# MIGRANT INFORMATION GUIDE ITALY

# How to use this guide

This leaflet is intended to provide Chinese citizens who wish to work abroad with information on the most important aspects of working and living in Italy and give general guidance to help them to make an informed decision by providing reliable sources of information about employment opportunities at abroad and help to better evaluate the actual costs and benefits of working abroad. The leaflet shall help potential migrants from China to better understand the risks involved in labour migration, to know their rights and to be better prepared to protect themselves. It offers an overview about administrative procedures, gives addresses of relevant authorities in China and Italy responsible for migration as well as a list of organisations that can be helpful in the migration process. This leaflet cannot explain every detail of the migration rules and of employment of migrant workers in Italy. It is rather a guide to the basics. The leaflet makes suggestions about where to get more help and information about the various aspects of migration.

# I: Decision-making before departure

Many people want to work abroad because they lack income earning opportunities at home and the possibility to earn much higher incomes abroad. However, even if wages may seem very much higher in Italy than in China, one has to keep in mind the much higher living costs in Italy compared to costs of living in China as well as the costs for travel between China and Italy. In the end, there might not be as much money left from the higher income in Italy as expected.

# Keep in mind:

- Base the decision to move on a realistic assessment of the costs and benefits of migration for employment.
- Returning migrants often give a very rosy picture of their experience, or are reluctant to publicly display the negative sides of their migration experience or the real nature of their work abroad.
- Be aware of the many hidden costs related, for example, to the conditions of work, the vulnerabilities and risks foreign worker are exposed to working and living in another country, and the impact of migration on the family left behind.
- Financial resources are essential for the migration move, to pay for the recruitment agent's fees, the passport, transportation and other expenses.

# Access to the labour market in Italy

Italy has strong restrictions on the employment of non-EU nationals due to the high unemployment rate and many Chinese working in Italy do so on an irregular basis without the required work and residence permit/visa. To work without work and residence permit in Italy is illegal. If authorities discover irregular workers they arrest them and deport them to their home countries. Chinese migrants working illegally in Italy risk to be exploited by their employers due to their insecure status in Italy. Many irregular Chinese migrant workers suffer from physical and psychological violence at the workplace. Some of them are not free to leave the workplace and are paid substandard wages or they receive no money at all due to the debts they have to repay to intermediaries for travel.

# Labour market opportunities in Italy

Italy has a diversified industrial economy. Main industries are tourism, machinery, iron and steel, chemicals, food processing, textiles, motor vehicles, clothing, footwear, and ceramics. Labour force by occupation:<sup>1</sup>

Agriculture: 5%Industry: 32%Services: 63%

The Italian economy is divided into a developed industrial north, dominated by private companies, and a less-developed agricultural south. The economy experienced almost no growth in 2005, and unemployment remained at a high level.<sup>2</sup> The official unemployment rate in Italy is 7,4 per cent.<sup>3</sup> Unemployment rates vary according to the region. In the South of Italy it is as high as 50 per cent in some areas. Unemployment has hit manufacturing industries the hardest. Italy has experienced a sharp decline in employment in industrial sectors such as construction, electronics, communications, the media and banking, all traditionally strong sectors.<sup>4</sup>

# Work permit quotas in Italy per sector for the year 2006:<sup>5</sup>

Domestic work and personal aid	1000
Construction sector	500
Other production sectors	450
Conversion from study to work	50
Maritime fishing	2300
Training	1500
Reserved for future cooperation agreements	1400

Total entries provided for non-EU nationals 7200

#### Bilateral agreements between China and Italy

There has been no formal agreement on overseas employment between China and Italy.

#### Requested qualifications

The most important qualification for working in Italy is the ability to speak Italian. The knowledge of Italian is crucial to get along in Italy. In Italy, one cannot be sure to always find someone who speaks English. Professional or trade qualifications are necessary to work in most fields in Italy and qualifications are also often needed to be self-employed or start a business. There are penalties for those who start working without recognised certificates e.g. large fine, confiscation of machinery or tools, deportation and a ban from entering Italy for a number of years. Diplomas and certificates have to be translated into Italian. For many professions, certificates and diploma must be recognised by an official body, and might require training and qualification specific to Italy. The recognition process is based on the analysis of the documentation submitted by individual applicants and the evaluation of both the academic and professional components of the foreign professional profile. With reference to the health sector, in Italy the professional profiles as chemists, dentists, physicians, veterinarians, and those profiles in sanitary auxiliary professions or activities such as nurses, midwives, physiotherapists, technical assistants, etc., fall under the responsibility of the Ministry of Health.

If the profession the applicant is interested in is not regulated in Italy, there is no need for any procedure of formal recognition, since in such a case no specific qualification is needed to enter the labour market in the sector concerned.

Requirements for admission to Italian Higher Education system can be accessed on the website: <a href="http://www.studyinitaly.cn">http://www.studyinitaly.cn</a> (in Chinese)

Detailed information can be obtained from Italian diplomatic or consular services abroad or from the National Academic Recognition Information Centre (Centro di Informazione sulla Mobilità e le Equivalenze Accademiche - Cimea). 8

Useful contacts

National Academic Recognition Information Centre (Centro di Informazione sulla Mobilità e le Equivalenze Accademiche - Cimea)  Address: Fondazione Rui, viale XXI aprile 36, 00162 Roma Tel: +39-06-32-12-81 Fax +39-06-86-32-28-45 E-mail: cimea@fondazionerui.it	
China-Italy Chamber of Commerce Shanghai	China-Italy Chamber of Commerce Beijing
Mailing address: Suite 3605 The Center No. 989 Changle Road, Shanghai, 200031 China Tel: +86.21.54075181 Fax: +86.21.54075182 Email: infoshanghai@cameraitacina.com Web: <a href="http://cameraitacina.com/shanghai">http://cameraitacina.com/shanghai</a>	Mailing address: Unit 2606-2607, Full Tower 9, Dong San Huan Zhong Lu, Chaoyang District, Beijing 100020 Tel: +86-10-85910545 Fax: +86-10-85910546 Email: info@cameraitacina.com Web: <a href="http://cameraitacina.com/beijing/">http://cameraitacina.com/beijing/</a>
China-Italy Chamber of Commerce Shenzen	China-Italy Chamber of Commerce Guangzhou
Mailing address: Room 318, Comprehensive Building South District, Shenzhen High Tech Park. Shenzhen, 518057 China Tel: +86.755.26017768 Fax: +86.755.26017798 Email: infoguangdong@cameraitacina.com Web: <a href="http://cameraitacina.com/shenzen">http://cameraitacina.com/shenzen</a>	Mailing address: Room 1403, CITIC Plaza 233 Tianhe Beilu, Guangzhou, 510613 China Tel: +86.20.38770892 Fax: +86.20.38770893 Email: infoguangdong@cameraitacina.com Web: http://cameraitacina.com/guangdong

