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"Small and Medium enterprises, the heart of the community: *Company welfare is no longer the domain of giants*"

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To Nonna Lina and Nonna Graziana,
you are here with me,
anyway.

A Nonna Lina e Nonna Graziana,
siete qui con me,
lo stesso.

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INTRODUCTION

The origin of welfare states dates back to the 1880s when Bismarck introduced the first social reforms in Germany as a way to gain the loyalty of workers against the socialist option. From that moment on the state began to be considered responsible for the well-being of citizens and a state-only conception of a welfare state gained ground. In European countries, the welfare state has been declined differently according to universal or poverty targeting approaches.

In the last few years, the concept of a welfare state has experienced an evolution due to the occurrence of new social risks related to the entrance of women into the labour market and all the aspects related to the conciliation between work and family life, the occurrence of a post-industrial society and lastly the 2008 crisis that struck the economic magnitudes which had held up to that point. In this changing context, the second welfare entered the social arena offering a new form of social protection to citizens in which public and private actors cooperate in providing services and the sources of financial support do not come exclusively from the state.

Starting from this background our analysis will focus on one of the actors that is actively taking part in the construction of the second welfare in Italy, namely *company welfare.* In particular we have chosen to circumscribe our work to the reality of small-medium enterprises in Italy which made up 95% of the Italian productive sector. Company welfare in small-medium enterprises has had a rapid development in the last few years, at first it was limited to the large corporations which had more resources to deploy, large firms embraced the company welfare vision more easily and for long it has been generally believed to be limited only to them.

Small and medium enterprises are demonstrating instead, that they can give their contribution to the implementation of the second welfare and that is the theme we have chosen to deepen.

Our objective from the opening lines of the essay is to give attention to the world of small and medium firms, making our readers fully realize that they really are the heart of the Italian community, not just contributing to the country's GDP but also from a social viewpoint. Our thesis aims at showing how small and medium firms, following the path opened by larger corporations like Luxottica in the case of Company welfare, can really make the difference in the provision of services. We want to show how the rates of initiative really give hope that in the near future company welfare will enter the vision of many entrepreneurs no matter the size of their firms. In few words, we want to show that company welfare is not to be considered *the domain of giants.*

We have set out to deeply analyse this topic since small and medium enterprises represent the vibrant soul of the Italian economy, the literature on company welfare in large corporations is already sufficiently wide and diversified and case studies like the one of Luxottica are extensively well-known and used as a source of inspiration for other firms approaching the theme. Our analysis will be divided into three main chapters, followed by the case study of Deangelis srl to which chapter four is entirely dedicated and finally a focus on another domain which is still at the stage of implementation but which could really become an important source of communitarian welfare, philanthropy. In this last chapter, we have chosen to present the case study of a family and corporative foundation, Fondazione Atlante per la Maremma. For a matter of intellectual honesty, it is necessary to reveal that the above-mentioned case study is particularly close to the undersigned, the core business from which this foundation originates is the family foundation of the author who at the same time is its president.

My closeness to the world of small and medium enterprises is one of the reasons why I have chosen to focus on this topic and in the last chapter I deliberately chose to investigate the philanthropic sphere since my engagement in the foundation has allowed me to discover a reality which is still partially unknown and definitely out of the visions of the majority of small entrepreneurs. In my analysis, I have tried to be as objective as possible limiting myself to the description of the activities of the foundation in order to show how philanthropy can be performed by small actors as well.

The first chapter will serve as a context for the entire analysis, it will describe the background where the arena of second welfare is located. First of all, we will try to define the concept of welfare in general, we are going to approach the plurality of definitions proposed, its historical evolution with the occurrence of New social risks as theorised by Bonoli and the progressive realisation of a new model of welfare state in Italy, defined by Maurizio Ferrera and Franca Maino as 'Second Welfare' which finds its roots in the European concept of social innovation and promotes the cooperation and coordination between private and public actors.

In the second chapter, we will restrict the field of analysis to one particular component of second welfare, namely company welfare. After having described the phenomenon in general and the Italian case, we will go through the history of company welfare from its origins to the first modern model proposed by Olivetti. After that, we will reconstruct the normative basis of company welfare in Italy, the TUIR and its reforms after the stability laws 2016 and 2017. The second chapter will be the focal point of our analysis since it will go from a theoretical description of the phenomenon to the practical side of the issue with the constraints to company welfare and a description of the implementation phases of each plan. In the second part of the chapter we are going to illustrate the data gathered by Generali Assicurazioni in the "Welfare index PMI Rapporto 2019" a reworking of the rates of initiatives taken by firms and dividing them in a way that is more suitable for our work. In order to allow the readers to understand how a welfare plan works, we have presented the case of Luxottica as an ideal type before showing how these plans can be adapted to smaller firms (a process which culminates with the case study presented in chapter 4). The third chapter tries to solve the problem that many small firms face when deciding to implement a welfare plan, it tries to overcome their fragmentation proposing solutions which are represented by the so-called business networks. In the chapter, we will describe several types of business networks, but we have decided to focus on the employers' associations, notably on Confartigianato, the national artisans' association. After that, we will go a step ahead proposing a more ambitious objective that small and medium firms may attain thanks to the support of business networks, the accomplishment of a communitarian and territorial welfare, for the benefit not only of employers and employees but also of the territory where firms are located and the corresponding communities. The following chapter, four, corresponds to the presentation of the case study we have chosen to analyse, Deangelis srl, a small firm producing tasty organic spreads in the province of Viterbo in centre Italy. Deangelis srl perfectly suited our analysis since it has been awarded by Generali assicurazioni in the Welfare index PMI 2019 for its commitment to company welfare which has proved to be outstanding given the size of the firm, especially for its effort in the conciliation between work and family life of its employees.

The last chapter can be considered as a study in depth since it explores the theme of philanthropy which is not the central focus of our work but which is related to the world of small and medium firms for the very fact that our aim is to demonstrate that philanthropy can be accessible to them as well. To do so, we will submit the case of Fondazione Atlante per la Maremma, the non-profit foundation which has as its core business a small firm, Atlante srl. As we had done in the second chapter with Luxottica, we will include in our discourse the case of Fondazione Golinelli which will work as a sort of Weberian Ideal type for the understanding of how a philanthropic entity works and then, the case study which shows how this activity can be resized to smaller firms.

As far as the methodology applied is concerned, we have chosen to approach the theme through a mixed strategy. Notably, we performed a quantitative analysis of data when we worked on the data of the Welfare index PMI 2019 by Generali Assicurazioni about the initiative rates of small and medium firms in the field of welfare. In the same context, we also applied a qualitative method when going through the different categories proposed and rearranging their order so as to make them more suitable for our demonstration. We must admit that there is very little literature on the theme, we undertook an internet-based research going through articles, ebooks and papers written by authoritative authors. Besides that, we took advantage of the Luiss Library borrowing books on the subject.

Nevertheless, despite carrying out intensive research of the literature, we believed it necessary to insert some interviews made with a few authoritative personalities in the field of our study. First of all, in chapter 1.4 we have reported the point of view of professor Franca Maino who is one of the scholars who has written most about company welfare, redacting periodical reports called “Rapporto sul secondo Welfare in Italia” along with Maurizio Ferrera, a source that we quoted in the first and second chapter. The interview with Franca Maino via Skype took place on 3rd April 2019 where she expressed her opinion on the development of second welfare assessing that ‘it is impossible to go back’. In a similar vein, we interviewed the General Director of Confartigianato, Cesare Fumagalli, in his office in the national seat of Confartigianato where he presented the projects of Confartigianato relating to welfare, an issue that we have handled in chapter three. Another methodological approach that we have experienced is field research. In order to complete the fourth chapter, namely the case study of Deangelis srl, we visited the firm in the province of Viterbo and we met Martina Granatelli from the accounting department who provided us with useful information which proved valuable for our case study presentation. On that occasion, when approaching chapter four, we also had the opportunity to analyse the financial statements of Deangelis srl for the years 2016 and 2017, we were unable to study that of 2018 since it has not been registered yet.

CHAPTER 1

THE EMERGENCE OF SECOND WELFARE: The Italian Case

> The definition of welfare state is highly contested, according to the 'Oxford dictionary of sociology' (2014), it can be described as: "*a term that emerged in the 1940s to describe situations where the state has a major responsibility for welfare provision via social security systems, offering services and benefits to meet people's basic needs for housing, health, education and income".* (Scott, 2014) (Seeleib-Kaiser, 2013)

Asa Briggs (2006) states instead that the welfare state is an effort to modify market forces in three ways: by guaranteeing individuals and families a minimum income irrespective of the market value of their work or property, by narrowing the extent of insecurity and enabling individuals and families to meet certain social contingencies and by ensuring all the citizens without distinction of status or class are offered the best standards available in relation to a certain agreed range of social services. (Briggs, 2006) (Lavinas, 2015)

For long, we have been focusing on social policies completely enacted by the state; this reasoning is based on the presumption that the welfare of citizens is a responsibility of the state only.

Recently, this trend has evolved, and a multilevel welfare state is gradually replacing the 'state-alone' conception.

The origin of welfare state has to be found during the 1880s in Germany when Bismarck introduced compulsory reforms against sickness, accidents, old age and invalidity. These policies were conceived by Bismarck as an alternative to liberalism and as a way to make workers loyal to his regime discarding the social democratic option which was gaining ground.

In 1911 Lloyd George introduced in England the 'National health insurance legislation', a simplification of the system against the lobby of the doctors. (Maddision, 2013)

This 'classical' conception of the welfare state has experienced a relevant transformation over the first half of the 20th century because of several factors: the warfare had created cohesion and solidarity, the attitude towards poverty had changed and the latter began to be seen as a universal problem, 'social contingencies' began to be investigated in detail, the advent of Keynesianism pushed the state to try to find an association between employment and welfare policy and lastly, welfare philosophies developed within market capitalism.

The demand for social protection changed and it was not sufficient to cover the risks of the male breadwinner any longer. It was the advent of the NEW SOCIAL RISK (Bonoli, 2015)

The New social risk theorized by Bonoli mainly relates to the socio-economic transformations that were brought by the Post-industrial society and it mainly relates to:

- tertiarisation
- the mass entrance of women within the workforce

Based on these two factors, New Social risks are of different kinds: reconciliation of work-family, single-parenthood, possession of frail relatives, possessing low or obsolete skills, insufficient social security coverage especially for weaker categories such as young people, migrants, women and single parents. (Bonoli, 2015)

Besides the advent of New Social Risks, countries are facing new international contingencies due to the increasing unstable international situation. The crisis of 2008 has brought about a period of general austerity in OECD countries and this fact has had a strong effect upon social policies and welfare provisions in general. The above-mentioned contingencies have shown a public welfare state decreasingly able to cope with the necessities of citizens and that's why we have witnessed a gradual delegation of welfare provisions towards private agencies.

That is the advent of Second Welfare.

The second welfare can be well defined by analysing its characterizing adjective: **second.**

This adjective has a double function:

- **Temporal**: since it follows the first model of welfare state, originated during the 19th century and knowing its apogee in the 'Golden Age' (1950-70)
- **Functional**: it integrates the first welfare trying to cope with its weaknesses through experimenting new organizational and financial models and through mobilizing non-public resources coming from private actors. (Di Vico, 2010)

Traditionally, the rationale behind the welfare state can be described as a diamond where it is the state which manages all the interactions within the system coordinating and controlling them. (Maino & Ferrera, 2013,)

In the so-called 'welfare diamond', the sum of interactions among state-market-third sector-individuals/families is called *welfare mix.* As we can easily imagine, here the state plays a dominant role: on the one hand, it 'contains' all the processes involved in welfare, on the other hand instead, it regulates those processes. Since the four actors (state, market, third sector, families) are all subject to the same crisis, the goal is finding a new equilibrium among the spheres for a more sustainable welfare.

Franca Maino, co-curator of the 'Primo rapporto sul Welfare', re-arranges the scheme proposed by Ferrera, showing a new welfare diamond where the four spheres are more interconnected and even overlapping.

In the new configuration of the welfare state, private and public actors cooperate in order to meet the needs of the citizens in a more efficient way.

(Maino & Ferrera, 2013,)

1.1 DIFFERENT TYPES OF WELFARE

The concept of welfare is wide, its kinds of interventions change according to the different origins and the agents who provide services.

Normatively speaking, first and second welfare have a different historical codification which help us classify which services fall in the different categories.

In 2000, the European Union has dealt with the issue of free circulation of services within the Union, in 2002 it issued the document 'The state of the internal market for services' which identified the obstacles which were still to be overcome. (European Commission to the Council and the European Parliament , 2000) In 2006 the Parliament issued the Bolkenstein (2006/123/CE) directive which concerned harmonisation in the field of services. In summary, what the European Union has tried to do from the 90s on is listing the services that the Union has the aim of fostering and harmonising in the member states. Among them, we have: occupation, social inclusion, pensions, long-term care and healthcare assistance. A list of services recognised by the Union was first included in the Charter of fundamental rights of the European Union even if they have never become directly applicable rights. Another fundamental step has been the inclusion of the commitment of the Union in providing employment in the Treaty of functioning of the European Union (TFEU) (art. 9).

Besides that, member states have provided their own normative framework. In Italy, the basic norms around which welfare gravitates are article 32 and 38 of the Italian Constitution, the first concerns health services granted to individuals unable to pay and the second instead concerns the entitlements of people unable to work to receive welfare performances. (Maino & Ferrera, 2013,)

This normative framework both at the community and at the national level, delineates the borders of the first welfare. Besides that, we have a set of services which are directly addressed to the individual, either by the state or by private stakeholders and no-profit organizations, those provisions not originating from the state made up the so called second welfare. The second welfare has proved to be more efficient in facing the issues related to the different phases of the life cycle of individuals. We can say that the objectives of the first and the second welfare are the same and they do not compete one against the other, instead they tend to cooperate more and more and even to overlap. The main actors of second welfare are enterprises, insurance agencies, trade union organizations, employers' associations and no profit organizations. Each member state has shaped its particular normative framework for second welfare with respect to the borders of first welfare discussed above, we are going to analyse the Italian case in the following subsections.

It is now worth focusing on the real background of second welfare, the need for innovation in the performance of services so to better meet the needs of individuals, this necessity is commonly called: social innovation.

1.2 THE CONCEPT OF SOCIAL INNOVATION

The rationale behind this definition of second welfare is that of 'social innovation'. Social innovation has been one of the main aims of the European Union and it has been set out in the 'Europe 2020 Strategy' where both strategy and policy instruments implemented have been listed. (Communication from the Commission, EUROPE 2020, 2010)

Social innovation is described by the BEPA (European Commission's Bureau of European Policy Advisers) as: *"[...] bottom-up initiatives that respond to the commodification of life chances and/or the relations of domination embodied in existing institutions to satisfy social needs of socially excluded groups (content dimension). They bypass or transform existing welfare or other institutions and structural social relations by involving civil society, third sector or social entrepreneurs so as to increase the control of socially excluded groups over the means to satisfy their social needs (process dimension). They thereby contribute to the empowerment and socio-political mobilization of socially excluded groups"* (Sabato, et al., 2015)

From the definition above, it is clear that social innovation is used as an answer to the emergence of the New Social Risk mentioned above and theorized by Bonoli, as the recognition that the welfare diamond has evolved, and the different spheres must cooperate in order to achieve satisfactory results. (Sabato, et al., 2015)

From 2010, member states have been pushed by the European Union to introduce innovative strategies to face the challenges of modern times.

