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IO1 National Report Italy

Prepared by EGInA

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IO Leader:	P3: CSI
Project Title:	Promoting capacity building of Missing Entrepreneurs for inclusive digital entrepreneurship and digital transformation of businesses
Project Acronym:	The Missing Entrepreneurs
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1. Introduction

The latest statistical data produced at national level on the entrepreneurial profiles of the Italian territory refer to 2017: 5,363,000 independent workers, 23.2% of those employed. Between the second quarter of 2008 and the second quarter of 2017, employment grew by 2.7% while the independent employment declined by 10.7% overall. Only the most recent data show for the second quarter of 2018 a slight recovery of the independents (+0.6% on an annual basis).

A range of profiles can be found in self-employed workers, from the maximum level of autonomy of entrepreneurs to the very low level of employees.

The majority of pure employers and self-employed workers are men (75.1% and 70.8% respectively), while women are in the slight majority among those who are partially self-employed (50.2%). Among employers, those in employment aged 50 and over (50.0%) overweight, while, on the other hand, those aged 15-34 are 35.5% (compared to 15.8% of pure self-employed persons and 10.7% of employers). Graduates account for 16.8% of employers, 28.7% of pure self-employed people and 40.7% of partially self-employed people; foreigners account for 4.7% of employers, 5.8% of pure self-employed persons and 13.7% of partially self-employed persons.

In Italy there are the following problems: a) school dropout: 18.2% (EU average 13.5%); b) increase in Neets, more than 2 million (22.7% of the population between 15 and 29); c) low rate of young graduates compared to the EU average (20.3%); d) low employment rate (61.2% between 24 and 64); e) high youth unemployment rate (15-24 years - 29.1%); f) high gender gap in terms of female employment (32%); g) only 1.26% of GDP invested in research and development; h) only 5.7% of adults (25-64 years) participates in training activities; i) GDP per capita lower than in 2000.

For the 2020 edition of the digitisation index of the economy and society (DESI), Italy ranks 25th among the 28 EU Member States. Compared to the EU average, Italy has very low levels of basic and advanced digital skills. Although it has increased to 2.8% of total employment, the proportion of ICT specialists in Italy is still below the EU average (3.9%). Italian companies have delays in the use of technologies such as cloud and big data as well as in the adoption of e-commerce.



The survey conducted by ISTAT on companies and ICT was carried out between June and August 2020. The endowments and the behaviours in matter of digitalization refer to the situation detectable to 2020. The questions related to online sales, electronic invoicing, big data analysis, 3d printing, and training and recruitment of ICT specialists refer to the year 2019. The level of digitisation is measured through the adoption of 12 technological indicators.

In 2020, 82% of companies with at least 10 employees do not adopt more than 6 technologies among the 12 considered by the European Digitisation Indicator. The most advanced digital applications are little used among SMEs: only **8 out of 100 companies** declare to use artificial intelligence; only one out of 5 companies use the Internet of things; only **4 out of 10 large companies** make online sales. Even SMEs find delays in the use of web sales (less than 10% use this channel), although the pandemic situation has given a strong boost: 35% of these companies are considering the opening of a digital platform within the next 12 months.

Entrepreneurship is one of the eight key competences that, according to the European Commission, must be developed and consolidated through continuing training. In this regard, Italy is far behind as it has not yet prepared a strategic plan of entrepreneurial education, aimed at the different segments of the education and vocational training system.

In recent years, however, there has been a marked improvement in the educational offer related to entrepreneurial education, especially in the innovative and digital area.

In general, there seems to be a slight delay in women's enterprises in entering the Fourth Industrial Revolution, both for a lesser knowledge of the subject, and also for a lesser tendency to invest in digital innovation.

Such evidence provides a framework of useful information for policy makers, emphasizing the importance of enhancing knowledge by women entrepreneurship towards the Enterprise 4.0 theme and at the same time supporting their tendency to invest in digital innovation. And this seems to apply above all to younger generations of entrepreneurs with a view to a digital redevelopment of business models, as there is a generation effect in favour of young women entrepreneurs on knowledge of Enterprise 4.0 compared to non-young women (27% vs 20%).



