|-------|-------|
| | Total | Men | % var | Women | % var | Men | Women | Total | Men | Women | Total |
| 2004 | 3.1 | 2.6 | - | 3.6 | - | 2.7 | 5.0 | 3.7 | 6.4 | 10.5 | 8.0 |
| 2005 | 2.7 | 1.9 | -0.7 | 3.7 | 0.1 | 2.7 | 5.3 | 3.8 | 6.2 | 10.1 | 7.7 |
| 2006 | 2.9 | 2.4 | 0.5 | 3.5 | -0.2 | 2.6 | 4.3 | 3.4 | 5.4 | 8.8 | 6.8 |
| 2007 | 2.5 | 2.0 | -0.4 | 3.1 | -0.4 | 2.1 | 3.9 | 2.9 | 4.9 | 7.9 | 6.1 |
| 2008 | 2.2 | 2.0 | 0.0 | 2.4 | -0.7 | 2.4 | 4.3 | 3.2 | 5.5 | 8.5 | 6.7 |
| 2009 | 3.4 | 2.8 | 0.8 | 4.0 | +1.6 | 4.2 | 5.5 | 4.8 | 6.8 | 9.3 | 7.8 |

Source: Istat 2004-2009, as elaborated by the Chamber of Commerce of Bologna (www.bo.camcom.it)

According to the Labour Forces Survey (Camera di commercio, industria, artigianato e agricoltura di Bologna 2008b and 2009b), the 92% of the employed people in the territory of the province of Bologna in 2008 and the 90.2% in 2009 were Italian citizens, while the remaining 8% and 9.8% respectively were foreign nationals. As for unemployment, data on the Emilia Romagna region, show that the unemployment rate of Non-EU nationals is twice that of Italian citizens: the 7.2% against the 3.0% in 2006 and the 6.3% against the 2.8% (Regione Emilia Romagna 2006 and 2009).

According to the Department for Education, Vocational Training and Labour of the Province of Bologna (Provincia di Bologna 2008 and 2009), in the first and second trimester of 2009 foreign nationals accounted for the 25.4% of the total unemployment rate in the province of Bologna, the 2% more than in 2007.

However, foreign immigrants represent indeed a structural component of the labour market in the province of Bologna and in the region Emilia Romagna more generally. According to data of the National Insurance Institute (INAIL – Istituto Nazionale Assicurazioni Infortuni sul Lavoro), in 2008 in Emilia Romagna 144,588 immigrant workers were employed, almost the 30% of all the newly employed people. In that same year, the cessations of job contracts for immigrant workers were 141,681, what gives a positive balance of 2,907.⁶

As for the sectors of employment, the only available data are again at a regional level and regard only non-EU nationals. Table 6 points out the distribution of the Italian and non communitarian workforce in the first ten sectors of economic activity (Regione Emilia Romagna 2009, 12). Non communitarian workers appear to be concentrated in 3 sectors, i.e.: the manufacture of metal products and the constructions, into which are employed manly men (14% and 19.7% respectively); domestic works, into which we find a disproportionate share of migrant women (29.2%), especially if compared with national women (0.8%).

Tab. 6 - Italian and non EU workforce in the region Emilia Romagna. Distribution by the first ten sectors of employment in 2009

| | <i>Non EU citizens</i> | | | <i>Italians</i> | | |
|-----------------------------------|------------------------|-------|-------|-----------------|-------|-------|
| | Men | Women | Total | Men | Women | Total |
| Manufacture of metal products | 14.0 | 1.3 | 9.7 | 4.0 | 1.5 | 2.9 |
| Manufacture of machines | 8.2 | 1.3 | 5.9 | 8.3 | 1.8 | 5.5 |
| Constructions | 19.7 | 0.8 | 13.3 | 11.3 | 1.4 | 6.9 |
| Retail trade | 6.0 | 5.6 | 5.9 | 6.0 | 11.4 | 8.4 |
| Hotels and restaurants | 4.8 | 9.3 | 6.3 | 3.4 | 5.8 | 4.5 |
| Transports | 5.7 | 0.0 | 3.8 | 3.9 | 1.0 | 2.6 |
| Services to enterprises | 5.4 | 10.2 | 7.0 | 7.0 | 10.7 | 8.6 |
| Health care and social assistance | 0.0 | 12.3 | 4.2 | 3.7 | 12.0 | 7.4 |
| Services to families | 0.7 | 5.5 | 2.3 | 0.5 | 3.2 | 1.7 |
| Domestic works | 1.6 | 29.2 | 10.9 | 0.1 | 0.8 | 0.4 |

Istat 2008 (in: Regione Emilia Romagna 2009, 12).

Hence, in terms of economic sectors, immigrants appear to be concentrated in those activities requiring essentially manual and non qualified workers. This is confirmed also by table 7, that

illustrates the distribution of (all) foreign workers by professional position in the area of the province of Bologna in 2009. Foreign citizens are over represented among the non qualified workers and the less qualified positions in the services sector, followed by more specialised manual professions (handicraft, specialised factory workers and farmers: 16.8%). Compared to Italian citizens, foreign workers are very poorly represented among the highly qualified professions.

Tab. 7 - Italian and foreign workforce in the province of Bologna. Distribution by professional position in 2009

| | Italian | Foreign | Total |
|--|---------|---------|-------|
| Top level management | 0.7 | 0.1 | 0.6 |
| Intellectual professions | 12.2 | 2.7 | 9.9 |
| Technical professions | 27.0 | 3.0 | 21.2 |
| Executive employees | 9.8 | 4.5 | 8.6 |
| Positions in the services sector | 22.3 | 26.0 | 23.2 |
| Handicraft, specialised factory workers, farmers | 8.4 | 16.8 | 10.4 |
| Low qualified workers | 4.5 | 6.6 | 5.0 |
| Non qualified workers | 14.7 | 40.1 | 20.8 |
| Not specified | 0.2 | 0.2 | 0.2 |

Source: Siler Emilia Romagna (www.provincia.bologna.it/lavoro)

It is difficult to assess if the insertion of foreign immigrants into less qualified jobs depends on their level of education. Again, data at a provincial level are not available. Table 8 provides a picture of the level of education of non EU nationals in the region Emilia Romagna in 2008 as compared to Italian citizens. Non EU citizens, especially men declare more often a low level of study (i.e., less than 8 years of schooling) than Italian workers, who hold at least a medium level of education (between 9 and 13 years of schooling or college level). Non EU women appear to be more educated, with the 16% who declares a high level of education (14 years or more). Nevertheless, it should be taken into account that since the recognition of foreign professional and educational titles in Italy is an extremely complicate process (we will come back on this point), immigrants often declare a lower level of education than that attained in the country of origin.

Tab. 8 - Level of education of Italian and non EU nationals in the region Emilia Romagna in 2009

| | <i>Non EU citizens</i> | | | <i>Italians</i> | | |
|--------------|------------------------|-------|-------|-----------------|-------|-------|
| | Men | Women | Total | Men | Women | Total |
| Low level | 62.7 | 43.4 | 56.2 | 40.9 | 29.0 | 35.7 |
| Medium level | 28.8 | 40.6 | 32.8 | 44.1 | 50.8 | 47.0 |
| High level | 8.5 | 16.0 | 11.0 | 15.0 | 20.2 | 17.3 |

Istat 2008 (in: Regione Emilia Romagna 2009, 10).

⁶ For these data see: Marra, Pinto and Facchini 2009, 377.

In the highly dynamic context of Emilia Romagna as well as Bolognese economic system, immigrants started to arrive already in the mid 1980s, after the first amnesty (in 1986) allowed a considerable number of North Africans and Sub-Saharan Africans previously working illegally in the tomato harvesting in the South to look for better jobs and employment conditions in the North of the country. Moroccans, Tunisians and Senegalese were among the main nationalities at that time in the city, usually employed as factory workers by the small and medium sized industries of the metropolitan and provincial area. The ageing of the local Italian population combined with the lack of interests of the new generations in the more heavy, dirty and worst paid industrial works opened quite a lot of opportunities for the immigrant men who settled in the region in this period (Marra 2008, 5). In the mid 1990s, new arrivals from the ex Yugoslavia, Albania and later Romania were increasingly absorbed in the building and constructions' sector, while at the same time increasing female flows from the Philippines, Peru and again Romania entered into the domestic and personal care sector.

In the last decade, female flows from Eastern Europe have increased and expanded to new nationalities such as Ukrainian and Moldovan women, who are employed often illegally as domestic workers. Another new phenomenon are flows from Pakistan, Bangladesh and Sri-Lanka, composed essentially of men, who were firstly employed in the manufactory industries of the provincial area and are now moving more and more in the trade sector, as we shall see below. Last but not least, in the city of Bologna there is an established presence of Chinese immigrants who are active in the small textile manufactories outside Bologna as well as in various commercial activities (Banca d'Italia 2008).

3.5 Development of small and medium sized businesses (SMEs)

As pointed out in § 3.1, small and medium sized business⁷ are at the very core of the economic structure of the province of Bologna, which is part of the so called industrial districts area (Bagnasco 1977) embracing the centre-north and north-eastern regions of the country. From the beginning of 1970s this area experienced an important economic growth pivoted on small and medium-size enterprises. The label "Third Italy" was coined to define this specific model of development which appeared to be apart from both north-western cities (such as Milan and Turin) Fordist industry and the economic backwardness of southern Italy.

⁷ For small and medium sized firms we intend the types of enterprises (medium, small and micro) as identified by the Recommendation of the European Commission n. 1142 of the 6th of May 2003.

One of the crucial economic sectors in the province of Bologna as mentioned above is that of automatic packaging machines. In the 1990s a process of growing concentration of companies started to take place, with the acquisition of some of the most important industries by international corporations, which however decided to continue to produce their products in this area. Despite this process, there are still quite a lot of small and medium sized industries working for the bigger ones. Another important sector is the motorbikes industry. According to the Museum of Industrial Memory of Bologna, today in Bologna there are at least 70 small and medium sized enterprises specialised in the production of motorbikes, to which another 100 producing components for motorbikes have to be added.