The 2008 crisis has certainly played a strong role in the definition of these innovative strategies in member states since the austerity measures dictated by the financial crisis have forced states to let non-private agents enter the field of social protection.

In order to be considered as a social innovation, provisions must not only offer innovative service, the innovation must be both in the product and in the process. Social innovation must favour the interaction between agents that do not cooperate in ordinary conditions with the aim of improving the living conditions of individuals and of the society as a whole.

Social innovation has not only the capability of creating new associations and collaborations among different agents at the horizontal level, it has the potential to make collide actors which work at different institutional levels, local, regional, national and supranational. (BEPA – Bureau of European Policy Advisers ; Commissione Europea, 2011). Social innovation is supported by a multifaceted normative framework, in particular it has become a priority for the European Union which has recognised the inability of national governments to face the rapidly changing situation. As a consequence, it has provided several norms that member states may use to regulate their social security systems.

First of all, the Social Investment Package (SIP) which has the aim of incentivizing the modernization of welfare systems within the Union, *“social investment is key if we want to emerge from the crisis stronger, more cohesive and more competitive. Within existing budget constraints, Member States need to shift their focus to investment in human capital and social cohesion. This can make a real difference if we want to make real progress towards the objectives of the Europe 2020 strategy. Social Investment today helps to prevent Member States having to pay much higher financial and social bills tomorrow"* as declared by Laszlo Andor, the commissioner for employment, social affairs and social inclusion (László Andor, 2013)

Besides, the European commission has presented in 2017 the ‘European Pillar of social rights’, the latter sets 20 key principles to grant social protection to all European citizens. (Commission, n.d.)

“Today we commit ourselves to a set of 20 principles and rights. From the right to fair wages to the right to health care; from lifelong learning, a better work-life balance and gender equality to minimum income: with the European Pillar of Social Rights, the EU stands up for the rights of its citizens in a fast-changing world”. (Juncker, 2017) (European Commission., 2017)

The pillar may be applied to all member states that wish to adhere and Italy has adopted it believing that the coordination at European level in the field of social protection is one of the fundamental steps towards a more efficient Union for the benefit of citizens.

Besides, in contingency with the proclamation of the pillar, there has been a new reflection of the future of Europe up until 2025. The European Union has contemplated the idea of only fixing minimum standards in several social security matters, enabling states to go further in protection if they wish, while for others, it has decided to accomplish a complete harmonisation. It is clear then, that even at the European level social innovation finds a fertile ground and in turn, social innovation ends up being a solid background for the development of the second welfare which is just a set of social innovations with different origins.

To sum up then, there are two necessary conditions for the implementation of second welfare: the first is the adoption of new models of governance and the introduction of a paradigm embracing the concept of social innovation traced above.

(Ferrera & Maino, 2017)

1.3 SECOND WELFARE IN ITALY

In line with the other European countries, the 2008 crisis has struck Italian systems of social protection which had met the needs of citizens up to that point. The public infrastructure behind the Italian welfare state had become inefficient and insufficient towards to the growing necessities of the people. The crisis had a particularly strong effect over Italy and it perpetuated (probably it still does) in the following years creating several cycles of recession. According to ISTAT, in 2012 the number of employed had decreased by 1.2% compared to the previous year and the employment rate was 56.4% with a decrease in the rate of under-50 employed. The second recessive cycle then of 2012-2013 then, struck again the labour market in December 2012, the number of employed people had decreased by 3.5% compared to April 2008 while the number of unemployed people had reached 11.2% with a rate of 9.6% of female unemployment.

(ISTAT, 2012) (Maino & Ferrera, 2013,)

We must admit that after 2008 Italian social expenditure has not been cut down on, rather it has even increased in some fields. However, it has not proved to be suitable to face the incumbent New Social Risk (Bonoli, 2015) and the effects of the crisis mentioned above. That is the reason why alternative answers have emerged from different actors and the concept of Welfare has been broadened and split between Public and second Welfare. Italian second welfare in 2017 may be estimated as 5% of GDP, meaning the amount of non-public resources mobilized for welfare provisions by different agents such as enterprises, foundations or any other kind of private agency. Still in 2017 the number of beneficiaries of those provisions had a strong potential for growth and even the number of firms prone to commit to company welfare has increased, widening its range and including small, medium enterprises, the object of the following chapters. (Ferrera & Maino, 2017)

While the concept of social innovation was taking roots in Europe with the consequent development of norms at the community level, the second welfare in Italy still needed its specific normative framework at the national level.

The principal aim conferred to the national norms leading up to second welfare was trying to trace the border between the latter and the ‘classical’ first welfare, competency of the state.

In line with the European 20 pillars, pioneer in this distinction, several provisions have been enacted in Italy such as the Third Sector Reform, the TUIR reform that we are going to analyse in the following chapters and the 2016 and 2017 Stability Laws concerning company welfare just to give some practical examples.
Still, the borders between first and second welfare are not perfectly marked, instead their mobility enables the coordination between the two, a clear example of it are the tax reliefs granted by the state to private agencies that start providing social services as in the case of company welfare, which are a strong levy coming from the public sector for firms to increase their engagement to social protection.

1.4 IT IS IMPOSSIBLE TO GO BACK: THE POINT OF FRANCA MAINO

Franca Maino, the already quoted co-author of the 'Rapporto sul secondo welfare italiano' together with Maurizio Ferrera, during the interview that I had the chance to have with her, stated that "it is impossible to go back, second welfare is not a phenomenon contingent to the economic crisis which is bound to disappear once the Italian economy recovers". According to her, the global and not only national situation has posed several problems to social security systems all around the world. As a consequence, states must accept that they are no longer, the single players, they must accept to be part of a team made up of agencies with different origins and economic resources. The social scientist continued by saying that up to now, governments have enacted several provisions easing the accomplishment of this team game generally called second welfare, however, the concern with the current government is that of a turnaround which would consist of limiting the scope of the private sector re-delegating the whole responsibility to the government, considered to be much accountable and legitimate. Franca Maino went ahead to say that the government should work in order to simplify norms following the path which has led to the 2016 and 2017 Stability Laws and the TUIR reform. This simplification would be of utmost importance since even when norms exist, this is not a guarantee that initiative can actually take shape. Moreover, the public sector should commit itself to find a way to better manage resources trying to promote aggregation. Those resources, even if scarce, may really make the difference in terms of welfare of people.
(Maino, 2019)
The emergence of second welfare in Italy has been subject to harsh criticism. The main issue is that second welfare does not guarantee equity and equal access to services to all, something that has been considered for long a funding principle of public welfare state. What must be taken into consideration is that second welfare is a subsidiary tool never trying to abolish the state responsibility in the matter of social protection. The second welfare has emerged to 'assist' and 'support' a set of public social provisions which have proved to be outdated and insufficient in modern times.
Moreover, the label 'public' does not always guarantee equality for all, for the very fact that behind the abstract concept of public, there are practical contexts related to public administration and politics, which are not always a virtuous example. With this statement, we do not mean that we should absolutely distrust politics and what comes from the public sphere, we just want to state that public-private should not be seen as a clear-cut dichotomy between good and evil.

CHAPTER 2

COMPANY WELFARE in Italy

In line with the emergence of the second welfare, it is now worth analysing one of the major components of the latter, i.e Company welfare. As it has been stated before, the second welfare can be seen as a set of social innovations coming from different agents which have in turn different origins. One of the prominent agents are undoubtedly enterprises. Enterprises have proved to be particularly committed to the issues related to social protection, first for their employees and once the process has developed, even for the territory where they are located. Company welfare is based upon the *principle of reciprocity,* employers prove to be sensible to the needs of their employees and in turn the latter become more engaged, committed and loyal to the firm, it is a sort of *do ut des* which makes the employee willing to deserve the benefits that the firm where he or she works is prone to offer. (Bianchi, 2013)

In Italy, we have several virtuous examples of company welfare, especially in large enterprises like Luxottica but the focus of our analysis will be on the world of small and medium enterprises which account for 95% of the Italian productive sector. Nevertheless, in Italy we do not have a homogeneous distribution of welfare services, in general, northern regions have proved to be more active in the field of company welfare, southern regions on the contrary are still rather underdeveloped about the issue. In centre-north and north-west the most diffuse category of services granted is the one related to conciliation between work and family life and the north-west of Italy has also showed a greater sensitivity towards care services in general, meaning sanitary assistance to workers and their frail relatives and attention to the exigencies of working-mothers. (Ciarini & Lucciarini, 2015).

Company welfare is a completely private type of welfare which contributes to the accomplishment of the second welfare in Italy. These kinds of private welfare have been recognised by the Italian Constitution through the articles 18, 33, 38 and 39 which set forth the possibility of private citizens to organize themselves for the fulfilment of legitimate goals and specifically for common interest objectives such as social services like integrative pensions, insurances, education and cultural activities. (Treu, 2013)

The aim of this chapter is showing how the phenomenon of company welfare has taken roots in Italy with a particular concern for small and medium firms.

First of all, we shall introduce the topic of company welfare and later we are going to analyse the report carried out by Generali assicurazioni concerning the company welfare in small, medium enterprises (PMI in Italian) in 2019. (Generali Assicurazioni , 2019)

Company welfare can be defined as a set of services and money benefits intended to increase personal, working, and family welfare of workers. These services if implemented as a real response to the needs of employees may have a positive impact on the productivity of the firm. (Mallone, 2013)

Company welfare is an attempt to contrast the progressive weakness of the social state in the field of pensions, assistance, education and health. Employees feel distrust towards the state and for this reason it is up to companies to implement some policies to safeguard their welfare. Moreover, the 2008 crisis has produced a shift in the ‘social classes’ which held up to that point. People from the middle class before the crisis, did not need subsidiary assistance because their economic situation proved to be sufficient to face their necessities with the welfare provisions coming from the state only. The economic collapse has made middle class people shift to the lower classes and the same has occurred to all medium-low waged people who saw their purchasing power decrease all of a sudden. The contrary has probably happened to the top-wealth categories of people which may have profited from the crisis; however, the rate is very low.

Company welfare is a *Win-Win-Win* strategy, meaning that employees win for the very fact that they receive additional or complementary services and benefits, firms win because company welfare has the potential to increase productivity and in the end the state wins since it is relieved from the burden of granting some services implemented by the firm. The state figured by company welfare providers is a much lighter structure which at the same time directly operates to grant welfare to people and coordinates all the agents performing second and in particular company welfare enacting a set of norms easy to understand and to apply.

2.1 ITALIAN COMPANY WELFARE FROM ITS ORIGINS

The first experiences of company welfare in Italy took shape during the preindustrial era thanks to the initiative of some ‘Enlighted’ entrepreneurs. Some virtuous examples in Italy can be found in the working colony of San Leucio in Campania and in the village of Larderello in Tuscany. The societies of ‘mutuo soccorso’ originated in the same period granting free treatment in case of illnesses, disability and old age.

During the XIX century, a sort of primordial paternalistic welfare state originated more as a tool to control employees gaining their loyalty, this trend continued until the war period.

After the second world war, a new phase for the development of the social state begins. Those firms already committed to social provisions deepened their engagement. Among those entrepreneurs the figure of Adriano Olivetti is exemplary.

The Olivetti srl. is an industry producing typewriters and its founder, Adriano Olivetti introduced a new attitude towards employees trying to grant them assistance in every aspect of their life, both in the firm and in family-life. Assistance activities of the Olivetti srl were managed by 1948 by the ‘Council of Management’ which envisaged the direct involvement of workers so to better understand their necessities. (Olivetti srl, 2018)

This rebirth of company welfare in the fifties and sixties was weakened in the following decades due to the influence of the neoliberal British state and the creation of the National Sanitary Service. It is just after the recent economic crisis and the advent of new social risks that the state has again proved to be inefficient and insufficient to cope with the needs of workers and companies have regained a central role.

(Messagli, 2014)

2.2 NORMATIVE BASIS OF COMPANY WELFARE

THE TUIR: Testo unico delle imposte sui redditi

The main normative reference for company welfare is, since its introduction in 1986, the so-called ‘TUIR’ (testo unico delle imposte sui redditi). The TUIR, in particular art. 51.2 and art. 100, provides important facilitations which foster the capacity of firms to invest in welfare policies. On the one side, firms face a contributory advantage, on the other employees find themselves lightened by taxes. It means that 100 euros invested in company welfare by a firm correspond to a net expense of 100 for the entrepreneur and to 100 net euros to spend for the employee, meaning that their purchasing power increases fostering the economy as a consequence, we are going to see a practical example of this later on.

During the last decade, governments have implemented several provisions to further increment this capacity of firms to cope with the needs of employees, directly or indirectly involving firms in the application of company welfare. (Agenzia delle entrate, n.d.) (mondaq.com., 2017)

The first intervention was made by the Prodi Government in 2007 and it consisted in fiscal deductions for the part of retribution present in the second level contracts correlated to an increase in production. It was a first indirect levy for company welfare. This provision, experimental at birth, became structural but soon after, because of the economic crisis, the Monti government in 2012 found itself forced to diminish the funds dedicated to fiscal facilities which were definitively cut off in 2015. In 2016, the Renzi government started a completely new phase of promotion and support to company welfare thanks to the stability laws of 2016 and 2017. (Santoni, 2017)

The stability law 208/2015 which entered into force in 2016, introduced the complete deductibility of productivity prizes in the form of welfare, dedicated to those firms implementing a joint involvement of employees, updating of art. 51 TUIR in order to widen its possibilities of usage in the field of assistance for non-self-sufficient individuals and educational services like kindergartens. The 208/2015 law also introduced the possibility of granting benefits and welfare services through *vouchers* (maximum 258.23 euros) and it also softened the amenities for fiscal irregularities in welfare plans introduced through business bargaining.

Thanks to the stability law 2016, employees were entitled to some shares of the firm's income equal to a substitutive rate of 10% which could be transformed into welfare services. Besides, the 208/2015 law has widened the list of services which could be considered as company welfare and therefore were subject to fiscal deduction. (Camera dei deputati e Senato, 2015)

On the other hand, the stability law 232/2016 which came into force in 2017, increased the financial thresholds under which people may obtain fiscal benefits, it was 50,000 euros at the beginning and it became 80,000, it meant that every employee, no matter his/her position became entitled to welfare services, provided that his income was under 80,000 euros, per year. Moreover, the law introduced the possibility of contribution for insurances against the risk of non-self-sufficiency, it deleted the thresholds for deposits concerning complementary pensions and integrative health and it increased the maximum amount of prizes to be released bringing it from 2,000 to 3,000 euros, further extendible to 4,000 in case of equal engagement of workers in the process. Finally, it further provided fiscal facilitations for welfare performances in collective, territorial and bilateral contracts.

The two stability laws above mentioned, both widened the scope of art. 51.2 TUIR intervening on the activities which do not constitute income and the beneficiaries at the same time, providing a clearer and more updated normative framework for company welfare. (Camera dei deputati e Senato, 2016)

The Budget Law 2018 has provided the possibility of refunding of transportation expenses for workers and their borne relatives.

The new government in Italy has not changed the normative framework of company welfare for the moment.