2. Key Findings from Desk Research

YOUNG PEOPLE AND SENIORS

According to a study by UNIONCAMERE, in 2020 in Italy there are about 500,000 companies led by young people under 35, representing 8.6% of the national production system. At the same time, compared to 5 years ago, there was a decline of 80,000 companies. To this a strong contribution came from some of the more traditional fields, beginning from the commerce, which has lost 35,000 enterprises of under 35, constructions (- 29,000), catering (- 5,000), the manufacturing (- 7,000). This reduction was also determined by the progressive decline in the enrolment of new businesses led by young people, from 119,000 recorded between January and September 2015, to 65,300 in the same period of 2020.

Focusing on companies under 35, a decisive boost came from the agricultural sector, with a 15% jump from 2015 to 2019. The phenomenon has been catalysed by the **first-time premium**, a financial contribution of up to EUR 70.000 taking the form of a single contribution or an interest-rate subsidy for loans taken out to cover the costs arising from the setting-up.

Other market segments in which young people have invested are hospitality, commerce (26.5%), construction (12%), tourism (11%), and innovative sectors with high use of technologies (10%). Young people also invest in the field of innovative start-ups, covering 18% of the nearly 11,000 initiatives in the Italian territory. 47% of youth companies have invested in the green economy in the last 3 years, as opposed to 23% of companies attributable to other business profiles.

Almost 70% of small entrepreneurs in Italy are over 50, while the under 30 are in sharp decline. In ten years between March 2010 and March 2020 the share of over 50 among small Italian entrepreneurs has gone from 54.8% to 66.4%, from 1.7 to 1.9 million, even if a decline in the total number of individual companies of 230,000 units has been recorded. Considering the individual sectors, we can see that **the over 50 in agriculture are 72.3% and in manufacturing 60.3%**. Even in construction, where,



thanks to the contribution of immigrants-entrepreneurs, the average age was lower in 2010 than the other sectors, the trend has become the same, **117,000 managers have disappeared between 30 and 49 years. The centre of gravity of the Italian company is now in the class between 50 and 69 years.**

Youth entrepreneurship initiatives and support measures: projects and institutions.

These are measures promoted by the Department of Youth Policy and Universal Civil Service for access to information. Through *Garanzia Giovani* program, the Government encourages forms and services to self-entrepreneurship. Some of the interventions of the programme, whose objective is the development of entrepreneurial attitudes and the start of self-employment or business activities for young people aged 18 to 35, are:

YES I Start Up	Neet between the ages of 18 and 29	Training course on entrepreneurship with lessons aimed at transmitting the necessary skills for the construction of their own start-up.
Ict Skills for Young People in Southern Italy	Persons aged 18 to 29 living in Southern Italy	It promotes professional growth and employment opportunities

Youth entrepreneurship initiatives and support measures

<i>Access to capital</i>		
Nuove Imprese a Tasso Zero	Support for the creation of micro and small enterprises whose number of members and participation shares are composed by persons between the ages of 18 and 35, or women.	Interest-free loan up to 75 % of eligible expenditure for investment programmes not exceeding EUR 1,5 million.
SELFIEmployment	Start-up of companies for young people between 18 and 29 years of age enrolled in <i>Garanzia Giovani</i> program.	Interest-free loan without required collateral through microcredit (from EUR 5,000 to EUR 25,000 euro), extended microcredit (from EUR 25,001 TO EUR 35,000) and small loans (from EUR 35,001 to EUR 50,000).
Smart&Start Italia	It is addressed to innovative start-ups which are less than	It provides beneficiaries with subsidised funding and a



60 months in business or under construction.	mentoring service.
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Punti Impresa Digitale

Initiative carried out by the Chambers of Commerce and Unioncamere to support the digitization of companies (within the national strategy Enterprise 4.0). It provides information activities for the dissemination of basic knowledge on 4.0 technologies aimed at increasing the awareness of the production system and at qualifying the skills and resources of employees operating within the companies.