Table 9 provides data on the enterprises registered at the Chamber of Commerce of the province of Bologna from 2000 until today by legal status. Even though there is not necessarily a relation between the dimension of the enterprise and its legal status, individual firms and – to a lesser extent – commercial partnerships are very likely to be small and medium sized business.⁸

Tab. 9 - Enterprises registered in 2009 at the Chamber of Commerce of Bologna by legal status

| | Total | % individual firms | % commercial partnerships | % limited liability Co. | % other legal status |
|------|--------|--------------------|---------------------------|-------------------------|----------------------|
| 1999 | 94,324 | 56.2 | 23.7 | 17.9 | 2.2 |
| 2000 | 95,365 | 55.3 | 23.6 | 18.8 | 2.3 |
| 2001 | 96,422 | 54.1 | 23.6 | 19.9 | 2.4 |
| 2002 | 95,308 | 54.0 | 23.5 | 20.1 | 2.4 |
| 2003 | 95,866 | 53.5 | 23.3 | 20.8 | 2.4 |
| 2004 | 96,742 | 53.1 | 23.2 | 21.4 | 2.3 |
| 2005 | 97,952 | 52.7 | 22.8 | 22.2 | 2.3 |
| 2006 | 98,285 | 51.9 | 22.8 | 23.0 | 2.3 |
| 2007 | 97,978 | 51.6 | 22.3 | 23.7 | 2.4 |
| 2008 | 98,220 | 51.2 | 22.0 | 24.3 | 2.5 |
| 2009 | 97,360 | 51.1 | 21.8 | 24.6 | 2.5 |

Source: Camera di commercio, industria, artigianato e agricoltura di Bologna 2003, 8; 2009b, 23.

As pointed out by the table, the share of individual firms, while decreasing, still accounts today for over the 50% of the firms registered with the Chamber of Commerce. If also commercial partnerships are considered, then small and medium sized enterprises constitute around the 2/3 of all the enterprises operating in the province of Bologna. At the beginning of the decade these two categories accounted for the 80% of all firms located in the area.

⁸ Although among the medium sized industrial enterprises in the area of Bologna the legal status of limited liability companies is also very common (Camera di commercio, industria, artigianato e agricoltura di Bologna 2009b, 36).

The last 2001 census (Camera di commercio, industria, artigianato e agricoltura di Bologna 2003, 15) confirms the centrality of small and medium sized firms in the Bolognese economic system. The 84% of the surveyed firms declared to have 1 to 5 employees, the 5% declared 5 to 9 employees, the 4.1% 10 to 19, and the 2.3% 20 to 49. Only the 2.2% declared a number of employees between 50 and 250. More updated data refer to 2007 (Camera di commercio, industria, artigianato e agricoltura di Bologna 2009b, 38), and reveal that the 93.7% of the firms operating in the area had 1-9 employees and the 3.7% had 10-19. Firms with a number of employees of 20-49 were only the 1.7% and firms with more than 50 employees the 0.9%.

In terms of volume of workforce, as for 2007 firms with 1 to 9 employees accounted for the 44% of the total workforce of the enterprises operating in the area of Bologna, followed by firms with over 50 employees, accounting for another 31.6%. The other two categories, i.e. 10-19 employees and 20-49, accounted respectively for the 12% and the 12.4%.

3.6 Sectoral and spatial distribution of SMEs

According to the 2001 census data (Camera di commercio, industria, artigianato e agricoltura di Bologna 2003, 15), firms with less than 5 employees were particularly concentrated in sectors such as retail trade, wholesale trade, buildings and constructions, health care and social services, real estate services, transports, hotels and restaurants, and other professional services. A similar picture is reported for 2007 (Camera di commercio, industria, artigianato e agricoltura di Bologna 2009b, 38). These sectors are also those which are characterised by the prevalence of individual firms.

In terms of spatial distribution, small and medium sized enterprises and especially those operating in the trade and services sectors, are particularly concentrated in the metropolitan area of Bologna and in Imola, which is the second city of the province. On the contrary, manufactories are more spread across the Padana Valley, with a particular concentration along the so called *Via Emilia*, Emilia Road, which is the arterial road crossing the north of Emilia Romagna region, from Piacenza to Bologna.

3.5 Recent changes

As pointed in the previous sections, small and medium sized firms are still pivotal in the economic fabric of the province of Bologna today. Despite a trend towards an enlargement of firms dimensions, as pointed out by the increasing share of limited accountability companies, still individual firms account for the majority of entrepreneurial activities in the provincial area.

Table 10 shows data on the registrations and cessations of firms in the register of the Chamber of Commerce, and the annual development rate, calculated as the ratio between the balance of the current year and the total number of enterprises registered in the previous year. The negative rate scored in 2009, as the one registered in 2002, is clearly the product of a greater increase of cessations, while the number of new registrations appear to be quite stable. This result highlights the increasing difficulties that many entrepreneurs have to face because of the enduring economic crisis.

Tab. 1 - Business registered at the Chamber of Commerce of the province of Bologna in the period 1999-2009. New registrations, cessations and annual development rate

| | Total | Registered in the year | Cessations | Balance | Development rate |
|------|--------|------------------------|------------|---------|------------------|
| 1999 | 94,324 | 6,610 | 5,477 | 1,033 | - |
| 2000 | 95,365 | 7,161 | 6,307 | 854 | 0.9 |
| 2001 | 96,422 | 6,907 | 5,902 | 1,005 | 1.1 |
| 2002 | 95,308 | 6,893 | 8,038 | -1,145 | -1.2 |
| 2003 | 95,866 | 6,559 | 6,060 | 499 | 0.5 |
| 2004 | 96,742 | 7,018 | 6,190 | 828 | 0.9 |
| 2005 | 97,952 | 7,097 | 5,917 | 1,180 | 1.2 |
| 2006 | 98,285 | 6,829 | 6,529 | 300 | 0.3 |
| 2007 | 97,978 | 7,134 | 7,479 | -345 | -0.3 |
| 2008 | 98,220 | 6,631 | 6,425 | 206 | 0.2 |
| 2009 | 97,360 | 6,285 | 7,181 | -896 | -0.9 |

Source: Camera di commercio, industria, artigianato e agricoltura di Bologna 2002 and 2009b.

A relevant share of the 2009 negative balance registered is due to the decline of firms in the trade sector (-611), where, as we have pointed out above, is concentrated the greater share of small and medium sized firms operating in the area of Bologna.

As for 2009, the manufactory sector has ranked second in terms of negative balance (-438). However, compared to the trade sector, this decline in the number of enterprises is the product of more long-term processes of industries' restructuring, which are characterised by the delocalisation of some productions to new emerging countries such as China and India. This is in particular the case of the motorbike industry, while on the contrary the automatic packaging machines district appears to be firmly entrenched in the territory.

4. Profiles of ethnic entrepreneurship

4.1 Definition of ethnic entrepreneurship

In Italy data on ethnic entrepreneurship as from the Archive of the Union of the Chambers of Commerce *Infocamere* refer usually to firms which are registered by persons born abroad (Erminio 2009, 285). Since there is no reference to citizenship, data include Italians born abroad (for instance in the ex-colonies of Somalia or Libya) or descendents of Italian emigrants (born in Argentina or Brazil) who have re-acquired the Italian citizenship, as well as naturalised immigrants born abroad both of first and second generation. However, *Infocamere* excludes foreign citizens who were born in Italy. As a consequence, the terms “immigrant entrepreneurship” would be more suited, since the kind of firms actually considered by official data are those established by people who were born abroad and moved to Italy, even if Italian citizens. Since 2003, the National Confederation of Craftsmanship (CNA – Confederazione Nazionale dell’Artigianato), together with Caritas/Migrantes, have been polishing the *Infocamere* data: only those immigrant entrepreneurs who were born abroad and have kept their foreign citizenship are now considered in the official statistics, thus eliminating Italian citizens born abroad and naturalised foreigners (Erminio 2009, 285). Yet, because of the elimination of this latter category, the phenomenon of immigrant entrepreneurship is clearly underestimated by official statistics.

Official data of the Chamber of Commerce of the province of Bologna actually count as immigrant entrepreneurs all those entrepreneurs who were born abroad. As a consequence, the phenomenon is rather over-estimated, since also Italian citizens born abroad are considered.

4.2 Development of ethnic entrepreneurship

Immigrant entrepreneurship represents a recent phenomenon in Italy, which has assumed more and more relevance only the last decade thanks to Law n. 40/1998. As I shall see below, this law cancelled the so called “reciprocity clause”, which allowed foreigners to undertake an independent activity only if such an opportunity was explicitly recognised by their country of origin to Italian citizens. As a consequence, the possibility for immigrants to establish autonomous firms was limited to the nationals of those countries which undersigned commercial agreements with Italy (see: Ambrosini 2001): China is a case in point, and actually Chinese restaurants as well as textile firms represent one of the most established forms of ethnic entrepreneurship in Italy.

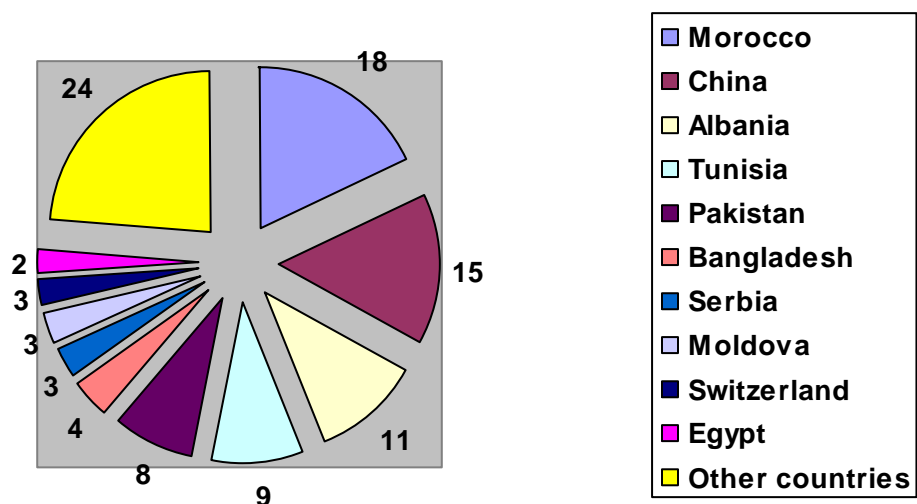
The development of immigrant entrepreneurship in the province of Bologna, as well as in the region Emilia Romagna, has followed this general path. As of May 2009 (Erminio 2009), Emilia Romagna was the second region in terms of presence of immigrant entrepreneurs (11.9%, after Lombardy with 23.4%), and the fifth in terms of ratio of immigrant entrepreneurs on the immigrant population of employment age (8.1%), after Sardinia (12%), Tuscany (10.4%), Piedmont (9.1%) and

Calabria(8.9%). The province of Bologna is the seventh in Italy in terms of numerosity of immigrant businesses (2.4%) in Italy.