Sometimes, welfare plans can be extended to the families of the employee according to art. 12 of TUIR, the beneficiaries of these services can be: the spouse if not legally separated, natural children, adopted children or under custody, parents, any other person explicated in art. 433 of the Italian Civil code who lives with the employee. (Agenzia delle entrate, n.d.) (Italian Civil Code, 2019)

2.3 WELFARE CONSTRAINTS

Welfare plans do not face temporal constraints, meaning that a welfare plan may start at any moment and there are no restrictions concerning its duration. Moreover, welfare plans can be accumulated, this means that if an employee has not exhausted its annual plafond, he or she can accumulate it with the plafond of the following year.

As far as productivity prizes are concerned, they can be transformed into welfare plans only along with the agreement of the employee, in this way both the beneficiary and the firm will gain fiscal advantages.

There are different kinds of agreements that can lead to a company welfare plan, and according to the type chosen by the entrepreneur, we have different constraints or advantages.

According to the origin of the plan we can talk about:

- BILATERAL PLANS or second level bargaining: in this case the employee decides to convert his/her productivity prize into welfare, in the given situation we have complete fiscal deduction.
- FIRST LEVEL Bargaining: if the plan is agreed by the firm and the CCNL (contratto collettivo nazionale di lavoro), meaning that there is a deal between the firm and the trade unions at the national level, and still we have fiscal deduction.
- UNILATERAL ACT BY THE FIRM: if there is a unilateral act by the firm, provided that it is <u>communicated to the employees and registered in a regulation</u>, we have fiscal deduction.
- SIMPLE UNILATERAL ACT: it is the case of a simple unilateral decision by the firm, not followed by the emission of a special regulation, it has a fiscal deduction equal to 5% of the total cost of labour present in the financial statement. (Vigutto, et al., 2018)

2.4 HOW TO IMPLEMENT A COMPANY WELFARE PLAN

The implementation of company welfare plans follows several steps, which enable the firms first to investigate which are the real needs of its employees and then to respond to them with suitable and efficient provisions.

First of all, we have the ANALYSIS which consists of data gathering, fiscal and demographic analysis of the population and macro-analysis of the contracts in force. Entrepreneurs should also analyse if there are eventual benefits already applied deciding if to replace, delete or leave them in force. A smart strategy to study the efficiency of provisions is the simulation: employees are divided into homogeneous populations (clusters), then a sample is created, and the benefits applied registering the levels of effectiveness and satisfaction. The last part of the analysis instead concerns the testing of the feasibility of the plan, whether the firm can afford it at the given period and the realization of some saving plans in order to make provisions affordable in time.

The second phase is PLANNING: it consists of the creation of focus groups and surveys which practically aim at discovering the real necessities of employees. On the Basis of the responses obtained, then we have the definition of the services to offer and of the beneficiaries, we can have welfare plans addressed to all employees or those targeted to the needy. After that, we have the planning of the communication to the employees of the provisions adopted.

The third step in this process is IMPLEMENTATION, following what has been done in the previous phases, the implementation consists of revising the policies which resulted from the planning and the services which are bound to be offered to employees. Later, an analysis of the impact of those policies on the firm is realized and a sort of management manual is provided. At the end of the implementation phase, we have the creation of an agency working as a provider for the services to be offered.

At this point, once the policies have been planned and analysed, it is the time of sharing the news with employees and to the public opinion, that is COMMUNICATION. This is a very delicate operation, it is important that the firm carefully chooses what are the messages it wants to convey, through which channels and which is the target. The firm must have a punctual strategy in order to succeed.

The last phase is MONITORING, it consists of a check-up of the level of satisfaction of employees and of the rates of usage of the services offered. The aim of this operation is understanding if the plan works and if not, working to improve or change it.

What is important is that firms must be rather flexible concerning the types of policies they want to implement since the current economic, political and social situation is really unstable and the needs of employees change very fast.

(OD&M, 2018)

2.5 COMPANY WELFARE IN ITALY

In Italy, we are witnessing a progressive and rather rapid development in the field of company welfare. For long, Italian enterprises have based their business culture on the release of production rewards for those employees who had proved to be particularly productive in the accomplishment of their tasks. The rationale behind company welfare instead, may provide for the transformation of production rewards into welfare for employees.

Between August 2016 and August 2017, a decline was registered in the number of contracts prohibiting the transformation of production rewards into welfare of - 21.8%, while in the same time lapse, the number of contracts allowing it has increased by + 70.7%. (Santoni, 2017)

These very explanatory figures prove that the phenomenon of company welfare has convinced more and more firms in a relatively short time lapse.

The main objects of company welfare are partnerships with restaurants, gyms, kindergartens, language schools and other agencies similar to those mentioned. After that, which accounts for about 70%, we have additional deposits on pension funds (about 42%) and finally, improvement of legislative and normative provisions for the benefit of workers within the enterprise.
As far as health provisions are concerned, in 2017 about 51.4% of enterprises in Italy granted additional health services to their employees and the majority of these firms were concentrated in northern Italy. In the case of work-family life balance instead, we had 75.2% of firms offering at least one service, still the number of enterprises committed to this task was in northern Italy even if the percentage was rather high in southern Italy too, with a lower rate in the centre of the country. (Santoni, 2017)
As anticipated in the opening lines of the chapter, in Italy we have several virtuous examples of company welfare. The most well-known are those coming from large enterprises which undoubtedly have more resources to deploy and a wider range of action. What is worth accounting for however, is the diffusion of company welfare even in small-medium enterprises, exactly what we are going to focus on in the remaining part of the chapter.
First of all, however we are going to briefly show the welfare plan of a large enterprise, we have chosen to do it through the Luxottica case. This analysis will help us understand through this exemplary case what is a welfare plan in practice and that this commitment can be also realized, even if in a reduced way, by smaller enterprises.

LUXOTTICA: the exemplary case

The leading enterprise in the application of company welfare in Italy is Luxottica group. Luxottica is an Italian enterprise founded in 1961, it operates in the manufacturing of eyewear, sun and eye glasses and it is the Italian enterprise with the highest turnover in the fashion sector.
Luxottica has been one of the first companies to implement a welfare system for its employees becoming an example for many other economic actors.
Luxottica’s welfare provides a social, educational economic and sanitary system for the employees and their families. The strength of this system is the active participation of workers and the business sustainability based on the idea that better working conditions improve the productivity of the whole group.
Many programs have been activated by the company, among the latest we find:

- **Generational pact**: an agreement between the enterprise and its workers in order to favour the entrance into the labour market of younger workforce offering to those, close to retirement, limited working hours.
- **Life bonus**: it is an economic aid offered to the heirs of a worker in case of death even if not within the working environment.
- **Solidarity microfinance**: it is an easier access to credit offered to employees facing economic difficulties and are impeded from accessing the ordinary credit channels.

- **Ethic bank of time**: it is the possibility to devolve part of the working hours set aside in the bank to colleagues in need. Those hours are then doubled by Luxottica.

As far as welfare for the community is concerned, Luxottica has started a program called ‘Onesight’ which provides eye care and eye glasses to people in underdeveloped areas of the world.

(Luxottica Group, 2018)

2.6 THE SMALL-MEDIUM ENTERPRISE, THE HEART OF THE COMMUNITY

The example of Luxottica helps us shape in our minds a concrete idea of what a company welfare plan is. It is clear then, that Luxottica is a multinational enterprise and it certainly has huge resources to deploy. What is worth studying however, is that company welfare is not a domain limited to large enterprises, on the contrary it can be realized in firms no matter what their size is.

As one can easily wonder, at the beginning, the company welfare net was mainly made up of big collective solutions of complementary health, pensions and insurance provisions and it was concentrated almost only in large enterprises. As an alternative, some enterprises started granting the so-called ‘employee-benefits’, additional services and facilities for workers.

Nowadays, however the trend has changed, and company welfare has become much more accessible even in small-medium enterprises in Italy. This phenomenon has experienced a rapid evolution in the last few years and its rate of growth is still very positive, something that was unimaginable at the beginning when it was considered the domain of the ‘giants’. The commitment of small-medium enterprises to company welfare has been registered in the ‘Welfare index PMI, Rapporto 2019’, a report which deals with the rate of initiative of firms (divided according to their size) and the different types of policies enacted. Moreover, the report also assesses the future perspectives for expansion.

2.7 THE WELFARE INDEX PMI Rapporto 2019: the evidence of growth

The ‘Welfare Index PMI, Rapporto 2019’ carried out by Generali Italia, Confindustria, Confagricoltura, Confartigianato, Confprofessioni and some experts in the field of industry and academic research is intended to show this trend precisely in small and medium enterprises. (Generali Assicurazioni , 2019) (Fumagalli, 2019)

The Welfare index PMI identifies 12 areas of company welfare, meaning the kind of initiatives divided per category which firms may enact for their employees and their families in various forms. These can be classified as:

- supplementary pensions: The enterprise may decide to devolve additional contributions for its workers or take part in additional funding; in 2019 about the 27.6% of small-medium enterprises have invested in supplementary pensions.

- Additional health care and assistance services: as far as health services are concerned, in the majority of cases it concerns taking part in health-care funds for specific categories of workers, 38.6% of firms have enacted this kind of policy. The services of care and prevention instead, are still not very developed even if there are chances of growth, in 2017 the rate was 5.2% and it is now 11.7%.

Assistance services consist on the one side, of economic advantages while on the other they may consist of easy access to services in order for the employee to take care of him/herself, children, frail relatives. These kinds of services are still in an experimental phase even if there are margins of growth, it was 1.7% in 2017 and it is now 2.2%.

31.5% of small medium enterprises consider health care and assistance as one of the main priorities of their welfare plan.

Those provisions may be addressed to workers only or be extended to their families according to art. 12 of TUIR.

- **insurance policies:** Insurance policies are the most frequent tools used by enterprises to implement social policies, the most widely used is the policy against injuries and accidents, there may be other types of coverages. These policies are seldom extended to the families of the workers.
- **conciliation between life and work, parental assistance:** An example might be time flexibility for parents (about 36% of firms in 2019), additional parental leaves, possibility to work from home (5.5%), smart working (5.3%), conventions with kindergartens or even the organization of baby-sitting within the company itself. Only in the last year, 10% more of small medium enterprises has taken actions in this field.
- **financial support:** through economic benefits to employees or other practices like free housing, refunding of transportation costs (6.7%), company canteen, soft loans, refunding for fuel (7.3%)
- **training of employees:** Formation and education are rather well-developed as far as company welfare is concerned, language courses, specialized trainings and masters are more and more widespread in order to prepare skilled workers able to foster the productivity of the company. In the last few years, the concept of formation for employees has gained a prominent role in the vision of firms; there are several types of formation which may be proposed: the most commonly adopted is <u>professional formation</u> which helps workers specializing in their field of action within the enterprise, 39.2% of PMI enact at least one initiative of this kind not considering the provisions dictated by the law. Another case is <u>extra-professional formation</u>, this type of service concerns courses proposed to employees related to several activities from music to theatre and concerning culture in general. Unfortunately, this kind of formation is still not so diffused, only 4.9% of small medium enterprises have adopted it in 2019.
- **educational support for children and relatives:** This type of provisions is not greatly developed, some enterprises however, refund the expenses for educational materials (books for instance) that their employees must sustain.
- **culture and free time:** this kind of services may include discounted tickets for cinemas and theatres, the institution of a firm-library, relaxation rooms and gyms.
- **support for weak operators and social integration:** this may include initiative for the integration of disabled people or other socially weak individuals like ex-convicts, language trainings, cultural mediation.
- **security and prevention from accidents**: In Italy, about 42% of enterprises implements policies in the field of security and prevention, these policies supplement those imposed by law.

- community welfare: welfare practices may be extended to the territory where the firm is located through the support for transportation, education, houses, cultural events and volunteering.

According to the number of initiatives enacted, the commission of the Rapporto 2019 has divided Italian Small and Medium enterprises mainly into two classes:

- Active firms: enterprises which have enacted activities in at least four of the above-mentioned areas.
- Very active firms: those which have enacted initiatives in at least six areas.

The data show a general growth in the rate of initiative of firms, in 2016 the rate of active companies was 25.5% against a 45.9% in 2019, while those very active have gone from 7.2% in 2016 to 19.6% in 2019.

It is now worth distinguishing the different types of enterprises among the already delineated group of "Small-Medium". Small-Medium firms are not all the same, there are Micro-enterprises (up to 10 employees), small (10-50 employees), medium (51-250 employees) and medium-large (251-1000 employees). Within each group we have different degrees of engagement to company welfare, however we can say according to the Rapporto 2019 that the very active enterprises in the small-medium category have more than doubled their rate.

Micro-firms were engaged for 6.8% in 2017 and they are now at 12.2% 2019, small presented a rate of 11% in 2016 against their current 24.8% and finally medium were at 20.8% in 2016 and they have reached now 45.3%.

These data show that small enterprises, even micro firms, have understood that the logic of subsidiarity in the field of welfare is not something exclusively addressed to large companies, on the contrary it is sustainable even for those with more modest sizes.

Company welfare is being gradually integrated in the vision of many entrepreneurs and this is a sign of maturity, since company welfare does not have an immediate impact over productivity, instead its effects are rather long-term and they must be included in the 'vision' and 'mission' of the company; today the small-medium enterprises with a mature experience in company welfare are about 126.000.

Company welfare has recently become an important bargaining issue, just after salaries and crisis management. Contracts which imply welfare measures have grown from 18% to 27% of the total and the integrative contracts concerning welfare measures are 51.3%, this rate has been estimated in the first months of the year 2019. This rate however, is concerns mainly the medium enterprises, for the small and micro ones instead, the rate is about 6.6% which must be added to a rate of 5.4% relative to territorial contracts or contracts shared with other enterprises with the aim of implementing welfare cutting costs and sharing resources dedicated to it and knowledge.

A shortcoming of small enterprises is the limited involvement of trade unions probably due to their strong fragmentation which prevents trade unions from efficiently reaching them. Even with the support of associations and alliances there for them, small and medium firms (small and micro in particular) are often reticent to cooperate, in fact only 8% of them take advantage of these services. What is clear now, is that small enterprises wish to maintain a direct contact with their employees. This fact on the one hand incentivizes their isolation but on the other fosters the direct engagement of workers, which is one of the main levies of company welfare.

The degree of engagement of employees, the level of initiative of firms and their willingness to sustain additional costs have enabled the data analysts behind the Rapporto 2019 to divide small medium enterprises into several categories that we are going to list:

- Proactive and participative: this category includes those firms which have an autonomous initiative in the implementation of welfare besides the national dispositions of CCNL, which engage their employees, and which can afford additional costs. In this category, we have 21.1% of enterprises.
- Proactive only: firms which have autonomous initiative and are willing to invest but which do not imply the direct engagement of workers. This category stands for 11.2% of firms.
- Proactive Low Cost: autonomous initiative but with unwillingness to invest, this category includes about one third of the firms, 32.8%.
- Implementing and participative: those firms which limit themselves to the implementation of the dispositions of national contracts but actually foster the engagement of employees: 15.4%.
- Implementing only: those firms which like the previous ones just implement national directives but this time they do not foster the participation of workers: 19.5% in 2019.

Probably, the main problem that small firms face is that of scarce knowledge, firms that declare to have a satisfactory knowledge concerning the normative framework of company welfare and the relative fiscal deductions are just 26.7%, even if their rate has grown from 2017, still we have about 73.3% of firms which do not have sufficient competencies. It has been estimated that in active firms, the level of knowledge and the level of satisfaction of workers are higher than the average and that the two rates, are positively correlated: the more the enterprise is aware of the advantages of welfare, the more the employees will be aware in turn and their satisfaction will grow proportionately. (Generali Assicurazioni , 2019) (Fumagalli, 2019)

2.8 WHY Company welfare?

Why should entrepreneurs running small-medium enterprises decide to implement welfare provisions for employees?