<i>Entrepreneurship Digital Maturity Assessment</i>	SELF4.0 On-line independent assessment that reports the positioning of the company with respect to the production processes under investigation.	ZOOM4.0 Driven Assessment through interviews with staff and management conducted by the Digital Promoter from the chamber of commerce of reference and which ends with the preparation of a more detailed report.
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<i>Digital Skills Assessment</i>	Digital Skill Voyager Assessment of digital skills addressed to students, workers, and, more generally, at all those looking for a specific tool to measure their digital skills and to enhance them on the labour market.
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Chambers of Commerce

<i>Digital Innovation Hub</i>	They offer advanced training on technologies and specific solutions to the areas of expertise.
<i>Digital Ecosystems</i>	

Fondazione Mondo Digitale

It promotes knowledge sharing, social innovation, and social inclusion, focusing on groups at risk of exclusion (elderly people, immigrants, young unemployed people, etc.). It is a complete and continuous cycle that combines academic work with the development of tools and projects in the fields of education, digital inclusion, and territorial and community development. A strategic aspect is phirtuality, that is the integration of the physical dimension with the virtual one in all the promoted processes of innovation.

MIGRANTS

According to ISTAT, more than 5 million people living on our territory are foreign citizens; this is 8.5% of the total population and, every year, this trend increases.

In the period 2019-2020, there are 616,000 (10.1% of the total) companies managed by migrant workers in Italy. Few companies are run by foreign women, leading just 24% of the companies involved in the analysis and representing 10.8% of all female companies in the country. Individual activities of small size prevail due to the ease of accessibility



in economic, management capacity and bureaucratic-administrative terms, exceeding 77.7% of the total, against 49% of "native" companies. In absolute terms, the sectors in questions are mainly trade (35.1%) – primarily retail – and construction (22.4%). The highest incidence of immigrant enterprises in the total is due to rental activities and travel agencies and business service (17%). Since the crisis of 2008, self-employed immigrants have made a decisive contribution to maintain the entrepreneurial base, often covering the positions left uncovered in the generational transition or responding to the growing demand for self-employment induced by increasingly decentralised production systems.

Covid-19 has led to a further slowdown in the growth of companies.

It is important to underline the participation of immigrants in innovative start-ups (there are over 1,500 at the end of 2019 start-ups counting among members and administrators at least one person born abroad: 13.9% of the total), whereas ISTAT data show the increase – among new entrepreneurs with employees – of the share of those of foreign origin (15.2% of the total in 2016) and their significant presence also in high-growth companies (8.1%).

The difficulties faced by foreigners in seeking employment are **a) lack of language skills¹, b) early school dropout of minors, c) unrecognised qualifications, d) citizenship or residence permit, e) origin, religion and social class.**

Greater barriers to migrant employment – examples.

Bank Credit

Most companies in the start-up phase have not made use of bank credit, due to lack of guarantees to be offered, and often they use accumulated savings and minimal investment. In addition, the presence of an Italian partner further facilitates relations with credit institutions.

Consulting Support

Especially in the case of start-ups, both strategically and in terms of value, access to consultancy and financial support was of primary importance.

Management

Difficulties in both verbal and non-verbal communication; organization of work, in terms of holidays, religion, family reunions, different mentalities of workers.

Prejudice

Related to employee relations, especially in the case of persons of foreign origin who

¹ The degree of learning of the Italian language is to be regarded as a primary problem, since, in addition to being the first useful tool to facilitate integration into the Italian social and economic fabric, it also precludes activities at school level, lengthening the time for the completion of the school course.



hold management positions.

Burocracy

It is an obstacle both in the start-up phase of the company and in the maintenance phase, due to the complex, quibble and constantly evolving legislation, which becomes even more difficult to be understood when the company develops relations with foreign markets.

Activities in support of migrant entrepreneurship.

SPRAR

The System of Protection for Asylum-Seekers and Refugees (SPRAR) is a network of "second reception" centres for applicants and holders of international protection. SPRAR projects are all based on the concept of empowerment of the beneficiary, as "an individual and organized process, through which individuals can (re)build their own choice and design skills and (re)acquire the perception of their own value, potential, and opportunities". The SPRAR has two main objectives: **a) to offer assistance and protection measures to the individual beneficiary; b) to facilitate the integration process through the acquisition of new-found autonomy.** It offers: **health care; social assistance; multicultural activities; school integration of minors; linguistic and intercultural mediation; guidance and legal information; accommodation services; employment integration services; training services.**

Ente Nazionale del Microcredito

Ente Nazionale del Microcredito (National Microcredit Authority) is a non-economic public body that exercises important functions in the field of microcredit and microfinance, both at national and international level.