Immigrant entrepreneurs from non EU countries in the province of Bologna have doubled between 2000, when they were 3,900, and 2004, reaching the number of 6,489 (Camera di commercio, industria, artigianato e agricoltura di Bologna 2004, 7). This positive trend has continued in the following years: in 2005 immigrants entrepreneurs were 7,424, + 14.4%; in 2006 8,177, + 10.1% (Camera di commercio, industria, artigianato e agricoltura di Bologna 2005 and 2006). In 2007, a slight reduction in the number of non EU immigrant entrepreneurs was registered, totalising 7,953 because of the entry into the EU of Romania and Bulgaria and the exclusion of these groups from the category of non EU immigrant entrepreneurs (Camera di commercio, industria, artigianato e agricoltura di Bologna 2007). However, the number continued to increase in 2008, with 8,547 immigrant entrepreneurs from non EU countries, +7.5%; and in 2009, with a total 9,113 and an increase of 6.6% (Camera di commercio, industria, artigianato e agricoltura di Bologna 2009b, 23-24). If to this figure, another 3,095 immigrant entrepreneurs originary of a EU country is added, we reach a total number of 12,208 entrepreneurs of a foreign origin in the province of Bologna.

In terms of areas of origin, as for 2009 EU citizens account for the 25.3% of all immigrant entrepreneurs in the province, followed by North Africa (24.2%), Asia (20.3%), Chinese excluded though, who alone account for the 16.9% of the total, and Other European countries (13.2%). A more detailed breakdown per country of origin is provided by the Chamber of Commerce of Bologna (2009) but just with reference to individual immigrant enterprises (see below 4.3). In this segment, Morocco is first, with 805 entrepreneurs (18% of the total), followed by China with 652 entrepreneurs (15%), Albania, with 494 entrepreneurs (over 11%), and Tunisia, with 412 entrepreneurs (9%). However, as pointed out by figure 2, the composition by country of origin of immigrant individual enterprises is very fragmented, since there are at least 33 countries which account for less than the 1% of immigrant entrepreneurs in the province of Bologna, and have been incorporated in the category “other countries”.

Figure 1 - Countries of origin of non EU immigrant entrepreneurs in the province of Bologna, 2009



Source: Camera di commercio, industria, artigianato e agricoltura di Bologna 2009a.

Among these “other countries”, there are some which were quite relevant in the previous decades, such as for instance Libya or Argentina, which probably refer to Italian citizens born in these countries (see 4.1). Table 11 provides an outlook of the changing composition in terms of countries of origin of immigrant individual entrepreneurship in the province of Bologna in 2009 as compared with 2000.

Tab. 2 - Foreign individual entrepreneurs in the province of Bologna by country of origin. Years 2000 and 2009

| | 2009 | | | 2000 | |
|-----------------|--------------|--------------|-----------------|--------------|--------------|
| | N. | % | | N. | % |
| Morocco | 805 | 18.2 | Morocco | 299 | 18.3 |
| China | 652 | 14.7 | China | 253 | 15.5 |
| Albania | 494 | 11.1 | Tunisia | 142 | 8.7 |
| Tunisia | 412 | 9.3 | Switzerland | 93 | 5.7 |
| Pakistan | 351 | 7.9 | Albania | 71 | 4.3 |
| Bangladesh | 185 | 4.2 | Argentina | 69 | 4.2 |
| Serbia and M. | 133 | 3.0 | Yugoslavia | 65 | 4.0 |
| Moldova | 125 | 2.8 | Pakistan | 61 | 3.7 |
| Switzerland | 111 | 2.5 | Romania | 54 | 3.3 |
| Egypt | 106 | 2.4 | Libya | 53 | 2.2 |
| Other countries | 1,059 | 23.9 | Other countries | 473 | 29.0 |
| Total | 4,433 | 100.0 | Total | 1,633 | 100.0 |

Source: Camera di commercio, industria, artigianato e agricoltura di Bologna 2009a.

In terms of age, immigrant entrepreneurs are usually younger than Italian ones, since the 2/3 are between 30 and 49 years old. Again, more detailed data is provided by the Chamber of Commerce of Bologna (Camera di commercio, industria, artigianato e agricoltura di Bologna 2009a, 7) as regards the foreign owners of individual firms: as of 2009, the 13% was between 18 and 29 years

old, the 69% between 30 and 49 years old, the remaining 18% between 50 and 69 years old. In terms of gender, as for 2009 foreign individual entrepreneurs were for the great majority men, i.e. 3,652 corresponding to the 82% of the total, while women were 781, i.e. the 18%. This female component of ethnic entrepreneurship in Bologna is mainly active in the manufactory and trade sectors (Camera di commercio, industria, artigianato e agricoltura di Bologna 2009a, 7).

4.3 Sectoral and spatial distribution of ethnic enterprises

If in the 1970s and the 1980s, first immigrant business were concentrated in the Bologna city centre (Provincia di Bologna 2009, 10), in the last decade the number of ethnic enterprises has increased also in the periphery districts of the city as well as in other smaller municipalities of the province. Such a changing spatial distribution reflects developments in the sectors of activity of immigrant entrepreneurs. Table 11 provides an outlook of the development of individual immigrant enterprises (see: § 4.3). Whereas first immigrant business were essentially retail trade firms, in the more recent decades an increasing number of immigrant firms have been registered in the manufactory and building sectors. These latter, contrary to trade activities, are more likely to be located in the small municipalities of the province territory or in the outskirts of the city of Bologna.

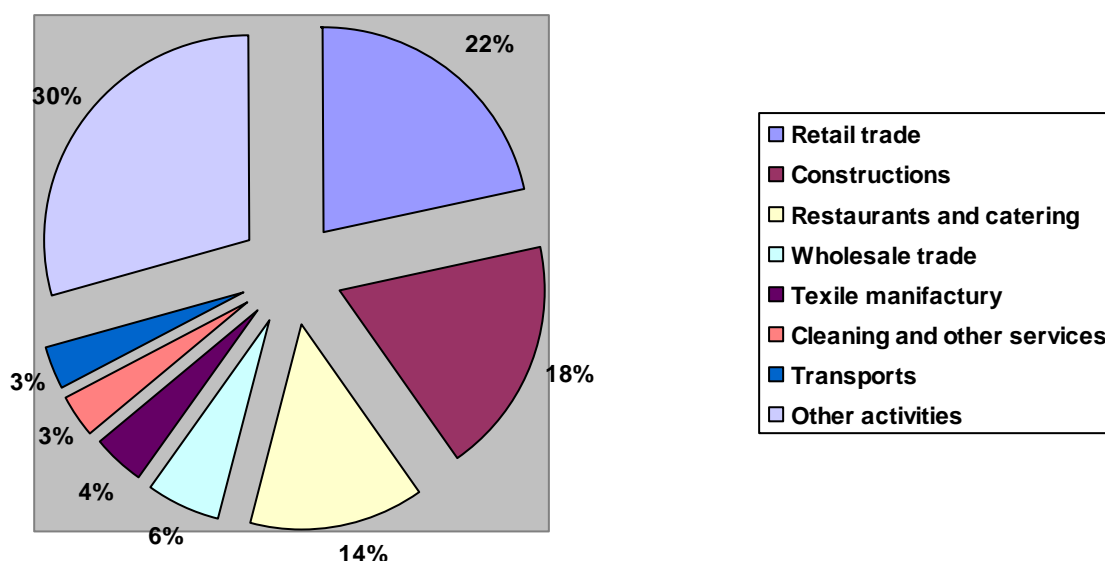
Tab. 3 - Individual immigrant firms registered at the Chamber of Commerce of the province of Bologna by period of registration

| Period of registration | Manufactory | | Constructions | | Trade | |
|------------------------|-------------|------|---------------|------|-------|------|
| | N. | % | N. | % | N. | % |
| 1960-'79 | 3 | - | 2 | - | 9 | - |
| 1980-'89 | 3 | 7.9 | 11 | 28.9 | 24 | 63.2 |
| 1990-'99 | 67 | 20.1 | 103 | 30.9 | 163 | 49.0 |
| 2000-'09 | 613 | 19.7 | 1,222 | 39.2 | 1,278 | 41.1 |

Source: Camera di commercio, industria, artigianato e agricoltura di Bologna 2009a.

Figure 2 shows the distribution of non EU entrepreneurs (all categories, not just individual entrepreneurs) by sector of activity as for 2009. Three categories account for over the 50% of immigrant enterprises, i.e. detail trade (21.8%, +0.5% compared to 2008), buildings and constructions (18.5%, +0.3%), and restaurants and catering (13.7%, + 4.9%). However, fragmentation is very high, since almost the 30% of all immigrant firms are included in the macro-category "other activities".

Figure 2 - Non EU entrepreneurs by sector of activity in the province of Bologna, 2009



Source: Camera di commercio, industria, artigianato e agricoltura di Bologna 2009a.

Data on the spatial distribution of immigrant enterprises in the province of Bologna refer just to individual firms. In general, a concentration in the city of Bologna can be pointed out: as for 2008, 1,828 immigrant firms were located in Bologna (Camera di commercio, industria, artigianato e agricoltura di Bologna 2008a), while as for 2009 these were 2,026. After the city of Imola, with respectively 245 in 2008 and 266 firms in 2009, other smaller villages nearby Bologna follow.

As for the city of Bologna, the Municipality has provided us with update data (March 2010) on the sectoral and spatial distribution of immigrant trade enterprises in the city.⁹ Table 12 provides the breakdown by type of activity and city (macro-)districts.

Tab. 4 - Immigrant trade enterprises in the city of Bologna at March 2010 by district

| | Restaurants, bars, pizzerias | Phone centres | Take away catering | Trade | Total | % |
|----------------|------------------------------|---------------|--------------------|-------|-------|-------|
| Borgo Panigale | 1 | 1 | 12 | 16 | 30 | 3.7 |
| Navile | 20 | 14 | 36 | 81 | 151 | 19.2 |
| San Donato | 11 | 1 | 17 | 22 | 61 | 7.5 |
| Reno | 5 | 1 | 9 | 12 | 27 | 3.3 |
| Savena | 5 | 3 | 18 | 25 | 51 | 6.3 |
| Porto | 23 | 15 | 31 | 81 | 150 | 19.0 |
| San Vitale | 18 | 24 | 39 | 81 | 162 | 20.6 |
| Santo Stefano | 6 | 4 | 20 | 48 | 78 | 9.9 |
| Saragozza | 10 | 10 | 25 | 38 | 83 | 10.5 |
| Total | 99 | 73 | 207 | 404 | 783 | 100.0 |

Source: Municipality of Bologna, Department of Productive and Trade Activities.

⁹ Thanks to Gabriele Lanzi, Productive and Trade Activities Sector of the Municipality of Bologna, for providing these data.

As pointed out by the table, there are some areas where trade business opened by immigrants concentrate, i.e.: San Vitale, Porto and Navile. The first two districts overlap with part of the city centre (the North-West), whereas in the macro-district of Navile is included the Bolognina area, which is characterised by the highest density of immigrant residents in the city (see above § 2).

