

WOMEN'S WORK

Rules and opportunities



Camera di Commercio
Firenze



Prefettura di Firenze



2014





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*Coordination: Sonia Menaldi, Chamber of Commerce of Florence
Rosanna Pilotti, Prefecture of Florence*

*Preparation of the guidelines:
Michele Brignola Manager of the Florence INAIL Office,
Chiara Fioravanti, Institute of Legal Information, Theory and Techniques, CNR
Sonia Menaldi, Chamber of Commerce of Florence
Rosanna Pilotti. Unified Immigration Office, Prefecture of Florence*

*Annamaria Vitale Cristina D'Aniello, Sabrina Montaguti
Azienda Speciale Metropoli*

*Collaborators:
Maria Grazia Maestrelli, Equal Opportunities Councillor of the Province of Florence
Alba Parrini, Chamber of Commerce of Florence,
Committee for the Promotion of Female Entrepreneurship*

*Collection and processing of statistical data:
Sandra Ermini, Prefecture of Florence
Silvio Calandi Office of Statistics, Pricing and Studies, Chamber of Commerce Firenze*

*Graphics and editing:
Pasquale Ielo, Chamber of Commerce of Florence*

*Publishing on Internet:
Chiara Fioravanti
www.prefecture.it/firenze
www.immigrazione.regione.toscana.it
www.fi.camcom.gov.it*

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INTRODUCTION

The successful collaboration is continuing with the Chamber of Commerce, Industry, Crafts and Agriculture for promoting awareness and respect of the rules by foreign female entrepreneurs, with special focus on the regulations in favour of the same, in observance of equal opportunities and the reconciliation between life and work activities.

The equality between men and women is a fundamental right, a common value of the European Union and a necessary condition for achieving the community goals of growth, employment and social cohesion. Considerable progress has been made in implementing equality between the sexes thanks to the legislation on equal treatment, integration of the gender dimension in the policies, specific provisions aimed at promoting the female condition, action programmes, social dialogue and dialogue with the civil society. However, the economic crisis risks aggravating the inequalities, creating prejudice for women who are often forced to choose between children and career due to the lack of flexible working hours and childcare services.

The new publication “Women’s work: rules and opportunities” intends to offer on one hand a summarised panorama of the main European and national laws aimed at favouring the inclusion of women on the labour market, and on the other, it focuses on several specific sectors where women are mainly present. In particular, the small business sector represents a field of great economic interest for the Florentine territory since there were 30,615 small businesses registered in the Province of Florence for the third quarter of 2013.

Overall, there are 40,080 people who hold corporate positions in small businesses, 8,502 of which are females, equal to 21.2% of the general total. A large part of the guidelines is dedicated to safety in the workplace with information about the major risks in a general perspective, also for the purpose of conveying a message of prevention in order to improve the workplaces and make them increasingly safer in every respect, also through collaboration between owners of businesses with both male and female workers.

The study has an appendix at the end that contains references for acquiring detailed information regarding professional training and access to credit for female businesses. Lastly, the statistical data help complete the picture. The publication will be available online at the websites www.prefecture.it/firenze, www.immigrazione.regione.toscana.it and www.fi.camcom.gov.it also in order to provide a timely update. I wish to thank all those who have contributed to the preparation of this publication and in particular, the Chamber of Commerce, which thanks to its funding has made it possible to produce this publication.

Luigi Varratta

Prefect of the Province of Florence



PART ONE

THE INSTITUTIONS, WOMEN AND BUSINESSES

The European and national regulatory panorama is filled with initiatives orientated towards promoting the development of female entrepreneurship, starting from the Treaty that establishes the European Community (amended by the Treaties of Amsterdam and Nice) that commits the Community institutions to fight discrimination based on sex, race or ethnic origin, religion or personal beliefs, handicaps, age or sexual orientation. Following is a brief survey of the most significant initiatives regarding employment, labour and wages, with focus on the need for positive actions favouring women, particularly women entrepreneurs.

The European Institutions

The aim of the European policies and programmes for female entrepreneurship is to spread an entrepreneur spirit among women, encouraging and financially supporting the start-up and conducting of business activities by females. The European legislation in the field of female entrepreneurship envisages above all intervention in the context of policies for the development of small and medium-sized businesses (SMEs) and the promotion of employment. More specifically, the European Commission has proposed several concrete actions for promoting female entrepreneurship:

- mentoring models for inviting women to set up their own business;
- activities for developing an entrepreneurial spirit among women graduates;
- exchange of the best practices for promoting female entrepreneurship.

In 2010 the Directive 2010/41 was issued that amends the earlier legislation for ensuring a greater protection of women where are self-employed. The principle of equal treatment applies to the sector of self-employment and implies that the conditions for setting up a company between spouses or partners are equal to those adopted for other people. Self-employed female works and spouses or helping the management of a family-run company can benefit from the same right of maternity leave foreseen by the European regulations for employed female workers.

The aim of these amendments is that of reducing the barriers that discourage women from starting up an independent activity and contributing to reduce the vulnerability of spouses who help manage a family-run business. The new directive has also been referred to in the scope of the five-year strategy (2010-2015) launched by the European Commission to promote gender equality in Europe.

Self-employment

Self-employed workers:

whosoever carries out, in accordance with the conditions laid down by national legislation, a gainful activity on their own, including managers of farming concerns and self-employed professionals.

Spouses of self-employed workers:

the spouses of self-employed workers or those who are recognised by national law as partners of self-employed workers who do not receive a salary and who are not partners, how habitually take part, in the conditions established by national legislation, in the activities of the self-employed worker and carry out identical or complementary tasks.

The European Pact for Gender Equality

In 2011 the Council of the European Union adopted the European Pact for Gender Equality for the period 2011-2020, via which the Council recognises gender equality as a fundamental value of the European Union and attribute its underlying policies with a decisive importance in stimulating economic growth, prosperity and competitiveness. Among the measures proposed for fighting segregation on the labour market, there is also the promotion of female entrepreneurship and the participation of women in political and economic life. Another important initiative is set down in the General Block Exemption Regulation (GBER) that simplifies and harmonises the previous SMEs regulations and increases the intensity of aid for investments destined for these companies.

Also included among the measures are subsidised loans for female entrepreneurship. In particular, thanks to the more streamlined bureaucratic formalities foreseen by the new regulation, the Member States can grant subsidies of up to 1 million Euro to women entrepreneurs who hold at least 51% of the capital. The loans apply to the first 5 years of business and may even reach 15%. Among the costs that can be covered there are legal, consultancy and administrative expenses linked directly to the incorporation of small businesses. Also covered are other operating costs such as aid for looking after children and the elderly. At a European level, there are organisations for promoting female entrepreneurship, including the Eurochambres Women Network (EWN), the European Chamber of Commerce network for fostering the development of female entrepreneurship. Set up under the umbrella of Eurochambres, the EWN strives for the following objectives:

- to foster the exchange of information and promotion of specific points of view within the network;
- to offer structured support for speeding up the development of female entrepreneurship, including dissemination of the “best practices”;
- to promote participation in public-private partnerships on a local, national and European level;
- to encourage recognition of the rights of equal opportunities;
- to provide support for the institutional lobbying activities at all levels;
- to actively participate in the development of corporate social responsibility of the company;
- to foster better conditions for enhancing greater balance between private and professional life.

As part of the Small Business Act there is also an initiative for disseminating positive testimonies and goods practices within the context of female entrepreneurship.

This has led to the setting up of the European Network of Female Entrepreneurship Ambassadors. The goal of this network of ambassadors of female entrepreneurship, reserved for partners of the “Enterprise Europe Network”, is to provide testimonies about the organisation and management of companies, as well as empathetic support offering knowledge, business experience and safety for the women who are about to become entrepreneurs.

European Funding Programmes

In relation to the 2014-2020 programming, the promoting of female entrepreneurship will be funded by the COSME Programme (Competitiveness of Enterprises and SMEs), proposed by the European Commission for the 2014-2020 period, which has the goal of:

- improving the ratio between finance and small-medium sized businesses (SMEs) in Europe;
- supporting pathways of self-entrepreneurship and the creation of businesses capable of generating growth and jobs;
- creating new instruments for fostering competitiveness in Europe.

The COSME programme was adopted on 21 November 2013 by the European Parliament and has a budget of 2.3 billion Euro. The amount allocated for the coming 7 years also amounts to 2.3 billion Euro. The purpose of COSME is that of resolving the difficulties represented by access to credit by small businesses, and in order to cope with this issue, it will provide a guarantee instrument for loans of up to 150,000 euro granted by the SMEs. In addition, COSME will offer support and assistance services in the following cases:

- access by entrepreneurs to EU markets and beyond the borders of the same;
- citizens interested in starting up a self-employed business who have difficulty in starting or developing their activities;
- authorities of the Member States will be offered better quality support for the processing and implementation of effective reform policies oriented towards the SMEs.

This programme will commence on 1 January 2014.

For further information, please consult the Tender Monitoring section on the website www.unioncamere.net.

The Italian panorama

Principles

The principle of equal social dignity and equality before the law for all citizens without distinction of gender, race, language, or religion, and the commitment of the Republic to remove all barriers of an economic or social nature that in fact limit freedom and quality of the citizens, is based on the Constitution. Article 37 of the Constitution recognises that female workers have the same rights for equal work, and the same pay owed to the worker, and the work conditions must allow women to fulfil their essential family role. The Italian Republic, in implementing the ILO Convention 1975/143 ratified with Law 1981/158, guarantees all foreign workers legally residing in this country equal treatment and full equality of rights compared to Italian workers.

Equality in employment

All the Italian legislation concerning equal opportunities has been subject to a revision and unified in a Code of Equal opportunities between men and women approved with Legislative Decree 198/2006.

The provision that implements a reordering of the provisions aimed at fighting discrimination and fully and effectively exercising the principle of equality is divided into four books. The first contains the general provisions for promoting equal opportunities between men and women.

The other three contain provisions aimed at promoting equal opportunities in ethical-social relations, economic relations and civil and political relations.

The entire range of European and national regulations has the scope of promoting all the aspects of equal opportunities in employment policies, reducing professional isolation, and reconciling family and professional life in a more streamlined manner. In particular, three operating objectives are emphasised:

- the intensification of the equality dimension between women and men in the European strategy for employment. This entails in particular the need to encourage the training of women throughout their lifetime and to encourage the employment of women and their access into the technology and information sectors;
- enhancement of the use of structural funds for promoting equality between women and men, especially through specific initiatives;
- the drawing up of strategies for encouraging gender integration in all the policies that have an impact on the position occupied by women in the economy.

To achieve implementation of the principle of equal opportunities and equality of treatment between men and women in the employment and jobs, Legislative Decree no. 5 dated 25 January 2010 also intervenes. This decree transposes the Directive 2006/54/EC that unites and replaces a series of previous deeds concerning equal opportunities.

The provision makes several amendments to the Code of equal opportunities between men and women, pointing out how its aim is to adopt the measures for eliminating each and every act of gender-related discrimination that compromises or prevents the recognition, enjoyment or exercising of human rights and the fundamental freedoms in a political, economic, social, cultural, civil and every other field.

In addition, it stresses how treatment equality and equal opportunities between women and men must be ensured in all fields, including those of employment, jobs and wages, as well as in that of training and implementation of the laws, regulations, and administrative, political and business acts.

Reconciliation policies

The policy for reconciliation represents an important factor for innovating social, economic and cultural models and its aim is to provide instruments which, by making the working and family spheres compatible, allow each individual to make the most of the multiple roles taken on within complex societies.

A wide range of initiatives have been implemented both nationally and on a European level, aimed at encouraging the grassroots and exchange of the most valid experiences, as well as the experimentation of new models for organising work.

In Italy, the cornerstone legislation is found in Law 53/2000, which, besides introducing parental leave and encouraging greater involvement by fathers in childcare, focuses the attention of the regions and local entities on the importance of reorganisation of timing in the city and has promoted, via article 9, the experimentation of positive reconciliation actions in the workplace, raising awareness in this regard by companies and social partners.

Over the years art. 9 has undergone various amendments: the most recent, implemented by article 38 of Law no. 69 dated 18 June 2009, has enlarged the plateau of the potential benefactors and updated the number of fundable interventions, making it necessary to draw up a new implementation regulations (adopted with Decree of the Prime Minister dated 23 December 2010) in relation to the methods and criteria for granting assistance.

The Department of Family Policies manages various instruments that help make employers more aware of the family requirements of their own employees; among these, the issuance of grant notices for the experimentation of positive funded actions under art. 9 of Law 53/2000, the last call for tender of which dates back to the month of May 2011.

When can a “female” business be defined as such for the purposes of the classification of economic activities?

The definition depends on the type of company:

- **shareholding company:** this is “female” if the holdings by women “shareholders” are higher than 50% by counting the composition of shares and positions attributed;
- **partnerships and cooperatives:** this is “female” if the holdings by women “shareholders” are higher than 50%
- **individual firms:** these are female if the owner is a woman;
- **other legal entities:** these are female if participation by female “directors” is higher than 50%.

The possibility of grants concerns projects aimed at:

- a riorganizzare gli orari di lavoro;
- facilitare il rientro dei dipendenti che abbiano fruito di un congedo per motivi familiari;
- introdurre servizi innovativi per favorire la conciliazione tra vita familiare e professionale;
- supportare con figure di sostituzione i soggetti autonomi con particolari esigenze familiari

Apart from private employers, further to the amendments made, employers of public jobs, associations and employers’ associations are now also able to access the grants.

Additional contributions for initiatives linked to equal opportunities (not necessarily relating to reconciliation) are made available by the Ministry of Labour pursuant to Legislative Decree 198/06. By 31 May each year, the National Equality Council draws up a target programme of positive actions to be promoted, the subjects admitted per single typology and the assessment criteria; it is also possible to co-fund positive actions for resolving collective disputes.

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In the section, "Legal Disclosure" of the official site of the Ministry of Labour, the Target Programme is published for the purpose of increasing and qualifying female labour, via the entering and re-entering of female businesses onto the labour, development and consolidation markets for each year.

The application for admission to the grants for the implementation of positive actions can generally be submitted from 1 October to 30 November according to the forms attached to the Interministerial Decree dated 15 March 2001.

Informative guidelines are also available on the website.

Although the provision is managed by the central administration, the territorial entities may play an important role in this context: in fact, they can support the projects by co-funding them or by making premises or qualified human resources available free of charge who are able to help the businesses with regard to the design, management and monitoring of the interventions.

The Equality Councillor

This is an official figure established by Law 125/1991 (Positive actions for creating male-female quality in the workplace) and with her powers reinforced by Legislative Decree 196/2000 (Discipline of the activities of the Equality Councillors and the provisions governing positive actions), now merged with the Code of equal opportunities between men and women.