A.MI.CI - Accesso al Microcredito per i Cittadini Immigrati	Establishment and animation of a network of public, private and non-profit entities working for the integration of immigrant citizens, with specific reference to micro-entrepreneurship; definition of a shared model of access to micro-credit.
M.I.C.R.O. - Migrants Ideas Converted into Real Opportunities	Creation of a professional figure that can support the migrant at every stage of the process to be followed with the aim to start an entrepreneurial activity and for its management.

WOMEN

The Italian entrepreneurial reality hosts an interesting presence of women's companies: at 3rd quarter 2020 there are 1,336,646, equal to 22.0% of the total companies. The profile of the new female Italian entrepreneur is under 40 (60% against 55% male), has a high level of education and on average higher than men (20.8% have a degree,



compared to 16.1% of male fellow entrepreneurs, 46.1% secondary school certificate, while men stop at 44.7%), and a previous more qualified work experience (18.5% have experience as an employee or a director, compared to 14.3% of men). Only 6.9% of women had a previous experience as an entrepreneur or as an independent worker (15.2% for men), and only 3.5% were self-employed (5% for men).

The sectors with the greatest presence of women are those linked to Wellness, Health and Social Assistance, Manufacturing, Fashion, Education and Tourism & Culture.

Before COVID-19 outbreak, in the last 5 years, from 2014 to 2019, women's enterprises have increased more than those of men. The survey Unioncamere carried out in 2019 on a sample of 2,000 companies (1,000 women and 1,000 men) shows that there is not only a gender effect on business behaviour, but also a generation effect. This is because within women's enterprises, the young ones, compared to the non-young ones, show **better performances** from all points of view: **they are more innovative, they invest more in the green and sustainability and in the corporate social responsibility**. However, female youth enterprises are less digitalised (19% have adopted or are adopting business measures 4.0 compared to 25% of non-female enterprises), probably also due to a **lesser knowledge of the current measures on the digital transition**.

Greater barriers to female entrepreneurship.

Gender effect and work-life balance

Italy distinguishes itself by significant gender differences to the detriment of the female population related to **family care and domestic work**.

Another issue in terms of female employment rates is the presence of **children**. 11.1% of women who have had at least one child in life have never worked to take care of their children, which is well above the European average (3.7%). Moreover – if employed – fathers and mothers report problems of balance to the same extent, but it is mainly women who have changed some aspect of their work in order to better combine work with the needs of childcare. The birth of children also leads women to work interruptions as well. Considering unmarried women of 25 years and more, it emerges that the proportion of women who have stopped work following the birth of children is 11% in case they have had only one, 17% in case they had 2 and 19% in case they had 3 or more.

Education and Salary

Young women have higher levels of education than their male peers, but there are large disparities in employment rates when leaving school. About graduation, in our country, the gender gap is in favour of women who represent about 54% of PhDs. In addition, there is a gender gap in the net monthly income level for Phds after 6 years



from graduation: women earn EUR 1,610 and men 1,983, with an average gap of EUR 373.

Lower access to top figures, greater spread of part-time jobs and discontinuous careers are the factors that determine gender differentials in labour income.

Financing Sources

The most widely used source is **equity/family capital** (49% of female enterprises), while **bank credits** used by a small percentage of enterprises (11%) because **a) women are increasingly being asked for more collaterals guarantees of financial standing and economic growth** and **b) women are discouraged from applying for financing because of the gender effect mentioned above.**

The reasons behind the mistrust and the credit crunch may be partly attributable to a number of requirements that banks ask women to start a business: **a) financial standing and assets; b) collateral; c) economic growth; d) duration of the credit relationship with the company; e) a guarantee from third parties; f) the relationship of trust between the company and the bank; g) the intrinsic strength of the company** (brand, history, etc.); **h) management skills.**

Entrepreneurial Activities

In addition to credit, the other difficulties are called **a) excessive tax burden, b) excessive bureaucracy; c) negative economic performance, d) unfair competition; e) burdensome labour costs, and f) complexity of the market and increase of competitors.**

Innovation

The share of female enterprises that know and adopt Enterprise 4.0 is slightly lower than that of male enterprises.