Unfortunately, there are no official data neither at a provincial nor at a municipal level on closures and bankruptcies. According to the Chamber of Commerce of Bologna (see: Camera di commercio, industria, artigianato e agricoltura di Bologna 2009b), immigrant businesses contribute for 1/3 to the annual demographic balance of enterprises in the province of Bologna, since every year there are both quite a lot of cessations and new registrations.

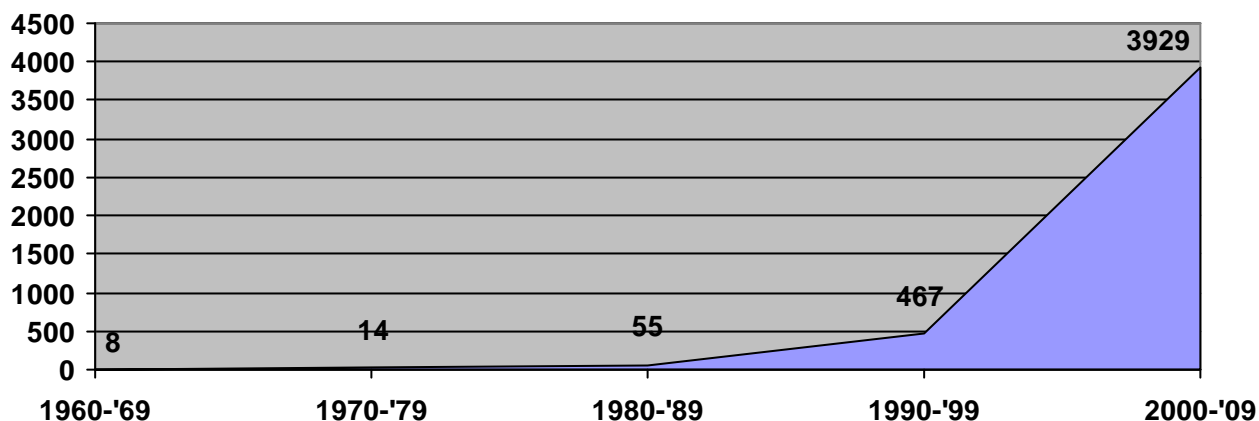
4.3 Ownership of ethnic businesses

Data of the Chamber of Commerce of the province of Bologna (Camera di commercio, industria, artigianato e agricoltura di Bologna 2009a and 2009b) show the 46.8% of registered immigrant entrepreneurs are also the owners of their business. In the 36.7% of cases immigrants are the responsible managers (*amministratore delegato*) of the firm, while in the remaining 14.7% of cases immigrant entrepreneurs are partners in cooperatives or joint ventures. As is clear, individual firms represent the majority of immigrant business operating in the area of Bologna: as for 2009, they represented the 8.9% of all individual firms registered at the Chamber of Commerce of the province of Bologna.¹⁰

As pointed out in Figure 3, the 89% of immigrant individual entrepreneurs in the province of Bologna established their activity between 2000 and 2009. These data present a limit insofar as refer only to those entrepreneurs who were still registered at the Chamber of Commerce in 2009. However, the concentration of the increase of immigrant business in the last decade as compared to the previous decades is confirmed by other sources (Marra 2008; Nomisma, Crif and UnionCamere 2009; Provincia di Bologna 2009) and also by the partners interviewed in the field visit. Such a rapid increase, of the 17% annually since 2000 (Camera di commercio, industria, artigianato e agricoltura di Bologna 2009a, 10), has compensated for the parallel decrease of new registrations on the part of Italian entrepreneurs (-11.81 annually since 2000).

Figure 3 - Immigrant entrepreneurs in 2009 in the province of Bologna by year of registration of the business

¹⁰ Individual firms represent also the prevailing legal form of business among Italian entrepreneurs: as for 2009, these were the 51.9% of all enterprises operating in the province of Bologna, followed by anonymous joint ventures (24.6%), commercial partnerships (21.8%) and other forms of companies (2.5%).



Source: Camera di commercio, industria, artigianato e agricoltura di Bologna 2009a.

4.4 Reasons for entrepreneurship career

According to our interviewed partners, immigrants in Bologna undertake the entrepreneurship career mainly in order to improve their social position and chances of mobility in the Italian society. Especially in the building and manufactory sectors, immigrants who decide to set up their own business usually have already a quite long experience as dependent employees, through which they have acquired professional skills and a basic knowledge of the Italian market. To become an entrepreneur would represent the only way to improve one's position in the labour market, given also the extreme difficulty in obtaining the recognition of the qualifications and degrees acquired in the county of origin. According to a qualitative study carried out by Marra (2008, 21-22) on immigrant entrepreneurs in the provinces of Bologna, Reggio Emilia and Modena, to improve one's skills is the main driver accounting for immigrants' entrepreneurial careers.

However, in the building and constructions' sector one should not overlook that to set up an individual firm is very often the only way to be employed as subcontractors by bigger Italian or immigrant firms willing to avoid the payment of social security costs, which are of course compulsory for salaried employees. According to our interviewed partners, this is a very common practice in the province of Bologna as in the rest of Italy, and the sharp decline in the number of immigrant firms in the building sector in the last two years is an indicator of their weakness.

Community ties and family traditions are also another important reason for undertaking an entrepreneurial career (see also: Marra 2008, 21). In the textile sector, Chinese immigrants usually start their own businesses after a first experience as salaried employees for a co-national employer and with the help of this latter. The new business usually starts its activity as a subcontractor of a leading firm, i.e. the firm of the previous employer. On the other hand, Chinese families, as well as Pakistani and Bengali ones, appear to be particularly keen to help those members of the family who

intend to undertake a career as entrepreneur. In the case of the Chinese community, that arrived in the area already in the 1950s, some of the first textile firms have already been taken up by the second generation. According to the CNA (National Craftsmanship Confederation) office for foreign entrepreneurs, that is in touch with a considerable number of Chinese firms in the area of Bologna, this young generation has been a poor level of education because their parents pressured them to help in the family firms already at the age of 13-14. For them, to find another job would be very difficult, and to continue to carry out the father's company is a sort of obliged choice.

4.5 Market and Competition

In order to identify the main markets of immigrant business in Bologna, a first distinction has to be drawn between the small and medium sized immigrant firms operating in the provincial area and the commercial activities located primarily in the city (see § 4.3).

As for the first type of activities, these have usually a mixed market and have to face a low to medium degree of competition. A case in point is that of Chinese textile manufactories located at the outskirts of Bologna or in the villages of the province, that usually work as subcontractors of Italian firms or of other – the more established – Chinese firms. Levels of competition are low, since usually new entrepreneurs are directly supported by existing ones that operate as spin-off for new autonomous companies working for them as subcontractors. However, according to our interviewed partners, and in particular to the National Confederation Craftsmanship that runs a service for immigrant entrepreneurs in Bologna, in the two last years because of the economic crisis, a greater level of competition forced the smallest and less structured Chinese firms to close off. Also the businesses operating in the building and constructions sector are very often subcontractors of Italian or co-nationals (mainly Moroccans, Albanese and Rumanian) firms. As a consequence, also in this case, the market is of a mixed kind, even though Italian customers (both firms and private citizens) often prevail. In this sector there has always been a greater level of competition.

As for the trade activities located in the city of Bologna, two types of opposite situations can be singled out. The first one is the case of the small grocery shops of the city centre, owned mainly by Pakistani and Bengali immigrants, but that are mainly directed to an Italian clientele. Actually, these shops sell ordinary Italian food, ranging from wine to pasta, fruit or biscuits, have long opening hours (until 10-11 in the night) and only very rarely sell also some ethnic food (most often just spices). Also the ethnic restaurants and take away in the city centre (especially Indian, Pakistani, Chinese and Moroccan), while selling ethnic food (Indian or Chinese food, kebab etc.), usually attract Italian customers.

An opposite case is that of the phone centres located in the streets nearby Bologna Railway Station, whose primary clientele is represented by the co-nationals of the shop owner (again, Pakistani, Bengali, Chinese, but also Africans etc.). Also the Chinese clothing and shoes shops characterise for the prevailing foreign clientele, not just Chinese though.

In general, level of competition in the retail trade sector are from medium to high. Especially grocery shops and bars experience a strong competition on the part of Italian more established activities, and the longer opening hours represent a strategy to conquer new customers. Also Bengali and North African peddlers working in the street markets often declare to have to face a high level of competition especially from Italian colleagues (on this point see also: Nomisma, Crif and UnionCamere 2009, 134-136).

A particular situation is that of the – still few – immigrant cooperatives working the sector of public and personal care services. A case in point are link-workers cooperatives usually established by highly skilled immigrants who have attended a cultural mediation course. There are a few in Bologna, usually specialised in specific sub-sectors, i.e.: children education, health care, social assistance etc. These cooperatives usually are hired by public administrations (municipalities and other agencies) to provide specific services to immigrant users. Cooperatives operating in the personal care sector on the other hand, usually cater to an Italian public, i.e. elderly people and families with young children looking for a caregiver or a babysitter. These cooperatives are usually composed of highly skilled migrant women (especially from Eastern Europe), and work both in private houses or in public services such as for instance elderly people residences.

4.6 Workforce, employment conditions and labour relations

No official data are available on this point. However, according to the interviewed partners, immigrant enterprises, especially those on the trade sector, use very frequently the work of co-nationals and most of all of family members on an informal basis. Irregular work seem to be particularly relevant among the Chinese community, especially in the textile manufactories. In general, these are said to pay less their employees than Italian firms operating in the same sector. Long working hours and no extra payments in the week-end are indeed a competitive asset of these firms as compared with most of their Italian competitors.

In the building sector, as pointed out above (§4.4), many individual entrepreneurs are actually salaried employees forced to become autonomous workers by employers seeking to avoid the payment of social contributions.

4.7 Problems and barriers—general management

The lack of sufficient management skills has been reported by the interviewed partners in the field visit as a reason for the fragility of many immigrant businesses. Immigrant entrepreneurs are usually very concerned with the bureaucratic procedures linked to the starting of a business, but overlook those difficulties that may arise once the firm is established. The scarce knowledge of workplace safety or tax regulations for instance, is a reason for incurring in sanctions and unexpected costs that may put at risk the daily management of the firm. As we shall see below (§ 5.16), some associations in the city of Bologna provide special assistance to immigrant firms not only in the start-up phase but also for ordinary management.

4.8 Problems and barriers—financial management

Financial management has been reported in the field visit as the main problem immigrants encounter when they attempt to set up a business, especially in their relations with banking services. Immigrants lack the kind of long credit history that often Italian banks require in order to assess the application. Moreover, for immigrants is more difficult to provide the financial guarantees which are needed to get access to credit loans. According to a research carried out in three provinces of the Emilia Romagna region, i.e. Bologna, Reggio Emilia and Modena, immigrant entrepreneurs have reported also of having being discriminated by banks (Marra 2008: 30).