The Equality Councillor:

- is a public official and has the obligation of reporting to the judicial authorities any offenses she gains knowledge of;
- investigates any situations of gender imbalance and promotes the implementation of policies of Equal opportunities by public and private bodies operating on the labour market;
- monitors the results of the implementation of the positive action projects envisaged by Law no. 125 dated 10 April 1991;
- interacts with and collaborates with the Labour Councillors of the Local bodies and with other Equality entities;
- protects the workers and makes all attempts to reconcile any individual labour disputes concerning gender-related discrimination;

Who can contact an Equality Councillor

If you are a woman and you:

- have been subjected to discrimination when applying for a job
- have been subjected to discrimination when accessing a training course
- have been subjected discrimination in furthering your career
- have had difficulty combining your maternity with your job
- have been subjected to discrimination regarding your wages
- you have been fired due to the fact of being a woman
- you have been harassed in the workplace.

If you are a company, and you:

- want to valorise female presence in your company
- want to access the grants envisaged by Legislative Decree 198/06
- want to submit projects for corporate reorganisation and flexibility based on Law 53/00 and Legislative Decree 151/01 (Consolidation Act on maternity and paternity).

- brings legal action against any discrimination in the workplace;
- promotes positive actions also through the identification of community, national and regional resources in the field of equal opportunities;
- disseminates knowledge and exchange of good practices and training activities;
- is a member to all effects of the Provisional Tri-party Commissions foreseen by articles. 4 and 6 of Legislative Decree no. 469/97;
- participates in local partnership and supervisory board round tables.;
- is a member of the Provincial Equality Board, or any other body irrespective of its name that carries out similar activities;
- expresses obligatory opinions regarding the Three-year Positive Action Plans presented by the territorial public administrations (Inter-ministerial Decree dated 23 May 2007 on the "Equality and equal opportunities measures to be implemented in the public administrations").

Legal action

The responsibilities of female and male Councillors aimed at observing the anti-discrimination regulations and the powers of intervention both in conciliatory proceedings or in court, for settling disputes regarding gender-related discrimination are achieved via the following:

- bringing action, also as a matter of urgency, in all cases of discrimination before the court presided over by a Labour Magistrate or the territorially competent TARs (regional administrative courts);
- more incisive definition of the powers in the reconciliation proceedings;
- the extending of the possibilities of appeal in cases of collective disputes;
- the strengthening of the magistrate's powers, for example in defining the positive action plans for removing any discrimination ascertained.

Positive actions

Positive actions are interventions that can be achieved in the workplace or within the territory, the purpose of which is to eliminate inequality for women applying for jobs, trying to further their careers, and situations of mobility, and therefore they aim at removing barriers which in fact prevent that realisation of equal opportunities. The regulations address the need to simplify the legislation governing positive actions and remove the critical elements arising for the funding of projects and for positive action plans that must be adopted in the public sector.

The Committee for the promotion of Female Entrepreneurship (CFE)

The Committees for the Promotion of Female Entrepreneurship (CFEs), formed in 1999 from a Memorandum of Understanding between the Ministry of Productive Activities and Unioncamere, are made up of representatives of the Chamber of Commerce and the trade associations, the banking and insurance sectors and the trade unions and customer protection unions that are involved in promoting equal opportunities. They are appointed by the Chamber of Commerce council and remain in office for three years, with the objective of promoting the development of female businesses.

The Memorandum, renewed again on 20 February 2013, confirms the commitment to reinforce the role of women in the country's development policies and bridge the gap of Italian female participation in the labour world compared to the OECD average. The Memorandum also collects the indications arriving from the European Commission regarding industrial policy. Among these, the need to offer better opportunities to women, who represent 52% of the population, but only one third of the entrepreneurs.

The understanding entered into redefines the "mission" of the 105 Committees for the Promotion of Female Entrepreneurship (CFEs) registered with the Chambers of Commerce, which will have the task of:

- working towards the development and qualification of the presence of women in the business world;
- participating in the Chamber of Commerce activities, combining the development of the local business in gender-related terms;
- promoting cognitive investigations into the local situations in order to identify opportunities for women to enter the labour world, and in particular, entrepreneurship;
- perfecting initiatives for the development of female businesses;
- implementing initiatives for facilitating access to credits;
- developing research and study activities, cultivating relations with the education and training sectors.

The Committee of the Chamber of Commerce in Florence currently consists of 18 representatives from the trade associations and unions, the union for protecting the rights of consumers and the banking and insurance sectors of the territory of Florence, and over recent years it has been able to count on a budget of approximately €25,000 a year.

What does the CFE do in Florence?

The Committee acts as a reference point for entrepreneurs and would-be entrepreneurs, offering representation spaces for the needs and requirements of female entrepreneurship in the territory, creating occasions for confrontation between the various methods of reconciling work and family life, providing a stimulus for creating information, services and opportunities tailored to business-creating women.

Since the year it was formed, the CFE has therefore worked actively in the Florentine territory to implement its objectives, promoting an innovative business culture capable of highlighting the gender difference of female entrepreneurship and the work of women, in order to bring it to the attention of the relative authorities, and also addresses the new frontier of reconciliation between work and family life.

The CFE attempts to promote and support the recruitment of women in relevant roles in economic, social and cultural entities, investing in professional training courses to improve the general labour conditions of women, in the knowledge that a greater participation of women in the labour world represents not only a step forward in achieving equal opportunities, but also an extremely valuable contribution to the economic and social activities in the Florentine territory.

In order to achieve the preset goals, over the last few years the CFE has pursued numerous training and communication activities, including workshops, film festivals, events and seminars, often organised in collaboration with prestigious institutional and private partners in the Florentine area. As far as the numerous projects carried out there was the film festival "Women...what a feat!", for the purpose of making the general public aware of the female entrepreneurship and reconciling of professional and family life.

A special mention must also be made for the Award for small and micro female businesses that have increased the level of employment over the last three years despite the continuing economic crisis and the rise in unemployment levels. The Award offered by the Committee consists of the allocating of €5,000 to the small business that comes first and €3,000 to the first three micro-businesses classified. In 2013, the CFE also organised a training course on female leadership during the second part of the year, targeting entrepreneurs and would-be entrepreneurs.

The main objective of the course was to encourage the acquisition of skills in conflict management in the company (a particularly relevant issue in the context of economic contraction), by managing to communicate in an assertive manner and improving negotiating techniques, as well as to build an aware leadership model, learning how to assess one's own strong points and perfecting public-speaking skills.

Finally, still in relation to 2013, it is worth mentioning the web marketing communication workshop promoted by the CFE aimed at providing participants with the essential web marketing tools for improving their own corporate business and personnel (in the case of individual companies or self-employed subjects).

For the updated programme of the activities for 2014, it is recommended to periodically consult the website of the Chamber of Commerce www.fi.camcom.gov.it.

PROFESSIONAL TRAINING

The development of female entrepreneurship is also promoted through specific entrepreneurial and professional training activities in favour of would-be entrepreneurs, for facilitating both their qualification professionally and disseminating the knowledge about the methods of accessing credit, and their entering into the various economic sectors. Active in Tuscany since 2007, there have been various editions of the “Busy-Ness-Women-MadreFiglia” project in pre-selected provinces. The “Busy-Ness Women –MadreFiglia” free training course promotes the development of female entrepreneurship through the mentoring instrument, that is, the accompanying techniques between an expert subject (Mentor) and a beginner (Mentee), in the aim of supporting would-be entrepreneurs in their business training. The training is performed using the “mentoring” technique with personal interaction activities aimed at transferring professionalism and business know-how between the Mentors, expert entrepreneurs with consolidated experience, and the Mentees, would-be entrepreneurs desiring to enrich their own business and professional skills.

Structure of the course

The “Busy-Ness-Women-MadreFiglia” training course is structured in two closely connected stages. The first includes specific training on topics such as drawing up business plans, budget analysis, management controls, while the second entails an educational course that both Mentor and Mentee carry out together aimed on one hand to promote and support the creation of relations and links among participants for developing useful relations for strengthening their own entrepreneurial activities, and on the other, to increase their technical know-how on matters of common interest.

The course is 100% funded by the Regione Toscana and Unioncamere Toscana within the framework of the Regional Programme for female entrepreneurship. Participation is entirely free of charge.

The mentor's profile

(entrepreneurs with at least three years of business experience)

“Busy-Ness Women – MadreFiglia” usually involves a maximum of 12 entrepreneurs with at least three years of business experience who are interested in acquiring new corporate planning and management tools, through an in-depth technical course and the creation of networks of relationships. The Mentor is a businesswoman who keeps a close watch on every market and labour transformation including orienting of the Mentees understood as new and potential reference subjects and carriers of new energy and enthusiasm. She is aware of the chance of an enriching and professional experience on every occasion for confrontation with other women, either already self-employed or would-be entrepreneurs.

The mentee's profile

(would-be entrepreneurs or new entrepreneurs)

This training course involves a maximum of 24 new entrepreneurs (maximum of three years of business experience) or would-be entrepreneurs who intend to create or develop an autonomous business idea availing of the assistance of other women who have already been through the same experience.

How to take part

In order to participate it is necessary to submit the application contained in the websites www.tos.camcom.it, www.ms.camcom.gov.it and www.pi.camcom.pi/assefi.it together with a photocopy of an identification document and the privacy form filled out according to the methods described in the notice. The only selection criterion for admission is represented by the date of receipt of the application by the Unioncamere as per the methods established in the selection notice!

For the expiry of submission of the applications, please consult the UNIONCAMERE website: www.tos.camcom.it

ACCESS TO CREDIT

The special section “Presidency of the Council of Ministers, Department for equal opportunities” of the Central Guarantee Fund, reserved exclusively for female enterprises, established on 14 March 2013 thanks to an agreement between the Department for Equal opportunities, the Ministry for Economic Development and the Ministry of Economy, has introduced a significant innovation: the possibility for female enterprises to reserve the guarantee by. It is established that the entrepreneurs can directly access the special section by filling out the online forms. Once they have received the results of the investigation of the application for access to credit, they can then contact a bank of their liking. It will then be up to the bank to decide on the granting of credit, however the fact of possessing “potential talents” represented by the voucher of the special section is certainly an opportunity. This section - financed with 20 million euro made available in equal amounts by the Presidency of the Council of Ministers - Department for equal opportunities and the resources of the fund itself - makes it possible for small and medium female-run businesses to have facilitated access at more favourable conditions to 300 million euro of secured credit.

The main features of the special section of the fund are as follows:

- use of the resources for direct guarantee interventions, joint-guarantee and counter-guarantee of the fund to cover financial operations for the company's business activity;
- 50% of risk-sharing between the resources drawn from the fund and those of the special section;
- more favourable conditions for granting the guarantee;
- reserving of a percentage of the disbursement for interventions in favour of the start-up of companies (initially half, after which the percentage will be varied according to the assessments of the Department for equal opportunities).

Subsidies for female businesses in Tuscany

Also in Tuscany, the grants for female entrepreneurship concern individual enterprises managed by women or companies with a majority of women shareholders. Said grants are secured by a guarantee equal to 80% of the funding provided free of charge by the

Regione Toscana, and a grant is also foreseen to reduce the bank charges which can be used to create new companies as well as for the expansion of pre-existing female-run enterprises. With Decree no. 1598 dated 20 April 2013, the Regione Toscana amended the regulating of interventions established by Regional Law 21/2008 as well as the method of submitting the application. The Law for the Promotion of businesses run by young people, females and subjects already receiving social welfare of the Regione Toscana establishes, besides the types of subsidies, who can access them and what the eligible sectors and expenses are:

Beneficiaries

Small and medium businesses run by young people possessing the following prerequisites:

- the manager of the business must not be over 40;
- the legal representatives and at least 50% of the shareholders who hold at least 51% of the share capital, with the exception of cooperative companies, must not be over 40. The share capital must be fully subscribed to by individuals;
- the legal representatives and at least 50% of the working shareholders who hold at least 51% of the share capital, with the exception of cooperative companies, must not be over 40.

Small and medium female-run businesses possessing the following prerequisites:

- the manager of the company must be female;
- the legal representatives and at least 50% of the shareholders who hold at least 51% of the share capital, with the exception of cooperative companies, must be women. The share capital must be fully subscribed by individuals;
- the legal representatives and at least 50% of the working shareholders who hold at least 51% of the share capital, ad with the exception of cooperative companies, must be women.

Small and medium businesses of workers receiving social welfare for a period of at least 6 months over the previous 24 months prior to submitting the application for grants, possessing the following prerequisites:

- the manager of the company must be the recipient of the welfare;
- the legal representatives and at least 50% of the shareholders who hold at least 51% of the share capital, with the exception of cooperative companies, must be the recipients of welfare. The share capital must be fully subscribed by individuals;
- the legal representatives and at least 50% of the working shareholders who hold at least 51% of the share capital, with the exception of cooperative companies, must be the recipients of welfare.

Business sectors

The companies must operate in one of the following sectors (ATECO 2007 Code):

- B - Extraction of minerals from quarries and mines, with the exception of Codes 05, 05.10, 05.20, 08.92.0
- C - Manufacturing, with the exception of Code 19.1

- D - Supply of electricity, gas, steam and air-conditioning
- E - Supply of water; sewerage systems, waste management and abatement
- F - Building
- G - Wholesale and retail trade; motor vehicle and motorcycle repairs
- H - Transport and storage
- I - Incoming services and catering
- J - Information and communication services
- M - Professional, scientific and technical activities
- N - Rentals, travel agencies, business support activities
- Q - Healthcare and social services, with the exception of Code 86.1
- R - Artistic, sporting entertainment and fun activities
- S - Other service activities, with the exception of Code 94

The businesses may be:

- newly incorporated, that is, incorporated during the six months prior to the date of submitting the application for grants or within six months after that date;
- in expansion, that is, young or female enterprises incorporated during the three years prior to the date of submitting the application for grants and which carry out investments aimed at consolidating or enhancing their own competitive positioning.

Allowable expenses

Expenses are allowed if for investments closely linked to the economic activity for which the grants are requested. Investment interventions are allowed if for the purpose of purchasing or realising:

- industrial plants;
- installations for producing energy from renewable sources;
- machinery
- equipment and furnishings;
- masonry works and similar if functionally related to the investments in plants, machinery or equipment;
- building installations;
- patents, licences, trademarks;
- start-up and goodwill;
- consultancy services, thereby including the establishing of the business plan; the cost of the business plan must not exceed 3% of the overall investment or a maximum amount of 5,000 euro;
- promotional activities;

- cost of patents or other industrial property rights;
- working capital connected to the investments for a maximum amount of 40% of the investment subject of the funding.

Investments already underway at the date of submitting the application for funding are not admitted, nor are expenses already incurred before said date.