Activities in support of female entrepreneurship.

The new decree from MISE

Decree no. 140 of 8 July 2015 introduced a radical change in the incentives for self-entrepreneurship (Title I of Legislative Decree no. 185/2000), for example: **a) it is also addressed to women regardless of age; b) it is applicable throughout the national territory; c) it only provides granting of interest-free loans, for investments of up to EUR 1,5 million (per enterprise).**

Fondo di Garanzia	Simplified access to the State guarantee, covering up to 80% of the requested financing. It caters to both female and professional enterprises.
Microcredit	Financing granted to existing companies and professionals to access the banking system even without providing guarantees.
Invitalia Financing	Financial support for business start-up and development. <i>Nuove Imprese a Tasso Zero</i> is one of the incentives for the creation of new companies that caters to women who want to become entrepreneurs and young people. It proposes an interest-free soft loan to cover up to 75% of the eligible investment.

Ente Nazionale del Microcredito

See p. 10.

Capacity Building on

Strengthening of the competences of the public



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microcredit financing tools	administration in the field of microcredit and creation of the necessary partnerships with all operators in the sector.
Monitoring of the integration among employment policies and production systems local development policies related to microcredit and microfinancing	Monitoring and evaluation of the microcredit initiatives implemented in Italy in support of employment and social integration of those excluded from access to credit.
Microcredito Donna to create new enterprises	Creation of women's entrepreneurship activities related to microcredit.
<i>New Budget Law 2021</i>	
A fund would be set up to support women's businesses at the Ministry of Economic Development. To finance this fund, the draft budget law 2021 provides for EUR 20 million, both for 2021 and 2022.	
Non-repayable funds	To set up women's enterprises, with particular attention to individual enterprises and to self-employment in general and with specific attention to those set up by unemployed women of all ages
Bonus to strengthen female enterprises	It refers to at least 36 months old enterprises, in the form of a non-repayable funds to the working capital requirement up to 80 % of the average working capital over the last 3 financial years
Technical-managerial support pathways	For marketing and communication activities throughout the period of investments or completion of the spending program, including through a voucher system to access it.

Innovative Start-ups

In 2019, 1,400 new female start-ups out of 11,000 created. According to law, innovative start-ups must meet at least one of the following requirements: **a) R&D; b) human capital; c) intellectual property**. Data show that female start-ups mostly satisfy the one related to R&D (64.6%); human capital follows (23.6%), whereas intellectual property show a lower degree of satisfaction (17.5%).

What should be developed is not only the increase in the dissemination of knowledge about the opportunities offered by these funds, but, in the specific case of women's businesses, especially the strengthening of technical assistance for the preparation and drafting of the project's contents, training on skills to participate in the calls; the identification of new partners, thus facilitating the integration of women's businesses into entrepreneurial networks.



3. Research Results: Best Practices

Title of the best practice: Progetto F.A.S.I. (Formazione, Auto-imprenditoria e Start-up per Immigrati regolari)	
Program	
Website: https://fasi.microcredito.gov.it/	Social media link(s): https://www.facebook.com/ente.microcredito https://www.linkedin.com/company/ente-nazionale-per-il-microcredito/
Leading organization/Author: Ministero dell'Interno – Dipartimento della Pubblica Sicurezza – Ente Nazionale per il Microcredito	
Year/Timeframe: 39 months	
Target group(s)/Beneficiaries: Immigrants who are regularly present on the national territory, with particular reference to holders of international protection.	
Description Creation of 150 training courses (lasting 80 hours) related to Enterprise, Economics and Finance; Law and Legislation; Languages; Organizational Development; Marketing; Management in all regions of Southern Italy, with the profiling of 10 thousand migrants regularly present on our territory and over 3 thousand learners who will be trained (in classroom or through distance learning) to self-entrepreneurship, that is, the ability to set up an independent or productive professional activity. At the end of the courses, ENM will identify some of the migrants who will be able to access the package accompanying self-entrepreneurship, a useful tool to start, even financially, their own business.	
Relevance to The Missing Entrepreneurs One of the barriers that emerged from the research is the lack of knowledge to enter the world of entrepreneurship. The project F.A.S.I. has structured detailed courses and concerning the subjects necessary for the development of entrepreneurship. It also offers the opportunity to put into practice what participants learned through funding to start the business.	