According to the 'Welfare index PMI-Rapporto 2019', there are two main objectives in the implementation of the company welfare: (Generali Assicurazioni , 2019)

- for the 42,1% of the companies, it is seen as a tool to increase the satisfaction of workers, enabling the employer to have a better working environment. In this respect, small-medium enterprises have declared to have seen improvements thanks to the implementation of welfare policies, the rate was 36.3% in 2017 and it is 43.7% in 2019.

- the second objective instead, is the level of productivity that employers wish to foster through increasing the satisfaction of their workers. This aspect has grown in importance since now 29.2% consider company welfare as a levy for productivity; in 2019 36.3% of firms have witnessed positive results with respect to productivity increase thanks to social provisions.

33.4% of small-medium enterprises have declared that their employees respond positively to the initiatives of company welfare enacted, the rate has positive perspectives of growth since in 2017 it was 23%.
In general, we can say that company welfare creates advantages for: workers, firms and territories.
First of all, workers attain a higher individual wellbeing thanks to the additional services they are entitled to, the wellbeing of their families is increased as well since often the additional services are extended to families, in particular children and frail relatives, employees have a more balanced family-working life management and in the end, they also increase their purchasing power, becoming in turn a levy for the economy.
Instead, from the firm's viewpoint, workers entitled to welfare services tend to be much more respectful towards the enterprise and they establish much closer ties with it, as a consequence, it improves the spirit in working places and efficiency and productivity increase, that is the basic rationale behind the effort that firms make to realize welfare policies for workers, the happier the employees, the higher productivity will be creating advantages for all. Company welfare measures have proved to make absenteeism decrease in line with a decrease in the number of employees willing to leave the enterprise. Moreover, thanks to the reform of the TUIR and the further reforms applied, company welfare may also become a way to save up money for firms thanks to fiscal deduction introduced. In the end, firms increase their brand reputation both inside and outside from the point of view of the public opinion, the necessity of reputation enhancement has been positively met by firms through company welfare by a rate of 42.4% in 2019. (Generali Assicurazioni , 2019)
The following chart will explain how a company welfare plan is much more advantageous both for the firm and for the employee because of fiscal deductions:

	Premio in denaro	**Piano di *Welfare***
Costo diretto per l'impresa	1.380	1.000
Importo lordo	1.000	1.000
Netto per il dipendente	696	1.000

(Vigutto, et al., 2018)

If a money prize costs 1.380 euros for the firm and stands for a net of 696 euros for the employee because of taxation, welfare plans instead, cost 1000 euros for the firm and consist of a net income of 1000 euros for the employee.
As far as territories as concerned, company welfare implies a strong cooperation between public and private which leads to an optimization of the social interventions. Company welfare introduces in the territorial domain, a higher control of the measures adopted and higher coherence between investments and the efficiency of the policies enacted. In the end, thanks to the role of firms which can directly investigate the needs of their workers, territories in general become much more sensitive and responsive to those needs.

2.9 CRITICISM/ STRENGTHS

The strengths of company welfare can be summarized with the paradigm that we have used in the opening lines of the chapter: company welfare is a *win-win-win* strategy. This means that the state, firms and workers receive benefits from it. It has been estimated that a company welfare plan, if well arranged, can provide to the firm a return on investment (ROI) seven times higher than the initial investment made to implement it. (Vigutto, et al., 2018)

Company welfare, beyond being a levy for productivity and an integrative set of services that workers receive, creates a complex and useful net between public and private and in particular at the territorial level. Local institutions play a major role in overcoming the traditional distance between public and private, it promotes a welfare model which is inclusive and open to all the actors willing to participate to the development in the community.

In the era of first welfare crisis, retrenchment and austerity policies, company welfare represents a valid alternative, able to practically meet the needs of citizens and it is also a chance for territories to be promoted and re-evaluated, something which would be unaffordable by the public authority only.

On the other hand, company welfare is also subject to criticism, there are still some weaknesses to overcome and that is the reason why company welfare is not yet generally spread and some entrepreneurs decide not to integrate it in their business culture. The first piece of criticism concerns redistribution. Company welfare is accused of increasing the gap between workers and their families (if welfare provisions are extended to them) and unemployed people and their families or between those workers whose firms enact welfare measures and those whose firms do not, creating in this way a distinction between privileged and unprivileged workers. Moreover, company welfare is believed to favour the middle class excluding those who would need additional social assistance the most.

The second perplexity is political in nature, it concerns the risk of having a class of workers used to dedicated services. This would slow down the creation of a unified service net by the state and again the lower class would be disadvantaged. (Maino & Ferrera, 2013,)

Besides that, since local authorities are committed to the extension of company welfare to the community, this may create disparities dictated by the different amounts of resources that territories are able/willing to deploy and by their level of development.

Those mentioned above, are the attributes, either in the form of strengths or weaknesses that company welfare has in general, meaning that they can be applied either to multinational enterprises or to small artisan businesses. In the case of the latter, and in general of small-medium enterprises that is the subject we have focused on, we have a peculiar situation. On the one hand the spread of company welfare even in small firms reduces the risk of disparity between workers in different enterprises, it means that if firms enact welfare provisions irrespective of their size, in the end almost every worker will receive additional services. On the other hand, the problem of fragmentation of small enterprises is still unsolved. Small enterprises often meet difficulties in creating nets with other firms of the same dimension, at the same time it may be difficult for them to enact welfare policies alone. One solution for this problem is in the role of employers' associations and in the next chapter we are going to focus particularly on the role of Confartigianato in creating firm nets able to commit to welfare. When employers' associations are able to work on this matter, we can witness the creation of territorial welfare as the set of welfare engagements of different small-medium enterprises in the territory.

Despite some criticism and difficulties, it has been proved that the perspectives of growth of company welfare are still very positive, the number of companies accomplishing it is rapidly growing and at the same time it is spreading vertically taking into consideration not only the 'giants' of business but also the small-medium enterprise which holds for about 95% of the Italian productive sector.

The next chapter will be dedicated specifically to one of the problems of the small medium enterprise in the realization of company welfare, the problem of fragmentation and the difficulty of creating a net of enterprises. In this situation, employers' associations may help to overcome the problem, in particular we have chosen to focus on the commitment of Confartigianato in Italy since the artisan enterprise given its often limited dimension is probably the one facing most difficulties in the matter we are studying.

CHAPTER 3
BUSINESS NETWORKS AND TERRITORIAL WELFARE

From the analysis carried out in the previous chapters what emerges is on the one hand the growth in the rate of initiative of small-medium enterprises in the field of company welfare, the Generali Italia Rapporto 2019 (Generali Assicurazioni , 2019) clearly shows that the commitment of this type of firms to welfare measures is accomplishing an impressive development, on the other hand, however, we still have some problems due to the limited size of firms and their fragmentation which prevents trade unions from applying a common and coherent treatment to all of them. At the same time, small medium entrepreneurs often wish to maintain a direct relationship with their employees, not considering the possibility of creating a net of firms with shared costs for welfare provisions and shared knowledge of the matter. According to the Rapporto 2019 by Generali that we have discussed in the previous chapter, only the 8% of firms is part of a net, still the Rapporto 2017 had shown that active and very active firms considered particularly relevant taking part in common or shared welfare services (49.7%) and that about the 54% of them considered important the agreement with other firms of the territory. (Generali Assicurazioni , 2019)

The issue of knowledge proves to be particularly relevant, the rate of small medium enterprises declaring to have a clear and deep knowledge of the normative framework of company welfare is very low even if it has been proved that those firms retaining a satisfying knowledge obtain more positive feedbacks from their employees concerning the social policies enacted.

According to the Rapporto Doxa 2016 (Di Nardo, 2016) the first difficulty that firms meet in the implementation of welfare plans is economic in nature, meaning that in 2016 the 43% of enterprises found itself in a situation of market crisis while the 38% considered the costs of company welfare unaffordable. On the other hand, 24% of firms find it difficult to convert production rewards into services and the 18% meet relational obstacles. (Arletti, 2018)

At this point it is clear that small-medium enterprises have a strong potential for growth in their commitment to company welfare but what must be found is a way to widen their range of action creating a preferential channel for them to go ahead in their engagement, for the benefit of employees, entrepreneurs, the state and the territory.

There have been several attempts in the last few years to find this channel, we are going to deeply analyse the so-called *business network* and the conception of *corporative social responsibility* which find a common ground in the wide concept of territorial welfare.

3.1 BUSINESS NETWORKS

The business networks consist of an exchange and/or an aggregation of firms which decide to cooperate to attain a common aim and to mutually support each other supporting other enterprises to face their weaknesses and benefitting from their strengths. Business networks imply synergies without denying the independence of each firm to carry out their tasks and strategies. The rationale behind this aggregation is basically the same behind the creation of economies of scale which enable firms to cut costs of production. There are several types of nets which can be created, first of all we have simple business networks (rete d'impresa) which consist of the creation of a net of firms which decide to share their resources in order to attain a common objective creating synergies among them in a rather informal way. Another type of network is the one run by service companies. Service companies can favour the aggregation of small-medium enterprises through offering their competencies in the creation of welfare plans adaptable to firms of different size and operating in different sectors. An example of company welfare fostered by service companies is the action of the society 'Easy Welfare' (EasyWelfare, 2018). 'Easy Welfare' is the first service provider in Italy, it was born in 2007 and at the beginning it was specialized in consulting for sustainable mobility. Already in 2009 it started committing itself to company welfare and in 2010 it has started providing welfare plans for the benefit of about 50,000 employees. Taking part in a service company lightens the firm from the incumbency of organizing a welfare plan delegating the task to a pool of experts well informed on all the news about the normative framework and able to advise on the best solutions for each firm. Service companies are a common ground where different firms can meet each other and compare their plans with those of their competitors led by the expertise of the service company operators. Service companies follow the welfare plan from the project to the implementation and the revision helping firms, especially small-medium firms, to find funds to deploy for welfare and supporting them in the bargaining with employees and trade unions, choosing the best way to introduce the plan, either unilaterally, bilaterally and in a hybrid way. A strong component of welfare plans created by service companies is the formation of employees, that is the reason why 'Easy welfare' includes it in the product it offers to entrepreneurs, no matter the size of the enterprise. (EasyWelfare, 2018)

In 2018, the society 'WelfareImpresa' was created with the aim of reuniting the service providers with the aim of both spreading the culture of company welfare and at the same time working as a levy for the development of the normative framework that, even if it has been recently updated, it still needs some simplifications in order to be completely effective. WelfareImpresa proposes itself as an intermediary between firms and institutions for the benefit of enterprises and it is made up of nine service companies, namely: Welfare Company, Poste Welfare Servizi, UniSalute Servizi, QUI! Group, Repas, Più Buono, Assiteca, Pulsar Risk, and Olimpia Agency. As it can be seen, the founding firms are not only service companies stricto senso, instead they all fall into the category of companies providing services ascribed in article 50 and 100 of TUIR, as declared by the president of the association, Chiara Fogliani, when interviewed by Valentino Santoni. (Fogliani, 2018)

If service companies have a commercial objective while proposing company welfare plans, the third model we are going to show has an associative aim. The latter consists of creating business networks in order to make small-medium enterprises able to afford company welfare through employer's organizations (associazioni datoriali) and trade associations. This kind of model is characterized by the role of an association which heads the process of spreading welfare, providing services which entrepreneurs can adopt and transfer to their employees. There are in Italy several virtuous examples of business networks based on this concept and each of them has its own organisation and tools. As an example, Unindustria Reggio Emilia (Unindustria Reggio Emilia, 2018) in 2014 set up the project Welfa-Re which proposes a series of conventions with entities able to grant services both to employers and employees at facilitated prices. The main areas of intervention are management of income (store credits, vouchers, conventions…), management of children (kindergartens, summer and winter camps, language courses, afterschool services…) and of frail relatives (domiciliary assistance, specialized assistance). These associations improve, control and manage the welfare plans adopted by the firms which adhere to their initiative and probably this third way is the most suitable for the development of welfare plans in small-medium enterprises since associations know the territory better than any service company and in the same way they know the necessities of firms in different sectors. In order reach a perfect combination between the last two solutions, we should have the employers' association or business organization proposing the plan, analysing the needs and bringing together firms and later the service company arranging the plan. (Unindustria Reggio Emilia, 2018)

3.2 THE CHARACTERISTICS OF BUSINESS NETWORKS

Business nets can take different shapes as it has already been explained, in fact they can be led by service companies or consulting companies or instead they can be headed by an employer's association or a business organization. These models, however, have some traits in common: first of all, every business net has a control room, a set of shared objectives and rules to attain them and a specific cultural orientation towards welfare to promote. (Arletti, 2018)

Macchioni and Orlandini in 2015 have identified some different objectives that welfare nets may focus on, the first case concerns the development of policies for a work-life balance, a theme which is highly debated nowadays, and which is continuously evolving. Other nets may decide to focus on existing virtuous examples of company welfare in order to re-create such realities thanks to the mutual support given by the enterprises

in the logic of the network. Finally, another type of action carried out by business nets is the planning of innovative solutions of welfare and of new and more and more updated policies. (Macchioni & Orlandini, 2015)
The business networks may have different degrees of formality, there are very formal networks with several and specific organs which are in charge of different tasks, and at the same time we can have other networks that, even if rather large, may not have a particularly formal organization. The latter take the shape of a simple cooperation among firms and do not tend to be very durable in time.
Business networks in the end have several advantages, first of all they strengthen the bargaining power of employers and small entrepreneurs, the fact of bringing together several firms even if small in size make their voices be heard louder by institutions, secondly the arena of business network enables interactions and confrontations among firms which lead them to find innovative solutions to social problems and in the end, these networks support the territory increasing its productivity and visibility while keeping costs low.
(Arletti, 2018)

3.3 THE MISSION OF CONFARTIGIANATO

Confartigianato Imprese is a trade association born in 1946 which represents the interests of Italian artisans. The Confartigianato net is rather wide, it is the largest artisan association in Europe with 103 territorial associations and 21 regional federations. Italy has the highest rate of artisan firms in Europe and the majority of them consist of small-medium, even micro, firms and from this Italian record therefore, it is clear the need to represent this so relevant component of the Italian productive sector. Confartigianato offers services to artisan firms from their creation to their end in their administrative, financial, accounting and organizational duties. It also works as a bridge between firms and institutions, still particularly difficult for firms with a limited size which would probably be unable to reach the highest institutional ranks and to talk loudly. Confartigianato supports the evolution of those firms belonging to the category of ancient crafts and trades in their attempt to keep up with the innovation while respecting their tradition and culture. (Confartigianato , n.d.) (Fumagalli, 2019)

3.4 CONFARTIGIANATO PERSONE

From the point of view of welfare services, Confartigianato has proved to be particularly active in the last few years, since its mission is supporting artisan firms in almost every aspect of their business, therefore, the wellbeing of the employees must play a relevant role in its action. Confartigianato has a special section devoted to welfare called ‘Confartigianato Persone’, the program consists of a set of different organizational structures which take care of the most sensitive aspects of the lives of workers,, entrepreneurs and their families, namely there are five national nets performing this task: (Confartigianato, n.d.) (Fumagalli, 2019)
- INAPA: this is the National Institute for Patronage (Istituto nazionale di patronato) promoted by Confartigianato which seeks to grant assistance to entrepreneurs, employees in the private and public sector, the whole Italian citizenship and the immigrants too. Confartigianato works with INAPA in order to ensure its

associates benefits in the field of pensions, social assistance, assistance and even immigration. (Confartigianato , n.d.)