Grants

The following grants are envisaged:

- financing in the form of low-interest loans or guarantees for loans, leasing operations and equity loans to cover the expenses of investments made in the territory of the Regione Toscana, for a maximum of 312,500 euro, and a duration of not less than 60 months or more than 180 months (possibly consisting of a 12-month pre-amortisation period):
- financing in the form of low-interest loans, up to 50% of the amount of interest charged for loans, up to a maximum of 50,000 euro of the same secured loan and disbursed in a lump sum;
- financing for guarantees, issued to financiers for a maximum secured amount not exceeding 80% of the amount of the loan; within the limits of said amount, the guarantee covers up to 80% of the amount of overdrafts for capital and contractual interest and arrears. The maximum secured amount is established in 250,000 euro. The guarantee is issued without charges or expenses for the applicant company. The applications for access to facilitated loans for amounts of less than €50,000.00 are examined with priority.

IMPORTANT !

Expiry

Applications may be submitted at any time of year up until 30 April 2015 and the grants are awarded until depletion of the resources.

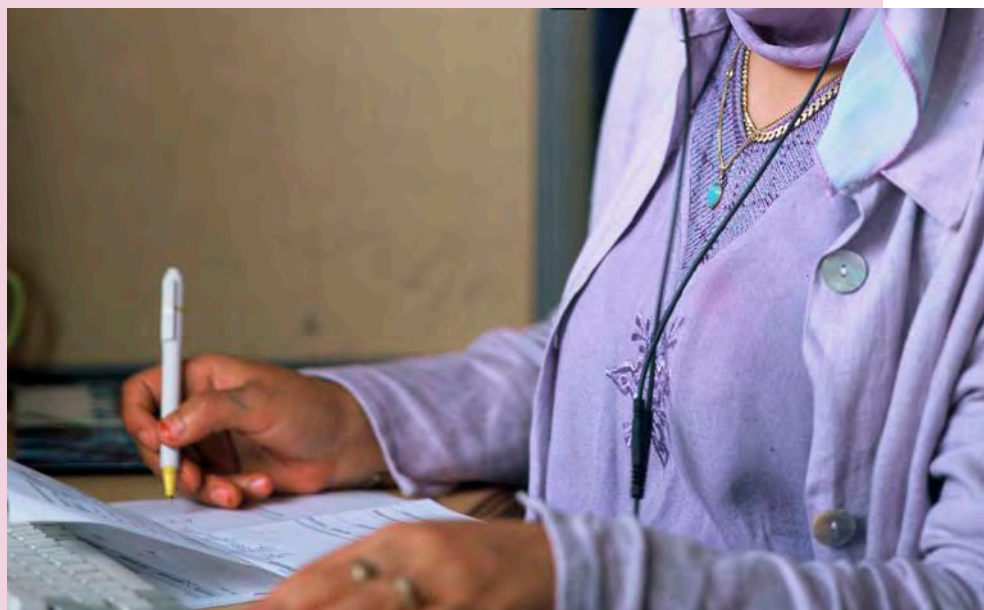
Submitting the application and admission procedure

- 1) submit the application simultaneously to the financier subjects and Fidi Toscana, which acts on behalf of the Regione, by following the instructions and the model provided by Fidi Toscana and made available on this page upon launching the call for applications. In the case of funding for less than 50,000 euro, the application procedure foreseen is simplified.
- 2) Fidi Toscana, again on behalf of the Regione, carries out the examination of the applications in chronological order of submittal, verifying the prerequisites of the applicant companies and requesting any additions to the documentation if deemed necessary;

Regulations

- Regional Law no. 21 dated 29 April 2008
- Regional Law no. 28 dated 11 July 2011, "Amendments to Regional Law no. 21 dated 29 April 2008
- Regional regulation implementing Regional Law no. 21 dated 29 April 2008 (Promotion Promotion of businesses run by young people, females and subjects already receiving social welfare) and methods of submitting the application, Attachment "A".

- 3) within two months after the date of submitting the application for a guarantee and/or a contribution, or within six months in the event of acquisition of shares, Fidi Toscana will inform the company of its admission or otherwise to the requested grants;
- 4) the company must make the investment within twelve months after the date of disbursement of the funding or after the date of payment of the company's share capital; within the two following months it must provide documentation of all expenses incurred.



PART TWO

FOCUS ON GENDER AND RACIAL DIFFERENCES WITHIN THE FRAMEWORK OF HEALTH AND SAFETY IN THE WORKPLACE ¹

In addressing the topic of women's work, it is not possible to overlook the fact that safety and prevention in the workplace must be examined in a gender perspective, also taking into account the project already implemented by INAIL (National Institute for insurance for occupational accidents) for the purpose of identifying a model of exposure to professional risks that complies with both male and female specificities. Health and safety in the workplace are governed in Italy by Legislative Decree 81/2008 and subsequent amendments and additions, also known as the "Consolidation Act concerning health and safety in the workplace". With the entering into force of the degree and the subsequent corrective provision, it has passed from a concept of safety in "neutral" terms (excepting the pre-existing protection actions linked to maternity and paternity) to the introduction of a specific focus on the "diversities" relating to gender and to migrant conditions, and therefore provenance from other countries, making the consideration of the differences in terms of prevention and safety a legal obligation. Already in the first article of Legislative Decree 81/2008 concerning the purpose of the regulations, there is focus on the diversities concerning not only gender differences, but also the condition of workers coming from third-party countries:

Purposes 1.

[...]. This legislative decree pursues the goals [...] guaranteeing the uniformity of the protection of female and male workers in the national territory through compliance with the essential levels of performance concerning civil and social rights, also with regard to the differences of gender, age, and the condition of female and male workers who are immigrants.

Other articles in this Consolidation Act focus on the differences within the context of risk assessment, the promotion of health and safety, and information and training.

(1) Source: INAIL publication "Health and safety in the workplace, also a question of gender" vol. 1 (September 2011), within the project of the same name promoted by the INAIL Regional Directorate for Tuscany and the CPO INAIL together with the Regione Toscana, targeting awareness of health risks for female and male workers in the aim of being able to intervene on the same, reducing as to a minimum damage to health with an approach to the issue of safety that starts from recognition of the characteristics linked to the workers' gender.

Risk assessment

Risk Assessment

The overall and documented risk assessment of all risks for the health and safety of workers found within the context of the organisation where carry out their activities, aimed at identifying the appropriate prevention and protection measures and drawing up the programme of the measures aimed at guaranteeing and improvement of health and safety over time.

Risk Assessment Document (DVR)

This is the document that must be drawn up by the employer after having made an assessment of all the risks present in the workplace and concerning the activities performed by the workers.

Said document must contain the following:

- an assessment report of all the risks for safety and health during the work activities in which the criteria adopted for assessing the same are specified;
- all indications of the prevention and protection measures implemented and the personal protection equipment adopted;
- an explanation of the procedures for implementing the measures to be taken, as well as the roles of the corporate organisation who are to be in charge of the same; said responsibilities must only be assigned to subjects possessing the necessary skills and powers;
- indications of the name of the person in charge of the prevention and protection service, the workers' representative for safety, or the national representative, and the competent physician who took part in the risk assessment;
- an explanation of the tasks that could eventually expose the workers to specific risks that require recognised professional ability, specific experience, adequate training and instruction.

According to the Consolidation Act, the risk assessment must be carried out by paying due attention to differences in gender and race concerning workers from foreign countries, as indicated in article 28, "Purpose of the risk assessment" subsection 1:

"The assessment [...], also in the choice of work equipment and substances, or chemical preparations used, as well as the layout of the workplace, must take into consideration all the risks for the health and safety of workers, thereby including those concerning groups of workers exposed to specific risks, including those connected to work-related stress [...], and those concerning female workers who are pregnant [...], as well as those connected to differences of gender, age, and provenance from other countries [...]".

For a health and safety system that is sensitive to the differences, it is necessary however, for a real evolution in the approach, through three successive steps:

- the performance-related approach that just envisages the drawing up of the risk assessment document (DVR). This approach makes it possible to observe but without however guaranteeing the placing in safety of health;
- the classical strategic approach, for ongoing improvement of the work conditions for the purpose of psycho-physical and social wellbeing in relation to which it is possible to assess the risks and plan how to reduce them. Therefore, this approach can only really be effective through a “sensitive to gender” approach;
- the “sensitive to gender” approach that is based on the appropriateness and fairness, and is characterised by the adopting of instruments aimed promoting participatory dynamics and widespread empowerment, satisfying all legal requirements. These instruments must enable the promoting and guaranteeing of health and safety, also in relation to the fact that the works could come from other countries and be women and men.

Promotion and information

To ensure health and safety in the workplace it is not sufficient just to “inform”, rather, it is necessary to “communicate”, that is, to implement informative strategies that involve the recipients as well and allow for obtaining changes in their behaviour. Effective communication is essential for disseminating the new visions of the concept of health and safety that is no longer “neutral” but instead takes into consideration the differences of the workers, due to gender or provenance from other countries. In order for the new concept of health and safety in the workplace to become an integral part of the corporate and social culture, it is necessary for targeted awareness campaigns to be implemented that use a language capable of “enhancing and promoting gender differences”.

Communication must adapt to the new situation in the labour world (an increase in the presence of women and foreign citizens) focussing not only on a generic target, but putting people in the forefront who differ from the other, and who have different codes and processes of signification.

Training

Training is an educational process via which knowledge and useful procedures are transferred to the workers and other subjects of the company prevention and protection system to allow then to acquire skills for performing their relative tasks in safety and for identifying,

(2) “Empowerment” is a growth process based on the increasing of self-esteem, self-effectiveness and self-determination that allows latent resources to emerge and helps the individual gain knowledge of and implement his/her own potential.

Definitions:

System for promoting health and safety:

a series of official entities that contribute, with the participation of the social partners, in the realisation of intervention programmes aimed at improving the health and safety conditions of the workers. Subsection 6 of Article 11 of the Consolidation Act on promotional activities of the culture of prevention actions stresses that “within the context of their respective institutional duties, the public administrations promote activities specially designed for immigrant or female workers, in the aim of improving the levels of protection of the same in the workplace”.

Information:

a series of activities aimed at supplying useful knowledge for the identification, reduction and management of risks in the work environment. With regard to information on health and safety for workers in the workplace, Article 36 of the Consolidation Act states that: “the contents of the information must be easy for the workers to understand and must allow them to acquire the relative knowledge. Where the information concerns immigrant workers, this takes place after verifying their understanding of the language used in the information process”.

reducing and managing risks.

Article 37 of the “Training of workers and their representatives” underlines in subsection 13 how, in the case of training foreign workers it is first necessary to verify their understanding and knowledge of the language used in the training process. Training in health and safety in terms of gender aims at developing “non-neutral skill”. This is training that takes into account the gender variables right from the designing of the contents, adapting the language and communication styles accordingly. The goal of this training approach is to achieve the following positive effects:

- a reduction in the gender stereotypes;
- a strengthening of coping skills , empowerment , and self-reflection regarding their work;
- the ability to recognise discrimination at work (towards themselves or others) and sexual harassment.

In order to pass from a “neutral” training to a “gender awareness” training it is necessary to integrate the contents foreseen in the Consolidation Act with “gender” contents:

Contents of the training:

1. principles of Community and national law (integration: EU and Italian legal principles regarding equal opportunities and non-discrimination);
2. general and specific legislation regarding health and safety at work (integration: life-work reconciliation; positive actions; codes of conduct and codes of ethics);

(3) “Coping” refers here to the strategies implemented for managing stressful situations or conflicts.

(4) See note no. 2

(5) Thinking about oneself in a detached manner, from the outside.

3. the main subjects involved and their relative obligations (integration: role of the equality Councillors and bodies (e.g. the CUGs- Central Guarantee Committees); counsellors of trust);
4. definition and identification of risk factors (integration: relevant organisational factors in determining different hazards for women and men);
5. risk assessment (integration: gender variables in health exposure and outcomes);
6. identification of the technical, organisational and procedural measures of prevention and protection (integration: appropriateness of the measures in terms of gender);
7. regulatory aspects of activities of the workers' representatives (integration: also based on gender);
8. technical notions of communication (integration: non-sexist forms of communication that also overcome stereotypes).

Important men-women differences in terms of health and safety at work

Ever since the '90s it has been known that men and women may respond differently to the same exposure to risk and therefore it is increasingly more important to address the issue of safety not in a "neutral" manner but with due attention to the gender differences.

Definitions:

Direct discrimination:

a situation in which a person is treated less favourable due to their sex.

Indirect discrimination:

a situation in which an apparently neutral provision, criterion or practice can place people of a specific sex in a situation of particular disadvantage compared to subjects of the other sex, unless said provision, criterion or practice is objectively justified for a legitimate purpose and the instruments used for achieving the same are appropriate and necessary.

Harassment:

a situation in which undesirable conduct is committed that entails the sex of a person in the aim of or for the purpose of violating the dignity of said person and creating an intimidating, humiliating or offensive atmosphere.

Sexual harassment:

a situation in which undesirable conduct with sexual undertones is expressed in a verbal, non-verbal or physical manner, in the aim of or for the effect of violating the dignity of said person and creating an intimidating, humiliating or offensive atmosphere.

In fact, work can have different effects on women and men due to the following:

- biological specificities;
- different perceptions of health/illness;
- social and organisational context.

To adopt an approach which is “sensitive to the gender dimension” with respect to health and safety in the work place, it is important to recognise the differences between women and men in the work context in order to be able to assess the different impact on health within the corporate organisation.

Factors that cause gender inequalities in health in companies/organisations

Gender inequality may be caused by the company’s organisational and management choices. It is therefore important to take the following situations into consideration:

- personnel policies not based on the assessment of individual peculiarities: talents, difficulty, age, health conditions, immigrant status, degree of employment protection, sexual orientation, etc., gender connotations;
- occupational, professional class, or role in the company not adequate in terms of equal opportunities between women and men;
- sexually-related career limits;

Significant differences between women and men in terms of health and safety

Biological differences (sexual) in terms of the reproductive, genetic and hormonal system)

Social-environmental differences (gender), in terms of the perception and surrounding social environment (“contextual factors”)

These differences can in turn be classified into specific dimensions:

- exposure to occupational, environmental, organisational risks (due to the sexual divide regarding work and the assigning of duties, or gender differences in the work methods, etc.) ;
- effects on health (gender differences in the effects on health due to biological specificities, signs and symptoms of the disease, the social context, the choice of indicators, etc);
- work abilities (suitable or unsuitable training for the work situation and the psycho-physical characteristics of women and men, etc.);
- gender relations between family/social life.