Title of the best practice: #HERE	
Project	
Website: https://www.mondodigitale.org/it	Social media link(s): https://www.facebook.com/FondazioneMondoDigitale https://www.linkedin.com/company/fondazione-mondo-digitale/
Leading organization/Author: Fondazione Mondo Digitale – Cooperativa Tre Fontane	
Year/Timeframe: 2019	
Target group(s)/Beneficiaries: Guests of the SPRAR ENEA reception centre	
Description: Creation of a permanent facility dedicated to new technologies – at the	



service of guests and operators of the SPRAR ENEA centre to strengthen digital skills and experiment with new ways of socializing and learning in a creative and innovative way. The objectives are: computer and technological literacy of the guests, fighting against social exclusion and facilitating socialization processes, thanks to the use of new technologies. The main actions it carries out are: a) Preparation of a digital corner dedicated to coding (Programming with Scratch and Programming with Computer Science First), b) Preparation of a digital corner dedicated to Digital Storytelling (Tell in stop motion and Videomaking), c) Training of trainers, d) Tutoring and accompaniment.

Relevance to The Missing Entrepreneurs: According to the research, two of the biggest barriers to entrepreneurship are prejudice against foreign citizens and their lack of knowledge of the digital world. Project #HERE, through the cooperation with the institution that deals with the first reception of foreign citizens (SPRAR), provides the first basis for becoming a digital citizen and the first tools to work in the field of innovation.

Title of the best practice:

Progetto L.IN.F.A. (Laboratorio di INnovazione Femminile Aziendale)

Project

Website:

<https://www.provincia.perugia.it/progetto-linfa-laboratorio-dinnovazione-femminile-aziendale>

Social media link(s):

Leading organization/Author: Provincia di Perugia – Regione Umbria

Year/Timeframe: 2008-2010

Target group(s)/Beneficiaries: 25 female entrepreneurs in the region who have been active for at least two years in women's businesses; up to 500 more female entrepreneurs and/or parts of companies of the Region.

Description: Among the goals of the project there are to consolidate women enterprises and encourage the strengthening and stabilization of women enterprises in Umbria; support and develop specialist managerial knowledge and skills for female entrepreneurs and to strengthen their professional qualifications; promote and support the presence of women in managerial levels to increase self-assessment to women at levels of responsibility. It includes a training phase developed as follows: distance training (48 hours) on management, organization, marketing and communication; follow-up activities (25 hours); activity of mentoring to support participants during the training activities.

Relevance to The Missing Entrepreneurs: According to research conducted, one of the greatest obstacles for women wishing to enter the business world is the difficulty in acquiring managerial skills to hold senior positions within a company. The L.IN.F.A.project, courses and experiences in the field aims to reduce this gap.

Title of the best practice:

Be-Win (Business Entrepreneurship Women In Network)

Project



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Website: Unioncamere Toscana - Home (camcom.it)	Social media link(s):
Leading organization/Author: Unioncamere Toscana	
Year/Timeframe: 2011-2013	
Target group(s)/Beneficiaries: New young female Italian entrepreneurs	
Description: The project aims to develop an "Italian network of women entrepreneurs" to support, thanks to the communication opportunities offered by new technologies, the transfer of experiences and knowledge from 32 women who have gained significant experience in the field of managerial and entrepreneurial field (Mentors), to 64 new female entrepreneurs in the world of entrepreneurship (Mentees). The mentoring process included several activities (regional meetings, national web-conferences, and company visits). The successful relations between Mentor and Mentee were 58 and the consent expressed by the target group (female entrepreneurs), in relation to the activities carried out in the network concerning the perceived utility of exchanging good practices and meeting expectations, resulted between the good and the very good.	
Relevance to The Missing Entrepreneurs: The initiative itself is interesting for this project. To put in contact who has succeeded in the development of enterprise with who wants to start a new one could be a relevant starting point to provide concrete examples from which to be inspired.	