# II: Finding a job abroad

Recruitment is the engagement of a person in one territory on behalf of an employer in another country. It covers direct engagement by an employer, or his or her representative, as well as operations conducted by intermediaries, including public and private recruitment bodies. It refers to a process of hiring for a definite job or a promise by a recruiter to find a job for a potential migrant worker.<sup>9</sup>

Most major newspapers and magazines in Italy have job vacancy websites that can usually be accessed free of charge. Some examples for job vacancy sources: 10

- Corriere della Sera (Milan daily newspaper): Publishes job offers on Fridays, accessible at: http://www.corriere.it/lavoro/index.jhtml (only Italian)
- Il Sole 24 Ore (financial newspaper): Job vacancy database at <a href="http://job24.ilsole24ore.com/">http://job24.ilsole24ore.com/</a> (only Italian)
- Bollettino Del Lavoro: a monthly publication available at <u>www.bollettinodellavoro.it</u> (only Italian)
   Websites that list vacancies in Italy:
  - www.alispa.it
  - www.bancalavoro.com
  - www.executivenetwork.it
  - www.fionline.it

- www.informagiovani.it
- www.job-net.it
- www.jobline.it
- www.jobs.it
- www.monster.it
- www.obiettivolavoro.it
- www.quilavoro.com

# **Keep in mind:**

- It is against the law to work in Italy without a work permit and it is very hard to enforce any legal rights for people working illegally.
- Using irregular channels for migration makes migrant workers more vulnerable to traffickers and puts them at greater risk of being abused and exploited during the journey and in the destination country.
- Untrustworthy recruitment agents and traffickers provide misleading information about job offers, conditions of work, the nature and type of the jobs, wages and benefits. Do not believe people who promise you an easy way to employment abroad.
- Only use the services of approved agencies.
- Employers who offer jobs to workers withouth work permit break the law. If they are breaking this law, it is very likely they will break other employment laws as well, especially those that protect workers.

#### Public employment agencies

In China:

List of public employment agencies: http://www.labournet.com.cn/jixiao/zhijie/gedi/index\_2.htm#

#### In Italy:

The Italian public employment offices (ufficio di collocamento) offer mainly non-professional skilled, semi-skilled and unskilled jobs, particularly in industry, retailing and catering. In order to use the services of the employment office it is required to have a permit to stay and a workers' registration card (libretto di lavoro).<sup>11</sup>

The website of the National Employment Service (Borsa Nazionale del Lavoro) offers a link to all public employment offices in Italy: <a href="http://www.borsalavoro.it/wps/portal">http://www.borsalavoro.it/wps/portal</a> (only Italian)

Private employment agencies and other information sources for job vacancies

#### In China:

List of agencies licensed by the Ministry of Labour and Social Security: http://www.molss.gov.cn/gb/ggfw/jwjy.htm

## List of agencies in three targeted provinces:

Fujian: http://www.molss.gov.cn/gb/zwxx/2006-08/07/content\_107158.htm Zhejiang: http://www.molss.gov.cn/gb/zwxx/2006-10/11/content 107159.htm

Jilin: http://www.molss.gov.cn/gb/zwxx/2006-08/07/content 107161.htm

#### In Italy:

Temporary agencies with offices in most Italian cities:

Adecco: www.adecco.it ALI: www.alispa.it

- Eurointerim: www.euro interim.it

Kelly: www.kellyservices.it Manpower: www.manpower.it Sinterim: www.sinterim.it Vedior: www.vedior.it

Some Italian agencies may find positions only for Italian and EU nationals or foreigners with a residence permit. To sign up with an agency applicants usually need a permit to stay, a fiscal code and a work record book. Applicants are required to complete a form in Italian and must supply a CV (in Italian) and a passport-size photograph. They will be interviewed by the agency and probably again by a prospective employer. Temporary work is most common in the secretarial, computer and industrial fields, and work in other sectors is limited, although it may still be worth enquiring and registering with agencies. <sup>12</sup>

# Keep in mind: A recruitment agency acts untrustworthy if it:

- Advertises without job order
- Forges documents
- Provides incorrect/false information about jobs and destination countries
- Uses contract substitution
- Exacts illegal fees
- Practises without an official licence or approvement<sup>13</sup>

### Pre-departure training offered by local employment offices and recruitment agencies

Pre-departure programmes can be an important means of better protecting migrant workers from discrimination, exploitation and abuse in the destination country. Pre-departure trainings should:

- Present the entire process of becoming a migrant worker;
- Inform migrant workers of their rights and obligations and enable them to uphold and fulfil them;
- Give migrant workers knowledge and skills in handling crisis situations.

# Legal requirements for Chinese citizens for working in Italy

#### 1. Authorisation to work

Chinese citizens who want to work in Italy need an authorisation to work issued by the local Department of Labour office of the place of future employment in Italy. **Procedures for an authorisations to work:** Italian authorisations to work must be sponsored by an Italian company or employer. They can not be applied for directly by a potential employee or by an agency. The autorisation to work must also be authorised by the local police headquarters who stamp it nulla osta (literally 'nothing hinders') on the back. This document must be sent by the prospective employer in Italy to the applicant in China for presentation at an Italian consulate.<sup>14</sup>

#### **Keep in mind:**

- The majority of authorisations to work issued to Chinese citizens in Italy were for high-skilled occupations in research and management.
- Obtaining authorisation to work for Chinese citizens is a highly bureaucratic and time-consuming process. It can take a year or more. 15
- Foreigners must apply for a permission to stay (Permesso di Soggiorno) at the local (Police Commissary (Questura) within eight working days after arriving in Italy.

# 2. Visa<sup>16</sup>

Chinese citizens need a visa to enter Italy. If they plan to stay more than 90 days they have to apply for a residence visa (visto per ragioni di dimora). Applications have to be made at an Italian consulate in China. The type of visa issued depends on the purpose of the visit e.g. business (B), dependent work (L-1), or self-employment (L-2) and the length of stay.