- level of education and training that are not compliant with the employment status;
- discriminations and sexist organisational conduct starting from the discriminations linked to motherhood;
- gender gaps in the wages and overall level of income;
- inability to reconcile job with women's care activities and redistribution of the same between women and men;
- multiple discriminations based on age, immigrant status, degree of employment protection, and health conditions of women and men;
- prevention and protection devices/equipment not designed or gauged for women and/or for different body types, anatomical features and potentially different habits between the sexes;
- health and safety risk assessment procedures in the workplace that are not suitable in methodological and scientific terms for detecting the variables regarding male-female vulnerability and which do not take account of the different perceptions of health and outcomes;
- health prevention and monitoring sanitaria that fails to take account of scientific evidence acquired by gender medicine.

Strategic objectives:

For a gender-sensitive approach to health and safety, the companies must have the following objectives:

- to identify the shortcomings in the labour agreements, policies and procedures which, with apparently "neutral" choices, are able to produce undesirable effects of inequality between women and men;
- to highlight ways of improving the investigations, risk assessment and gender-related training;
- to improve the information collected about negative work experiences of men and women;
- to review and enhance the monitoring and collection of data/information regarding health and safety in terms of gender;
- to improve the recognition and understanding of the problems and risks faced by women and men in the workplace;
- to induce greater involvement of women in the consultation for decision making concerning health and safety;
- to ensure that all the health and safety agreements and policies take account of gender practices;
- to enhance and improve the workplace for the workers, taking into account the individual peculiarities starting from the relative gender they belong to;
- to implement information and communication processes based on the "inferential model" to guarantee involvement and participation by workers and in particular, female workers, in the organisational/corporate health and safety system.

Multiple inequalities

Starting from the concept of gender inequality, the European Union is now moving towards policies that address multiple inequalities.

Specific groups of inequalities (class, race/ethnicity, gender, age) are correlated with the underlying idea that different dimensions of social life cannot be separated into completely isolated segments, and no identity category is more important than any others.

In order to address this complexity the use of an analysis model matrix is necessary which manages to highlight the distinctive elements of the female and male workers, indicating a procedure for re-interpreting the traditional risks in the light of fundamental characteristics such as gender and the provenance from other countries, which are capable of having a significant impact on the risk values.

This type approach makes it possible to consider the diversities of workers, not only concerning the gender difference alone, but also with regard to the effects of the men-women differences relating to other differences such as ethnicity/conditions of migrants, thus considering problems and needs that were previously ignored or excluded from the risk assessment.

RISK FACTORS FOR WORKING WOMEN ⁶

The main occupational risks can be grouped together into the following categories:

1. work-related stress;
2. disorders from working at a video screen;
3. muscular-skeletal disorders;
4. slips and falls;
5. injury from exposure to biological agents;
6. effects of hazardous chemical agents;
7. effects of lighting, microclimate, temperature and humidity;
8. effects of exposure to noise;
9. electrical injuries;
10. machinery and equipment.

6) Source: INAIL publication "Safety at work travels with women. Guidelines to the main occupational risks in terms of gender" (October 2013). "Safety at work travels with women" is an informative brochure on the main occupational risks in terms of gender designed for all women and in particular, working women, for the purpose of disseminating a prevention message. The project forms part of the "Frecciarosa" 2013 initiative of the Italian State Railways, aimed at making travelling women aware of the issues concerning their lifestyle, health, protection and safety, and work.

Specific risk factors for women are indicated for each of the aforementioned categories:

Work-related stress

WHAT IS THIS?

Stress in the workplace occurs when people perceive an imbalance between the requests made of them and the resources available to them for meeting said requests.

SPECIFIC RISKS FOR WOMEN

“Included among the risk factors that can cause work-related stress, the following may take on greater importance for women: the lack of organisational solutions to ensure a fair balance between home life and work, a lack of flexibility in the work rhythms and hours and general forms of impediments in furthering their careers; added to which, there is greater exposure to sexual harassment, disrespectful behaviour, and forms of discrimination in act between colleagues and superiors.”

Disorders from working at video screen

WHAT ARE THESE?

Muscular-skeletal and visual disorders caused by fixed postures, small, continuous and repetitive actions (use of the keyboard and mouse) and intensive visual stress in the workplace due to use of video screens in a systematic and habitual manner for at least 20 hours a week.

SPECIFIC RISKS FOR WOMEN

“The use of the video screen is usually compatible with pregnancy, and it is recommended to specify that no risks exist for the foetus: in the past there have been worries about possible exposure to ionising radiations (X-rays) however numerous studies have excluded the possibility of emission of these radiations from computer monitors, therefore no risk of damage exists for the foetus. Instead, during pregnancy activities at the computer could give rise to problems of a postural nature linked to the changes that a woman’s body is going through (increased volume uterus and a forwards shifting of the centre of gravity) which, together with the fixed sitting position maintained for long periods, could give rise to muscular-skeletal disorders, the main one being lumbago (backache). For this reason, during pregnancy it is recommended to take regular pauses, during which it is a good idea to stretch the muscles by walking about, and to reduce the time spent working at the computer.”

Muscular-skeletal disorders

WHAT ARE THESE?

Disorders affecting the spine and muscles that could be caused by manual loading operations, repetitive movements and fixed postures.

SPECIFIC RISKS FOR WOMEN

“The ability to lift and carry differs depending on individual physical capacities. It also varies between women and men: a healthy woman’s ability to lift is on average two thirds less

than that of men. The technical standards of the ISO 11228 series (parts 1-2-3), relating to manual handling operations (lifting, carrying, pulling, pushing, moving of light loads at high frequency), envisage a weight limit to be moved for the adult working population equal to 25 kg which protects 95% of males but only 70% of females. The UNI EN 1005-2 standard (for machine designers) recommends the value of 15 kg for protecting 90% of women. As regards repetitive movements, the overall incidence of the disorders of the upper limbs in women (54.1% against 45.9%), with special reference to the carpal tunnel syndrome (65.5% against 34.5%) and wrist disorders”.

Slips and falls

WHAT ARE THESE?

This involves falls on the flat from slipping, or from above, that can occur in work sites, factories and also in hospitals, offices, supermarkets, etc.

SPECIFIC RISKS FOR WOMEN

“It is well known that for pregnant women, falls and exposure to strong impact, such as a sudden blow to the body or bumping, can increase the risk of miscarriage. In addition, work situations that entail exposure to these risks must be carefully evaluated; similar care should be taken with work that exposes workers to vibrations or movement. The spine seems to be the structure that most frequently suffers damage from vibrations. The lumbar area is most frequently affected, followed by the dorsal and then the cervical areas. In pregnant women these disorders are more frequent due to physiological changes, including an increase in lumbar lordosis, that take place during pregnancy. From studies of literature it is evident that during pregnancy, exposure to vibrations may increase the risk of preterm birth or low birthweight infants”.

Injury due to exposure to biological agents

WHAT IS THIS?

Infections, allergies or intoxication provoked by any microorganism (virus, bacteria ...), cell culture, or human endoparasites.

SPECIFIC RISKS FOR WOMEN

“In case of infections during pregnancy, many biological agents can affect the foetus; they may also be transmitted before, during or after delivery, during breastfeeding, or further to other types of close physical contact between mother and newborn”.

The following table illustrates some of the microorganisms that cause diseases in newborns:

Biological agent	Effects	Sectors at risk
Cytomegalovirus (CTM)	Miscarriage Foetal infections and malformations	Healthcare workers Workers in contact with children
Hepatitis B and C	Acute neonatal hepatitis Chronic asymptomatic carrier	Healthcare workers
HIV virus	HIV infection in its various forms	Healthcare workers
Rubella virus	Miscarriage Foetal infections and malformations	Healthcare workers Workers in contact with children
Mycobacterium tuberculosis	Pulmonary, intestinal and hepatic tuberculosis	Healthcare workers Workers in contact with children
Toxoplasma gondii	Uterine death Acute, subacute and chronic infections	Workers in contact with animals
Varicella zoster virus	Miscarriage Foetal infections and malformations	Healthcare workers Workers in contact with children

Effects from hazardous chemical agents

WHAT ARE THESE?

Chemical risks occur whenever there is exposure in the workplace for varying lengths of time to hazardous chemical agents in the form of powders, fumes, mists, gases and vapours.

SPECIFIC RISKS FOR WOMEN

“Some chemicals are classified as toxic for the reproductive cycle. Exposure to these agents - substances or preparations - by pregnant workers, mothers who have recently given birth or who are breastfeeding, could:

- compromise the outcome of the pregnancy, or;
- harm the foetus, or;
- harm the breastfed newborn (certain agents pass into mother's milk).

Examples of substances known for their negative effects on female reproduction include:

- carbon monoxide (normally released as a combustion by-product);
- lead compounds (used as pigments for paints and varnishes for example);
- dialkyl phthalates (used as plasticisers for resins and plastics);
- glycol ethers (present as solvents in paints and glass cleaning products);
- pesticides (e.g. Warfarin);
- pharmaceutical products (e.g. antifungals, antiproliferative agents).

Effects from lighting, microclimate, temperature and humidity

WHAT ARE THESE?

Risks connected to workplaces which are not appropriate or not compliant with the regulations established by law.

SPECIFIC RISKS FOR WOMEN

“During pregnancy exposure to heat stress is less tolerated by women due to the modified physical conditions that take place during that period. In this regard, the guidelines of the Commission of the European Community establish that: “During pregnancy women are less tolerant of heat and are more prone to faint or in any case suffer from heat stress. This risk usually subsides after giving birth, however it is not known how rapidly their tolerance improves.

Exposure to heat can have harmful effects on pregnancy. Breastfeeding may also be compromised due to heat-related dehydration. Working in very cold temperatures may also be harmful for mother and foetus. Warm clothing should be provided. The risks increase in the case of sudden temperature changes.”

Effects of exposure to noise

WHAT ARE THESE?

Harmful effects caused by noise depend on three factors: the intensity of the noise, the frequency of the noise and the time of exposure to the noise.

SPECIFIC RISKS FOR WOMEN

“Noise is one of the factors, the risk of exposure of which is underestimated in women, in fact, the professional diseases related to this risk (loss of hearing) are recognised above all in male workers. Generally speaking, women seem to be more exposed to medium noise levels, with the exception of the high noise sectors, such as those of the textile and food production sectors, which are not sufficient for causing loss of hearing. Instead, this exposure to medium noise levels, particularly in the education, health and hotel sectors, as well as the activities in call centres and offices, may give rise to attention disorders, tinnitus and voice disorders.

Nevertheless, it must be borne in mind that noise levels that are detected in some activities, like in nursery school, preschools, emergency hospital wards and school laboratories, may exceed the tolerated limits. In studies on women professionally exposed to noise (85 dBA for 8 hours a day) an increase in the percentage of menstrual disorders, a reduction in fertility, foetal birthweight and average duration of the pregnancy have been observed. Finally, a correlation has been reported between exposure to noise during pregnancy and a reduction in hearing of newborns at high frequencies.”

Electrical injuries

WHAT ARE THESE?

Risks due to inadequacy of the installations, machinery and more generally, all the devices that use electricity and incorrect behaviour by persons using this equipment and devices.

SPECIFIC RISKS FOR WOMEN

“Electrical risks are by definition a source of possible injury. Within the context of the various information channels via which INAIL makes its own information heritage available regarding the phenomena of accidents, the databank on females fills the gap in the information on the specificity of female work and related risks, also in reference to women’s health and their role in society.

In addition to the statistics deriving from the database of INAIL, the database also includes information flows from other bodies that allow for building a more complete overview of the world of female occupation and for making a detailed analysis of the phenomenon “women” in social and health terms. It is broken down into two thematic areas: “women, work and society” and “women, risks and injuries in the workplace”. It can be consulted on the following website:

<http://www.INAIL.it/internet/default/Statistiche/Bancadatialfemminile/index.html>

Machinery and equipment

WHAT ARE THESE?

Risks connected to the use of “work machinery and equipment”, that is, apparatuses, tools, or systems necessary for carrying out the production process.

SPECIFIC RISKS FOR WOMEN

“When using the work equipment and machinery, in order to maintain a good posture it is important for these to be designed keeping in mind the dimensions of the human body or parts thereof.

In actual fact, the majority of these are designed on the basis of the measurements of the “average man”, and therefore numerous spaces for manoeuvring, work stations and control organs of the machines are often positioned too high for women or their dimensions are too big for being easily used by female hands”.

INFORMATIVE MATERIAL REGARDING HEALTH AND SAFETY IN THE WORKPLACE FOR FOREIGN WORKERS

The Napo films⁷

The films in the “Napo” series have been produced with computerised animation and star characters in the world of work who have to cope with problems related to safety. The main character, Napo, and his companions communicate without using words. They are culturally “neutral” and therefore anyone can identify with them irrespective of the language they speak, the country they come from or their culture. Their stories give rise to questions and stimulate discussions on specific aspects of safety in the workplace. At times they give practical answers to the questions raised or more simply, give guidance for their solution.

The Napo videos can be downloaded from the website: <http://www.napofilm.net/it/napos-films>

Videos available in the “Napo” series:

- “Napo in...there’s nothing to laugh about” (dealing with the risk of slipping and falling)
- “Napo in...let’s work together” (on team work)
- “Napo in...where there’s smoke there’s damage” (regarding the hazards of smoking in the workplace)
- “Napo in...safe transport (dealing with risks linked to transport in the workplace carried out mainly with forklifts)
- “Napo in...stop that noise” (dealing with the risks associated with noise)
- “Napo in the building site” (dealing with building risks)
- “Napo in: maintenance in...safety” (dealing with the risks linked with maintenance activities)
- “Napo in...careful with chemical products” (regarding the new labelling of hazardous substances, updated to the GHS regulatory criteria)
- “Napo in...keep an eye out for danger, even in your free time” (regarding the correct behaviour to uphold in your free time and in any case outside the workplace)
- “Napo in: protect your skin” (regarding the protection of hands during work that presents hazardous for your skin)
- “Napo face to face with risks” (regarding occupational risk analysis).

⁷ The films were produced by a consortium consisting of various institutes: INAIL (Italy), HSE (UK), DGUV (Germany), INRS (France), SUVA (Switzerland) and AUVA (Austria).

INAIL and National Fire brigade informative brochures

“Agrisicur@prile”

Brochure consisting of forms for agricultural workers drafted in three languages: Italian, English and French.

http://safetysullavoro.INAIL.it/CanaleSafety/DettaglioMaterialiInformativi/CP_81523.html

Risk factors addressed in the forms:

- exposure to chemical agents (pesticides)
- exposure to silica in working the soil
- fire and explosions
- exposure to biological agents
- exposure to solar radiation
- injuries from machinery and equipment.

Published by INAIL- April 2010

This product is available from the INAIL Regional directorates.

“Foreigners, non-foreigners. The ABC of safety in the workplace”

Informative brochure translated into ten languages: Italian, Albanese, French, English, Polish, Portuguese, Rumanian, Spanish, Tagalog, Ukraine, Arabic.