According to our interviewed partners, Chinese, Pakistani and Bengali nationals usually rely upon community networks in order to get the financial resources necessary to start their business. However, also the other nationalities very rarely resort to the banks. Often, immigrants invest in their own business the savings they or their relatives were able to accumulate as salaried employees. The family is also important in supporting financially the new entrepreneur. In the case of the Chinese textile manufactories or in the construction sector, spin-off relations between the new immigrant entrepreneur and his previous fellow national employer are very frequent.

4.9 Problems and barriers—marketing

In general, immigrant entrepreneurs do not carry out any marketing study or research before establishing their own business. The scarce knowledge of the market has been mentioned by the interviewed partners as a problem for the success of immigrant business. In the case of Chinese entrepreneurs for instance, it has been pointed out how in the last two years, because of the international crisis which has been very harsh for the textile sector, many have invested in the opening of a bar their savings on the basis of the consideration that this is a more secure sector. However, they did not take into account the general reduction of consumptions because of the crisis, and actually had to face similar harsh conditions as in the textile business.

4.10 Problems and barriers—rules and regulations

Problems or barriers that immigrant entrepreneurs may encounter with regards to requirements, regulations and relations with bureaucratic institution are not so different from problems that a national entrepreneur may encounter. However, language barriers do often make relations with the bureaucracy particularly difficult for immigrant entrepreneurs. There are also differences in terms of “bureaucratic culture”, in the sense that immigrants often are not familiar with EU standards or environmental regulation, labour rights, health and safety regulations, which could be quite different from those in of their countries of origin. If the ethnic entrepreneur comes from a region of the world in which some state regulation and enforcement of environmental regulation, labour rights, and health and safety standards are weak or non-existent, then there may be a temptation to ignore or sidestep the legal framework that governs doing business in Italy. Furthermore, depending from the country of origin, immigrant entrepreneurs may exhibit distrust towards bureaucracy of the State in general. In the field visit, this has been reported to be the case of Pakistani and Bengali immigrants, that often are also less willing to resort to Italian category associations, which are regarded to protect their competitors, i.e. Italian entrepreneurs (see: Nomisma, Crif and UnionCamere 2009: 134).

Of course, as anticipated above, a main problem is the language. For many ethnic entrepreneurs, above all among those arrived recently in Italy, the comprehension of the bureaucratic and legal Italian language can be a big problem. This trouble, indeed, is encountered also by many Italian national entrepreneurs. However, according to our interviewed partners, Chinese and Asian immigrants in general are those more likely to face this barrier. Asian immigrants such as Bengali, Pakistani and Indian, are among the most recently arrived groups in Italy and in the province of Bologna. Chinese on the contrary have a long established presence in the Bolognese territory, yet also young generations are reported as having a poor knowledge of the Italian language since they often leave school at the age of 13-14 in order to work in the parents’ business.

4.11 Problems and barriers—bureaucracy and intermediary institutions

Among the main difficulties pointed out in the field visit, bureaucracy represents indeed a critical point. A major difficulty for instance, especially in the ethnic business such as ethnic restaurants, is that of hiring personnel from the country of origin, given the rigidity of Italian admission policies. Moreover, despite recent legislative reforms have been aimed at simplification the procedures for starting up business activities (see § 5.7), still immigrant entrepreneurs complain of the excessive bureaucratic burden imposed by Italian laws (see also: Marra 2008, 28-29). Intermediary

institutions and professionals are crucial in order to meet with all bureaucratic requirements, deadlines and payments. However, as reported by some of the interviewed partners, relations with these intermediary institutions are not always easy (see § 4.10 on the case of Bengali and Pakistani immigrants). Cases of frauds on the part of private professionals have also been reported (see also: Marra 2008, 28). Taking advantage of immigrants scarce knowledge of Italian bureaucracy, some immigrants entrepreneurs denounce to have paid exorbitant sums in order to obtain bureaucratic assistance.

5. Rules and regulations, policies

5.1 Overall strategy

The municipality of Bologna has always characterised in Italy as one of the most actively mobilised on the issue of immigrants' integration (Caponio 2006 and 2010). First interventions undertaken in the late 1980s were essentially aimed at providing shelter and first assistance to foreign workers arriving in the city after the 1986 and 1990 regularisations (Law n. 943/1986 and Law n. 39/1990) attracted by the employment opportunities in the industries and manufactories located in the provincial territory. Since then, local policies have been developing along different lines of intervention, among which vocational training and insertion in the labour market have always featured very high. Nevertheless, local integration policies have never targeted immigrant entrepreneurs, who are supposed to benefit from the many public and private services supporting the development of small and medium sized firms in general.

As pointed out in part 3 of this report, small and medium sized enterprises have been crucial in the model of economic development characterising since the late 19th century the territory of the province of Bologna, as was the case for the rest of Emilia Romagna and the North-East of Italy. These industries, often organised in specialised districts, still represent today a vital part of the productive and social fabric of this part of the country. As a consequence, to start the work career as a salaried employee and to set up one day one's own independent firm is a typical path which is also a crucial feature of the local labour culture. Small and medium sized firms are deeply "embedded" in a dense network of social relations that supports new entrepreneurs. Employers themselves support the spin-off of their employees' activities through so called sub-contracting chains. Another crucial actor is the family, who often ensures financial and labour resources. In this context, a network of specialised services for small and medium sized enterprises has developed, especially on the part of professional associations and private business consultants. As we shall see

below, the National Confederation of Craftsmanship (CNA), has been particularly active in providing specific assistance to immigrant entrepreneurs.

Local institutions, on their part, have considered small and medium sized immigrant enterprises as part of their overall strategy of economic development of the territory. The Province of Bologna and the Municipality both run since a long time services aimed at supporting the start-up of businesses and more recently have started also micro-credit programmes (see § 5.5 and 5.11). These services addresses Italian and foreign entrepreneurs alike.

5.2 Objectives and dimension

Since there are no specific policies aimed at promoting immigrant entrepreneurship, no specific goals or dimensions can be identified. The general rationale behind local administrations (both the province and the municipality) non action in this field is that immigrants can have access and beneficiate of the general public and private services available in an economic context which always been particularly favourable to the development of small and medium sized enterprises. As we shall see below (§ 5.5), only the region Emilia Romagna since 1990 has been providing small financial contributions (max 26,000 Euros) to immigrants willing to set up a business and employing at least for the 50% immigrant workers (Regional Law n. 14/1990).¹¹ However, this specific intervention was stopped in 2004.

5.3 Main actors

The main actors have been already mentioned in § 5.1. Since there are not specific policies for immigrant entrepreneurship, the actors that have been mentioned above are those that are crucial for small and medium sized business in general. As a consequence, immigrant entrepreneurs are not actively involved by local authorities into the local entrepreneurship agenda. Insofar as immigrants' integration policies are concerned, as already mentioned in § 5.1, immigrant entrepreneurs are not specifically addressed or involved. Local policies are more focused on favouring access to the labour market intended essentially as salaried employment.

5.4 Targets

¹¹ This opportunity was opened also to Bolognese emigrants abroad willing to come back to their home region. However, according to Antonio Barresi of the Province of Bologna, no emigrant of a Bolognese origin did never apply.

As pointed out in § 5.1, local policies do not target specifically immigrant entrepreneurs but the development of entrepreneurship more generally on the territory. In particular, as I shall discuss more in-depth below, both the Province and the Municipality run an office for would-be entrepreneurs and both are focused on the start-up phase.

5.5 Institutions

From a national and local institutions point of view, the framework of actors relevant for businesses is rather complex and reflects the decentralisation of the Italian system of government.

At a national level, the competent institution appointed by the country's Government is the Ministry for Economic Development which includes the Productive Activities, International Trade and Cohesion Policies Departments. Among others, the Ministry has the task of implementing industrial development policies for SME sector. Within the Ministry, the division competent for the SME sector is the DGIAI (Directorate-General for the Promotion of Entrepreneurial Activities), whose main activity is to allow and provide financial concessions to businesses with the aim of pursuing important industrial policy objectives. The Directorate also manages the Guarantee Fund for Italian small and medium enterprises while the Ministry has the task of deciding and changing the eligibility criteria to access the allocated funds.

Certainly, an important role is played by each individual Regional Authority. Emilia Romagna Region, which covers the city of Bologna, through the Productive Activities, Trade and Tourism Directorate-General plays a crucial role in regulating the small and medium sized enterprises' sector and in providing financial resources on the basis of programmes such as for instance the European Social Fund. In particular, since the approbation at the national legislation aimed at liberalising the trade sector and at simplifying administrative procedures in the mid 1990s, the Region Emilia Romagna has been very active in approving the application rules. As mentioned above (see § 5.2), on the basis of the 1990 Regional Law on immigration (i.e. Law n. 14/1990), the Region has also provided small ad hoc contributions aimed at supporting the new initiatives of immigrant entrepreneurs as part of the Region's more general integration policy. The new immigration policy approved in 2004 (Regional Law n. 5/2004) has eliminated this measure, even though, at least in principle, art. 16 states that the Region and the provinces should support information and promotional services aimed at facilitating immigrants' in setting up their autonomous business. Regular resident foreign citizens are also admitted at all the provisions aimed at sustaining trade and handicraft firms, as already envisaged by the 1990 regional law. The Province of Bologna also plays an important role in the promotion of entrepreneurship. In particular, it is worth mentioning the office named Entrepreneurship Projects (*Progetti d'impresa*), a free of charge service providing

information and start-up consulting to all those who wish to start an entrepreneurial activity. In 2009, the Entrepreneurship Projects office has promoted the publication of a multilingual guide for would-be immigrant entrepreneurs, providing basic information on Italian legislation and regulation both on the immigration and entrepreneurship sector in four languages, i.e. Italian, English, French and Spanish. In the period 2006-2008, this office has carried out also a micro-credit project (see below: § 5.11).

Within the Municipality of Bologna, the Department of Productive Activities has the competence over all formal procedures that the immigrant entrepreneurs have to meet to open a trade or other kind (restaurant, cafes etc.) of activity in the city of Bologna. The Department has also collaborated with the Mayor¹² in devising specific rules on the opening hours of trade activities (bars and grocery shops) in the city centre because of the complaints of residents about the disturbance caused by drunk people who use to meet outside shops selling alcoholics until late at night. As mentioned above, these shops are usually run by immigrants (especially Pakistani and Bengali). Moreover, the Municipality has opened an Enterprise Office that provides information on bureaucratic formalities and access to contributions and loans for the start-up of new enterprises. Funding is offered on the basis of public calls opened to all entrepreneurs. This is the case in particular of the so called Mambo Project that provides special funds for the opening of commercial activities in disadvantaged areas of the city (see below: § 5.8 and 5.11).