Documents required for **dependent work** (domestic workers, home-care givers, seasonal labourers, highly skilled labourers, managers, university lecturers and professors, researchers, translators, interpreters, personnel on leave for training, nurses, maritime workers, sports personnel and athletes, entertainment industry personnel):

Checklist for work permit visa:<sup>17</sup>

- 1. Visa Application form fully completed and signed by the applicant, download: <a href="http://www.esteri.it/visti/pdf/Domanda.e.pdf">http://www.esteri.it/visti/pdf/Domanda.e.pdf</a>
- 2. Recent passport-size photographs with clear background;
- 3. Valid passport with validity of at least 16 months;
- 4. Authorisation to work with an entry clearance stamp (nulla osta) issued by the Italian Department of Labour;
- 5. Work contract;

Many of the above documents must be translated into Italian. All translations must be done by a translator approved by the local Italian consulate, a list of whom is provided by Italian consulates on request.

For more details on visa regulations, also check the website of the Italian embassy in China (in Chinese): http://www.italianembassy.org.cn/

## Keep in mind:

- It is impossible to convert a tourist visa into a work visa upon arrival in Italy.
- Long queues at consulates in major cities
- Some consulates may require both originals and photocopies of documents for visa application.
- Visa processing time can be between 1 to 3 months.
- Even after having obtained a visa, the border authorities are authorised to check the documentation required for obtaining the visa itself.

### 3. Permit to stay

All foreigners planning to remain in Italy for longer than 90 days must apply for a 'permit to stay' (permesso di soggiorno or carta di soggiorno) at the local police headquarters within eight days after arrival in Italy. It can take up to three months to obtain a permit, which can be issued only for the purpose stated on the applicant's visa. Foreign workers have to apply for a permit to stay for work (permesso di soggiorno per lavoro).

#### 4. Workers' registration card

All employees except managers and executives require a workers' registration card (libretto di lavoro) from the Provincial Inspectorate of Work (Inspettorato Provinciale del Lavoro), which is valid for ten years. This booklet is required in order to be legally employed. It serves as an employment record collecting start and end dates of all periods of employment.

# Costs for travel and fees

Air plane ticket China - Italy - China (estimate/average price): please consult major licensed travel agencies

Visa: **60 - 75** € <sup>18</sup>

Recruitment fees: please consult overseas employment agencies licensed by MOLSS

#### **Keep in mind:**

- Always store copies of your documents (passport, visa, work contract) at a secure place and leave a set of these documents with your family and/or trusted friends;
- Memorize your employer's name, address and telephone number;
- Get and read a copy of travel advisories and handbooks published by government agencies;
- Get and read books on the country of your destination;
- Try to learn some basic words in the language of the country of destination and some basic behaviours expected in the culture;
- Secure addresses of fellow migrant workers leaving with you.

#### Addresses of Italian consulates in China

# Embassy of Italy in China / Consulate of Italy in Beijing

Address: 2, San Li Tun Dong Er Jie - 100600 Beijing

Phone: +86(10) 65322131 Fax: +86-10-6532.5724 E-mail: visti.pechino@esteri.it Web: http://www.ambpechino.esteri.it

Opening hours: Information: Monday - Friday 02:30pm – 05:00pm, Visa applications and pick-up:

Monday - Friday 09:00am - 11:00am

Consular districts: Mongolia and all provinces not covered by the General Consulates of Canton,

Shanghai and Hongkong

#### **General Consulate of Italy in Canton**

Address: Room 5207-5208 Citic Plaza - Unit 5207-08, 233 Tianhe Bei Lu, Tianhe District - Guangzhou

510613 (P.R.C.)

Tel.: 008620 38770556/7/8/9 Fax: 008620 38770270

Web: <a href="http://www.conscanton.esteri.it">http://www.conscanton.esteri.it</a>

E-mail: visti.canton@esteri.it

Opening hours: Monday to Friday from 09:15 to 11:30 Consular districts: Guangdong, Guangxi, Fujian,

Hainan.

## General Consulate of Italy in Shanghai Italy Visa Application Center

Address: 2F, Guangdong Bank Development Tower,

555, Xujiahui Road,

Shanghai P.R.China 200 023 Tel.: 008621 54075588 Fax: 008621 64716977

Web: http://www.consshanghai.esteri.it/ E-mail: <a href="mailto:consolare.shanghai@esteri.it">consolare.shanghai@esteri.it</a>

Italy Visa Call centre: http://www.italyvac.cn/ Consular districts: Shanghai, Zhejiang, Jangsu and

Anhui.

# General Consulate of Italy in Hong Kong -

Address: Suite 3201 32/F, Central Plaza 18, Harbour

Road, Wanchai

Tel.: 00852 25220033/4/5/6 Fax: 852-2845 9678 Web: sedi.esteri.it/hongkong/

E-mail: consolato.hongkong@esteri.it,

visti.hongkong@esteri.it

Opening hours: Monday to Friday from 9:00 – 12:00

Consular district: Hongkong

# III. Conditions of employment/legislation: What are my rights and duties?

The work contract between employers and workers should include the terms of employment such as salary, working hours, holidays, etc. Fixed-term contracts must specify the length of the contract: at the expiry date the contract is considered to be terminated.

#### <u>Income</u>

There is **no national minimum wage rate** in Italy. Minimum wage rates are set in binding sectoral collective agreements. The Constitution provides that all workers are entitled to receive wages that are fair and just, and sufficient to provide workers and their families with freedom and dignity. In accordance with this principle, the judiciary has passed down decisions concerning **workers not covered by a collective agreement,** stating that they **should receive wages that are equal to those established in collective agreements for workers in the same category and industry**. Even workers who are not covered by any collective agreement should receive wages at least equal to the minimum rates determined in collective agreements.<sup>19</sup>

The monthly payment sheet must show the personal data and employment category of the worker, the period of payment, family benefits where applicable, all other additional benefits as well as an itemised table of deductions.<sup>20</sup>

# Working time and holidays

The **normal working period** comprises 40 hours per week. Various sectors are excluded from the scope of application of the 40-hour week normal working time, due to the special nature of the activity carried out. Employers may plan workers' activity using a flexible working time system, i.e. one that lays down the option to exceed normal working time when there is more work, and to have periods when working time is reduced: i.e. it allows employers to deal with and manage any need to increase the amount of work done, without necessarily having to make use of overtime. The **legal maximum of working hours** per week in Italy is 48 hours over a period of 7 days, including overtime hours/ 250 hours per year.<sup>21</sup>

**Daily breaks:** When daily working hours exceed six hours, workers are entitled to a break of at least 10 minutes. **Daily rest:** Workers must be ensured a period of rest of 11 consecutive hours every 24 hours. Regarding **weekly periods of rest**, workers are entitled to at least 24 consecutive hours of rest for every seven days, normally coinciding with the Sunday of each week.<sup>22</sup>

An employee is entitled to a minimum of **4 weeks paid vacation** per year.