The brochure provides information and practical instructions for those who have only been working in Italy for a short time and still do not know the language, laws or institution of this country very well. It is a clear and simple guide to the language that focuses on safety in the workplace, the protection of foreign workers and their families.

Published by INAIL- May 2010

This product can also be consulted online.

Information and requests: dccomunicazione@INAIL.it

“Working at home in safety. Handbook for domestic workers and family carers”

A brochure designed for domestic workers and family-carers which outlines domestic risks. This handbook that does not purport to address all the sources of danger found in the home, just provides food for thought and encourages everyone to work at home with greater awareness and knowledge of hazards.

Published by INAIL- April 2010

This product can also be consulted online.

Information and requests: contarp@INAIL.it

“Foreigners and INAIL: accidents and safety”

Multilingual brochure for foreign workers in the building industry, which describes the main concepts regarding accident prevention.

This brochure is available in nine languages: Italian, English, French, Arabic, Chinese, Rumanian, Albanese, Polish, and Russian.

Published by INAIL Lombardy 2010

Available on request from lombardia@INAIL.it

“Audio-visual information for the multiethnic building site”

Collection of images and audiovisual aids used to inform foreign workers on building sites.

Published by INAIL - October 2009

This product can also be consulted online.

Information and requests: dccomunicazione@INAIL.it

“The safe home”

This brochure serves the dual purpose of the widespread dissemination of knowledge on how to deal with domestic risks, starting from the most frequent accidents, and of encouraging the forming of a prevention culture.

It is available in nine languages: Arabic, German, English, Spanish, French, Italian, Portuguese, Chinese and Russian.

Published by the National Fire Brigade - June 2010.

Available online

“Safety at...work”

This brochure, available in six languages (Albanese, Chinese, French, English, Spanish and Ukraine) addresses safety in the workplace for the purpose of disseminating the basic prevention regulations.

In creating this informative brochure, the agricultural, building and service industries have been taken into considerations as they are where the highest number of accidents occurs.

Published by the National Fire Brigade and Ministry of the Interior - June 2010.

Available online

The European Agency for safety and health in the workplace (EU-OSHA)

<https://osha.europa.eu/it>

The EU-OSHA was set up by the European Union in 1996 with headquarters in Bilbao, Spain. The Agency's goal is to help make Europe a safer, more secure and more product place to work in.

Apart from carrying out research, processing and disseminating reliable, well-balanced and impartial information regarding the sectors of safety and health in the workplace, the Agency also organises information campaigns on the importance of the health and safety of workers for stability and growth in Europe, in both social and economic terms.

STATISTICAL DATA REGARDING ACCIDENTS IN THE WORKPLACE PER POPULATION AND GENDER

The risk of accident per groups of population and gender ⁸

Within the framework of a study conducted in order to analyse the health of immigrant workers, INAIL measured the risk of accidents of the workers (men and women) born in advanced developing countries, including Italy (ADCs- Advanced Developing Countries) and those born in countries with a strong migratory pressure (PFPM - CMPCs - Strong Migratory Pressure Countries).

The results show that the incidence of accidents expressed as the ratio between recognised accidents in the workplace and workers insured with INAIL for the year 2010 was equal to 22.9 (per thousand) for the ADCs and 22.0 for the CMPCs, with substantial differences when gender is considered. In fact, it was found that the male workers always have a much higher index of risk compared to that of female workers, in particular, in the case of the CMPCs, the values are 30.1 for men and 12.0 for women, whereas the ADCs are equal to 27.8 and 15.9 respectively. In general, the difference per gender is justified by the different risks of the specific tasks involved: women are more often occupied in sectors with a low risk profile and when they work in sectors which are notoriously more risky they nearly always carry out clerical or managerial jobs.

In territorial terms, the central-northern regions are the ones with the highest risk, more specifically, for the ADCs: Umbria (34.4) and Emilia Romagna (33.7); whereas for the CMPCs, Emilia Romagna (41.2) and Friuli Venezia Giulia (38.8), without any great differences for gender. In the case of economic business sectors, for the ADCs there are higher incidences in agriculture for both sexes (31.5 for the females and 81.2 for the males) followed by the metal industry for men (40.7) and transport sector for women (29.8). Among the CMPCs, the highest indices were observed for men in the manufacturing sectors, in particular that of rubber and plastic (65.3), while for women, it was the health sector (44.4).

Fig. 1 - Indices of the incidence of accident (per thousand) per population groups and gender - year 2010

Gender	Advanced development countries ADCs)	Strong Migratory Pressure Countries (CMPCs)
Men	27,8	30,1
Women	15,9	12

8) Source: Statistical journal. INAIL data, June 2013

Accidents in the workplace, gender-related data ⁹ (2007-2011)

Accidents relating to female workers have dropped by 7.6% over the last five years: passing from 251,023 in 2007 to 231,870 in 2011. During the same period however, there was an increase of about 5 percentage points compared to the total accidents (from 27.5% up to 32.0%), compared to an increase in female employment of only 2%. The reduction was much lower compared to that detected for accidents in the total number of workers, which during the same period dropped by 20.5% (from 912,379 to 725,339 cases). The cases of death among women during the same five-year period dropped from 96 to 89 (-7.3%) with a less consistent reduction compared to the total (-26.6%). The reduction in accidents of the five-year period, 2007-2011, was detected in Agriculture (-28.8%) and limited in Industry and Services (-7.7%), while there was an increase in accidents for female government employees (+6.6%). In particular, in 2011 there were 231,870 accidents in the workplace the involved women.

The sector where the reduction in female accidents was most pronounced was that of agriculture (-8.9%; dropping from 10,528 in 2010 to 9,588 in 2011), even though the fatalities, despite low in number, almost doubled (from 3 in 2010 to 7 in 2011). In the industry and services sectors, there was a reduction of 5.5% (dropping from 211,596 cases to 200,060 and from 23,521 to 22,222 respectively). The fatal accidents instead increased by 10% in the industry and services sectors (from 70 up to 77 cases), while for government employees they remained stationary (5 cases). In 2011, there were 30,285 accidents in the workplace that involved female foreign workers (equal to 13.1% of the total): the females most frequently affected were of Rumanian nationality with 5,667 cases, followed by Moroccan women (2,320 reports) and Albanese (2,037 cases). There were 16 fatal accidents for foreign women out of a total of 89 (18%).

Data of the Regione Toscana (Annual regional report 2012 INAIL Tuscany)¹⁰

According to the data contained in the Annual Regional Report 2012 INAIL Tuscany, presented in Florence on 3 December 2013, in 2012 there was a decreasing trend in accidents in Tuscany. The reports filed for accidents in fact amounted to 53,286 cases with a difference of 5,981 cases, equal to -10.01%, compared to 2011. Of these accidents, 18,781 occurred to women with a percentage of 35.2% of the total number. As far as the accidents occurring to foreign citizens in Tuscany are concerned, a total of 8,242 accidents were reports for foreign workers, which represents approximately 15.5% of the total number of cases reported at a regional level, while the ratio between accidents occurring to foreigners in Tuscany compared to the national total is only 7.9% of cases. The Tuscan provinces that have the highest number of accidents occurring to foreign workers are Florence, Pisa and Lucca, with 2,665, 955 and 868 cases respectively.

The most common country of origin among foreign workers to whom accidents occurred was Rumania with 1,629 cases, followed by Albania with 1,510 cases and Morocco with 785 cases.

9) Source: INAIL technical datasheet drafted by the press office on 6 March 2013.

10) http://www.INAIL.it/internet_web/wcm/idc/groups/internet/documents/document/ucm_110612.pdf.

Fatal accidents

In 2012, there was a total of 61 fatal accidents compared to 57 the previous year, the opposite trend to the last few years, with an increase of 7.02% compared to the national reduction of 8.44%.

The distribution of fatal accidents that occurred in Tuscany per gender show a predominantly higher number among males, with 5 cases out of 61 and a percentage equal to approximately 90.2%.

There were 6 fatalities that occurred to female workers. Out of a total of 61 fatal accidents, 11 occurred to male foreign workers who mainly came from Morocco and Albania and were employed in the production sectors that are particularly difficult and disadvantaged such as the building sector.

Foreigners - Accidents occurring in 2012 and reported to INAIL differentiated by country of origin

Paese di nascita	AR	FI	GR	LI	LU	MS	PI	PO	PT	SI	Toscana	ITALIA
Romania	233	462	108	112	183	106	125	66	84	150	1.629	17.329
Albania	104	398	62	77	144	39	218	128	214	126	1.510	10.245
Marocco	64	216	33	50	135	41	113	41	51	41	785	13.232
Perù	4	263	1	17	4		22	10	4	12	337	2.751
Senegal	3	84	5	21	18	9	95	8	3	23	269	2.496
Svizzera	28	58	8	9	22	14	18	25	25	16	223	3.109
Tunisia	13	51	7	15	28	8	21	11	8	34	196	3.291
Polonia	31	43	21	13	25	5	25	4	12	16	195	1.893
Germania	9	58	16	14	15	11	28	14	8	14	187	2.873
Macedonia	21	25	42	14	9	1	19		3	35	169	1.852
Filippine	11	68	4	1	22		32	5	7	8	158	1.263
Sri Lanka (ex Ceylon)	1	79	2	3	37		2	3	7	7	141	1.225
Francia	23	40	3	9	24	9	10	6	8	4	136	1.593
India	43	42	7	4	7		6	5	1	16	131	2.910
Ex Jugoslavia	12	60	3	6	4	5	14	5	5	17	131	1.913
Ucraina	8	35	11	30	7	2	12	3	2	12	122	1.968
Pakistan	8	32	3	1	8	1	10	45	4	2	114	2.003
Moldova	6	22	11	27	13	7	4	3	3	17	113	2.783
Brasile	4	43	4	6	12	4	9	5	3	16	106	1.356
Egitto	1	59	3	3	6	5		3	4	6	90	2.207
Bangladesh	28	29	2	3	3		10	8		4	87	1.875
Argentina	10	20	2	5	17	2	13	1	6	9	85	1.247
Regno Unito	5	14	1	10	11	4	8	3	8	2	66	532
Cuba	1	27	2	8	3	1	9	8	2	3	64	493
Bulgaria	6	10	3	6	9	3	12	3	2	7	61	755
Kosovo	11	18	1	1	1	1	4			18	55	663
Cina Rep. Popolare	5	26			1	2	1	16	3		54	841
Rep. Dominicana	11	12	6	1	3	3	2		4	11	53	609
Nigeria	4	12		2	3		11	7	3	11	53	1.107
Altri Paesi	56	359	43	65	94	33	102	33	35	102	922	17.896
Totale Stranieri	764	2.665	414	533	868	316	955	469	519	739	8.242	104.330

Source: ISTAT Regione Toscana 2012 report

Data of the Province of Florence

Table 1 - Accidents occurring in female foreign workers in the Province of Florence 2008-2012

Accidents in the workplace reported to INAIL per sector and year of event

Gender: Female

Geographic distribution: Centre

Type of accident: during work activities - in routine work environment

Region: Toscana

Province: Florence

Country of birth: foreign

	Year of event				
Sector	2008	2009	2010	2011	2012
Industry and Services	585	562	605	633	648
Agriculture	10	17	8	11	10
Government employees	8	6	5	12	8
TOTAL	603	585	618	656	666

Table 2 - Accidents occurring in female Italian workers in the Province of Florence 2008-2012

Accidents in the workplace reported to INAIL per sector and year of event

Gender: Female

Geographic distribution: Centre

Type of accident: during work activities - in routine work environment

Region: Toscana

Province: Florence

Country of birth: Italian

	Year of event				
Sector	2008	2009	2010	2011	2012
Industry and Services	2738	2728	2780	2855	2805
Agriculture	79	77	88	69	62
Government employees	276	239	255	282	308
TOTAL	3093	3044	3123	3206	3175

Table 3 - Accidents occurring in female foreign workers (divided per geographic area)

Accidents in the workplace reported to INAIL per sector and year of event

Gender: Female

Type of accident: during work activities - in routine work environment

Country of birth: foreign

	Year of event				
Territory	2008	2009	2010	2011	2012
North-west	7.010	7.054	7.613	7.488	7.095
North-east	10.230	9.436	10.025	9.606	9.080
Centre	4.630	4.219	4.527	4.494	4.328
South	1.411	1.287	1.464	1.445	1.367
Islands	463	513	527	506	517
Total	23.744	22.509	24.156	23.539	22.387

Table 4 - Accidents occurring in female Italian workers (divided per geographic area)

Accidents in the workplace reported to INAIL per sector and year of event

Gender: Female

Type of accident: during work activities - in routine work environment

Country of birth: Italian

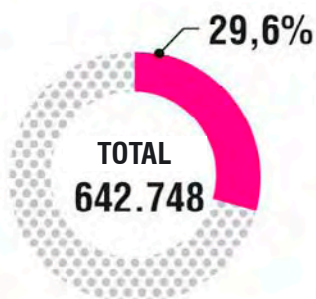
	Year of event				
Territory	2008	2009	2010	2011	2012
North-west	45.720	44.933	44.782	42.511	40.582
North-east	48.637	46.363	45.664	43.083	41.297
Centre	36.229	34.931	35.049	33.420	30.878
South	23.140	22.759	22.132	20.879	19.245
Islands	10.651	10.646	10.958	10.727	9.868
Total	164.377	159.632	158.585	150.621	141.870

Women and accidents per type - 2011

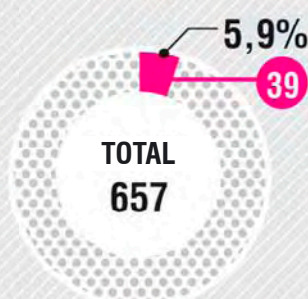
INAIL

During work activities

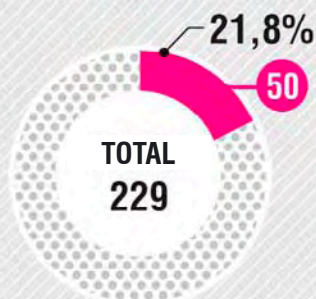
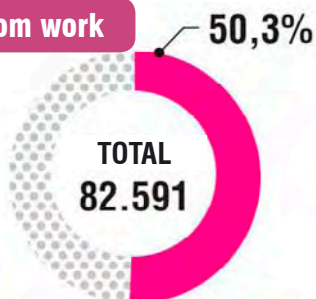
OVERALL ACCIDENTS



FATAL ACCIDENTS



Travelling to or from work



XX Absolute value

**% Women
out of the total**

TOTAL
725.339

32,0%

TOTAL
886

10,0% 89

Source: INAIL - data at 31/10/2012

Men and women comparison of accidents

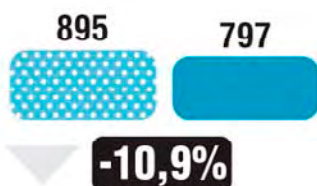
MEN 2010 2011

WOMEN 2010 2011

OVERALL ACCIDENTS



FATAL ACCIDENTS



PART THREE

WOMEN IN THE CRAFT AND SMALL BUSINESS SECTOR

In the Florentine territory, the craft or small-business sector is of great economic importance considering that in third quarter of 2013, in the province of Florence, there was a total of 30,615 craft or small businesses registered.