Another crucial institution is the Chamber of Commerce of Bologna, a state institution not directly dependent from the Local Government. Besides keeping the Register of Businesses and Crafts, the Chamber of Commerce offers many opportunities for economic support, including loans, entrepreneurial training, consultancy and orientation. However, there is no specific programme for immigrant entrepreneurs. The Study and Statistics Service publishes every year reports on the situation of small and medium sized enterprises in the province of Bologna, as well as a specific report on immigrant entrepreneurship. Moreover, in 2009 the Chamber of Commerce of Bologna has collaborated with the Entrepreneurship Projects Office of the Province of Bologna in the drafting of a multilingual guide for would-be immigrant entrepreneurs.

Non-state institutions play also an important role for entrepreneurship, especially professional associations. Among them, the National Confederation of Craftsmanship of Bologna (CNA,

¹² In particular with Sergio Cofferati, the previous PD Mayor (centre-leftwing) and with Flavio Del Bono (always PD, centre-leftwing) at the beginning of its mandate. Flavio Del Bono resigned in autumn 2009 because of a scandal concerning abuse of public money while he was a regional councillor. At the moment, as we shall specify below, the city of Bologna is governed by a Commissioner appointed by the national government. New elections will be held in spring 2011.

Confederazione Nazionale Artigianato) has a special service for immigrant firms (called *CNA for the Foreign Enterprises*) since 2003, providing all kind of managerial and financial assistance. Clients have to be members of the association and to pay the annual fee, that is reduced for immigrants (between 80 and 100 € instead of 240 €).CNA runs also a special service for Chinese entrepreneurs in the Navile area. This office started to work already in the 1950s, when the first Chinese arrived in the province of Bologna to open small textile manufactories.

As for the trade sector, the two main professional organisation operating in Bologna are Ascom (*Associazione nazionale commercianti*) and Confesercenti, both addressing shopkeepers and entrepreneurs in the trade sector in general. As CNA, also these organisations offer a wide range of services for would-be entrepreneurs (often for free) and for their members. However, no special services for immigrant entrepreneurs have been promoted: foreigners searching for assistance in setting up a business or in ordinary management are suppose to beneficiate from the general services offered to the organisation's membership.

5.6 Access and involvement in policymaking

As already mentioned, immigrants are members of some of the main professional organisations working with immigrants entrepreneurs such as the CNA, which attempts to favour their membership through the payment of reduced fees. In the Directive Committee of Confesercenti there are two immigrant entrepreneurs who have been members of the organisation since a long time and have been elected because of their long militancy (they are not considered to represent immigrant entrepreneurs). However, no official data is available on these organisations' foreign members.

There are not specific bodies representing immigrant entrepreneurs interests in local institutions. The province of Bologna has established a Representative Council of Foreign Citizens elected directly by foreign residents for the first time in April 2007, but no specific representation for immigrant entrepreneurs is envisaged. However, 7 out of the 30 elected representatives are entrepreneurs (see: Osservatorio provinciale delle migrazioni 2008, 21). Also the Foreign Citizens Districts' Consultative Committees, established by the Municipality of Bologna and elected always in April 2007, are general representative bodies that should articulate the interests of all foreigners and not of specific categories. In the Navile district, where there is a high concentration of Chinese residents, the elected representative is one of the most well known textile entrepreneurs of the area.

There are not parallel institutions or organisations of immigrant entrepreneurs in Bologna. Immigrant associations have been described by our interviewed partners as extremely weak and poorly institutionalised, and do not seem to focus on the interests of specific categories.¹³

5.7 Formal access to entrepreneurship, rules and regulations

Setting up one's own business is many people's dream but the process is not an easy process. Requirements and rules are often an obstacle for both Italian and foreign citizens. For the latter the difficulties are even greater owing to their status of non-Italian citizens as well as to linguistic and cultural barriers. First of all, applicants must be regular citizens with a valid resident permit. Then they need to perfectly understand the obstacles of the language of law and bureaucracy in Italian and to meet all deadlines and requirements of the bureaucratic process, that are often different in their countries of origin.

The applicable legislation is found mainly in Legislative Decree 286/98, DPR 394/99 and Leg. Decree 3/2007. According to law, foreign citizens willing to set up an autonomous business in Italy should:

- a) wait for the issuing of the so-called flows decree, then see the categories being specifically excluded;
- b) be legally (no criminal conviction or pending proceedings) and professionally (fulfilment of mandatory education requirements) eligible according to law (same as Italian citizens);
- c) have a proper residence, demonstrated by a purchase or lease agreement, or by a statement by an Italian or foreign citizen legally residing in Italy, declaring he or she has placed an accommodation at the applicant's disposal;
- d) have a yearly income higher than the minimum threshold established by the Italian law for exemption from health costs.

Apart from these requirements, foreign entrepreneurs willing to set up a business must apply for a "Declaration" issued by the Chamber of Commerce stating that there are no impediments to the setting up of the business. The Chamber of Commerce is also competent for the issue of the so-called *Attestazione dei parametri riguardanti la disponibilità delle risorse per iniziare l'attività* (*Evaluation of parameters on the availability of resources to start the activity*). When considering

¹³ On immigrant associations in Bologna see also: Ponzo 2009.

whether to issue or not such certificate, the Chamber of Commerce takes the following cost criteria into consideration: a) costs connected to buildings (lease or purchase), costs connected to machinery and systems, costs connected to equipments, other costs (supplies, stocks, etc.).

As far as the permit of stay is concerned, foreign citizens entering Italy for the first time must apply for a specific permit of stay for autonomous employment (*permesso di soggiorno per lavoro autonomo*). If the applicant has a permit of stay for different reasons (study, tourism, business), he or she needs to apply for conversion into a permit of stay for autonomous employment reasons, before being able to start their activity. Lastly, foreign citizens living in Italy for at least 5 years and already owning a valid permit of stay, demonstrating the minimum required income and having a proper accommodation, can apply for the issuing of a long-term EC permit for extra-EU citizens at the local police authorities (*Questura*), also for autonomous employment reasons. The State Police is the competent body for renewing or issuing the permit of stay, that must be shown for registration in the Register of Companies.

As long as all the above is fulfilled, the applicant must register its business in the Register of Companies of the Chamber of Commerce and, where needed, in the Register of craft businesses (*Albo delle Imprese Artigiane*), before the above-mentioned Chamber.

Then he or she will have to apply for VAT registration at the Italian Revenue Agency (*Agenzia delle Entrate*), register with Social Security (INPS) and INAIL (Italian Institute for Insurance against Accidents at Work) if employees are present or if dangerous equipments are used.

As to the most common types of individual businesses set up by ethnic entrepreneurs, there are extra requirements to fulfil. Phone centres are subject to a specific authorisation issued by the telecommunication guarantee authority (*Autorità per le Garanzie nella Comunicazione*) by applying with the Territorial Department of the Ministry of Communications (*Ispettorato territoriale del Ministero delle Comunicazioni*). Those willing to set up a hairdresser's shop, mostly Chinese and Moroccans, need a professional qualification that is acknowledged by the Chamber of Commerce's Provincial Commission for Crafts. The related permission, that is issued by municipal authorities (*Comune*), is granted after assessing the fulfilment of all requirements. Lastly, also commercial activities, cafes and restaurants need a special permission issued by the municipal authorities.

As soon as the activity is started, the entrepreneur will have to send formal communication to the municipal authorities and, in particular, to the Tax Office (*Ufficio Tributi*), in order to have the corresponding waste disposal charge applied. Among other duties charged to the entrepreneur:

IRAP (Regional Tax on Industrial Activity), that is paid by the business, and IRPEF (Personal Income Tax), that is paid by the owner by summing the income from the business to other forms of income. IRPEF rate is calculated on a progressive basis according to the total income.

Other references in the national legislation on entrepreneurship state general principles rather than specific requirements or rules, for instance the accountability principle. According to the Law, the entrepreneur pursues its business and is solely accountable for it. As a guarantee, the owner is accountable with his/her whole possessions, both business and personal patrimony. As far as book-keeping is concerned, the entrepreneurs should seek an expert's assistance.

5.8 Zoning plans

In the field visit no specific reference to the impact of zoning plans on immigrant entrepreneurship has emerged. However, some specific policies directed at improving the living conditions in certain areas of the city depicted as particularly deprived or disadvantaged were mentioned as relevant for understanding the development of immigrant entrepreneurship in the city.

First of all, as already mentioned in § 5.5, since 2008 three Mayor's bylaws have been issued to limit opening hours of the small grocery shops owned by immigrants (especially Pakistani and Bengali) in the city centre of Bologna. These shops have been particularly blamed by resident people because of selling alcoholics until late at night, and in some cases, especially in the weekend, have become meeting points for drunk people and groups of young students.

Another policy of the municipality which has targeted specific districts designated as deprived areas is the so called Mambo Project, launched for the first time in 2001. The main purpose of the project was that of granting contributions to those entrepreneurs willing to start innovative entrepreneurial projects in these areas, i.e. the districts Borgo Panigale in the North West of the city, Bolognina and Corticella and San Donato in the North (as pointed out above in § 3 these districts are also those characterised by the higher rates of immigrant residents), the Pilastro area in the East, and Malpighi, Porto, Marconi, Irnerio, Fondazza and Mirasole in the city centre. In particular, three types of business activities were allowed to apply according to the calls, i.e.: handicraft and retail trade, information and communication technology, fashion and design. In 2009, the funds devoted to this line of intervention were 1,379,936 €.¹⁴ According to the call, the project could finance the 50% of the selected project for a maximum of 150,000 €. Half of the granted amount had to be reimbursed

to the Municipality on the basis of a reimbursement plan agreed between the two parts. Last but not least, the funded business committed to remain in the targeted area for at least 5 years from the assignment of the grant. The project is not targeted to immigrants, even though there have been quite a number of applications especially from immigrants of a Bengali origin. Table 13 shows data on the received applications and funded projects for the 5 calls launched from 2001 until 2009. Unfortunately, no specification on the national origin of applicants is provided. However, the immigrants admitted to the contribution have been just a few. No data on their nationalities are available, even though according to the Enterprise Office, most of foreign beneficiaries come from Bangladesh, a few from Morocco and in one case from Cuba.

Tab.13 Mambo project of the Municipality of Bologna: applications received since 2001 and funded projects

| | Applications | Funded projects | Of which: non EU nationals |
|-------------|--------------|-----------------|-------------------------------|
| Mambo 1 | 70 | 21 | 0 |
| Mambo 2 | 46 | 13 | 0 |
| Mambo 2bis | 33 | 5 | 0 |
| Mambo 3 | 796 | 17 | 0 |
| Mambo 3 bis | 113 | 28 | 0 |
| Mambo 4 | 60 | 26 | 3 |
| Mambo 5 | 143 | 42 | 3 |
| Mambo 6 | 128 | 20 | 5 |
| Total | 672 | 172 | 11 |

Source: Municipality of Bologna, Enterprise Office.