- CAAF: it is the authorized center of fiscal assistance (centro autorizzato di assistenza fiscale), Confartigianato grants its associates complete financial assistance (for instance filling the 730 model) and helps them obtaining fiscal benefits and facilitations. (Confartigianato , n.d.)
- ANAP: it is the national association for retired and elderly artisans (associazione nazionale anziani e artigiani) which supports the elderly and retired artisans in every aspect of their retired life, granting services and benefits and making them feel an active part of the society. (Confartigianato , n.d.)
- ANCOS: National association for national and sport communities (associazione nazionale per comunità sociali e sportive) is the net devoted to free-time. Free-time activities have become an important key in the field of welfare and Confartigianato has understood it and promotes cultural initiative, volunteering, sport activities and other kinds of initiatives through this association. Ancos is particularly active in the field of solidarity and thanks to the funds raised by the association, it has contributed to the realization of projects such as 'Scuola dei Mestieri at Soddo in Etiopia', the project "Predizione e prevenzione dell'Alzheimer" and the initiative "TrasportAbile". (Confartigianato , n.d.)
- SAN.ARTI: it is the name of the net devoted to health and sanitary assistance which is the National Fund for integrative health assistance. It grants sanitary services for entrepreneurs and their employees in collaboration with trade Unions and Artisan Confederations. (Confartigianato , n.d.)

3.5 FROM COMPANY TO TERRITORIAL WELFARE: and ambitious (but feasible) race for small-medium enterprises.

What has been proved so far, is that there are some tools that small-medium enterprises and even micro firms can use in order to arrange their welfare plans, business nets are the basis for a successful achievement and trade associations are probably the best subject able to create these nets and allow firms to share some services in order to cut down costs. At this point, it is clear that company welfare is not the domain of giants anymore. Now, what if these business nets committed to company welfare could be even more ambitious and commit themselves to the creation of a territorial, communitarian welfare? Behind this project there is the concept of corporate social responsibility and a re-evaluation of the territory as a common good which must be safeguarded and a suitable institutional framework.

3.6 CORPORATE SOCIAL RESPONSIBILITY

What has emerged from the analysis above is that business associations, like Confartigianato (Confartigianato , n.d.), can really play a very relevant role in fostering and spreading company welfare in small-medium enterprises. The creation of welfare nets becomes easier if there is a subject above them bringing them together and sharing a culture and a set of values used as guidelines. In this way both firms and employees win. In the previous chapters however, company welfare has been defined as an opportunity for the territory where it is implemented too. In this section, we are going to see how this opportunity practically takes shape and under which conditions.

First of all, it is worth focusing on the development of the concept of *corporate social responsibility* which is the rationale behind the notion of territorial welfare.

After the industrial revolution, during the second half of the 19th century, the modern conception of firm emerged. According to it, the firm created wellbeing for the population thanks to the profit it made and in the end the interest of citizens was believed to coincide with the interest of the firm. (Macchioni, 2014). The elements which were taken into consideration were inputs which were introduced into the firm first and output, the result of the process. In 1932, Dodd was one of the first to say that managers and stakeholders had the duty to contribute to the wellbeing of the community taking into consideration workers, consumers and the territory. This is probably the first attempt to theorize a social firm, sensitive to the agents rotating around it. (Dodd & Merrick., 1932) In 1953, the economist Bowen described the firm, which had become social, in this way:

"it refers to the obligations of businessman to pursue those policies, to make those decisions, or to follow those lines of action which are desirable in terms of the objectives and values of our society" (Bowen, 1953)

On the contrary, Friedman maintained that the only objective that firms must pursue is the economic one, the accumulation of profit (Friedman, 1970). In the 70s, the oil shock led to a reconsideration of the environment thanks to the emergence of the first environmental movements. The environment and the territory grew in importance and the duty of preserving and even enhancing them began to be part of the still developing concept of corporate social responsibility.

According to Porter and Kramer (2011), the concept of corporate social responsibility is inherently biased since firms are committed first to their financial profit and only after that they decide to take into consideration social problems. What they affirm is that this logic should be subverted and that the distinction between public and private should be overcome since the two should dialogue in order to find effective solutions. Scholars believed that firms should realize that working for the wellbeing of the community could be a strong competitive advantage, that is the concept of *corporate shared value.* (Porter & Kramer, 2011) Even if this notion has been contested, we can say that nowadays it is the most commonly used among those entrepreneurs who decide to contribute to the social life of their employees and of the community in general, this can be clearly seen in the words of the handler of the welfare area of Unindustria Reggio Emilia

«*L'azienda non è un essere astratto, ma un'entità sociale che vive nella società in cui appartiene, in cui ha sede e quindi è giusto che ci sia uno scambio reciproco rispetto a quello che prende dal territorio e quello che restituisce. Come dire, lo vediamo connaturale alla vita dell'azienda. È lo stesso fatto dell'essere sul quel territorio, che porta a cercare queste esperienze.*»

"The firm is not an abstract being, it is a social entity which lives in the society where it belongs, where it has its seat and it is fair if there is a mutual exchange between what it takes from the territory and what it gives back to it. It means, it is natural for the life of the firm, the simple fact of being on a given territory makes it try to live these experiences"

(Arletti, 2018) (Unindustria Reggio Emilia, 2018)

3.7 THE TERRITORY AND THE EVOLUTION OF WELLBEING

The main difficulty is probably defining the territory taking into consideration its complexities, it is necessary to identify who resides there, which rights it is entitled to and the form of governance. The territory nowadays is not anymore, the portion of land within some geographical borders where firms operate. The territory is considered as the arena where people act and interact, it is a cultural construction and a public good and it is the basis for the construction of well-being (Prandini, 2014)

It is clear then, that the territory cannot be reduced to its physical connotation, but it is necessary to understand it globally in all its attributes.

Nowadays, when approaching the notion of territory in the field of welfare it is worth considering the evolution of the notion of wellbeing too. If in the past it has proved to be rather simple to understand the necessities of people to attain a satisfactory level of wellbeing, it is currently much more difficult to do so because of the emergence of new social risks. When approaching wellbeing we must take into consideration:

a) <u>the multidimensionality of the well-being</u> of citizens meaning that welfare must be declined in the different life-spheres including family, work and personal wellbeing. These spheres tend to be more and more overlapped for the very fact that public and private are subject to a strong interconnectedness. That said, any improvement in the conditions of one of the three spheres generates improvements in the other spheres.

b) <u>The re-entry and braiding between employee and firm</u> for the fact that the relationship between the two is subject to variations because of the occurrence of new social risks and the multidimensionality of wellbeing that we have analysed before. We talk about re-entry since private life re-enters work life and the two aspects tend to be overlapped, membership becomes of utmost importance in the firm, employees are meant to be flexible in their abilities and competencies in order to keep up with the constant new tendencies. In the same vein, we talk about braiding because employers necessarily need to create contracts able to tie and keep into consideration the different aspects of life of employees.

c) <u>The necessity of personalized contracts</u> is emerging because of the different needs and necessities of the employees above mentioned, the CCNL are still too standardized and unable to capture the diversity of the needs of workers. The CCNL tends to be rather rigid from the temporal point of view and given that nowadays the speed of change is increasing more and more, these kinds of contracts have proved to be particularly inefficient. Rational contracts can solve this problem since their characteristic is that they can be changed and adapted to the needs of the time.

(Prandini, 2014)

3.8 THE NECESSARY GOVERNANCE

The logic of corporate social responsibility and that of territorial welfare necessarily needs an institutional framework prone to accept and even to foster the penetration between the private and the public sphere. In this context then, what emerges is not a traditional government with a rigid structure but a more flexible, open and overlapping governance. Scholars have converged to a definition of governance as an institutional structure which overcomes the bureaucratic rigidity of traditional governments and which proves to be more responsive to the interests of the actors. This kind of structure is of utmost importance in order to sustain territorial welfare and at the same time it implies a delegation of functions from the national to the local/territorial level which, in connection with firms or business associations can work for the re-evaluation of the territory in the interest of the community. Still, local agents are required to report their actions in a logic of transparency and accountability. (Maino & Rizza, 2018)

3.9 WELFARE INSIEME: an exemplary case

In showing an exemplary case of a business net devoted to the creation of territorial and communitarian welfare we again have chosen the case of Confartigianato for reasons of coherence and because its commitment to welfare is really impressive and suitable for our analysis.

Welfare Insieme is a social enterprise created by Confartigianato which includes 109 adherent territorial associations, three regional confederations and three national organizations. Welfare Insieme is a service provider for small-medium enterprises and the corresponding families of entrepreneurs and employees which operates in accordance to the different Confartigianato Welfare associations that we have mentioned above (INAPA, ANCOS, ANAP, CAAF, SAN.ARTI) and it goes further creating partnerships with other welfare platforms, such as TreCuori, in order to offer a complete set of services to its associates. The objective of Welfare Insieme is not just offering services to artisans, instead it aims at becoming the point of reference for the territorial needs of welfare and for this reason it strongly delegates regional and local branches of Confartigianato. Moreover, its highest ambition is creating a sort of circular economic system where firms, enterprises and their families and territorial institutions cooperate for the development of the territory in line with the well-being of its citizens (Confartigianato, 2018) . Recently, Fondazione Cariplo and Confartigianato have presented a new project in the framework of Welfare Insieme in Lombardy and Piedmont, "RigenerArti" which aims at strengthening the territorial welfare promoted by welfare Insieme in the two Italian regions aiming at fostering the penetration of the culture of communitarian welfare, first in northern Italy and then in the whole peninsula. (Alvaro, 2019)

This chapter has been a sort of solution for the problem of fragmentation of small medium enterprises within the national territory that we had presented in the first two chapters. We hope that it is clear now that even firms with limited size can aspire to the creation of welfare plans and that this is possible mainly through the adherence to business nets, we have chosen Confartigianato (a trade association) as an example but as we have mentioned, there are several kinds of business nets. Further, this firm association can have a more ambitious objective, namely the creation of a territorial and communitarian welfare based on the notion of corporative social responsibility for the benefit not only of citizens but of the territory where firms are located as well.

In the end, the aggregation of small-medium enterprises for the accomplishment of company welfare has a double benefit. It makes easier the engagement of small-medium enterprises for organizational and financial reasons, further it guarantees the competencies retained by the experts in the arrangement of welfare plans; at the same time, business nets within a specific territory create wellbeing not only for employees but also for

the whole community, a task which would be particularly difficult without the net because of the multidimensionality of wellbeing described above.
The case of Confartigianato and its welfare projects such as Welfare Insieme has proved to be particularly successful in attaining the two objectives, in the interest of the enterprises it represents and their corresponding territories and communities.

CHAPTER 4: CASE STUDY

DEANGELIS SRL

After having analysed the theoretical and normative framework, the rates of initiative of small-medium enterprises in the field of company welfare and the future perspectives moving towards a territorial welfare, it is now worth presenting the case of a small enterprise which has distinguished itself among the other firms of its category for an outstanding company welfare vision which has both improved the degree of well-being of its employees and the levels of productivity registering an incredible growth in the last few years.
Deangelis srl is a firm devoted to the production of tasty organic spreads based in the Tuscia region, an unspoiled countryside area near Viterbo, bordering Tuscany, Umbria and Lazio. This activity started, like many other small enterprises, as a family tradition; in the sixties, they began cultivating hazelnut trees on the slopes of the Monti Cimini mountains and the first shelling machine was bought, since then the tradition has gone ahead to creating their own brand DEANOCCIOLA.
In the nineties, a first major expansion took place with the creation of a line of products dedicated to lactose and gluten intolerants and diabetics. It was a real innovation, at a time when these kinds of intolerances were mostly neglected. Deangelis srl has continued to keep up with the latest tendencies and today it is a point of reference for the organic vegan market, it is a clear sign that the company continues to meet the necessities, the habits and the tastes of everyone handling raw material with care while respecting the environment and keeping traditions alive.
Besides their own brand, Deangelis srl is a leading manufacturer of Private Label products creating and replicating customized recipes meeting the needs of their customers. Deangelis has been producing tasty organic spreads for prestigious food brands in Italy and abroad and it has been collaborating with GDO and HORECA for over sixty years. Deangelis offers hazelnut and cocoa spreads with or without milk, nut and seed butters and also semi-finished products for confectionary, bakery and the ice-cream industry. (Deangelis, 2019)
In Deangelis srl there are 26 employees, among them there is one apprentice, two fixed-time contracts and all the others (23) permanently employed. In the company, there is an almost equal distribution of men and women, in fact there are 14 women among whom 4 perform office tasks and 10 work in the production field, then among the 11 men, there are 9 production employees and 2 office employees. The employees of Deangelis swear that they have a direct and transparent relationship with their employees in a logic of

collaboration and mutual respect. The employees have the chance to refer directly to their employers if they have any issues in order to find a solution together.

Deangelis srl has been declared the winner of the Welfare Index PMI Rapport 2019 that we analysed in chapter 2 because of its attention to the wellbeing of its employers and now it is worth focusing on the welfare provisions it enacts.

CONCILIATION FAMILY AND WORK

Deangelis has been particularly active in the field of conciliation between family and work given also the high number of women working there, the majority of them with children.

- Among the employees, one woman has a peculiar 7-hour contract that is managed differently with respect to the others, she has a different time-table in order to be able to come back home earlier so as to take care of her children.
- Employees are entitled to special leaves for children illnesses
- Neo-fathers are entitled to longer parental leaves when their children are born, the CCNL sets in 2019 5 days while in 2017 it was just 2 days, Deangelis sets instead one entire week in case of child birth for fathers.

FORMATION OF EMPLOYEES

Besides the mandatory formation imposed by the CCNL, Deangelis has demonstrated to strongly believe in the competitive advantage offered by competent employees and for this reason it offers several specific courses to which its workers take part.

- In 2019 Deangelis has promoted a course on management and analytical accounting.
- During 2019 the workers in the productive sector will take part in a course on the new technologies applied to the food sector.
- 4 employees are currently attending an English course.

INSURANCE FIELD

- Deangelis has covered its employees with an accident policy which lasts 24 hours and covers them even outside the workplace.

FREE-TIME AND LEISURE

The free-time sector is still in a phase of development in small-medium enterprises since it has not proved to be a field with high rates of initiative. However, Deangelis has included it in its company welfare plan proving once again its forward-looking attitude.

- a fitness course of two hours per week has been organised, in part during working time which has been gladly adopted by women in a logic of conciliation between work and family which has also proved to be a good occasion for team building within the firm.

(Granatelli, 2019)

The analysis of Deangelis srl has showed us that its outstanding commitment to company welfare has covered different fields trying to take care of its employees in almost every aspect of their lives. The employees that we had the chance to meet have declared to be very satisfied, motivated and dynamic in the performance of their tasks.

Deangelis srl has experienced an incredibly rapid growth expanding its business, buying new properties and increasing the number of employees. From the financial statement 2017, the firm has registered a growth of about 19% with respect to the previous year 2016 while increasing its costs specifically for services and for its personnel. In the first five months of 2018 the financial statement registered a very positive growth with an increase in productivity by 45% with respect to the same period in 2017.