Title of the best practice: Virgilio 2090 project	
Project	
Website: https://associazionevirgilio2090.it/	Social media link(s): https://www.facebook.com/associazionevirgilio2090/?fref=tag
Leading organization/Author: Virgilio 2090; Università degli Studi di Perugia	
Year/Timeframe: 2020 - ongoing	
Target group(s)/Beneficiaries: New graduates (up to 35 years)	
Description: The University of Perugia has entered into an agreement with Virgilio 2090, a voluntary association of Rotarians for the mentoring of young entrepreneurs, for the implementation of a free mentoring programme aimed at encouraging the conception and implementation of entrepreneurial economic development programmes.	
<p>The programme is aimed at aspiring and young entrepreneurs, resident in the regions of Umbria, Marche, Abruzzo and Molise, aged 35 or under and who have graduated no more than 24 months previously. The tutoring activities cover strategic positioning, market entry, organisational consolidation, business management and the assessment of financial issues.</p>	
Relevance to The Missing Entrepreneurs: The initiative responds thoroughly to the	



issues raised by the desk-based research for Italy.

The project fills the gap between the willingness of young people to embark on an entrepreneurial path and the lack of information, training and financial and organisational issues.

4. Research Results: Questionnaires

Demographic data

53 persons were interviewed, 29 women and 23 men. About 70% of the respondents belong to the young age group (18-34 years), the rest belong to the age group 35-64 and only one respondent declared an age higher than 65 years. The respondents are mainly of Italian nationality (87%), but 7 respondents have a nationality other than Italian: 2 have Algerian nationality, 1 Bulgarian, 1 French, 1 Italian/Cape Verdean, 1 Moroccan and 1 Romanian. The respondents all reside in Italy except for one who resides in France: 85% are native citizens, 15% are citizens with permanent residence. 53% of respondents have an education up to upper secondary school, the remaining 47% have also obtained a Bachelor's or Master's degree or a PhD.

Entrepreneurial background

25% (those who voted 8,9,10) of the respondents claim to have high knowledge related to business creation, 47% (4,5,6,7) claim to have medium knowledge and 28% (1,2,3) claim to have low knowledge.

3 respondents currently run a business, 8 respondents had a business that was closed or sold, while the remaining part of the respondents never had a business for the following reasons: financial reasons (48%), lack of knowledge on how to run a business (31.7%), excessive personal effort (19.5%), time management (14.6%), operational reasons (12.2%).

About 30% of the respondents claim to be well familiar with the term entrepreneurship, 59% medium familiarity and 11% low familiarity.

Digital entrepreneurship

15% of respondents claim to be familiar with the term digital entrepreneurship, 60% claim medium familiarity and 25% low familiarity. This suggests that respondents are less familiar with the world of digital entrepreneurship than with the wider world of entrepreneurship: around 15% of respondents who said they were familiar with the term entrepreneurship moved into the group of those who said they were unfamiliar with the term digital entrepreneurship.

Degree of knowledge of respondents on the following subjects

To make ranking make weighted average with high=3 medium=2 and low=1.

COMMUNICATION high: 39.7% medium: 54.6% low: 5.7% weighted average: 39



FINANCE high: 5.7% medium: 67.9% low: 26.4% weighted average: 29.88

OPERATIONS MANAGEMENT high: 3.8% medium: 66% low: 30.2% weighted average: 28.93

PROJECT MANAGEMENT high: 28.3% medium: 49% low: 22.7% weighted average: 34.26

DIGITAL MARKETING high: 11.3% medium: 62.3% low: 26.4% weighted average: 30.81

SOCIAL MEDIA MANAGEMENT high: 17% medium: 60.4% low: 22.7% weighted average: 32.41

BUSINESS NETWORKING high: 7,6% medium: 56,6% low: 35,8% weighted average: 28,63

DATA ANALYTICS high: 5.7% medium: 58.5% low: 35.8% weighted average: 28.31

WEB DEVELOPMENT high: 9.5% average: 43.3% low: 47.2% weighted average: 27.05

DESIGN THINKING/CREATIVITY high: 17% average: 53.8% low: 30.1% weighted average: 31.45