# Official public holidays:<sup>23</sup>

New Year's Day: January 1

Epiphany: January 6

Easter Monday (movable feast): March-April

Liberation Day: April 25 Labour Day: May 1

Anniversary of the Republic: June 2

Assumption of the Blessed Virgin Mary (Ferragosto): August 15

All Saints' Day: November 1

Immaculate Conception: December 8

Christmas Day: December 25 St Stephen's Day: December 26

Festival of the local patron saint: depending on the city

If they do not work on these days, workers receive their normal daily pay. If a public holiday falls on a Sunday, the day is paid in addition to normal pay. If a worker works on a public holiday, he/she receives extra remuneration in line with the rules on work on public holidays.

# <u>Insurances/social security and taxes</u>

Social insurance provides benefits for unemployment, sickness and maternity, accidents at work and occupational diseases, as well as old-age, invalidity and survivor's pensions, and family allowances. The system is run by the National Institute for Social Security (Istituto Nazionale della Previdenza Sociale/INPS). All resident employees and self-employed workers pay social security contributions (contributi previdenziali), with a few exceptions. For employees (lavoratore dipendente), the employer completes all the necessary formalities for registering with social security. Employee's contributions are deducted from their gross salary by their employer. The standard total social security contribution made by employees is around 10 per cent of their gross salary. There are different contribution rates for employees in industry, commerce and agriculture, and for workers (operai), office staff (impiegati) and managers (dirigenti), who also receive different benefits.

In general, employees working for an employer in Italy are insured under Italian social security legislation. Italy has reciprocal social security agreements with some 40 countries whereby expatriates may remain under their home country's social security scheme for a limited period.<sup>25</sup>

Employers pay 66% of social security and pension contributions on behalf of workers, who pay the remaining amount due. Employers pay for insurance against labour accidents.<sup>26</sup>

#### Health insurance

Non-EU citizens are requested to take out a private health insurance before leaving their home country and to obtain a consular declaration of its validity for Italy.<sup>27</sup>

Private health insurance is mandatory for non-EU residents when applying for a visa or residence permit. All persons resident in Italy have the right to receive treatment for sickness and maternity from the Italian national health service (Servizio Sanitario Nazionale). Residents must register with the local health board (Unità Sanitaria Locale (ASL)) of their place of residence. Sickness benefits are paid by the INPS. Sick employees have the right, for a maximum period of time laid down by the law and by the collective national labour contracts, to keep their jobs. For this period, employees receive financial compensation calculated as a percentage of their remuneration. In order to make use of such privileges, sick employees must present medical certificates and be subject to the control of public authorities.<sup>29</sup>

# Dismissal and other termination procedures

- 1. **Unilateral termination by the worker:** Workers may withdraw from a work contract at any time provided they respect the terms of notice.
- 2. **Dismissal without restrictions** is only applicable in a limited number of cases, e.g. i in some cases of domestic work, regarding managerial staff and workers who have acquired the right to retire and to workers undergoing a period of trial employment.
- **3. Dismissal for a justified reason** (e.g. a worker's failure to fulfil a requirement, for reasons of productivity, the organisation of work) requires the employer to give notice to the worker. Within 60 days following receipt of a notice of dismissal, workers may make an appeal by filing a petition against such action at the Court of a labour magistrate (Pretore del Lavoro) or by attempting to obtain a settlement with the support of a trade union or the provincial labour commission (Direzione Provinciale del Lavoro). 30

### Keep in mind:

- Check your contract and any other documents you are asked to sign and make sure you really understand what you are agreeing to before you sign it. If it's not clear, ask the agency to explain. Do not sign anything you do not understand.
- A work contract is an essential right for every employee and worker.
- At the workplace, foreign workers are entitled to the same basic rights as national workers.
- It is illegal for employer to keep the workers' passport and money, but he may make copies of them for his records.
- Keep a record of the hours you worked.

# IV. Problems and difficulties

Foreign workers who have experienced exploitation and abuse while employed abroad can file complaints and seek legal redress either while they are still in the country or upon their return to China. NGOs and trade unions can inform workers about their rights and about legal services to file compensation claims against exploitive employers or recruitment agencies. It is important to know, that even if a foreign worker may find him/herself in a situation where he/she resides and work illegally in Italy they have the right to go to a labour tribunal if they have suffered from exploitation at the workplace.

Files for compensation can be made e.g. on the following grounds:

- If the employer did not follow the terms of the contract such as underpayment or non-payment of wages;
- If the worker was dismissed without reason and due process;
- If the worker was forced to terminate the contract because of unfair labor practice or inhuman treatment:
- If the worker was subjected to any form of abuse, harassment or threats;
- If the worker encountered actual physical injuries and harm.

# Keep in mind:

It is illegal for anyone to...

- Force you to work against your will;
- Collect a debt by using threats or forcing you to work to pay the debt;
- Force you to work using threats to harm you or your family;
- Force or pressure you into prostitution or to do other sexual acts;
- Use you for any kind of sex work if you are under 18;
- Take away your passport, birth certificate, or identification card to control you or your movements.

If any of these things has happened to you, you might be a victim of trafficking!

#### Safety in the workplace

All workers have the right to receive appropriate information on prevention and protection in a form that can be easily understood and must relate to the safety and health risks connected with the enterprise's activities in general, and with the specific risks to which workers are exposed in relation to the activities carried out by the workers.

Workers have the right to:

- refuse to resume work in situations where there is a serious and immediate danger;
- leave the workplace or a dangerous area, in the case of a serious and immediate danger which cannot be avoided, without being subject to any detrimental consequences for their conduct;
- take appropriate steps to avert the consequences of a serious and immediate danger, where it is impossible to contact a line manager or an appropriate person in the firm, without being suffering detrimental consequences for so doing, unless their conduct was seriously negligent;
- have individual medical check-ups if there is a link that can be documented between workplace risks and the request for such a check-up

Workers are obliged to ensure their own safety and health and, in accordance with specific instructions and the training they have received, to make correct use of safety devices and observe all safety regulations, both collective and individual, and any other means of protection, warning or control. This obligation also extends to the use of machinery, equipment, tools, substances and dangerous products to ensure that inappropriate use does not jeopardise the health and safety of other employees and persons who may be present in the workplace.