Overall, the people who hold corporate positions in craft or small business concerns are 40,080 and 8,502 of these are of the female gender, accounting for 21.2% of the general total.

The female corporate positions are concentrated in particular in manufacturing activities, services for the public and for companies, rental services and travel agencies, and in commerce.

The age bracket which includes the greatest concentration of female workers in this sector is between 30 and 49 years with 4,399 with corporate positions, followed by the 50 to 69 age bracket with 3,202 holding corporate positions.

The craft and small business sector in general is also characterised by its vocation for family-run business and it is probably for this reason that female entrepreneurship finds its natural collocation in this sector.

The table on the following page, illustrates the data relating to the individual female-run businesses divided by sector during the third quarter of 2013, and also indicated the 10 most significant nationalities operating in the Florentine territory.

Three main sectors have been identified where there is a significant presence of women workers, also considering foreign women who are managers of businesses in Italy:

- dressmaking and tailoring activities;
- cleaning companies;
- rotisseries.

Summarised information is also provided for these sectors in relation to the procedures for starting up businesses and the specific requirements, if envisaged.

Individual female-run craft and small businesses - 3rd quarter 2013

Settore	Female-run businesses	
	Values	Share out of total I.I.A.s
A Agriculture, forestry, fisheries	5	2,7%
B Extraction of minerals from quarries and mines	-	-
C Manufacturing activities	1.783	29,4%
D Supply of electricity, gas, steam and air conditioning	-	-
E Supply of water, sewer systems, management of...	1	10,0%
F Building	170	1,6%
G Wholesale and retail trade; motor vehicle repairs	8	1,5%
H Transport and storage	86	4,8%
I Incoming services and catering	78	33,9%
J Information and communication services	45	25,9%
K Financial and insurance activities	-	-
L Real estate activities	-	-
M Professional, scientific and technical activities	72	24,2%
N Rentals, travel agencies, business support activities	343	33,4%
P Education	1	14,3%
Q Healthcare and social services	-	-
R Artistic, sporting entertainment and fun activities	156	61,2%
S Other service activities	1.185	50,8%
X Unclassified businesses	1	12,5%
Total for the Province of Florence	3.934	16,8%
Country of birth	Values	quota %
ITALY	2.773	70,5%
CHINA	709	18,0%
RUMANIA	122	3,1%
ALBANIA	39	1,0%
BRAZIL	24	0,6%
PERU	21	0,5%
GERMAN	18	0,5%
MOROCCO	16	0,4%
SWITZERLAND	15	0,4%
NIGERIA	13	0,3%
Total of first 10 nationalities	3.750	95,3%
TOTAL	3.934	100,0%

Dressmaking and tailoring activities

PROCEDURES FOR STARTING UP THE ACTIVITY

Choice of legal status of the company

Depending on the choice of legal status, a partnership or public stock company, an incorporation deed must be drawn up by a notary. This formality is not necessary in the case of individual companies.

Electronic data transmission of unified notification

This is the only possible method for setting up a new company: it is necessary to simultaneously apply for a VAT number, registration with the Companies Register, register with INPS (*National Social Security Institute*) and INAIL.

STRUCTURAL PREREQUISITES

No specific applications or authorisations are necessary.

PROFESSIONAL PREREQUISITES

No specific professional prerequisites are required. However, it is necessary to have acquired specific skills, something that is possible by working as apprentices in dressmaker or tailor's business or by following a specific professional training course. A skilled dressmaker or tailor must be able not only to hem and stitch, but also to create tailored and fitted clothes and to make and assemble all the various parts of the garments.

Cleaning agencies

PROCEDURES FOR STARTING UP THE ACTIVITY

Choice of legal status of the company

Depending on the choice of legal status, a partnership or public stock company, an incorporation deed must be drawn up by a notary. This formality is not necessary in the case of individual companies.

Electronic data transmission of unified notification

This is the only possible method for setting up a new company: it is necessary to simultaneously apply for a VAT number, registration with the Companies Register, register with INPS and INAIL.

Notification of start-up of business at the Office of Acceptance and Control of qualifying reports at the Chamber of Commerce.

The business start-up certified notification - SCIA - constitutes qualification for the same and therefore it is not possible to start the business before lodging this notification.

1. Dressmaker's or Tailor' business: definition

The dressmaking or tailoring business is free and typically a craft or small business.

As indicated in the Framework Law regarding craft and small business activities (Law 443/1985)

- a craftsman/woman is someone who personally, professionally and as owner, manages the craft or small business, prevalently carrying out his/her own work, also by hand, in the production process;
- the business is classed as a craft business if its main purpose is the performing of an activity for producing goods, also semi-processed, or supplying services.

2. Cleaning business: definition

A cleaning business carries out cleaning, disinfection, disinfestation, rodent control and sanitation operations.

Companies that intend to perform cleaning and disinfection activities must possess professional integrity and economic-financial and technical-organisation requirements.

Some prerequisites of a personal nature must be possessed by the owner and/or person in charge of the technical management, specifically appointed by the company; other prerequisites must be possessed by the company.

The assessment of the necessary prerequisites for performing these activities is carried out by the Companies Register.

STRUCTURAL PREREQUISITES

No specific applications or authorisations are necessary.

PROFESSIONAL INTEGRITY PREREQUISITES

As laid down in art. 2 of Law 82/94:

- a) no judgement or final criminal conviction must have been passed and there must be no pending criminal proceedings in which a sentence of conviction has already been passed for non-culpable offenses entailing more than two years of imprisonment, or conviction for offenses against the public trust or property, or punishment with interdiction from exercising a profession or art, or interdiction from the executive offices of enterprises, unless reinstated;
- b) no bankruptcy proceedings must be in progress or have been carried out, except in the case of rehabilitation pursuant to articles 142, 143 and 144 of the provisions approved with Royal Decree no. 267 dated 16 March 1942 (it is currently sufficient for the bankruptcy to be closed);
- c) no safety or preventive measures must have been applied pursuant to Laws no. 1423 dated 27 December 1956, no. 57 dated 10 February 1962, no. 575 dated 31 May 1965, and no. 646 dated 13 September 1982, and subsequent amendments, and no criminal proceedings must be pending for mafia crimes;
- d) no final sentence of conviction must have been pronounced for the offense established in article 513-bis of the Criminal Code.

No fines must have been ascertained for violations of regulations regarding obligatory labour, social security or insurance contributions against accidents in the workplace or occupational diseases that cannot be reconciled with administrative action.

ECONOMIC-FINANCIAL PREREQUISITES

The company must demonstrate that it possesses:

- regular registration with INPS and INAIL with regard to all employees of the company for whom the relative obligation exists, including the employer, family workers and hired workers;
- at least on current bank account;
- no protested bills over the previous five years for the employer, shareholders or directors, except in the case of rehabilitation pursuant to art. 17 of Law 108/96;

TECHNICAL-ORGANISATIONAL PREREQUISITES

These are only necessary for disinfection, rodent control and sanitation and must be possessed by the person in charge of the technical management:

- completion of compulsory schooling and the exercising of a qualified job (qualified employee for a company in this sector, or in any case in the technical offices of com-

panies or bodies that carry out this type of work, family collaborator, shareholder taking part in the work, employer, director) for two years for in the cleaning and business activity, for three years for the disinfection, rodent control and sanitation activities, in companies in this sector or in any case in the technical offices of companies or bodies with personnel trained to carry out said activities;

- qualification certificate of a technical nature pertaining to the activities (notions of natural or biological science);
- high school certificate in technical studies pertaining to the activities (two years of chemistry notions of natural or biological science);
- university diploma or degree in technical studies valid for the purpose of carrying out these activities.

REGULATIONS

- Law no. 82 dated 25.01.1994 - *Disciplining cleaning, disinfection, disinfection, rodent control and sanitation activities.*
- Decree of the Ministry of Industry, Commerce and Craft no. 274 dated 7.07.1997 - *Regulations implementing articles 1 and 4 of Law no. 82 dated 25 January 1994, for disciplining cleaning, disinfection, disinfection, rodent control and sanitation activities.*
- Presidential Decree no. 558 dated 14.12.1999, art. 7 - *Regulation bearing rules for the simplification of the standards regarding the Companies Register, as well as simplification of the procedures relating to the notification of start-up of business and applications for registration with the roll of craft and small businesses or the Companies Register for special categories of activities subject to verification of specific technical requirements (numbers 94-97-98 of attachment 1 to Law no. 59 dated 15 March 1997).*
- Law no. 241 dated 7.08.1990, art. 19 - *New regulations governing administrative procedures and the right to access administrative documents, as amended by Law no. 69 dated 18.06.2009.*
- Decree Law no. 35 dated 14.03.2005 - *Urgent provisions having regard to the action plan for economic, social and territorial development, converted into Law no. 80 dated 14.05.2005.*
- Art. 10 subsections 3 and 6 of Decree Law no. 7 dated 31 January 2007 publishes in the Gazzetta Ufficiale (Official Bulletin) no. 26 dated 1 February 2007
- Ministerial Circular no. 3606/C dated 2 February 2007

Rotisseries

PROCEDURES FOR STARTING UP THE ACTIVITY

Choice of legal status of the company

Depending on the choice of legal status, a partnership or public stock company, an incorporation deed must be drawn up by a notary. This formality is not necessary in the case of individual companies.

Electronic data transmission of unified notification

This is the only possible method for setting up a new company: it is necessary to simultaneously apply for a VAT number, registration with the Companies Register, register with INPS and INAIL.

Notification of activity in the food business pursuant to art. 6 subsection 2 of EC Ruling 852/04 Hygiene of foodstuffs:

each operator in the food sector notifies the Municipality of its compliance with the health and hygiene regulations established by the Community laws and municipal regulations in each plant where production is carried out.

STRUCTURAL PREREQUISITES

The premises must be compliant with the applicable standards, regulations, and authorisations of a building, town-planning, hygiene and health nature, as well as those regarding the use of the premises and buildings.

PROFESSIONAL PREREQUISITES

No specific professional prerequisites are required.

The business in the foodstuff sector are obliged to set up self-monitoring systems that allow for knowing and managing all hygiene-health risks lined to the specific food production, documenting the same in an self-monitoring manual of the company processes according to the HACCP Method.

REGULATIONS

- Framework Law no. 443 of 1985 regarding craft and small business activities.
- EC Ruling 852/04 Food hygiene.
- Regional Law no. 53 dated 22 October 2008 Regulations regarding craft and small business activities.
- Regional Law no. 55/2009, Regulations implementing Regional Law no. 53 dated 22 October 2008, Regulations regarding craft and small business activities.
- Municipal regulations on hygiene for foodstuffs and beverages

3. Rotisseries: Definition

Rotisseries are small businesses in the food sector. They carry out the production and/or processing of foodstuffs for sale in their manufacturing premises or annexed areas.

As indicated in Framework Law regarding craft and small business activities (Law 443/1985):

- a craftsman/woman is someone who personally, professionally and as owner, manages the craft or small business, prevalently carrying out his/her own work, also by hand, in the production process;
- the business is classed as a craft business if its main purpose is the performing of an activity for producing goods, also semi-processed, or supplying services.

TESTIMONIALS

The following section contains the testimonials of three female entrepreneurs who were asked to present a brief résumé of their own businesses, indicating the goals achieved, plus the rewards and difficulties encountered.

VALERIA BRUNI, MANAGER OF AN ORGANIC FARMING/LIVESTOCK BUSINESS:

Type of activity: breeding of limousine-breed cattle for meat entailing the selection, fattening, slaughtering and direct sale of the meat; holiday farm with rooms, apartments, restaurant and swimming pool.

"In creating and building up this business I've received support from the European Union through the Rural Development Plan (RDP) as well as funding for restructuring a small part of the holiday farm. I also receive legal aid in the farming sector granted annually. As far as the main difficulties are concerned, despite the fact that this business had been started up by my family, the biggest obstacle I had and still have to overcome is the bureaucracy: everything becomes really difficult, from the management of the stalls to the regulations linked to the management of the incoming structure. I've achieved important objectives linked to innovation in terms of direct sales of the product (stall/consumer closed circuit) and the holiday farm.

The most gratifying aspects are definitely those of customer satisfaction and management of my own time: I'm the one who can freely decide how to organise my work day, especially with regard to the real needs of the company. As far as safety in the workplace is concerned, courses have been organised directly by an external training agency. With regard to the rapport between organisation and management of the work and family commitments, the farm has a traditional set up which means that the office is located right inside my home. This has both positive and negative effects: on one hand, it goes very well with the family organisation (kitchen, spending time with my family) and on the other, there's never any real division between my work activity and my family/personal life.

Unlike what most people think, working in a totally family-run does not have any negative repercussions on our relationships whatsoever. For those intending to take on an entrepreneurial activity I would suggest a few hints. I think what drives me to move forwards in a positive manner is the determination and passion I have for what I do and what my family has built up. And for those who believe that farming is a strictly male job - I can immediately contradict them: we are three generations, grandmother, mother and daughter, who are all involved in the family farming concern. Besides which, we have to manage a herd of 250 cattle!

Every single day we work only and exclusively with men, from the employees to the suppliers, mechanics, etc..... and even so we are very happy and whoever would have guessed we would have ended up like this? We come from three different lifestyles:

my grandmother, a legendary female born in 1920, school teacher for 40 years; my mother, a teacher who takes after her father and who founded the enterprise with her amazing flair for business; myself, a young city journalist, converted to mountain life, seeing that we live in the Apennines at a height of 800 metres! None of us has ever regretted our choice, indeed, we proudly continue to face our daily challenges with a smile on our face.

I'll let you into a secret: our fortune lies in the fact that we are always united and in agreement, despite our strong characters and the three generations that divide us. We prefer to have a go at each other when we are all together in the kitchen getting Sunday lunch! My corporate philosophy: *everyone must row in the same direction!*"

ANGELA RAVEGGI, MANAGER OF A SMALL BUSINESS WORKSHOP

Type of business: creation of artistic composition with pressed flowers on paper and canvas.

"I use flowers and leafs I grow myself, which once pressed and dried in professional wooden presses, are used to create pictures, furnishing panels and paper items, such as greeting cards, bookmarks, and notebooks. I mainly supply souvenir and arts and crafts shops but I also work for agencies that organise weddings and ceremonies in general. From time to time, I organise courses and take part in exhibitions.