The enterprise in 2017 expanded its business in Europe making deals with important chains such as La Vie Claire in France and Mr Organic in the United Kingdom. (Deangelis srl , 2017)

In the end, even if Deangelis can be defined a small enterprise on the basis of the number of employees (26), it has stood out for its employer care which has created a stimulating environment for those working there increasing its productivity in turn. Deangelis is a clear example that company welfare is absolutely feasible and that it can be introduced into the vision and the mission of a firm no matter its size. Moreover, even if the firm devotes some money to company welfare, its financial statement remains very positive along with its margin of growth, that is the proof that even in small-medium enterprises, company welfare is not a burden but it is probably the key for success and a levy for productivity. Exemplary cases like this make us hope that the culture of company welfare will continue to spread and that employees will be more and more protected with a harmonious conciliation between the different spheres of their lives.

CHAPTER 5: *DEEPENING*

PHILANTHROPY: a frontier for small-medium firms

In the previous chapters, we focused on the role played by small-medium enterprises in the accomplishment of company welfare. What emerged from our study is a virtuous effort by these kinds of firms to deploy resources for company welfare for the benefit of employees, for the productivity of the firm and in the end for the territory as well. In the third chapter, we have gone a step ahead in saying that small firms can be ambitious pursuing the aim of implementing a communitarian and territorial welfare following different paths and namely we have chosen to go in depth, with the welfare program promoted by Confartigianato (Confartigianato Persone/ Welfare insieme).

At this point, the aim of this focus is going furtherly ahead exploring the concepts of corporate and family foundations trying to propose a model that is applicable even to small enterprises through an example in order to show how small-medium enterprises really are the heart of the community in Italy.

5.1 CCI: Corporate community involvement

Nowadays the ethical behaviour of firms tends to be more and more analysed by the public opinion, those firms which prove to be sensitive to social, environmental and territorial problems end up being more credible and this trend is even stronger if entrepreneurs really commit themselves to the resolution of tangible problems. These latter 'Enlighted' entrepreneurs are considered more credible and honest than those that limit themselves to granting donations even if on large scale.

The concept of Corporate Community Involvement (CCI) has gained a prominent role when referring to the provisions that companies enact for the benefit of the community where they are located. According to the World Economic Forum, the CCI can be described as "the input that a company or a citizen provides through activities, charity programmes and public reform" (Łukasiak, 2008). Formally, it examines the structures and policies that companies have in place to provide financial and in-kind assistance (usually referred to as corporate philanthropy) as well as contributions of time and expertise (usually via community-business partnerships and corporate volunteering) to the wider community. (Zappalà & Cronin, 2003.)The notion of CCI can be associated to that of Corporate Social Responsibility that we have analysed in chapter 3, even if the two terms are frequently used interchangeably, we can assess that Corporate Community Involvement is one of the most visible components of CSR, it is a sort of subset of the wider concept which does not just refer to dealing with the community providing benefits, instead it concerns the whole ethical dimension of companies from the environmental to the sanitary sphere just to mention two of them.

5.2 PHILANTHROPY

The concept of philanthropy does not have any univocal definition, it has experienced a long evolution along with the societal changes overtime. Sir Francis Bacon was the first writer to use the word in a modern sense in one of his pieces titled "On Goodness and Goodness of Nature" written in 1612. In that occasion, he described the word as:

"I take goodness in this sense, the affecting of the weal of men, which is that the Grecians call philanthropia; and the word humanity (as it is used) is a little too light to express it"

(Pitcher, 1984)

In modern times, Lester Salamon (1992), proposed another definition of philanthropy as

"the private giving of time or valuables (money, security, property) for public purposes". (Salamon, 1992)

Still, this conceptualization is rather broad, and the scholars still strive to find a common definition. Philanthropy in fact, can be declined in several ways and can take different shapes according to its promoter and its source of financing.

In Italy, philanthropy has demonstrated to be rather well-developed, an article of 'IlSole24Ore' dated 25/10/2018 estimated that in Italy about 7.2% billion euros are devoted to philanthropy, in Europe we have about 60 billion spent on philanthropy per year and Italy has been ranked second (After the United Kingdom) for the rate of donations coming from individuals. Among the Italian actors active in philanthropy, corporate foundations certainly play the role of the protagonist, even if they were just 150 over a total of 6,451 in 2018, they have deployed about 200 million euros for the philanthropic cause. The main areas of intervention in Italy and in Europe have been health and education especially dedicated to children under twelve. (Incorvati, 2018)

The sphere we are going to focus on is in fact, corporate philanthropy through the case of corporate and family foundations.

5.3 CORPORATE AND FAMILY FOUNDATIONS

The first problem when approaching this kind of foundations is that of definition. First of all, foundations are **no-profit** private law subjects with legal personality which is untied from the one of the relative company in the case of corporate foundations.

Corporate foundations are described by Corporate Citizenship (2014) as those foundations whose income comes from the company they originate from, the so-called core business. The European Foundation Centre establishes three criteria in order to define corporate foundations and distinguish them from the others.

First of all, a corporate foundation must be financed by the corresponding company with an annual donation, secondly the majority of the components of the foundation board must be members of the firm, no matter their rank. Finally, the foundation must be either operating or grant-making in nature, we are going to explain the differences between the two concepts in the following lines.

The operating foundations are direct service providers, meaning that they directly operate in the fields of their concern, be it health, education, poverty and so on. Moreover, the donation of money coming from the company they are associated to, just consists of a part of their capital. The rest depends on their capacity to manage the costs and revenues which are only integrated by the donations they receive. In general, the operating nature is a matter of medium-large companies.

As far as grant-making foundations are concerned, they decide not to directly provide services but to devote their budget to other actors who may realize the projects designed by the foundation or who may decide to propose their own projects, in this second case, the foundation will decide to finance those which are considered to be close to its mission and vision and to the one of the firm in turn. In the European countries, the grant-making approach has always been the preferred one, in Italy instead it has gradually gained prominence and it is now rather diffused especially in small enterprises.

The distinction between the two models is obviously not so clear-cut, the majority of foundations employ a 'mixed model', namely 44.3% of them has a mixed model with an operating orientation while, 24.3% choose a mixed model with a grant-making prevalence. (Percorsi di Secondo Welfare, 2018)

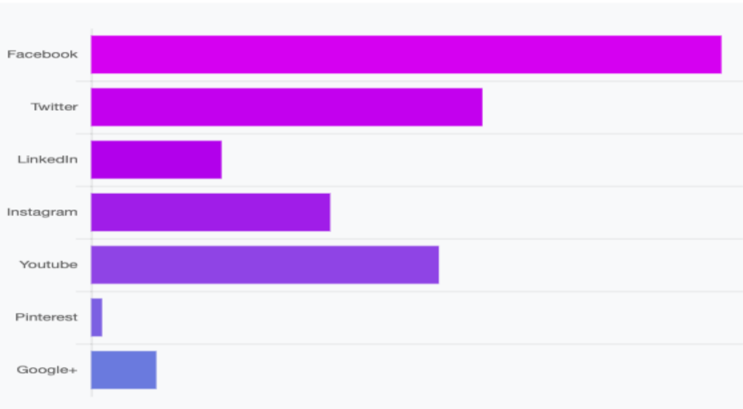
Even if corporate foundations have a legal organization and personality disentangled from the one of the company, it is not possible to assess that they are independent from it for several reasons; first of all, their income comes from the core business they are related to and the majority of their members are part of the company. Roza and Bethmann during the "Corporate Foundations Knowledge Exchange" organized by Assifero in 2017 described four models of governance between core business and foundation according to the degree of dependence and alignment of the foundation to the activities of the company (Bentham & Roza, 2017). Their study starts from a previous analysis carried out by two other scholars, Bethmann and von Schnurbein (2015) (Bethmann & von Schnurbein, 2015). The degree of independence refers to the possibility for the foundation to operate and to implement some provisions no matter if its actions provide a benefit for the firm, the degree of alignment instead concerns the field of action of the firm and of its foundation, if they are aligned they operate in the same spheres if not, the foundation may focus on sectors other than the one of the core business. When there is strong alignment between core business and its foundation and the latter has a low degree of independence, we can talk about *instrumental philanthropy*, if instead we face a weak alignment with the company and a limited independence, we have a *reputational philanthropy*. In the same vein, when the core business and the foundation are very close, but the foundation is rather dependent, we are in presence of a *commercial philanthropy* and finally when there is high alignment and high independence, we have *complementary philanthropy*. (Azzarita, 2017)

The case of Fondazione Olivetti or Fondazione Agnelli bring to light the importance of entrepreneurial families in the field of foundations, in 2017 in Italy there were still 784,000 family firms and this rate makes us understand how difficult it might be to distinguish corporate from family foundations, since many corporations originate from family companies and often the two end up being interchangeable or at least strictly intertwined. (Lodi Rizzini & Noia, 2017)

Family foundations are created from the will of an entrepreneurial family which on the one hand wants to give continuity to the family business and capital, and on the other it wants to devote part of it to the development and wellbeing of the community.

Both company and family foundations are private entities which autonomously decide which needs they want to deal with, they make deals with local institutions and other private agents and involve the community they are located into. This kind of foundations in Italy has experienced an incredible growth, from the 2000s their number has almost doubled for several reasons such as the introduction of fiscal facilitations, the reduction of bureaucratic limits and an increase in visibility and reputation by the public opinion (Italianoprofit, 2019) . Such entities occupy an important role in the development of second welfare and in the public-private collaboration.

Corporate and Family foundation have a strong appeal on the community and they have proved to be particularly versatile and updated in their communication methods, the Italian website (Italianoprofit, 2019) has mapped these methods over 100 foundations and here are the results:



(Italianoprofit, 2019)

What emerges from the graph is that the majority of them prefers Facebook and Twitter while Pinterest and Google are not yet greatly used.

In Italy, there are two main networks for corporate and family foundations, namely ASSIFERO and SODALITAS.

Assifero is the national association of foundations and philanthropic entities in Italy, it was founded in 2003 for the promotion of Italian philanthropy. (Assifero, 2018)

Sodalitas is in turn a Foundation created in 1995 by the will of Asselombarda and it is the meeting point for entrepreneurs who want to foster the social role of firms in the logic of corporate social responsibility. (Sodalitas, 2018)

What appears clear from the analysis above is that corporate and family foundations are rather well developed in Italy. It goes without saying that it is certainly easier for large enterprises to devote money to philanthropy and this is even truer if they choose operating models since they have more chance to afford an organizational structure able to directly provide services compared to small-medium enterprises. However, as we have assessed several times in the previous chapters, small-medium and even micro firms made up 95% of the Italian productive sector and probably, corporate philanthropy in Italy may not have the possibility to further evolve and develop unless it starts embracing firms with a limited size too. We have demonstrated that company welfare is not the domain of giants anymore, small-medium firms have started committing to it realizing that it is affordable and that it can be adapted to firms no matter their size and capital thanks to the fiscal facilitations that have been introduced in the last few years. The challenge at this point is trying to enable even small firms to commit to philanthropy and to create their proper foundations for the benefit of the community and the territory. It might seem crazy to ask a small firm to devote some of its income to philanthropy but it actually is not, clearly any firm should participate in the wellbeing of the community in a measure suitable for its possibilities but it is a real frontier for ‘small’ entrepreneurs to include philanthropy in their vision.

As we have done in the first chapter with the case of Luxottica, we are going now to present the corporate foundation of a large enterprise which should be used as a Weberian ideal type and as a model to understand how these entities practically work and to do so we have chosen ‘Fondazione Golinelli’. Later on, we are going to present the real case study this chapter is devoted to, the case of the “Fondazione Atlante per la Maremma” which is a corporate and family foundations originating from a small enterprise in Maremma, the province of Grosseto in Tuscany.

5.4 FONDAZIONE GOLINELLI: an exemplary case

The Golinelli foundation was established in Bologna in 1983 by the will of the entrepreneur Marino Golinelli. Golinelli was born in 1920 in San Felice sul Panaro (Modena) and in 1943 he graduated from the University of Bologna in Pharmacy. In 1948, he started Biochimici A.L.F.A which was later renamed Wasserman and that is now called Alfasigma. Golinelli is a philanthropist with a very positive vision of the future and his foundation is one of the most virtous and prominent operational private philanthropic foundations in Italy, inspired by Anglo-Saxon models. The mission of Golinelli is providing young and old people the tools to understand the future and to accomplish a cultural growth from the professional and personal point of view. It is clear then, that Fondazione Golinelli is rather forward looking and all the initiatives and services it provides are meant to widen the horizons of the community. It operates in several fields such as education, professional training, research, innovation, business, and culture. The Foundation cooperates with Italian institutions, academics, scholars and scientific partners at the local, national and even international level.

In the field of arts and sciences Golinelli Foundation organises exhibitions, conferences and seminars and fosters the education of young people in entrepreneurship and humanities. In October 2017, the Golinelli Arts and Sciences centre was inaugurated a centre for research, imagination and experimentation. Along with this engagement to education for young people, Golineli has launched the OPUS 2065, a project aiming at supporting the younger generations in their studies and growth.

Golinelli also works with schools, promoting the education and training both of children and of teachers. The students are introduced to the scientific world through workshops and innovative methods in all types of schools from nurseries to first and second grade secondary schools. Golinelli hopes in this way to foster the development of soft skills and know-how especially in younger children. Moreover, still in the field of education, Golinelli tries to create a bridge between the schools and the labour market proposing courses aimed at developing the entrepreneurial skills of children and their creativity. As far as enterprises are concerned, the foundation works for the integration of research, industry and the market for the benefit of scientific research and technological innovation. In order to bring younger generations closer to the corporate culture, it has designed three projects.

The first is called 'Giardino delle imprese' dedicated to students of upper secondary schools, then the 'Icaro Project' for university students and the 'Summer School Entrepreneurship in Humanities' for humanities scholars. Finally, Golinelli has included in its foundation a start-up accelerator called G-Factor which is intended to help young entrepreneurs in the realization of their projects in the early phases.

The foundation has an organization separated from the one of the firm, with an administrator, a president (Marino Golinelli is the president ad honorem now) and a set of clerks specialised in the different fields of action.

We have chosen to present the Golinelli case because it is one of the most forward looking, well-structured and active corporate foundations in Italy and it is an example for the other agents operating in the philanthropic arena.

However, the protagonists of our analysis are small-medium enterprises and on the basis of the Golinelli ideal-type we are going to show that philanthropy may be performed by small firms too, obviously in a reduced range of action due to the lower availability of capital but examples like the one we are going to present make us hope that philanthropy will gain a more prominent role in the years to come even in small firms. As in the case of company welfare, philanthropy will take longer to make roots in the vision of small entrepreneurs compared to large corporations, but our analysis aims to demonstrate that philanthropy, like company welfare, is not the domain of giants. (Golinelli , 2019)

5.5 FONDAZIONE ATLANTE PER LA MAREMMA: the feasibility of philanthropy

The Fondazione Atlante per la Maremma is a corporate and family foundation which originates from Atlante srl, a small firm operating in two sectors, the archaeological restauration on the one side and the professional training on the other and these two activities along with a futsal team representing Grosseto in the National league and the Foundation made up of the Atlante group.

The Atlante srl was established in 1992 by Giovanni Lamioni, a young entrepreneur with a degree in Political Science, in Grosseto and it has ended up being one of the most prominent firms in its sectors in Tuscany even if it falls into the category of small-medium enterprises.