#### Industrial accidents and work-related illnesses

It is the responsibility of the **Italian Workers' Compensation Authority** (Istituto Nazionale per l'Assicurazione contro gli Infortuni sul lavoro e le Malattie Professionali – **INAIL**) to insure all persons who perform paid work, using any machinery, equipment or industrial plants, or who work in organised environments, in whatever sector or category of industry, and who are employed by any natural or legal person, private company or public administration. INAIL also insures artisans, agricultural workers and parasubordinate (quasi-subordinate) workers. INAIL provides compensation for lost remuneration, for reduced working capacity or loss of working capacity with resulting disability of between 11% and 100% for workers who are the victim of an accident at work or who contract a work-related illness, in respect of events prior to 25 July 2000; for physical and/or mental impairment and its financial consequences, for events occurring after 25 July 2000; in addition, it grants an income to the survivors, in the event of death through an accident at work or a work-related illness. To obtain an indemnity or pension, workers must apply to the Patronati (local charitable institutions). Italian law entrusts to the latter the task of providing assistance to workers (at no cost) for the bureaucratic procedures required to obtain social security benefits from the national institutions which provide them.<sup>31</sup>

Labour courts are an integrated element of the civil court system in Italy. They are composed of professional judges who deal with a wide range of social insurance and social welfare issues as well as internal civil service disputes and labour law.

There are three levels of labour court:

- 1) The court of first instance
- 2) The appeals court
- 3) The Cassazione

Before a case will be heard by a labour court, the parties must show that they have attempted to settle the dispute by all reasonable means. When a case reaches court, the judge will seek to reach an informal settlement which can then be admitted as a full decision of the court. Court proceedings in labour courts allow for the extensive admission of evidence by the plaintiff and defendent. Moreover, the decision of the court is normally reached immediately after the conclusion of pleadings by each party. All parties must be legally represented at every level of labour court. Both individuals and collective bodies may seek a decision by the court. Unions may intervene in individual disputes if the case involves the interpretation of a collective agreement. Most cases that are heard by a court of first instance are permitted to go forward upon appeal.<sup>32</sup>

Even if you find yourself in an irregular situation in Italy e.g. working without a valid work or residence permit) you have the right go to the labour court e.g. to claim compensation for non-payment of wages from your employer. NGOs and trade unions may assist migrant workers in these procedures.

#### Labour inspection

Labour inspectors in Italy in charge of controlling compliance with labour law and collective agreements at the workplace in order to prevent hazardous situations at the workplace and to improve working conditions. The labour inspector controls the application of the labour law such as hygiene and safety, functioning of workers representation, working hours, and work contracts. Labour inspector also informs employees and employers about their rights and duties. A particular, part of their work is the suppression of abuses, and the control of working conditions and protection of security and health of workers, who are especially vulnerable conditions, such as foreigners or minors. Labour inspectors also provide workers with legal advice and information about relevant public services.<sup>33</sup>

#### Trade unions in Italy

Trade unions offer advice and support to their members regarding problems and difficulties at the workplace. Some trade unions run information centres for the unemployed (centro infomazione disoccupati) in major cities that offer information about job vacancies, finding work and employment regulations.<sup>34</sup>

The most important trade union confederations in Italy are:

**Italian General Confederation of Labour (CGIL)** which is composed of 15 national trade federations and 134 labour chambers with a total of 5.5 million members. **Confederation of Trade Unions in Italy (CISL)** consists of 14 union federations and nine other union bodies with a total membership of 4.2 million. **Italian Workers Union (ULI)** consists of 16 unions with a total membership of 1.6 million workers.

#### CISL - CESIL

Address: Via Tadino, 31, 20124 Milano Tel: 02. 29.52.84.23 (labour issues) Tel: 02. 29.40.81.42 (immigration issues)

Fax: 02.29.40.90.64 Email: cesil@cisl.it

Web: http://www.cislmilano.it/ Contact: Fulvio Colombo

Opening hours: Monday and Tuesday from 9:00 – 12:00 and 14:00 - 17:00, Wednesday from 9:00 - 12:00,

Thursday from 14:00 – 17:00

CESIL is a part of the trade union confederation CISL and provides legal advice and counseling to regular and undocumented migrants.

# **CGIL Centro Immigrati**

Address: Corso di Porta Vittoria 43, 20122 Milano, Italy

Phone: +39 02.55025253-4 Fax: ++39/02/5502.5294

Email: migranti.cdlm@mi.lomb.cgil.it Web: http://www.cgil.milano.it

CGIL is Italy's largest trade union and provides legal advice and support the complaints of workers who have

suffered from exploitation at work.

# CGIL Piemont: Camera del Lavoro di Torino – Uffici **Immigrati**

Address: Via Pedrotti 5, 10152 Torino, Italy

Phone: 011.24.42.229 Fax: 011.24.42.210

Email: immigrati@cgiltorino.it, lsow@mail.pmt.cgil.it

Web: <a href="http://www.pmt.cgil.it/">http://www.pmt.cgil.it/</a>

Opening hours: Monday, Wednesday and Friday from

14:30 to 18:00

Camera del Lavoro di Torino – Uffici Immigrati provides advice and counseling for migrant workers regarding e.g. permits to stay, health issues and problems at the workplace.

#### Consular services

The Foreign Ministry of the People's Republic of China has published a protection guide for Chinese abroad that informs about the consular services in emergency situations. The protection guide can be assessed under: http://fr.chineseembassy.org/fra/zgzfg/zgsg/lsb/lsqw/t196609.htm (Chinese version available on the website)

#### Trafficking victims

Victims of human trafficking who have suffered from severe exploitation and are seen to be in danger as a result of escaping from this situation have the right to receive a temporary (six-month) renewable residence permit. In order to be granted a residence permit, trafficking victims have to participate in a rehabilitation and social integration programme, mostly run by local NGOs such as Liberazione e Speranza. Testifying against traffickers is not a prerequisite for granting a residence permit and participation in a social programme. If trafficked persons have found employment at the end of the initial 18-month stay, they can eventually apply for a permanent residence permit, depending on their work contract and their integration into Italian society.