5.9 Sectoral rules and regulations

As pointed out in § 5.7, for most of the common types of businesses set up by immigrant entrepreneurs in Italy there are usually specific requirements to be fulfilled. Here we mention only those specific rules that appear to have a significant influence on immigrants would-be entrepreneurs.

First of all, as mentioned above, to set up a hairdresser's shop or a beauty parlour, a professional qualification acknowledged by the Region Emilia Romagna and by Chamber of Commerce's Provincial Commission for Crafts is needed. In both cases, this implies to undertake a three years

¹⁴ This were national funds of the Ministry for the Economic Development.

professional course that cannot be avoided, since the recognition of professional qualifications acquired abroad is very time consuming and uncertain. As a consequence, in Bologna as elsewhere, in these professions we find more often second generation immigrants than first generation ones. As in Turin (see: Tarantino 2010), this is in particular the case of the children of Chinese immigrants, who are more and more entering in these professions also in Bologna.

Another sector which is particularly difficult to access for immigrants because of specific restrictive rules is that of taxi drivers. In general, to become a taxi driver, the Italian nationality, or that of another EU country, is needed. The regulation issued by the Municipality of Bologna¹⁵ includes also non EU citizens on the basis of a reciprocity clause (i.e. Italian citizens should be allowed to become taxi drivers). Licences are issued by the Municipality only on a limited number and on the basis of an open competition. According to the so called “Liberalisation law”, i.e. Law n. 248/2006, Municipalities are autonomous in planning the number of licences to be issued and fixing a price. The last public call of the Municipality of Bologna held in 2008 fixed a price of 150,000 Euros, while before no payment was required.

5.10 Business acumen

As already mentioned, public institutions in Bologna have not undertaken any specific policy for immigrant entrepreneurs. Neither the Municipality nor the Province is involved in the organisation of any course for developing immigrants’ business acumen, while acknowledging that these kinds of measures would be necessary (see: § 4.7).

These kinds of courses are very often offered by professional organisations such as Ascom, Confesercenti and CNA. However, only CNA (National Confederation of Craftsmanship) organises specific training sessions for foreign entrepreneurs. The so called service *CNA for the Foreign Enterprises* is particularly concerned with developing immigrants’ skills in general management. Various courses for foreign would-be entrepreneurs have already been organised on topics such as how to manage subcontract relations (what are the main law obligations, penalties etc.), which was of a particular interest for entrepreneurs working in the constructions sector. Special courses for Chinese entrepreneurs have also been offered, with the presence of a Chinese interpreter. These have focused in particular on safety and health regulations.

5.11 Finance

¹⁵ See: Municipality of Bologna, *Regolamento unificato per la gestione sovracomunale degli autoservizi pubblici non di linea con autovettura (taxi e noleggio con conducente)*, 16th October 2007, n. 223 (<http://www.cotabo.it/document/upload/cartadeiservizi/regolamentotaxibologna.pdf>).

Access to credit loans is a crucial issue for local institutions. As pointed out above (§ 5.8), the Business Office of the Municipality of Bologna provides soft loans for all entrepreneurs willing to establish their business in areas of the city designated as deprived areas. The Province of Bologna, through its service called Entrepreneurship Projects (*Progetti d'impresa*), provides information and counselling on access to bank loans. Both services are for foreign and Italian citizens alike.

Between 2006 and 2008 the Entrepreneurship Projects service run also a micro-credit project (called MicroAccess) thanks to an agreement with Carisbo (the main bank in Bologna) and Emil Banca (a smaller cooperative bank operating in the region Emilia Romagna). On a total of 25 business plans financed, 4 were presented by foreign nationals (from Japan, Romania, Kenya and Peru). Entrepreneurs enrolled in the project were selected by the Province's office for the innovative character of their business idea and could have access to bank loans offered by Carisbo and Emil Banca with the sole guarantee provided by the Province. Individual training on management and other entrepreneurial skills was also provided to the selected entrepreneurs in the context of an ESF (European Social Fund) programme.

According to our interviewed partners, a crucial role in access to credit for businesses in Bologna is played by professional organisations such as Ascom, Confesercenti and CNA. These organisations manage guarantee funds that are aimed at facilitating access to bank loans for their members. In other terms, entrepreneurs in Bologna rather than dealing directly with a bank, usually take advantage of the intermediation of professional organisations which have established relations with local banks (especially Emil Banca and Banca of Bologna) and can provide adequate guarantee for their members. Hence, all these organisations run services providing information and counselling on financial issues to would-be entrepreneurs, as well as guarantee schemes mediating access to banks' loans. For instance, CNA runs a Credit Office that deals directly with banks in order to provide guarantees for its members. Foreign members of these organisations are supposed to take advantage of existing schemes, and no specific services for immigrant entrepreneurs have been reported in the field visit.

It is no surprise than if, as far as the banking sector is concerned, no specific measures for immigrant entrepreneurs have been reported. The local banking system relies upon the intermediation role played by professional organisations, which are collect requests from their members and guarantee for them. Of course, in this context immigrants can face more difficulties insofar as they have to become members of a professional organisation in order to get access to the banking system. But as foreigners, they might lack the credentials of most local entrepreneurs. Moreover, since immigrants are not so familiar with professional organisations, which often do not exist in their countries of origin, a certain degree of mistrust has also been reported. For these

reasons, Emil Banca supported in 2005 the opening of a specific service for immigrant entrepreneurs together with the Committee for the Civil Rights of Entrepreneurs, the Immigrants' Federation and the NGO Citizens of the World. However, this office does not seem to operate anymore. At the moment, Emil Banca provides services for its foreign clients (special bank accounts, money transfer etc.), but nothing addressing specifically foreign entrepreneurs.

In the micro-credit sector, the NGO Micro.Bo offers credit loans to private individuals who are in need of financial help because of emergency circumstances (lost of job, unforeseen health problems etc.). Immigrants are among the main clients of its services. Since 2005, Micro.Bo has been carrying out also a microcredit programme for entrepreneurs, Italians and foreigners alike. Immigrant entrepreneurs are indeed the main beneficiaries, since they represented the 69% of those who have received credit loans through Micro.Bo so far. The main countries of origin are Senegal, Tunisia, Morocco, Romania and Bangladesh, and applications usually concern the opening of small trade (57%) and handicraft (27%) activities. Foreign women are also an important category of recipients: on a total of 25% female entrepreneurs who obtained micro-credit from this organisation, the 64% were of a foreign nationality. However, this programme has always played a minor role in the activity of Micro.Bo, which considers social emergency credit as its priority, especially in the context of the current economic crisis.

Recently, a local branch of the Chaabi Bank of Morocco has been opened in Bologna.¹⁶ Among its goals, the support to Italian entrepreneurs willing to invest in Morocco and to Moroccan entrepreneurs willing to invest in Italy is particularly emphasised. However, this has not translated in any specific programme for Moroccan immigrant entrepreneurs so far.

5.12 Business locations

In the field visit, no specific programmes aimed at providing immigrant entrepreneurs with appropriate locations have been reported. However, professional organisations do usually offer help also on this issue. In particular, the CNA Navile Office, which deals mainly with Chinese entrepreneurs, has specialised in the search of adequate locations for Chinese textile firms. CNA deals directly with Italian owners in order to rent the location and with banks to obtain the necessary guarantees. Also the CAN service for foreign entrepreneurs provides counselling on

¹⁶ The first Italian branch was opened in 2009 in Milan. Followed the Turin branch (see: Tarantino 2010) and recently the Bologna one.

business location within the city of Bologna or in the municipalities of the province (so called geomarketing counselling).

5.13 Access to employment with ethnic businesses

From the field visit no measures aimed at supporting access to employment or apprenticeship with immigrant enterprises have emerged. However, according to CNA service for foreign enterprises (see § 5.5), in the 600 immigrant business registered with the CNA Bologna branch in 2006, one third of the employees were Italian citizens. This data points out the potential relevance of immigrant entrepreneurship for the labour market of the province of Bologna.

5.14 Staff matters

In the city of Bologna no specific measures aimed at dealing with immigrant enterprises staff matters have been identified. In general in Italy there is a concern with Chinese textile firms, which are considered to exploit co-national workers because of imposing a lot of underpaid extra working hours. However, according to our interviewed partners, there is no evidence of such relations of exploitation in the province of Bologna, since labour lawsuits involving Chinese immigrants are very few. This might be explained by the aspiration of many Chinese workers to become entrepreneurs with the support of their employers. To start a lawsuit against the employer would be then very risky. However, the Unions have declared to have difficulties in entering in these companies and unionise Chinese textile workers.

Concerns have been reported also with reference to Easter Europeans and Moroccan immigrants working in the building and constructions sector. As mentioned above (see § 4.4), entrepreneurship in this sector often hide quasi-dependent work relations, since the entrepreneur is somehow forced to set up his individual firm to be employed as subcontractor by a bigger Italian or immigrant firm willing to avoid the payment of social security costs.

5.15 Marketing

In the field visit no specific programmes aimed at improving the marketing of immigrant entrepreneurs have been reported. Immigrants who have benefited of the microcredit programme of the Province of Bologna MicroAccess (see § 5.11), only 4 in two years, have benefited of a training programme including also marketing skills.

5.16 Transnational economic connections

According to our interviewed partners, and especially to immigrant entrepreneurs we met in the field visit, the development of an economic activity relies more on the family members immigrated in Italy than on links or relations with the country of origin. The restrictiveness of admission policies for instance, makes it extremely difficult to recruit personnel in the home country, even specialised personnel. The case of an Indian restaurant that attempted to recruit a Nepalese chef but had to give up because of the impossibility to obtain the visa is reported as emblematic. Also Chinese entrepreneurs do usually recruit co-nationals who are already in Italy, while in the past, i.e. before of the restrictions introduced by the 2002 centre-right immigration law (i.e. Law 189/2002), they used to favour the entry, even illegally, of fellow nationals to be employed in their manufactories.

In general, Chinese wholesale traders are reported as particularly involved in import/export activities with the home country, even though recently some of them have started to prefer to buy products directly from the textile manufactories established in Italy because of the high transport costs in importing goods from China. According to the CNA office dealing with Chinese entrepreneurs in the Navile district in Bologna, some of the first arrived Chinese entrepreneurs have started to re-invest their profits directly in China: in particular, they buy manufactories there where they produce “made in Italy” products, which are then sold on the Chinese market. Of course, this is possible because of the lack of a legislation in China requiring to specify the real place of production of the goods.