In 2017, the enterprise decided to establish a Foundation which has as its mission the promotion of territorial branding, namely its objective is promoting the territory of Maremma, which almost coincides with the province of Grosseto in southern Tuscany, in Italy and abroad thanks to its outstanding beauty, products and talents.

The Fondazione Atlante as we have mentioned before, can be both considered a corporate and a family foundation. It is a corporate foundation since its funds come from the donations of Atlante srl, the firm from which it takes its name, but the board of the foundation is made up of both employees of the enterprise and members of the family. On the board, there are six members and a president and meetings are periodically organised and formally registered, the decisions taken in those occasions concern the initiatives that the foundation decides to embrace, the budget and any other aspect related to the performance of the philanthropic actor, the head of Atlante srl is a formal member of the board.

The foundation has its legal personality, its president, its board and accounting officer other than those of the enterprise. It follows both an operating and grant-making model since on the one side, it provides its own services and initiatives for the benefit of the community and on the other it finances projects designed by other actors. The foundation deals with other private agents, territorial and national institutions in order to create a governance which is better able to deal with the necessities of the territory and its citizens.

The activity of the foundation is rather wide, and it embraces different spheres of the life of the community. Since 2017, the year of its establishment, Fondazione Atlante has first of all operated according to a grant-making model, it has decided to entirely finance a school of sustainable turism designed by Legambiente in the province of Grosseto, A.S.T.A-alta scuola di turismo ambientale.

A.S.T.A has been a huge success; the format had been already performed in other parts of Italy, but it was the first time that it landed in Maremma. Tour operators, generally anyone working in tourism and those who wanted to approach the world of tourism had the chance to freely take part to the school learning how to reconcile it with the environment and how this sensibility for the environment could actually become a levy for productivity of tourist structures in a logic of sustainable development.

In the same year, the foundation has demonstrated its sensitivity to education, one of the members of the board, Gloria Lamioni is in fact the headmistress of the largest High School in Grosseto. She, along with the other members of Fondazione Atlante has organised a conference on 'Alternanza Scuola Lavoro' at the presence of the Italian undersecretary to education Gabriele Toccafondi and the headmasters of Grosseto. The citizens had the chance to discover the current theme of alternation and the headmasters could refer to the undersecretary the strengths and weaknesses of the provision.

Still in 2017, the foundation has organized a literary competition open to the students of secondary upper schools called 'Maremma 2067', the students were asked to imagine how the territory would have changed in the next fifty years and the winners had the chance to see their work published in the local newspaper. This initiative perfectly suited the vision of the foundation since it is forward-looking and dedicated to the younger generations, the favourite addressee of Fondazione Atlante.

At the turn of 2017 and 2018 the foundation joined the cause of a painter coming from Maremma who was becoming increasingly well-known for its talent, Andrea Ferrari. The foundation has organized for the artist several expositions in Grosseto and a long exhibition in Arezzo, another city in Tuscany. The foundation still performs the patronage to the activities of Ferrari.

In May 2018, the greatest success of Fondazione Atlante took shape, the foundation cooperated with the Banking Foundation "Ente Cassa di Risparmio di Firenze" obtaining from the latter a financing of 450.000 euros for the adaptation and restauration of a Church and a Convent in Grosseto. The aim of this restauration, besides the recovery of the area was believed necessary because the city of Grosseto had been honoured to receive a prestigious collection of artworks worth millions of euros thanks to the generosity of the art collector Gianfranco Luzzetti, currently living in Florence but a native of Maremma. The collector demanded for this act of generosity that the artworks were located in a suitable environment and the Church and Convent, once restored will be transformed into an interactive museum, at the same time it will be an important tourist attraction in Grosseto and its opening ceremony is expected to take place in September 2019. The Fondazione Atlante has not only asked for the contribution from the Banking Foundation without which the restoration would have been impossible, it has also managed the work contracts (appalto).

In 2019 the foundation has decided to focus on young people again and has decided to offer two scholarships for the e-learning Mercatorum University in the field of Tourism, especially food and wine, the leading products of Maremma. The recipients will be chosen by a commission who will analyse curricula and motivational letters, in the end there will also be an interview in order to understand if the people are really motivated. The two who will attend the course, entirely paid by the foundation, will at the end receive the proposition by the Fondazione Atlante to work in the restaurant it plans to open next year. Certainly, this is an investment in human capital for the foundation and for Atlante srl and at the same time it does not only offer the opportunity to study to two young people in Maremma but also the possibility to immediately find a job once they finish.

It is clear that since the core business is a small enterprise, the activities of its foundation must respect the size and possibilities of the firm it is associated to, what emerges from the analysis above however, is that the Fondazione Atlante in just few years has gained a prominent role in Grosseto and in Maremma actively working for the improvement of the territory and the benefit of its citizens. The hope in the years to come is that the foundation will grow along with the company which, despite devoting money to philanthropy, has experienced an extraordinary growth in the last few years and it is still continuing to expand.
(Atlante, 2019)
In the end, our analysis has aimed at bringing attention to the phenomenon of philanthropy which is fast gaining ground in Italy becoming an important agent in the consolidation of the second welfare that we have described in the previous chapters. As for company welfare, the pioneers of philanthropy and in our case of corporate and family foundations, have been big enterprises and important industrial families like Fondazione Agnelli or Fondazione Ferrero. Nowadays, the trend is expanding to medium enterprises and there are some cases in small too, like the one that we have chosen to present, Fondazione Atlante.
Fondazione Atlante has been useful for us to demonstrate that, even if resized, philanthropy can be performed by small firms obtaining satisfactory results and making the difference in the territory and for the community. Like company welfare, philanthropy is probably bound to overcome the *domain of giants* spreading to small-medium enterprises, *namely the heart of the community.*

CONCLUSION

As explicated in the introduction, the aim of our analysis was to demonstrate that small and medium firms are important actors in the arena of second welfare, a welfare state based on the synergy between public and private entities which cooperate for the benefit of the citizens providing services and social protection for them. The second welfare is based on the rationale of social innovation promoted by the European Union in the Europe 2020 strategy and which is described by the BEPA (European Commission's Bureau of European Policy Advisers).

Our main focus has been on company welfare which has been considered for long a reality only accessible to large corporations and a sort of luxury item that firms with huge incomes could decide to undertake.

In a changing welfare state where the uncertainty of workers increases every day and the state takes austerity measures, the need for particular attention coming from other actors is of utmost importance.

The occurrence of new social risks in the labour market has changed the necessities of workers, firms have proved to a large degree receptive and sensitive to these new coming needs and welfare plans have progressively entered the visions of entrepreneurs, especially in big corporations. What we have tried to demonstrate so far, is that thanks to the fiscal advantages introduced by the TUIR reform and the stability laws 2016 and 2017, enterprises that decide to grant welfare benefits to employees make use of important fiscal facilitations which include a complete deduction of the expenses incurred for service provision.

Besides the feasibility of company welfare and the benefit it brings to the employees, data confirm that those workers who receive welfare provisions from their firms have proved to be much more determined, loyal and productive. In 2019 the welfare index PMI promoted by Generali assessed that 36.3% of firms witnessed an increase in productivity after the introduction of the welfare plan and now 29.2% of firms consider it a levy for productivity. Firms in practice gain advantage from the welfare plan they decide to implement, and the fiscal deduction introduced through the stability laws 2016-2017 enables the firm to be lightened from the fiscal burden and at the same time employees to receive a set of services which are net of taxes.

Moreover, we have demonstrated that company welfare is a win-win strategy, meaning that firms win because they increase productivity, reputation and the loyalty of their employees, workers win since they are granted additional services besides those coming from the state and the state wins as well since it is in part lightened from the incumbencies that are now performed by firms.

The Welfare Index PMI that we have analysed in chapter two has shown that the rates of initiative in the field of company welfare have progressively and rapidly increased in the last few years embracing also micro firms. The index has divided small and medium enterprises into active and very active, depending on the number of initiatives they undertake in the different social spheres, like pensions, insurance, free-time, conciliation between work and family life and so on. In 2016 the rate of active companies was 25.5% and now in 2019 it is 45.9%, while those very active have gone from 7.2% in 2016 to 19.6% in 2019. It is clear from the data then, that small and medium firms are gradually integrating company welfare in their visions and missions.

It is worth mentioning however, that there are some difficulties that small and medium firms face in the realisation of welfare plans, the main problem they strive to solve is that of fragmentation. As we have already mentioned, small and medium firms stand for 95% of the Italian productive system, the problem here is that these firms are incredibly diversified, fragmented and detached from one another. It is very difficult for them to afford the whole implementation of the plan and the provision of services alone; it is here that we have inserted business networks. Business networks, treated in the third chapter, have been presented as a solution to this problem, as a facilitation for small firms to become a system where each firm shares with the other its strengths and finding a remedy to its weaknesses in a logic of cooperation. We have listed and briefly explained several types of business networks, but we have chosen to describe the one that we believe to be the most interesting, the network created by employers' associations (associazioni di categoria e datoriali) and namely the case of Confartigianato. Confartigianato has designed an entire section devoted to welfare called Confartigianato Persone and the program welfare Insieme which exactly mirror what we have assessed to be the solution for the problem of fragmentation of firms. These initiatives include a set of services which are proposed by the local branches of Confartigianato to the entrepreneurs who transfer them to their employees and to their families. This activity also shows another important point that we have tried to show, the role of local and territorial entities for the accomplishment of a governance able to sustain and foster company welfare.

Once small and medium firms have become part of a business network and have started sharing services with other firms, they may have a more ambitious goal, the realisation of a territorial and communitarian welfare, also presented in chapter three. The rationale behind territorial welfare is a guarantee of services and benefits not only to the employees but also to the community and the territory where the firm is located. It is a sort of enlarged company welfare which does not only work inside the borders of the firm but which contributes to the development of the surrounding reality, including the environment and the community. This way of thinking is narrowly tied to the concept of corporate social responsibility, the belief that corporations have some duties towards the area they are located in.

At this point of the analysis the real demonstration that company welfare is feasible for small enterprises comes from the case study we have chosen to submit, Deangelis srl.

Deangelis srl has been particularly precious for us since it perfectly puts into practice the theoretical framework we have assessed so far. Deangelis is a small firm (26 employees) located in the Tuscia Region (VT) in central Italy and it produces tasty organic spreads. This firm has been awarded by Generali Assicurazioni as welfare champion within the Welfare index PMI thanks to its commitment and sensitivity towards the social protection of its employees.

Deangelis has provided welfare services in different spheres of the lives of workers proving to be particularly active in the field of conciliation between work and family life, in fact the female employees (the majority in the enterprise) are offered a more flexible timetable and neo-fathers are entitled to extra parental leave when their children are born compared to the leave envisaged by the CCNL. When

approaching the Deangelis case, we had the chance to meet the employees in the firm and to experience the positive and stimulating atmosphere there. Our theory of company welfare as a winning strategy for everyone is supported by the financial statement of the firm that we have studied which registers very positive results and growth indexes even if the social expenditures have consistently increased.
In the last chapter of this thesis we have decided to insert a deeper examination of the theme related to second welfare and tied to company and especially communitarian welfare, notably philanthropy in small firms. The latter is still a frontier to be explored but, after contextualizing the theme, we have presented the virtuous case of a corporate and family foundation in southern Tuscany, in Maremma, the Fondazione Atlante per la Maremma. The foundation originates from a small enterprise, Atlante srl, but it has made a difference in the province of Grosseto for the activities and services it has offered the community.
This latter case study has enabled us to demonstrate that even philanthropy, like company welfare, is not only limited to large enterprises like Golinelli of Prada but it can be resized to smaller realities still with satisfactory results.
What we have seeked to demonstrate in our work then, is that in a world that is subject to continuous evolution, people feel helpless and unprotected and that the protection coming from the state is insufficient. Here, an important role is played by small and medium firms and, even if it took longer for them to change their vision, they now give a strong contribution to the accomplishment of the so-called second welfare. Company welfare is becoming more and more integrated into small firms and the hope in the near future is to see welfare plans in the majority of small firms so that almost every worker will be entitled to additional services. To do so, it is necessary to further clarify and simplify the normative framework which supports company welfare, to ease the access to credit by small firms, and to find more efficient ways to manage public resources in order to have a private-public synergy of utmost efficiency and responsiveness.
In the end, thanks to the Deangelis case and, even if in a minimal part, to Fondazione Atlante we have shown that the small and medium firms really perform an important social role through the already developed company welfare and the still experimental philanthropic element which we hope will be consolidated in the next few years.
Small and micro firms eventually have indeed proved to be the *heart of the community* and that company welfare is not to be considered *the domain of giants*.

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RIASSUNTO

La presente ricerca è volta ad analizzare il ruolo occupato dalle piccole e medie imprese (PMI) nell'ambito del welfare aziendale, una delle principali componenti del cosiddetto "Secondo welfare" in Italia.

Il welfare state, stato del benessere, non possiede una definizione univoca e generalmente utilizzata, quest'ultimo viene caratterizzato come l'insieme dei servizi sociali di cui lo stato si fa carico garantendo al cittadino un certo livello di sicurezza sociale.

L'origine del welfare state risale al 1880 circa quando Bismarck decise di introdurre nella sua Germania una serie di riforme sociali che miravano più a screditare l'alternativa socialista che non ad innalzare il livello di benessere dei cittadini. Lo stato del benessere si è poi rapidamente diffuso in tutta Europa ed in questo contesto è necessario citare la "National Health Insurance" promossa da Lloyd George in Inghilterra nel 1911. L'espansione del welfare state non si è mai fermata e gli stati hanno sviluppato un senso di responsabilità sempre più accentuato. La battuta di arresto dei regimi di benessere in Europa è data dalla fine dei cosiddetti "Anni d'oro del welfare" (1950-70 c.a.), quando l'organizzazione fordista del lavoro in una logica prettamente industriale venne sostituita da una società sempre più post-industriale dove il 'nuovo rischio sociale' si presentava prepotentemente. Facevano parte della categoria di nuovi rischi sociali la terziarizzazione del lavoro e l'aumento dell'occupazione femminile che portò al superamento del cosiddetto 'male bread-winner model'. Il welfare state si è trovato dunque ad essere sempre più inadeguato e l'apice della sua insufficienza si è concretizzato a seguito della crisi economica del 2008.

Quando lo stato del benessere si è dimostrato sempre più debole ed incapace di far fronte alle necessità dei cittadini, un nuovo modello di welfare ha preso forma, il secondo welfare. Il secondo welfare, come teorizzato da Franca Maino e Maurizio Ferrera e che abbiamo largamente trattato nel nostro lavoro, implica una forte collaborazione tra attori pubblici (a diversi livelli istituzionali da quello sovranazionale a quello territoriale) e privati. Tra gli attori privati i principali protagonisti sono le aziende, le compagnie assicurative, le associazioni sindacali, le fondazioni bancarie e le fondazioni di impresa e di famiglia solo per citarne alcuni.

Il confine tra il primo ed il secondo welfare non è netto, i due tendono ad essere flessibili, non competono l'uno contro l'altro, anzi cooperano nell'interesse dei cittadini. Tuttavia, il quadro normativo di riferimento risulta essere diverso per le due categorie, il primo welfare è codificato sia a livello sovranazionale, europeo, che a livello nazionale, nel caso italiano negli articoli 32 e 38 della Costituzione. L'impegno dell'Unione Europea negli ultimi anni per ciò che concerne il welfare è stato da una parte quello di armonizzare i processi di offerta di servizi nei vari stati membri e dall'altra invece la concessione di un certo margine di autonomia ai singoli stati attraverso la semplice introduzione di standard minimi.