My goal is that of providing a product that is really artisan, high quality and that satisfies Italian and foreign customers. Through this activity I achieved the important objective of economic independence, while as far as gratification is concerned, this entails my being able to carry out a job with passion and which is also my hobby in a certain sense.

I am lucky to have the workshop in my home and therefore I can also spend time with my family. It was due to my wish to reconcile my work with my family that drove me to set up this business, which has been incorporated as an individual activity. My advice to women deciding to set out on their own is to never give up in the face of difficulties, irrespective of what their dream of doing is; today we have more valid instruments for being able to achieve our goals and there is far less prejudice than in the past.

I also think that the culture of setting up a business has almost been an exclusively male prerogative until not so long ago, however women can now "copy" the positive of male management and integrate them into our own style and vision as women, and all this can only give excellent results.

My corporate philosophy: never give up in the face of difficulties and integrate the female style of leadership with the corporate philosophy.

ELISA SARRI, PRESIDENT OF A CONSORTIUM

Type of business: housing cooperatives.

"They call you "super mother" and you reply, "....I love my job and my family, nothing more!". These are the women who increasingly more over recent years, either for want or need, everyday reconcile their working life with their family life. Women who refuse to give up being capable workers, mothers, wives and daughters.

I began to work in the housing cooperatives while I was still going to university and that is when I got the idea to create a structure no longer intended for the families but instead for the students. In 2005, our university residence half opened its doors in agreement with the Regional Agency for the Right to Study at the University.

The goal that we had painstakingly achieved meant that finally students without scholarships could also find decent accommodation at affordable prices. I have recently been appointed president of the Consortium I started and which has shared my enthusiasm by also believing in my dream. These have been difficult years because I wanted a family, I wanted children, and I didn't want to give up.

Now I have a husband, three beautiful children and a job. I worked really hard and if I've got to where I am it's thanks to the help of my husband and grandparents. The labour market, with its complicated dynamics, is not conducive to the furthering of women's careers. The companies are faced with extremely high costs for female employees and the same women entrepreneurs pay an exorbitant price for reconciling their work and family life.

Not to mention the desire of a woman to create and manage her own enterprise... Even if it's only a small business it becomes an enormous commitment! In recent years many instruments have been created and introduced for facilitating the reconciliation between jobs and family... however the best, and possibly most lasting, is the innate organisational capacity of each woman, her ability to coordinate and manage the immense universe that surrounds her. We consider our company a second home, that we run with the same love and care as a mother.... always with an eye to the needs of our employees and their families, without underestimating the work that is carried out and has to be carried out every day.

Corporate philosophy: a pleasant work environment raises the quality of the work, the fact of knowing that the company is a bit your own, makes it more successful, never give up and face up to the challenges and changes with great determination!"

PART FOUR

EXCHANGE PROGRAMME FOR COMPANIES AND PRIZES FOR WOMEN INNOVATORS

Awards and recognitions

We devote a small section to the European Union awards for entrepreneurs who actively contribute to innovation or for companies within the framework of good practice regarding safety in the workplace.

European Union awards for women innovators

In 2013, the European Commission launched the second edition of the European Prize for women innovators, with prizes awarded to three women who have achieved important innovations and introduced them onto the market. This prize aims at encouraging women to engage in innovative activities and to exploit to the maximum the commercial opportunities offered by the research projects. The deadline for submitting applications expired on 15 October 2013. The award ceremony will take place during the "Innovation convention" to be held on 10 and 11 March 2014. A total of three prizes will be awarded:

- 1st prize: €100,000
- 2nd prize € 50,000
- 3rd prize: € 25,000

The selection criteria take the following into consideration: originality and marketability of the services or products created, the economic and social impact for Europe, and the scientific content of the innovation.

Prerequisites for candidates

- the competitor must be a woman;
- the competitor must be a resident in a Member State of the EU or one of the countries associated with the framework programmes for research;
- the competitor must be the founder or co-founder of a company that exists and is active;
- the company must be registered since 1 January 2011 and in 2011 or 2012 its annual turnover must be at least Euro 0.10 million;
- the competitor or the company must have received or be receiving funds from the a European Atomic Energy Community Research Framework Programme, or from the Competitiveness and Innovation Framework Programme (CIP).

To receive further information regarding the next edition of the prize please consult the

- Programme: Women Innovator Prize.

European prize for good health and safety practices

The European prizes for good practices represent one of the main elements of the Safe and Healthy Workplace campaign and are designed to highlight managers and employees who have distinguished themselves by working together for preventing risks. This event is organised by the EU-OSHA, in collaboration with the Member States.

The launching of the next European Prize competition for good practices is scheduled with the new campaign in Spring 2014.

The purpose of the prizes is to demonstrate the advantages brought by good practices in the safety and health sector. The winners must demonstrate strong managerial leadership and active participation by workers in the safety and health sector.

The nominations for the good practices prize will be accepted from companies or organisations in the Member States of the EU, the countries of the European Economic Space, the western Balkans and Turkey. The competitions will be carried out in two stages. The nominations are first selected nationally before passing on to a European panel that will decide the winners. For further information visit the section reserved for the prize for good practices on the EU-OSHA website.



PART FIVE

STATISTICS REGARDING HIGHLY QUALIFIED WORK

Following the guidelines presented last year in relation to the companies and highly qualified employment, in which statistical data were provided in reference to the requests for highly qualified employment received by the Unified Office for immigration available for the first time in 2012, it was decided to give continuity to the data collection and therefore the tables relating to the year 2013 are also published below.

Demographic aspects

	Classe di età		Totale
	20_35	35_60	
Donne	11	10	21
Uomini	27	45	72
Totale	38	55	93

	Classe di età		Totale
	20_35	35_60	
Donne	52,4%	47,6%	100,0%
Uomini	37,5%	62,5%	100,0%
Totale	40,9%	59,1%	100,0%

Collocazione	v.a.	quota %
IST.RICERCA	7	7,5%
PRIVATO	54	58,1%
UNIV.ITAL.	4	4,3%
UNIV.STR.	28	30,1%
Totale	93	100,0%

Education

Tipo di diploma	Durata del contratto			ND
	0-6 MESI	6-12 MESI	12-24 MESI	
DIPLOMA AREA UMANISTICA			1	
LAUREA AREA ECONOMICA	5	4	3	
LAUREA AREA SCIENTIFICA	4	9	9	1
LAUREA AREA UMANISTICA	12	4	7	1
TOTALE LAUREATI	21	17	19	2
POST-UNIVERSITARIO				2
POST-UN AREA ECONOMICA		2		
POST-UN AREA SCIENTIFICA		2		4
POST-UN AREA UMANISTICA	2	2	1	
TOTALE POST-LAUREATI	2	6	1	6
ND			18	
Totale	23	23	39	8

Duration of contract

Tipo di diploma	Durata del contratto			
	0-6 MESI	6-12 MESI	12-24 MESI	TOTALE
DIPLOMA AREA UMANISTICA	0,0%	0,0%	100,0%	100,0%
TOTALE LAUREATI	36,8%	29,8%	33,3%	100,0%
TOTALE POST-LAUREATI	22,2%	66,7%	11,1%	100,0%
Totale	27,1%	27,1%	45,9%	100,0%

Al netto delle mancate risposte

Tipo di diploma	Durata del contratto		
	0-6 MESI	6-12 MESI	12-24 MESI
DIPLOMA AREA UMANISTICA	0,0%	0,0%	2,6%
TOTALE LAUREATI	91,3%	73,9%	48,7%
TOTALE POST-LAUREATI	8,7%	26,1%	2,6%
Totale	100,0%	100,0%	53,8%

Al netto delle mancate risposte

Tipo di istituzione	Durata del contratto				
	0-6 MESI	6-12 MESI	12-24 MESI	ND	TOTALE
IST.RICERCA	2	1		4	7
PRIVATO	5	14	35		54
UNIV.ITAL.				4	4
UNIV.STR.	16	8	4		28
Totale	23	23	39	8	93

Tipo di istituzione	Durata del contratto			
	0-6 MESI	6-12 MESI	12-24 MESI	TOTALE
IST.RICERCA	66,7%	33,3%	0,0%	100,0%
PRIVATO	9,3%	25,9%	64,8%	100,0%
UNIV.ITAL.	-	-	-	0,0%
UNIV.STR.	57,1%	28,6%	14,3%	100,0%
Totale	27,1%	27,1%	45,9%	100,0%

Al netto delle mancate risposte

Activity sector

Tipo di diploma	Tipo di istituzione				Totale
	IST. RICERCA	PRIVATO	UNIV. ITALIANA	UNIV. STRANIERA	
DIPLOMA AREA UMANISTICA		1			1
LAUREA AREA ECONOMICA		10		2	12
LAUREA AREA SCIENTIFICA	1	19		3	23
LAUREA AREA UMANISTICA	1	3	1	19	24
TOTALE LAUREATI	2	32	1	24	59
POST-UN	1		1		2
POST-UN AREA ECONOMICA		2			2
POST-UN AREA SCIENTIFICA	3		2	1	6
POST-UN AREA UMANISTICA	1	1		3	5
TOTALE POST-LAUREATI	5	3	3	4	15
ND		18			18
Totale complessivo	7	54	4	28	93

Tipo di diploma	Tipo di istituzione				Totale
	IST. RICERCA	PRIVATO	UNIV. ITALIANA	UNIV. STRANIERA	
DIPLOMA AREA UMANISTICA	0,0%	100,0%	0,0%	0,0%	100,0%
LAUREA AREA ECONOMICA	0,0%	83,3%	0,0%	16,7%	100,0%
LAUREA AREA SCIENTIFICA	4,3%	82,6%	0,0%	13,0%	100,0%
LAUREA AREA UMANISTICA	4,2%	12,5%	4,2%	79,2%	100,0%
TOTALE LAUREATI	3,4%	54,2%	1,7%	40,7%	100,0%
POST-UN	50,0%	0,0%	50,0%	0,0%	100,0%
POST-UN AREA ECONOMICA	0,0%	100,0%	0,0%	0,0%	100,0%
POST-UN AREA SCIENTIFICA	50,0%	0,0%	33,3%	16,7%	100,0%
POST-UN AREA UMANISTICA	20,0%	20,0%	0,0%	60,0%	100,0%
TOTALE POST-LAUREATI	33,3%	20,0%	20,0%	26,7%	100,0%
ND	0,0%	100,0%	0,0%	0,0%	100,0%
Totale complessivo	7,5%	58,1%	4,3%	30,1%	100,0%

Tipo di diploma	Tipo di istituzione				Totale
	IST. RICERCA	PRIVATO	UNIV. ITALIANA	UNIV. STRANIERA	
DIPLOMA AREA UMANISTICA	0,0%	1,9%	0,0%	0,0%	1,1%
LAUREA AREA ECONOMICA	0,0%	18,5%	0,0%	7,1%	12,9%
LAUREA AREA SCIENTIFICA	14,3%	35,2%	0,0%	10,7%	24,7%
LAUREA AREA UMANISTICA	14,3%	5,6%	25,0%	67,9%	25,8%
TOTALE LAUREATI	28,6%	59,3%	25,0%	85,7%	63,4%
POST-UN	14,3%	0,0%	25,0%	0,0%	2,2%
POST-UN AREA ECONOMICA	0,0%	3,7%	0,0%	0,0%	2,2%
POST-UN AREA SCIENTIFICA	42,9%	0,0%	50,0%	3,6%	6,5%
POST-UN AREA UMANISTICA	14,3%	1,9%	0,0%	10,7%	5,4%
TOTALE POST-LAUREATI	71,4%	5,6%	75,0%	14,3%	16,1%
ND	0,0%	33,3%	0,0%	0,0%	19,4%
Totale complessivo	100,0%	100,0%	100,0%	100,0%	100,0%

Type of Employment

Istituzioni universitarie e di ricerca					Società private			
Livello di inquadramento	IST. RICERCA	UNIV.ITAL.	UNIV.STR.	TOTALE	Distr. %	Livello di inquadramento	PRIVATO	Distr. %
2°	1			1	2,6%	2°	16	29,6%
5°			3	3	7,7%	7°	1	1,9%
7°	1		1	2	5,1%	8B	1	1,9%
8°			12	12	30,8%	B	1	1,9%
8A			4	4	10,3%	DIRIGENTE	1	1,9%
INSEGNANTE	1		3	4	10,3%	QUADRO	33	61,1%
QUADRO			1	1	2,6%	QUADRO B	1	1,9%
QUINTO			4	4	10,3%			
ND	4	4		8	20,5%			
Totale	7	4	28	39	100,0%	Totale	54	100,0%

Type of activation

Tipo di attivazione	Tipo di istituzione				Totale
	IST. RICERCA	PRIVATO	UNIV. ITALIANA	UNIV. STRANIERA	
ART 27 LETT.A	1	34		10	45
ART 27 MOD CD				3	3
ART 27 MOD CF	1			7	8
ART 27 MOD CL				2	2
ART 27 MOD DS		1		1	2
art 27 MOD FR	4		3		7
ART 27 MOD H		1			1
ART 27 MOD I		1			1
ART 27 MOD L		1			1
ART 27 MOD M		16			16
art. 27 MOD. CF				5	5
Art. 27 MOD. FR	1		1		2
Totale	7	54	4	28	93
Distribuzione % per tipo di istituzioni	7,5%	58,1%	4,3%	30,1%	100,0%

Tipo di attivazione	Tipo di istituzione				Totale
	IST. RICERCA	PRIVATO	UNIV. ITALIANA	UNIV. STRANIERA	
ART 27 LETT.A	14,3%	63,0%	0,0%	35,7%	48,4%
ART 27 MOD CD	0,0%	0,0%	0,0%	10,7%	3,2%
ART 27 MOD CF	14,3%	0,0%	0,0%	25,0%	8,6%
ART 27 MOD CL	0,0%	0,0%	0,0%	7,1%	2,2%
ART 27 MOD DS	0,0%	1,9%	0,0%	3,6%	2,2%
art 27 MOD FR	57,1%	0,0%	75,0%	0,0%	7,5%
ART 27 MOD H	0,0%	1,9%	0,0%	0,0%	1,1%
ART 27 MOD I	0,0%	1,9%	0,0%	0,0%	1,1%
ART 27 MOD L	0,0%	1,9%	0,0%	0,0%	1,1%
ART 27 MOD M	0,0%	29,6%	0,0%	0,0%	17,2%
art. 27 MOD. CF	0,0%	0,0%	0,0%	17,9%	5,4%
Art. 27 MOD. FR	14,3%	0,0%	25,0%	0,0%	2,2%
Distribuzione % per tipo di attivazione all'interno di ciascun tipo di istituzione	100,0%	100,0%	100,0%	100,0%	100,0%
Distribuzione % per tipo di istituzioni	7,5%	58,1%	4,3%	30,1%	100,0%