5.17 Training and management support

The kind of training provided to immigrant entrepreneurs in the city of Bologna has been illustrated in § 5.11. In general, professional organisations such as Ascom and Confesercenti provide training and management support to their members in general. CNA has organised specific management courses for immigrants who intend to start up a business. Some courses have specifically addressed Chinese would-be entrepreneurs, with the participation of an interpreter.

5.18 Illegal and informal practices

There no official data on informal and illegal practices among ethnic entrepreneurs in the area of Bologna. However, as already mentioned in § 5.14, there are quite a lot of concerns about labour exploitation in the Chinese textile firms and in the building and constructions sector. Chinese are also reported to dodge taxes to a large extent and to attempt to circumvent safety regulations, despite controls are said to be pretty frequent. To pay sanctions, some Chinese entrepreneurs has asked for a credit loan with the intermediation of the CNA service of the Navile district.

5.19 Dialogue

As pointed out in the report, local authorities in Bologna have not engaged so much in policies addressing specifically immigrant entrepreneurs. Entrepreneurship services have been opened in the context of general local development policies and no specific measure addresses immigrant entrepreneurs. As a consequence, local institutions do not seem particularly involved in enhancing initiatives of dialogue between the various actors somehow concerned with immigrant entrepreneurs. It has to be pointed out that at the moment when the field visit was carried out, i.e. end April and beginning of May 2010, the Municipality of Bologna was managed by a national Commissioner, after the resignation of Mayor Flavio Del Bono (elected in May 2009) because of a scandal concerning misuse of public money when he was a regional official. As a consequence, there was no responsible Alderman for Economic Development and Trade. This might account for the lack of a clear strategy on the part of the Municipality on the issue of ethnic entrepreneurship. However, according to our interviews, also previous executives have not undertaken any specific policy in this respect, what appears to be in sharp contrast with the traditional activism of the Municipality of Bologna on immigrants' integration more in general (see: Caponio 2006 and 2010; Ponzo 2009).

6. Other

6.1 Summary and conclusions

Historically, Bologna has been part of the so called "Third Italy" model of economic development, which was characterised by the prominence of small and medium sized enterprises over the fordist system of industrial production. In the 1970s, the industrial district of Bologna was one of the main export-oriented areas of the country: the extended network of small and medium sized manufactories was able to ensure a high quality, extremely flexible and diversified production. However, in the last three decades, the Bolognese industrial district has been undergoing profound transformations. In the period 1981-1992, a reduction of about the 20% in the number of both firms and employees has been registered (Curti and Grandi 1997: 134), while at the same time a growing tertiarisation of the local economy, and in particular of the city of Bologna, was taking place.

It is in this highly dynamic context that immigrants started to arrive in the province of Bologna in the late 1980s. The ageing of the local Italian population combined with the lack of interests of the new generations in the more heavy, dirty and worst paid industrial works opened quite a lot of opportunities for immigrant men who settled in the region in this period (Marra 2008, 5). Along

with an increasing number of Chinese immigrants, whose pioneers arrived already in the 1950s to establish their own textile manufactories in the area, Moroccans, Tunisians and Senegalese were among the main nationalities at that time, and usually were employed as factory workers in the small and medium sized industries of the metropolitan and provincial territory. In the mid 1990s, new arrivals from ex Yugoslavia, Albania and later Romania were absorbed in the building and constructions' sector, while at the same time increasing female flows from the Philippines, Peru and again Romania entered into the domestic and personal care sector. More recent waves include Ukrainian and Moldovan women, often employed illegally as domestic workers, and male workers from Pakistan, Bangladesh and Sri-Lanka, initially employed in the manufactory industries of the provincial area and now moving more and more in the trade sector.

As it has been pointed out in the report, the city of Bologna, as well as its surrounding area, seem to provide a favourable context for the development of immigrant entrepreneurship. Many foreign entrepreneurs started to work as salaried employees, thus acquiring some knowledge of the local context and market. Moroccan, Tunisian, Albanians and Romanians have opened their individual firms mainly in the building and constructions' sector, often as subcontractors of bigger Italian or co-national enterprises; Chinese immigrants are particularly concentrated in the textile manufactory sector, where small business usually work as subcontractors for co-national main ones, even though more recently Chinese entrepreneurs are moving also in other sectors (such as trade and catering for instance); Pakistani and Bengali have replaced Bolognese people as owners of the small grocery and vegetables shops of the city centre. Despite this flourishing of immigrant entrepreneurial activities, which has been favoured, in Bologna as elsewhere in Italy, by the repealing in 1998 of the so called "reciprocity clause" (see above § 4.2), local authorities do not seem to have been particularly active in providing specific policies for foreign entrepreneurs. Let's attempt here below to account for such a paradox.

First of all, the leftwing political tradition of the city has to be considered, which might have favoured a certain separation between the public sector on the one hand, and the private market on the other. According to our interviewee partners, this latter has always been able to develop autonomously, relying upon the strong support provided by professional organisations such as for instance CNA, Ascom and Confesercenti. As a consequence, local authorities have been more concerned with the providing of social services than with sustaining the local economy. In fact, both the Province and the Municipality offer few services to would-be entrepreneurs, and none specifically targeted to immigrants. Especially at a municipal level, this is in sharp contrast with the highly articulated policy of immigrants integration promoted by the City of Bologna since the early 1990s (see: Caponio 2006 and 2010; Ponzio 2009). It is as if immigrant entrepreneurs are first and

foremost “entrepreneurs”, and thus automatically assigned to the realm of the private market, into which local authorities do not appear to be particularly interested in having a say.

Of course, and this is the second factor that has to be taken into account, such a separation between public and private is feasible insofar as there are other private institutions able to support entrepreneurial activities. Italian business usually rely upon professional organisations in order to have support in establishing a firm, having access to credit loans, carrying out ordinary managerial activities, etc. As for immigrant business, it is not clear yet if the existing system is able to cope with their needs. In the field visit, immigrant entrepreneurs showed a certain distrust towards professional organisations and a lack of knowledge of the offered services. The only exception is represented by the CNA (National Confederation of Craftsmanship) dedicated services, one of which, the Navile office, is specifically addressed to Chinese entrepreneurs and employ an Italian-Chinese interpreter (see also below: § 6.2).

In the lack of public policies and private initiatives towards foreign entrepreneurs, these latter, especially in the trade sector, seem to rely primarily upon the family and community resources. Yet, some indicators appear to point out the greater difficulties that immigrant firms are likely to encounter in such a context: first of all, the high turnover rate of immigrant business, that according to the Chamber of Commerce (Camera di commercio, industria, artigianato e agricoltura di Bologna 2009b), account for one third of the enterprises annual demographic balance in the province of Bologna; secondly, the concentration of immigrant entrepreneurs in the more instable and less innovative trade activities such as cafes and grocery shops; thirdly, and related with the second point, the restricted number of immigrant entrepreneurs who have been able to have access to municipal and provincial soft loans, which actually are aimed at rewarding more innovative initiatives.

Hence, if in terms of economic culture and structural opportunities Bologna should represent in theory a favourable context for immigrant entrepreneurs, the lack of attention to their specific needs and problems is likely to jeopardize their development, or at least to constrain it to a few sectors such as those characterised by subcontracting relations with Italian (or co-national) firms (see the buildings and textile sectors) and/or by low levels of innovativity (as is the case with retail trade).

6.2 Good practices

The activism of the Bologna branch of the National Confederation of Craftsmanship (CNA, *Confederazione Nazionale Artigianato*) in providing support to immigrant business is particularly outstanding, especially if one considers the scarce attention of the other professional organisations in the city. The Bologna branch of CNA started to work with foreign entrepreneurs already in the

1950s, when the first Chinese immigrant arrived in the area to open their textile manufactories. A special service was opened in the Navile district, which is characterised still today for the high density of Chinese residents. Since then, the range of services has been developing over time: in 2003, a service for immigrant firms called *CNA for the Foreign Enterprises* was launched in the Savena district, followed in 2006 by another service in Sasso Marconi, a small village of the Bologna Mountains' area, where immigrant entrepreneurs are particularly concentrated in the buildings and transport sectors.

These services provide free information to all foreign citizens interested in setting up an entrepreneurial activity, as well as other more specialised services to CNA members, such as: support and consulting for all bureaucratic procedures for establishing a firm; start-up and marketing counselling, as well as geomarketing on business locations; specific training on sectoral rules and regulations (health and safety rules, labour regulations etc.); financial counselling and access to credit loans through CNA special programmes. A reduced annual fee for foreign entrepreneurs has been introduced (between 80 and 100 € instead of 240 €) to favour their membership. In the Savena service, a Romanian front-office worker has been employed, who deals especially with Romanian (but not only) firms (mainly the building and construction sector), while the Navile service has contracted an Italian-Chinese interpreter.

Another good practice that can be mentioned is the publication in 2009 by the *Progetti d'Impresa* (Entrepreneurial Projects) office, together with the Chamber of Commerce of Bologna, of a special guide for foreign immigrants who intend to establish a firm (*Guida alla creazione d'impresa per gli stranieri*). This guide provides essential information on Italian legislation, rules and regulations both on immigration and entrepreneurial activities in four different languages, i.e. Italian, English, French and Spanish. The guide includes also a glossary of Italian relevant legal terminology and a list of contacts. It is distributed for free by the Entrepreneurial Projects offices of the Province of Bologna (8 front-office points in the province territory) and by the Chamber of Commerce.

6.3 Interview partners

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| Antonio Barresi | Operative Unit <i>Nuove imprese - Progetti d'impresa</i> , Province of Bologna |
| Franco Chiarini | Servizio Statistica, Municipality of Bologna |
| Chinese shopkeepers (hairstylist shops and cafes) | in La Bolognina district. |
| Asher Colombo | University of Bologna |
| Cosoleto | CNA Service for Foreign Entrepreneurs (<i>Per l'Imprenditore Straniero</i>) |
| Barbara de Blasi | Micro.Bo |
| Alessandro De Felice | Chamber of Commerce of Bologna |

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| Patrizia di Pasquale | MAMBO Project, Municipality of Bologna |
| Ferraro | CNA, Chinese enterprises service |
| Maura Grandi | Museum of Industrial Memory of Bologna |
| Gabriele Lanzi | Sportello imprese –Municipality of Bologna |
| Enrico Mazzetti | Confesercenti |
| Nigerian female entrepreneur (hairdresser near the Central Station) | |
| Nicola Mioli | ENASCO, Ascom |
| Stefano Montosi | Ascom |
| Pakistani shopkeepers in via Zamboni and via delle Moline (city centre of Bologna) | |
| Polish female entrepreneur (Phone centre in La Bolognina district) | |
| Officer | Chaabi Banque du Maroc |
| Officer | Emil Banca |
| Marco Sassatelli | Researcher Nomisma |

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