Contacts of assistance services, NGOs, national authorities, and consulates

#### Embassy of the People's Republic of China

Address: Via Bruxelles 56, 00198 Rome Phone: 06-8419942, 06-97611440

Fax: 06-8413467

Email: chinaemb it@mfa.gov.cn

Web: http://it.chineseembassy.org/ita/default.htm Opening hours: Monday to Friday from 09:30 to 12:30

(except holidays)

#### General Consulate of the People's Republic of China

#### Medici Senza Frontiere - Missione Italia

Address, Via Volturno 58, 00185, Roma

Tel. 06 44703855 Fax. 06 4451267

Email: emanuela.roscetti@rome.msf.org

Web: www.msf.it

# **Cestim - Centro Studi Immigrazione - Study Centre on Immigration**

via S.Michele alla Porta 3

37121 Verona Italy

tel: ++39/045/801.10.32 fax:++39/045/803.50.75 e-mail: info@cestim.org

http://www.cestim.org/index\_ingl.htm

### Ambulatorio Medico Popolare in Milan

Address: Via dei Transiti 28, 20100 Milano, Italy

Phone: ++39/02/26.82.73.43

Email: ambulatorio.popolare@virgilio.it

Voluntary organization providing health care to all.

# ASGI - Associazione Studi Giuridici Sull'Immigrazione

Address: Corso Vittorio Emanuele 39, 90136 Palermo,

Italy

Phone: ++ 39/091/585.347 Fax: ++39/091/588.987 Email: <u>fulvassa@tin.it</u> Web: http://www.stranieri.it

Legal studies association whose members include lawyers, judges and university professors. Work closely in network and provide legal assistance, awareness raising, campaigns, and denunciation of conditions in

detention centers.

#### Associazione Centro Astalli in Rome

Address: Via delgi Astalli 14/a, 00186 Roma, Italy

Phone: ++ 39/06/6992.5099 Fax: ++39/06/6970.0306 Email: astalli@jrs.net

Web: http://www.centroastalli.it

Organization providing assistance mainly to asylum seekers and refugees but which also provides assistance to undocumented migrants.

#### Associazione No.Di "I Nosti Diritti" in Rome

Address: Borgo Pio, 15, 00193 Roma

Phone: ++ 39/06/683.3688 Fax: ++39/06/683.3688 Email: <u>inostridiritti@yahoo.es</u> Web: <u>http://web.tiscali.it/nostridiritti</u>

Organization providing legal advice and counseling to female migrants from various geographical areas:

#### Associazione Santa Chiara in Palermo

Address: Piazza Santa Chiara 11, 90134 Palermo, Italy

Phone: ++ 39/339/204.2745 Fax:++ 39/091/322.868

Voluntary association that provides legal advice to undocumented migrants and offers language courses.

# Caritas Diocesana di Roma/Area Immigrati (Councelling Centre for migrants)

Address: Via delle Zoccolette 16-19 00185 Rome (Italy)

Tel: +39 066875228 or +39 066861554

Fax: +39 066833295

Mail: <a href="mailto:centro.stranieri@caritasroma.it">centro.stranieri@caritasroma.it</a>
Person in charge: Lorenzo Chialastri
Web: <a href="mailto:http://www.caritasroma.it">http://www.caritasroma.it</a>

The Counselling Centre for migrants works in network with social services of Rome and other services of the Diocesan Caritas of Rome such as social canteens, health and case services, reception centres for migrants and refugees, kindergartens.

Services directly issued by the Counselling Centre are: Italian Language school (active three days a week), social assistance, legal advice, job orientation and orientation to self employment. All such services are free of charge.

#### Casa dei Diritti Sociali in Rome

Address: Via dei Mille 6, Rome 00185, Italy

Phone: ++39/06/446.46.13/06 Fax: ++39/06/446.47.42

Contact person: Manfred Bergmann

Email: manberg@tin.it

Web: http://www.dirittisociali.org

Casa dei Diritti Sociali is a non-confessional network of small NGOs supported by 280 volunteers providing shelter and cultural, social, legal orientation to refugees, migrants and undocumented people in Italy and abroad with the aim to develop partnerships with the other sectors of the civil society to fight against exclusion and poverty. As a multicultural and multi-stakeholders entity, CDS is also involved on research on the access of minorities to basic rights and services.

#### Comunità di Sant'Egidio

Address: Via Dandolo 10, 00153 Roma, Italy

Phone: ++ 39/06/589.4327 Email : <u>info@santegidio.org</u> Web: <u>http://www.santegidio.org</u>

Voluntary organization (movement recognized by the Catholic church) providing basic assistance and campaigning/sensitization on migrants' rights.

#### **Croce Rossa**

Address: Via Pietro Nenni 75, 90100 Palermo, Italy

Web: http://www.cri.it/

Psychologists work at a toll-free number to provide guidance to victims of trafficking. They carry out the procedures to resettle victims of trafficking in other cities in Italy if a denunciation is made.

FCEI - Federazione delle Chiese Evangeliche in Italia -Servizio Rifugiati e Migranti (Federation of Protestant Churches in Italy, Refugees and Migrants Service)

Address: Via Firenze 38, 00184 - Rome

Tel.: 06 48 90 51 01 Fax: 06 48 91 69 59

Opening hours of the counselling desk: Monday, Wednesday, Friday, 10.00 a.m. - 12.30 p.m.

Email: <a href="mailto:srm@fcei.it">srm@fcei.it</a>
Web: <a href="mailto:www.fcei.it">www.fcei.it</a>

The Refugees and Migrants Service provides counselling, social assistance and social and cultural integration (e.g. language courses) to migrants.

# **Fondazione Migrantes**

Address: Via Aurelia 486, 00165 Roma, Italy

Phone: ++ 39/06/66.39.84.52 Fax: ++39/06/66.39.84.92 Email: segreteria@migrantes.it Web: http://www.migrantes.it

Religious organization which provides assistance in basic needs (housing, health care, etc.). Publishes weekly information bulletins and analysis of legislation and

policy concerning immigrants.

# NAGA - Asociazione Volontaria di Assistenza Socio-Sanitaria e per i Diritti di Stranieri e Nomadi

Address: Viale Bligny 22, 20136 Milano, Italy

Phone: ++ 39/02/583.01420 Fax: ++39/02/583.00089 Email: NAGA@naga.it Web: http://www.naga.it

Provides general and specialized health care to undocumented migrants in Milan. Has outreach projects for prostitutes, telephone help line and ambulatory outreach project for newcomers to Milan.