La logica del secondo welfare può essere ricondotta al concetto di innovazione sociale che ancora una volta è stato promosso dall'Unione Europea. La necessità della cosiddetta innovazione sociale nasce dal riconoscimento dell'incapacità ed inefficienza degli stati di garantire una adeguata sicurezza sociale, l'innovazione sta proprio nel proporre soluzioni non convenzionali tanto nel prodotto finale quanto nel

processo di realizzazione favorendo la sinergia tra attori che non collaborerebbero normalmente, risultano degni di nota in questo scenario il 'Social investment Package' (SIP) ed i 'Pilastri Europei dei diritti sociali' (2017) promossi dall'Unione Europea.
Il quadro normativo del secondo welfare, a differenza del primo, risulta essere molto più frammentario e si può definire in termini generali che le prestazioni che non rientrano nel quadro normativo del primo si collocano automaticamente nel secondo che, a seconda dei suoi sottoinsiemi, possiede diverse norme di riferimento. Il nostro obiettivo è quello di analizzare il dominio del welfare aziendale, una delle componenti principali del secondo welfare in Italia.
Il welfare aziendale in Italia si basa sul principio della reciprocità, do ut des, per cui gli imprenditori ed i titolari delle aziende si fanno carico delle necessità sociali dei loro dipendenti attraverso l'offerta di servizi che spaziano da fondi pensionistici integrativi a convenzioni con palestre ed costruzione di relax rooms, ed i dipendenti a loro volta risultano essere più motivati a lavorare, la produttività aumenta, il livello di attaccamento e fedeltà all'azienda cresce, l'assenteismo diminuisce e si crea un meccanismo domino di effetti positivi sull'impresa.
Le origini del welfare aziendale in Italia risalgono alla fine del XIX secolo grazie alla nascita delle società di mutuo soccorso ed alle iniziative di alcuni imprenditori 'illuminati', i primi casi di un primordiale welfare aziendale possono essere trovati nelle colonie operaie di San Leucio in Campania e nel villaggio di Larderello in Toscana. Nel secondo dopo guerra l'approccio verso il welfare aziendale si consolida e rimane ancora oggi esemplare la figura di Adriano Olivetti che introdusse nella sua impresa, Olivetti srl, una serie di servizi in modo da prendersi cura dei suoi dipendenti in ogni aspetto della loro vita.
Come già menzionato, il secondo welfare in quanto tale non possiede una singola codificazione o quadro normativo, ogni sua componente è regolata da una serie di norme cui fa riferimento. Nel caso del welfare aziendale, a partire dalla sua introduzione nel 1986, la normativa principale proviene dal TUIR, il testo unico delle imposte sui redditi. Il TUIR, in particolar modo gli articoli 51.2 e 100, hanno l'obiettivo di promuovere la capacità delle imprese di intraprendere percorsi di welfare aziendale attraverso detrazioni fiscali.
Parallelamente, diversi governi si sono impegnati per facilitare il percorso delle aziende verso il welfare e di particolare importanza risultano le due leggi di stabilità del 2016 e del 2017 promosse dal governo Renzi. Queste ultime prevedono la completa detraibilità dei premi di produzione sotto forma di welfare, l'ampliamento dello scopo dell'articolo 51 e l'innalzamento della soglia minima di reddito necessaria per ottenere benefici fiscali, in sintesi aumentano da un lato le categorie di servizi che possono essere considerati welfare e dall'altro il numero di beneficiari degli stessi.
I piani di welfare aziendale, in generale, non sono soggetti a restrizioni temporali, allo stesso tempo possiedono la proprietà della cumulabilità, ciò significa che se un impiegato non usufruisce appieno del pacchetto welfare che gli spetta, può decidere di cumularlo a quello dell'anno successivo. OD&M Consulting ha elaborato una serie di fasi necessarie alla creazione di un piano di welfare aziendale ed andremo ad elencarle brevemente in modo da dare un'idea di quale sia il lavoro che le imprese devono fare

al fine di ottenere un piano di welfare efficiente. Prima di tutto occorre una analisi delle condizioni aziendali, dei dipendenti e delle loro necessità, sulla base di questi dati si procede alla stesura di un piano d'azione in cui si definiscono i servizi da offrire e si stimano i beneficiari, questa è la fase della pianificazione che è seguita dall'implementazione in cui si valutano prima i risultati precedentemente ottenuti e poi si vanno ad applicare, in questa fase occorre anche fornire una sorta di manuale o regolamento in cui si definiscono chiaramente i termini del piano di welfare. Infine, occorre comunicare le iniziative ai dipendenti e monitorare quali sono gli effetti di queste ultime.

In Italia in welfare aziendale si è sviluppato rapidamente negli ultimi anni, inizialmente le aziende si limitavano a fornire ai dipendenti premi di produttività che sono stati progressivamente trasformati in pacchetti di welfare aziendale ed il caso esemplare di welfare aziendale italiano è rappresentato da Luxottica. Il punto focale della ricerca è rappresentato da come il welfare aziendale trattato sin qui si applichi al mondo delle PMI, il cuore del settore produttivo italiano dal momento che ne rappresentano il 95%. Per studiare il fenomeno abbiamo analizzato i dati offerti dal rapporto "Welfare index PMI 2019" promosso da Generali assicurazioni che propone una mappa dei tassi di iniziativa delle piccole e medie imprese nel campo del welfare aziendale. Prima di andare nel dettaglio, occorre definire la piccola e media impresa italiana, si considerano piccole imprese quelle aziende che presentano tra 10 e 50 dipendenti, medie imprese tra 51 e 250, medio-grandi tra 251 e 1000 e microimprese fino a 10 dipendenti.

Il rapporto di Generali identifica 12 aree di welfare aziendale: previdenza integrativa, sanità integrativa, polizze assicurative, conciliazione vita e lavoro/sostegno ai genitori, sostegno economico ai dipendenti, sostegno all'istruzione di figli e familiari, cultura e tempo libero, sostegno ai soggetti deboli e integrazione sociale, sicurezza e prevenzione degli incidenti, welfare allargato alla comunità. A partire da queste categorie, il rapporto stima che le piccole e medie imprese, persino le microimprese, abbiano intrapreso negli ultimi anni diverse iniziative e che il welfare aziendale sia sempre più presente nella vision degli imprenditori indipendentemente dalla dimensione della loro azienda. Le piccole e medie imprese decidono di impegnarsi nel welfare aziendale per vari motivi, alcune di esse dichiarano di voler incrementare il livello di soddisfazione dell'impiegato al fine di creare un ambiente lavorativo positivo, altre vedono una diretta correlazione tra questa soddisfazione dei dipendenti ed il livello di produttività dell'azienda, altre ancora hanno l'obiettivo di migliorare la propria reputazione.

Al fine di dimostrare come i piani di welfare aziendale possano essere applicati alle PMI e non soltanto ai colossi come Luxottica, abbiamo scelto di presentare il caso di Deangelis srl, un'azienda specializzata nella produzione di crema di nocciola spalmabile situata nella regione della Tuscia (VT). Deangelis srl è nata come un'impresa familiare negli anni Sessanta ed ha continuato ad espandersi fino alla creazione del suo proprio brand, DEANOCCIOLA. In Deangelis srl ci sono 26 dipendenti, tra di essi vi è un apprendista, due contratti a tempo determinato ed il resto dei dipendenti (23) sono assunti a tempo indeterminato. La percentuale di donne in azienda è molto alta e supera il 50% del totale dei dipendenti. Questa caratteristica è stata una delle ragioni che hanno portato l'azienda ad introdurre un piano di welfare aziendale improntato

sulla conciliazione tra lavoro e famiglia. Deangelis srl è stata insignita del premio di "Welfare Champion" da Generali srl nel rapporto 'Welfare Index PMI 2019' proprio per l'attenzione dedicata a questa sfera della vita dei propri dipendenti. Tra questi infatti, una mamma ha un orario personalizzato per cui entra ed esce da lavoro prima degli altri in modo da potersi prendere cura dei propri bambini ed è stato anche organizzato un corso di wellness in orario lavorativo ben accolto dalle impiegate. In una logica di gender equality, la conciliazione vita lavoro non interessa soltanto le madri ma anche i padri, in Deangelis srl, i neo-padri hanno diritto ad una settimana di congedo parentale alla nascita dei figli, rispetto ai 5 giorni previsti dal CCNL. Oltre alla conciliazione vita-lavoro, Deangelis si prodiga anche nell'ambito della formazione dei dipendenti, nel 2019 i suoi dipendenti hanno seguito corsi di gestione e contabilità analitica, inglese ed un corso sulle nuove tecnologie applicate al settore del cibo. Lo studio che abbiamo condotto su Deangelis srl è supportato dall'analisi dei bilanci della stessa, nonostante le spese sostenute per i programmi di welfare applicati, il bilancio 2017 ha registrato una crescita del 19% rispetto al 2016, ciò significa che il welfare aziendale non risulta un peso per l'azienda, bensì un incentivo alla sua produttività.
Il principale ostacolo per la realizzazione di piani di welfare aziendale nelle PMI rimane quello della frammentazione e parcellizzazione che le caratterizza e che rende difficile la creazione di sinergie che potrebbero diminuire i costi di progettazione e implementazione.
La soluzione a questa criticità è rappresentata dalle reti di impresa. Le stesse sono formate da un insieme di imprese, nel nostro caso PMI, che decidono di collaborare per il raggiungimento di un fine comune, il welfare aziendale nel caso specifico. La logica dietro le reti di impresa è la stessa delle economie di scala, producendo servizi per più aziende, il costo diminuisce. Esistono diverse reti di imprese a seconda della loro origine, del loro scopo e dell'ente capofila, possiamo avere semplici reti create tra aziende in modo più o meno formale, reti promosse dalle società di servizi che agiscono per fini commerciali oppure associazioni datoriali e di categoria che mettono in relazione diverse imprese per scopi associativi. Quest'ultimo tipo è quello che abbiamo deciso di analizzare nello specifico attraverso l'esempio di Confartigianato, l'associazione di categoria che rappresenta il mondo artigiano in Italia. Confartigianato nasce nel 1946 ed è la più grande associazione artigiana in Europa con 103 associazioni territoriali e 21 federazioni regionali, l'associazione si prende cura di tutte le fasi della vita di un'impresa artigiana ed in particolar modo negli ultimi anni ha sviluppato una forte sensibilità verso il tema del welfare aziendale attraverso la creazione di una sezione dedicata chiamata 'Confartigianato Persone' che comprende CAAF (centro autorizzato di assistenza fiscale), INAPA (istituto nazionale di patronato), ANAP (associazione nazionale anziani e pensionati), ANCOS (associazione nazionale per le attività sportive e sociali) e SAN.ARTI (associazione dedicata alla sanità e all'assistenza sanitaria).
Una volta preso parte ad una rete di imprese le PMI possono prefissarsi un obiettivo ancor più ambizioso rispetto al semplice welfare verso i propri dipendenti, la creazione di un welfare territoriale.
Abbiamo definito il welfare aziendale attraverso il paradigma win-win-win, ovvero una strategia vincente per i dipendenti, i datori di lavoro e per il territorio dove l'azienda è situata. La creazione di un welfare

esteso al territorio ed alla sua comunità si base sul concetto di responsabilità sociale d'impresa (corporate social responsibility in inglese). Tale concetto è fondato sulla convinzione che gli elementi che un'impresa debba tenere in considerazione non siano soltanto le entrate e le uscite, bensì che debba concentrarsi anche sulla propria sostenibilità per lo sviluppo del territorio e della rispettiva popolazione. La prima difficoltà che si incontra è di natura definitoria, il territorio non deve essere concepito come una porzione di terreno delineata da dei confini, bensì come un insieme di interazioni tra i suoi attori. Al fine di avere un welfare territoriale efficiente, occorre che esso sia supportato da una governance versatile e flessibile, dove attori pubblici e privati possano cooperare e che i diversi livelli istituzionali interagiscano. Le reti di impresa dunque hanno un doppio beneficio, facilitano la realizzazione dei piani di welfare nelle PMI e rendono possibile la realizzazione da parte delle stesse di un modello di welfare territoriale.

Relativamente al benessere della comunità e dei cittadini, parte della visione di responsabilità sociale di impresa e presente nel disegno di un welfare a tutto tondo, le imprese possono operare anche in un'altra dimensione che, nonostante non sia ancora sufficientemente esplorata dalle PMI, può rappresentare una interessante frontiera: la filantropia di impresa.

Non esiste una chiara definizione di filantropia, in generale si può definire come la donazione privata di beni o servizi a beneficio del pubblico. Quest'ultima si basa su una specifica componente della responsabilità sociale di impresa, la cosiddetta CCI, corporate community involvement, l'insieme di servizi e benefit che l'impresa fornisce alla comunità nella quale è inserita. La nostra analisi si è focalizzata su un tipo specifico di filantropia, quella esercitata dalle fondazioni di impresa e di famiglia.

Le fondazioni di impresa sono quegli enti no profit che nonostante posseggano una personalità giuridica diversa da quella del core business, sono finanziate dall'azienda stessa attraverso delle donazioni annuali e in cui all'interno del board vi sono membri dell'azienda. Le fondazioni di famiglia invece hanno come punto di riferimento una famiglia imprenditoriale i cui membri fanno parte del board e che decide autonomamente quali progetti finanziare a come destinare i suoi fondi.

La filantropia in Italia è piuttosto sviluppata nonostante rimanga perlopiù una prerogativa delle grandi aziende, nella nostra ricerca abbiamo scelto invece di presentare una fondazione di impresa e di famiglia il cui core business è una piccola impresa in Maremma, in provincia di Grosseto, la Fondazione Atlante per la Maremma. Per onestà intellettuale è necessario che la sottoscritta faccia presente di essere il presidente della stessa Fondazione, il caso è stato scelto oltre che per la profonda conoscenza dovuta ad un impegno costante, proprio perché particolarmente idoneo alla dimostrazione che vogliamo fornire.

La Fondazione Atlante per la Maremma si occupa di promuovere il brand del territorio in cui è situata attraverso le sue bellezze, prodotti e talenti. A questo proposito si è impegnata nello sviluppo del territorio attraverso la creazione di una scuola di politica, di una scuola di turismo ambientale -ASTA con Legambiente-, a sensibilizzare la cittadinanza sul tema dell'alternanza scuola lavoro insieme all'onorevole Toccafondi, sottosegretario all'istruzione durante il governo Renzi, e molte altre iniziative, tra cui la

funzione di stazione appaltante per il recupero di un’area di importanza storica per il patrimonio culturale della città e l’offerta di due borse di studio per un percorso di enogastronomia all’università Mercatorum.
In sintesi, la presente indagine ha cercato di dimostrare come il welfare aziendale si sia espanso in Italia e come lo stesso sia diventato accessibile anche alle PMI che stanno presentando tassi di iniziativa sempre più alti. Allo stesso modo, abbiamo voluto porre la filantropia d’impresa nelle PMI come un dominio non ancora ben conosciuto ma che potrà rappresentare una importante frontiera per il secondo welfare riuscendo a coinvolgere un numero sempre maggiore di imprese indipendentemente dalla loro dimensione.