Tipo di attivazione	DIPLOMA AREA	LAUREA AREA	Tipo di titolo di studio								ND	TOTALE
			LAUREA AREA				POST-UN AREA		POST-UN AREA			
			UMANISTICA	ECONOMICA	SCIENTIFICA	UMANISTICA	LAUREA AREA	POST-UN UMANISTICA	ECONOMICA	SCIENTIFICA		
ART 27 LETT. A	1	11	20	9			2		1	1	45	
ART 27 MOD CD				2					1	3	3	
ART 27 MOD CF				5				1	2	8	8	
ART 27 MOD CL				2						2	2	
ART 27 MOD DS				1					1	2	2	
art 27 MOD FR			1			2		4		7	7	
ART 27 MOD H									1	1	1	
ART 27 MOD I			1							1	1	
ART 27 MOD L		1								1	1	
ART 27 MOD M										16	16	
art. 27 MOD. CF			1	4						5	5	
Art. 27 MOD. FR				1				1		2	2	
Totale	1	12	23	24	2	2	2	6	5	18	93	
Distribuzione % per titolo di studio	1,1%	12,9%	24,7%	25,8%	2,2%	2,2%	2,2%	6,5%	5,4%	19,4%	100,0%	

Tipo di attivazione	DIPLOMA AREA	LAUREA		Tipo di titolo di studio						ND	TOTALE
		UMANISTICA	ECONOMICA	LAUREA AREA		POST-UN AREA		POST-UN AREA			
				SCIENTIFICA	UMANISTICA	POST-UN UMANISTICA	ECONOMICA	SCIENTIFICA	UMANISTICA		
ART 27 LETT. A	100,0%	91,7%	87,0%	37,5%	0,0%	100,0%	0,0%	20,0%	5,6%	48,4%	
ART 27 MOD CD	0,0%	0,0%	0,0%	8,3%	0,0%	0,0%	0,0%	20,0%	0,0%	3,2%	
ART 27 MOD CF	0,0%	0,0%	0,0%	20,8%	0,0%	0,0%	16,7%	40,0%	0,0%	8,6%	
ART 27 MOD CL	0,0%	0,0%	0,0%	8,3%	0,0%	0,0%	0,0%	0,0%	0,0%	2,2%	
ART 27 MOD DS	0,0%	0,0%	0,0%	4,2%	0,0%	0,0%	0,0%	20,0%	0,0%	2,2%	
art 27 MOD FR	0,0%	0,0%	4,3%	0,0%	100,0%	0,0%	66,7%	0,0%	0,0%	7,5%	
ART 27 MOD H	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	5,6%	1,1%	
ART 27 MOD I	0,0%	0,0%	4,3%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	1,1%	
ART 27 MOD L	0,0%	8,3%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	1,1%	
ART 27 MOD M	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	88,9%	17,2%	
art. 27 MOD. CF	0,0%	0,0%	4,3%	16,7%	0,0%	0,0%	0,0%	0,0%	0,0%	5,4%	
Art. 27 MOD. FR	0,0%	0,0%	0,0%	4,2%	0,0%	0,0%	16,7%	0,0%	0,0%	2,2%	
Distribuzione % per tipo di attivazione											
all'interno di ciascun tipo di titolo di studio		100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%	100,0%
Distribuzione % per titolo di studio											
		1,1%	12,9%	24,7%	25,8%	2,2%	2,2%	6,5%	5,4%	19,4%	100,0%



APPENDIX

Committee for the Promotion de female entrepreneurship

In 2012, the Chamber of Commerce Council decided to nominate the following women as members of the Committee for the promotion of female entrepreneurship, each representing the area indicated below:

Antonella Rusignuolo - Chamber of Commerce Council,

Valeria Bruni - Agriculture,

Sandra Mongili - Agriculture,

Patrizia Belli - Agriculture,

Ilaria D'Uva - Industry,

Simona Bigazzi - Industry,

Cristina Pagani - Commerce,

Alessandra Signori - Commerce,

Elisa Sarri - Cooperation,

Angela Raveggi - Craft and small businesses,

Silvia Manieri - Craft and small businesses,

Serena Bini - Credit and Insurance,

Marzia Bonagiusta - Business services,

Valentina Lingria - Business services,

Roberta Mugnaini - Business services,

Elena Cherubini - Trade Unions,

Francesca Farini - Associations for protecting consumers and users,

Marianna Desantis - Associations for protecting consumers and users.

Antonella Rusignuolo has been appointed President of the Committee for the promotion of female entrepreneurship by the Chamber of Commerce Council.



Contacts:

promozione@fi.camcom.it

Tel. 055 2750341 or 055 2750430

Office of the Equality Councillor of the Province of Florence

Regular councillor: Dr. Maria Grazia Maestrelli

Substitute councillor: Dr. Anna Maria Sonnimini

Contact person: Guido Zini

Person in charge: Dr. Maria Grazia Maestrelli (Regular member);

Address: Via Manzoni 16 (Villa Poggi) - 50121 FLORENCE

Telephone: 0552760584/5

Fax: 0552760522

Email: mg.maestrelli@provincia.fi.it; ufficioconsiglieraparita@provincia.fi.it

Opening hours:

The office is open to the public Monday to Friday from 9 am to 2 pm, and also from 3 to 5 pm on Mondays and Thursdays.

The Councillor receives by appointment only. For special requirements it is possible to arrange an appointment at the headquarters of the Unione dei Comuni Circondario dell'Empolese Valdelsa (Piazza della Vittoria 54 - Empoli).

The office can be reached from the Campo di Marte train station (about a 10-minute walk), or the ATAF bus lines:

- 6-14-19-23-31-32.(Via Leopardi stop);
- 8-13 (Viale Gramsci stop);
- C2-C3 (Piazza Beccaria stop).

Incentives for female entrepreneurship

It is recommended to periodically consult the websites of the following:

- Regional committees for female entrepreneurship;
- the Ministry of Economic Development;
- the Unioncamere;
- the Chamber of Commerce of Italy;
- the various regions.

Grants for female entrepreneurship

Fidi Toscana territorial offices

Fidi Toscana has eight active territorial information desks offering assistance and consultancy. To avoid problems and long queues on the days when open to the public it is always recommended to make an appointment.

Florence office

Viale Mazzini 46 50132 Florence - Italy

Person in charge: Laura Innocenti

Tel: 055-2384-228

e-mail: l.innocenti@fiditoscana.it

Open to the public: Monday to Thursday 8.30 am - 1.30 pm / 2.15 pm - 5.00 pm
and Fridays 8.30 pm - 1.30 pm.

Empoli (Fi) branch

c/o Agenzia per lo Sviluppo Empolese Valdelsa

Via delle Fiascaie, 12- 50053 Empoli (FI)

Office contact person: Elena Ciurli

Tel. 055/2384296 - 345/0141059

Fax 055/2384287

e-mail: e.ciurli@fiditoscana.it

Open to the public: Tuesday and Thursdays from 9.00 am to 1.00 pm,
telephone 0571/76650. On other week days by appointment only.

FIDI Toscana spa

Piazza della Repubblica 6,

tel. 055.23841;

www.fiditoscanagiovani.it

Funding pursuant to art. 9 of Law 53/2000

Department for family policies

Department secretarial office

Tel. 06 6779 6940 - Fax 06 6779 6841

E-mail: segreteriaipfamiglia@governo.it

PEC: segredipfamiglia@pec.governo.it

Funding pursuant to art. 44 of Legislative Decree 198/2006

Annual competitions

National Committee for equality and equal opportunities in the workplace

www.lavoro.gov.it

<http://www.lavoro.gov.it/md/AreaLavoro/occupazione/Parita/comitatoNazionaleParita/Pages/default.aspx>

European Agency for health and safety at work

The informative resources of the European Agency for health and safety at work (EU-OSHA) are available on the website:

<http://www.healthy-workplaces.eu/it/resources>

- case studies
- publications
- preventive solutions
- practical instruments
- interactive risk assessment online (OiRA)
- main materials
- promotional materials
- Napo films
- kit of instruments for the online campaign



USEFUL ADDRESSES

Prefettura di Firenze (Prefecture of Florence)

Sportello Unico per l'Immigrazione (Unified immigration desk)

Via A. Giacomini 8 50134 Florence

Tel. 055-27831

www.prefettura.it/firenze www.immigrazione.regione.toscana.it/lenya/paesi/live/enti/sui/suifi.html

Camera di Commercio, Industria, Artigianato e Agricoltura (Chamber of Commerce, Industry, Craft and Agriculture)

Piazza dei Giudici 3 – 50122 Florence

Tel 055-29810

www.fi.camcom.gov.it

U.O. Nuove Imprese (New businesses office)

Piazza del Grano, 6 - 50122 Florence

Tel. 055.2750320- fax 055.2750364

nuoveimprese@fi.camcom.it

Registro Imprese (Companies Register)

Piazza del Grano, 6 - 50122 Florence

Ground floor

Tel. 199 503030 from Monday to Friday from 9.00 am to 1.00 pm
and from 2 pm to 5 pm

Osservatorio Anticontraffazione (Counterfeiting Monitoring Centre)

Piazza del Grano, 6 - 50122 Florence,

tel. 055.2750422 - fax 055.2750364

promozione@fi.camcom.it

Unioncamere Toscana

Via Lorenzo il Magnifico, 24, 50129 Florence

Tel . 055-46881

www.tos.camcom.it

Unioncamere portal for the promotion of committees for female entrepreneurship
<http://www.imprenditoriafemminile.camcom.it/>

Creaimprese della Provincia di Firenze

Free service for assisting subjects intending to start up an entrepreneurial business and self-employment

Via del Pratellino, 9 - Florence

Tel 055 2761193

creaimprese@provincia.fi.it

Direzione Provinciale del Lavoro (Provincial Labour Directorate)

Viale S. Lavagnini 9, 50129 Florence
tel. 055.460441,
www.lavoro.gov.it/Lavoro/DPL/FI/
dpl-Firenze@lavoro.gov.it

INPS (National Social Security Institute)

Viale Belfiore 28/a, 50144 Florence
tel. 055.4975320;
www.inps.it

INAIL (National Occupational Accident Insurance Institute)

Via Delle Porte Nuove 61, 50144 Florence (FI)
Telephone: 055/32051
Fax: 055/3205503
www.INAIL.it

Comune di Firenze (Florence City Council)**Sportello Immigrazione (Immigration Desk)**

Via Baracca 150 p (Villa Pallini), Florence
tel. 055.2767078
immigr@comune.firenze.it

Websites for consulting regulations, circular, guidelines, informative datasheets

www.interno.gov.it
www.immigrazione.regione.toscana.it
www.politicheeuropee.it
www.lavoro.gov.it
www.politicheperlafamiglia.it
www.integrazionemigranti.gov.it
www.pariopportunita.gov.it
www.inps.it
www.INAIL.it
www.tos.camcom.it
<http://www.imprenditoriafemminile.camcom.it/>
www.fi.camcom.gov.it
www.fiditoscanagiovani.it

Reference to previous guideline editions (with updates of amounts for starting up companies)

L'impresa in regola. Vangaggi e opportunità.

(The legally incorporated business. Advantages and opportunities)

Chamber of Commerce of Florence, Prefecture of Florence - 2012 (English version).

Impresa: legalità e sicurezza

(Businesses: legality and safety)

Prefecture of Florence, Chamber of Commerce of Florence - January 2011.

Guida per la creazione di una nuova impresa

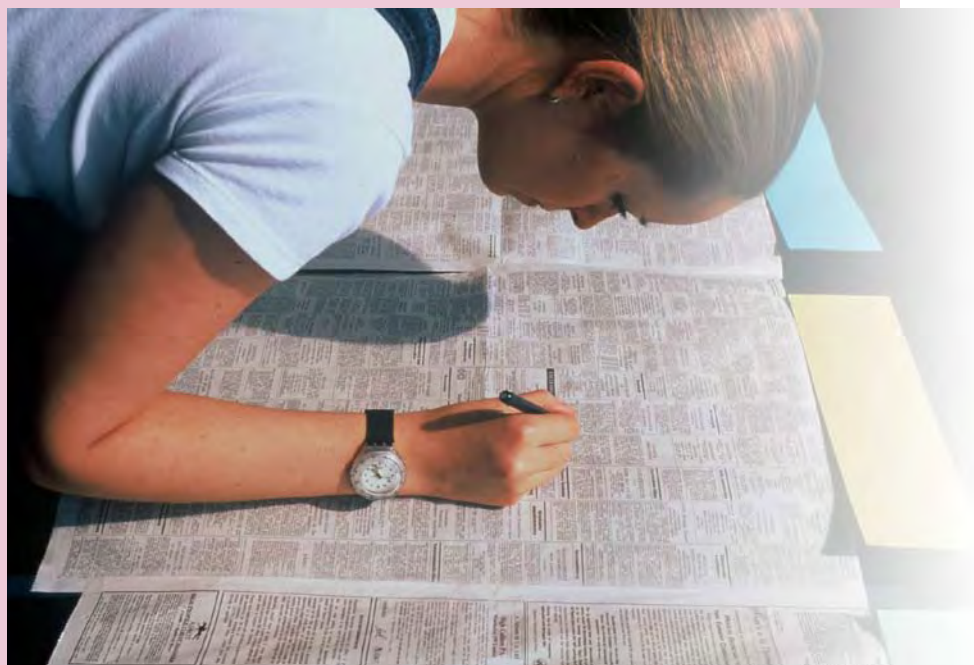
(Guidelines for setting up a new business)

Prefecture of Florence, Chamber of Commerce of Florence - 2010.

L'imprenditoria straniera

(Foreign entrepreneurship)

Guidelines issued by the Prefecture of Florence, Chamber of Commerce of Florence, Unioncamere Toscana - 2009.

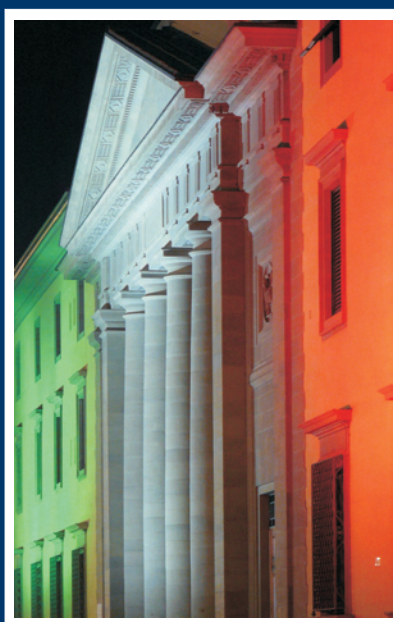








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