#### **Todo Cambia**

Address: Piazza XXIV maggio 2, 20136 Milano, Italy

Phone: ++ 39/333/1229.779 Email : todo.cambia@libero.it Web: http://www.todocambia.org

Voluntary migrants group open to undocumented migrants and Italians. Strongly supports notion of grassroots organization from migrants themselves.

#### Poliambulatorio S. Chiara-Caritas per Cittadini Extracomunitari

Address: Piazza Santa Chiara 11, 90134 Palermo, Italy

Phone: ++ 39/091/327.986

Local health care clinic that provides basic assistance to undocumented migrants in Palermo and refers them to the university hospital for specialized treatment and integration within the health care system.

# IV. Living in Italy

#### General information

Italy is a a **peninsula in Southern Europe**, extending into the central Mediterranean Sea. 301,230 sq km. The **capital** of Italy is Rome.Italy has about **58,133,509 inhabitants. Languages** spoken in Italy are Italian (official), German (parts of Trentino-Alto Adige region are predominantly German speaking), French (small French-speaking minority in Valle d'Aosta region), Slovene (Slovene-speaking minority in the Trieste-Gorizia area). **English is not always widely spoken in Italy**, especially amongst older people. The vast majority, about 90%, of Italians are Roman Catholic. There is a Protestant and Jewish minority and a growing Muslim immigrant community.

#### Costs of living: Rent, food, public transport

Costs of living are relatively high in Italy and it is one of the most expensive countries in Europe. However, there is a considerable disparity between the cost and standard of living in the prosperous north and central regions of Italy, and the relatively poor south.

Costs	Comments
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	Costs	Comments
Rent	300 – 1000 €	Renting a one-room-apartment can range from 300 to 1000 € a month, depending on the size and the location. It is quite difficult to find cheap accommodation in Italy, especially in the larger cities and the North of Italy and in tourist areas.
Utilities	60 – 100 €	Gas, electricity, telephone
Food	180 €	Excluding alcohol
Public transport	50 – 100 €	
Average costs per month	<b>590 – 1380</b> € <sup>35</sup>	Excluding insurances

#### National emergency numbers

Carabinieri: 112Police: 113Fire Brigade: 115Ambulance: 118

# Newspaper:

The Milan daily newspaper Corriere della Sera offers a selection of articles in Chinese: http://www.corriere.it/chinese/?fr=tcol

# V. Money issues and remittances/money transfer

Prior to departure, it is helpful to open a bank account in China for two reasons. Firstly, opening a bank account in a financial institution either in Italy or in China is a good way to ensure that a worker's savings are secure. Secondly, it can ease money transfers from Italy to China as some money transfer operators request a bank account to be able to use their services. Migrants should not remit their entire earnings home for family spending, but should keep part of their earnings regularly in order to have some savings for the return to China and to fall back on. Government and non-government agencies often provide training services to help returning migrants start a business. It may be helpful to speak to former migrants who successfully started their own business after their return to China.

#### Opening a bank account in Italy

Foreign workers can generally open an account. They need Italian residency and a fiscal code to open an account.36 Applicants have to provide proof of identity, e.g. a passport, and their address in Italy (e.g. a utility bill). Before choosing a bank applicants should compare fees charged for international money transfers and other services. There are some 900 banks, around 200 of which are large, including around 50 branches of foreign banks (mostly in Rome and Milan). The remaining 700 or so are primarily local banks with few branches. The Banca Nazionale del Lavoro, Cassa di Risparmio, Banca Commerciale Italiana, Banca di Roma, Banco di Napoli and Banco di Sicilia all have nationwide branch networks. Banking hours are in general from 8.30 to 13.30 and from 14.30 to 16.00 from Monday to Friday.

#### General recommendations:

- To make the process as easy as possible it is advisable to carry passport and proof of address when sending money (this may not be necessary for every transaction with every provider)
- Take into account the exchange rate as well as transfer fees; market price for currencies can be checked e.g. at www.xe.com, or www.oanda.com to be able to compare the offers of different banks and money transfer operators
- Keep in touch with the recipient to find out/make sure if money has arrived
- Keep hold of receipt/proof of sending in case of problems<sup>38</sup>

#### Some examples of money transfer operators

#### MoneyGram

**Coverage:** Worldwide money transfer network with over 75,000 agent locations. MoneyGram has over 1000 outlets, which include branches of Bank of Communications, Industrial & Commercial Bank and Citic Industrial Bank. In Italy, MoneyGram offers services at selected branches of Poste Italiane and any other location with the MoneyGram sign.

Fees: For sending 100 € the fee is 13,50 € and for sending 1000 €the fee is 18 €

#### Web:

http://www.moneygram.com/Market/Market.htm?CC=I T&LC=ZHS (in Chinese)

#### **Western Union**

Coverage: The world's largest money transfer network for sending and receiving money with over 170,000 agent locations. The sender and receiver do not need a bank account to use the service of Western Union. The only requirement to use the service is a valid identity card for both the sender and the receiver.

Western Union Agents in Italy are American Express Foreign Exchange, Angelo Costa International Ltd., Banca di Sassari S.p.A., Finint S.p.A. and Omnia Finanziaria.

Fees: The fee for 100 € from Italy to China is 19 € for 500 €the fee is 38 €

Web: www.westernunion.org

#### Moneybookers

Coverage: Worldwide online money transfer network that offers with which one can send and receive money via email. The sender and receiver need to be registered and have an account with moneybookers.

#### Fees:

Registration, receive money, request money and upload money from bank is free of charge Upload money from credit card: 1.9%

Send money: 1% (up to a maximum cost of EUR 0.50) Withdraw money to bank: EUR 1.80 flat fee

Web: http://www.moneybookers.com (homepage also in Chinese).

#### iKobo

Coverage: Online money transfer service per credit card to a debit card.

**Fees:** Money transfer fees: \$5.00 per transaction + 3% of amount sent; shipping fees for an iKobo Visa Debit Card (has to be paid once): \$9.95, costs for iKobo Visa Debit Card: per withdrawal: \$1.99, monthly fee \$0.99. iKobo's homepage offers a fee calculator showing also the exchange rate.

Web: http://www.ikobo.com

Some examples for providers based in China also offering remittances services to China

#### **Industrial & Commercial Bank of China**

Costumer hotline in China: 218 95588

www.icbcasia.com enquiry@icbcasia.com

The ICBC has links to banks worldwide offering fund transfers in all major currencies by Telegraphic Transfer or Demand Draft and can also assist in the purchase and collection of cheques.