PRODUCT SERVICE DEVELOPMENT high: 7.5% medium: 56.7% low: 35.8% weighted average: 28.61

Level of importance attributed by respondents to the following subjects:

COMMUNICATION high: 81.1% medium: 18.9% low: 0% weighted average: 46.85

FINANCE high: 56.6% medium: 37.7% low: 5.7% weighted average: 41.81

OPERATIONS MANAGEMENT high: 47.1% medium: 43.3% low: 9.5% weighted average: 39.56

PROJECT MANAGEMENT high: 54.7% medium: 35.8% low: 9.5% weighted average: 40.86

DIGITAL MARKETING high: 52.9% medium: 33.9% low: 9.4% weighted average: 39.31

SOCIAL MEDIA MANAGEMENT high: 58.6% medium: 34% low: 7.6% weighted average: 41.9

BUSINESS NETWORKING high: 52,8% medium: 37,8% low: 9,4% weighted average: 40,56

DATA ANALYTICS high: 50.9% medium: 38.7% low: 9.5% weighted average: 39.93

WEB DEVELOPMENT high: 51% medium: 39.6% low: 9.5% weighted average: 40.28

DESIGN THINKING/CREATIVITY high: 58.5% medium: 32.1% low: 9.5% weighted average: 41.53



PRODUCT SERVICE DEVELOPMENT high: 49.1% medium: 37.7% low: 13.2% weighted average: 39.31

The subjects in which respondents expressed a higher degree of knowledge are, in order:

Communication, project management, social media management, design thinking and digital marketing. The subjects with the lowest level of knowledge were web development, data analytics, business networking, operations management and project service development.

In terms of the importance attributed to them, however, communication was confirmed in first place, followed by social media management, finance, design thinking, project management, web development and data analytics.

Other skills related to digital entrepreneurship suggested by respondents:

1) Problem Solving in emergency situations; 2) Content creation, soft skills, empathy; 3) Language skills; 4) Team work; 5) Innovation; 6) Marketing, creating a site, advertising on social media; 7) Access to funding and facilities; 8) The essential "media monitoring" for competition; 9) Access to calls for tenders; 10) Media management, photoshop etc; 11) The ability to work according to precise schemes and not overwork, so as to optimise personal resources and maximise results; 12) Business plan and break even point; 13) Social media development; 14) Artificial intelligence; 15) Project analyst; 16) Graphics; 17) User experience, Inbound marketing; 18) E-commerce

Professional development

If offered a training course on how to start or adapt a digital entrepreneurship activity, 41.5% of respondents would be willing to invest between 1 and 2 months in the training course. The preferred method of using the possible training course is synchronous online (30.2%), followed by blended methodology (28.3%). Only 18.9% would prefer face-to-face online lessons.

5. Conclusions and Recommendations

Italy is one of the last countries in Europe in terms of the degree of digitalisation, digital skills and their application, both in the 'civil' and everyday spheres, and in the entrepreneurial and commercial spheres. It should be noted that Italy's business landscape consists of SMEs. During the pandemic many SMEs have however turned their attention to e-commerce, but we are still at a low level.

The main obstacles are identified for young people, women and migrants:

- Young people: difficulties in accessing credit; lack of experience, lack of support and counselling.



A big boost in recent years has been seen in the agriculture 4.0 sector.

- Women: Gender effect and work-life balance; more-difficulties in accessing financial sources; excessive tax burden, excessive bureaucracy; negative economic performance, unfair competition; burdensome labour costs, and complexity of the market and increase of competitors.

The share of female enterprises that know and adopt Enterprise 4.0 is slightly lower than that of male enterprises.

- Migrants: lack of language skills, early school dropout of minors, unrecognised qualifications, citizenship or residence permit, origin, religion and social class.

On the other hand, seniors make up the largest share of the Italian managerial class.

The main topics/competences addressed by the questionnaire in which respondents expressed a lower degree of knowledge are, in order:

web development, data analytics, business networking, operations management and project service development.

In terms of the importance attributed to them, however, communication was confirmed in first place, followed by social media management, finance, design thinking, project management, web development and data analytics.

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