#### **Overseas Chinese Banking Corporation**

List of branches in China:

http://www.ocbc.com.cn/html\_english/html/contact\_us.sh

tm?bcid=M4

Official website: http://www.ocbc.com.cn

# VI. Return to China

The employment contract should include a clause regarding provisions for the return following completion of your employment abroad. To ease return and reintegration in China, it is important to maintain constant linkages with the family through frequent correspondence and to keep up with national and local developments in China.

Addresses of authorities and organisations offering reintegration programmes and assistance/services to returning migrants

#### **International Organization for Migration**

Address: Via Nomentana 62, 00161 Rome, Italy

Tel: +39.06 442 31 428/439/434

Fax: +39.06 440.25.33 Email: MRFRome@iom.int

# Organisations in China that can offer support after return

List of public employment agencies:

http://www.labournet.com.cn/jixiao/zhijie/gedi/index\_2.htm#

Public agencies in targeted provinces:
1) Zhejiang Employment Service Center:

Website: http://www.zjhr.com/

Address: No 91, Baijingfangxiang, Hangzhou City

Zip: 310003

Tel: 0571—56792506

2) Jilin Employment Service Center

Address: 1/F, Yatai Street, Nanguan District, Changchun

Tel: 0431-8690900

3) Fujian Employment Service Center

Tel: 0591-87677529

Address: 2/F, No. 44, Gudonglu, Fuzhou

Zip: 350001

Website: http://www.fj91.com

<sup>&</sup>lt;sup>1</sup> https://www.cia.gov/cia/publications/factbook/geos/it.html

<sup>&</sup>lt;sup>2</sup> https://www.cia.gov/cia/publications/factbook/geos/it.html

3 www.eurostat.cec.eu.int and

http://epp.eurostat.cec.eu.int/pls/portal/docs/PAGE/PGP\_PRD\_CAT\_PREREL\_PGE\_CAT\_PREREL\_YEAR\_2006/PGE\_CAT\_PREREL\_YEAR\_2006\_MONTH\_10/3-03102006-EN-AP.PDF

<sup>4</sup>http://www.justlanded.com/english/italy/tools/just landed guide/jobs/introduction

<sup>5</sup>http://www.welfare.gov.it/Sociale/immigrazione+ed+integrazione/norme/circolari/20061229+Circolare+n.+36+del+2006.htm

<sup>6</sup>http://www.justlanded.com/english/italy/tools/just\_landed\_guide/jobs/qualifications

http://www.cimea.it/portal/page/categoryItem?contentId=2665, and Email Mr Luca Lantero, 17.01.2007, Luca Lantero, CIMEA of the Rui Foundation, Italian ENIC/NARIC, Viale XXI Aprile, 36, 00162 – ROMA; e-mail: lantero@fondazionerui.it; website: www.cimea.it; Tel: +39/06/86321281; Fax: +39/06/86322845

<sup>8</sup> Email Mr Luca Lantero, 17.01.2007, Luca Lantero, CIMEA of the Rui Foundation, Italian ENIC/NARIC, Viale XXI Aprile, 36, 00162 – ROMA; e-mail: <a href="mailto:lantero@fondazionerui.it">lantero@fondazionerui.it</a>; website: <a href="mailto:www.cimea.it">www.cimea.it</a>; Tel: +39/06/86321281; Fax: +39/06/86322845

<sup>9</sup> http://www.ilo.org/public/english/employment/gems/download/mbook2.pdf

10 http://www.justlanded.com/english/italy/tools/just\_landed\_guide/jobs/job\_hunting

11http://www.justlanded.com/english/italy/tools/just\_landed\_guide/jobs/employment\_agencies

12http://www.justlanded.com/english/italy/tools/just\_landed\_guide/jobs/employment\_agencies

13 http://www.ilo.org/public/english/employment/gems/download/mbook2.pdf

14 http://www.justlanded.com/english/italy/tools/just\_landed\_guide/visas\_permits/visas

15 http://www.workpermit.com/italy/italy.htm

16http://www.esteri.it/visti/index\_eng.asp

17http://www.italyvac.cn/work%20permit.pdf

18 http://www.esteri.it/visti/pdf/Tariffe2007.pdf

19 http://www.ilo.org/travaildatabase/servlet/minimumwages

<sup>20</sup>http://europa.eu.int/eures/main.jsp?catId=1872&acro=living&lang=en&parentId=1746&countryId=IT&living=

<sup>21</sup> http://www.fedee.com/workinghours.shtml and

http://europa.eu.int/eures/main.jsp?catId=1890&acro=living&lang=en&parentId=1746&countryId=IT&living=

22http://europa.eu.int/eures/main.jsp?catId=1890&acro=living&lang=en&parentId=1746&countryId=IT&living=

<sup>23</sup>http://www.study-in-italy.it/living/publicholidays.html

<sup>24</sup>http://www.justlanded.com/english/italy/tools/just landed guide/jobs/social security

<sup>25</sup>http://www.justlanded.com/english/italy/tools/just\_landed\_guide/jobs/social\_security

<sup>26</sup>http://europa.eu.int/eures/main.jsp?catId=1764&acro=living&lang=en&parentId=1746&countryId=IT&living=

<sup>27</sup>http://www.study-in-italy.it/living/health-services.html

<sup>28</sup>http://europa.eu.int/eures/main.jsp?catId=1764&acro=living&lang=en&parentId=1746&countryId=IT&living=

<sup>29</sup>http://europa.eu.int/eures/main.jsp?catId=1944&acro=living&lang=en&parentId=1746&countryId=IT&living=

<sup>30</sup>http://europa.eu.int/eures/main.jsp?catId=1818&acro=living&lang=en&parentId=1746&countryId=IT&living=

<sup>31</sup>http://europa.eu.int/eures/main.jsp?catId=1764&acro=living&lang=en&parentId=1746&countryId=IT&living=

32 http://www.fedee.com/labcourts.html#italy

<sup>33</sup> Email Giuseppe Battaglia, 22.06.2006; Giuseppe.Battaglia@carabinieri.it

<sup>34</sup>http://www.justlanded.com/english/italy/tools/just\_landed\_guide/jobs/employment\_agencies

<sup>35</sup>http://www.study-in-italy.it/living/living-costs.html

<sup>36</sup>http://www.study-in-italy.it/living/banking.html

<sup>37</sup>http://www.justlanded.com/english/italy/tools/just\_landed\_guide/money/banks

38 http://www.sendmoneyhome.org/Country%20summaries/China/china4p.pdf