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Does Social Innovation Reduce the Economic Marginalization of Women? Insights from the Case of Italian Solidarity Purchasing Groups

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ABSTRACT

This paper explores the relationship between gender and social innovation to highlight the possible positive effects of women's participation in social innovation in terms of protection from economic marginalization. It focuses on Italian solidarity purchasing groups as a case of social innovation in the domain of food and agriculture. The analysis is based on logistic regression using primary data collected in 2016 for the EU funded project CrESSI. The results show that participation in social innovation does protect households from worsening economic conditions. However, it was not empirically proven that there is a significant difference between men and women in the benefit enjoyed from the participation in solidarity purchasing groups.

KEYWORDS

Marginalization; gender; social innovation; solidarity purchasing groups; alternative food networks

Introduction

Social innovations are increasingly proposed as a solution to mitigate the worst consequences of the recent financial crises in order to foster employment and social inclusion in European Societies. Extensively researched in recent years, given the centrality of the concept in flagship initiatives of the European Commission, the idea of social innovation has been adopted across various domains of the social and economic sciences, with several concurrent definitions of the term presented by scholars, stakeholders and policy makers (Ziegler 2017a). As policy action on social innovation gains consensus and visibility, it risks becoming a buzz word that appeals to stakeholders and scholars (Moulaert, MacCallum, and Hillier 2013b). The appeal of the concept lies in the problem that it addresses (Moulaert et al. 2013a): in a neoliberal era, where the role of the state has been reduced as much as possible, social innovation seeks to give a new centrality to fruitful interrelations between market and community. It raises attention on how the beneficial outcomes of innovation are distributed among citizens (Moulaert et al. 2013a).

Gender represents one of the main dimensions of inequality. Equality between men and women is particularly relevant for EU strategies for economic and societal improvement (André 2013), as a more equal society can foster economic growth in the longer term and achieve better social cohesion (Hubert and Helfferich 2016). However, gender issues have, so far, been overlooked by the social innovation debate with only a few authors discussing how social innovation can foster more equality between men and women (André 2013; Lindberg, Forsberg, and Karlberg 2015; Lindberg 2016). Trying to fill this gap, the author will focus on how gender can be a source of economic marginalization, mediated by the disadvantaged condition of women in the labour market, and on the extent to which

social innovations can reverse this process. Being marginalized can be defined as a positional disadvantage that derives from ‘social processes through which personal, social or environmental traits are transformed into actual or potential factors of disadvantage’ (Von Jacobi, Ziegler, and Edmiston 2017, 151). Marginalization means occupying a position in the labour market which is characterized by reduced bargaining power with clients/employers, a lower possibility of career advancement and non-standard contracts that could affect the individual’s economic independence. The lower integration of women into the labour market leads to instability in financial resources and increases the gap between required and available resources which creates a status of economic insecurity that could result in a full-blown state of social exclusion were any negative event to occur (Kasearu, Maestriperi, and Ranci 2017). Social innovation should play a role in widening the opportunity for women to be integrated into public life in an empowered position and in reducing their exposure to financial stress and resource constraints by reversing the pre-existing processes of marginalization.

The aim of this paper is to explore social innovation in terms of its consequences for gender inequality and its role in reducing the economic marginalization of women. Can it be assumed that social innovation could be one of the tools that allow the EU to reduce gaps in the social and economic participation of women? Is social innovation a tool to tackle the economic marginalization of women in European societies? The EU funded project CrESSI¹ provides an opportunity to test these research questions empirically. Through the project primary data have been collected on three different cases of social innovation across Europe through interviews with the beneficiaries of socially innovative actions. The cases were: autonomous water management in Germany (Ziegler 2017b), complementary currencies in the Netherlands (van der Linden and van Beers 2017) and, finally, solidarity purchasing groups (SPGs) in Italy. This study will focus on the Italian case, which is considered to be an ideal case on which to base a study on the economic marginalization of women as it is set in the agricultural sector where employment is traditionally strongly gendered in favour of men.

The paper will analyse the following aspects: first, the role of SPGs in fostering a wider participation of women in the food production and agricultural sector; second, the extent of the positive impact of being a supplier of solidarity purchasing groups in terms of the reduction of the economic marginalization of women working in this sector. This last analysis will be conducted via a series of logistic regression models on the primary data collected in 2016 within the framework of the CrESSI project among solidarity purchasing group suppliers, taking the economic condition of the household the respondent belongs to as a dependent variable. This allows the researcher to assess whether participating in social innovation has prevented the family of the beneficiary from the risk of worsening economic conditions in the last three years, thus supporting the assumption made in this paper that participation of women in the labour market ensures their individual economic independence and protects the entire household from financial constraints (Curatolo and Wolleb 2010).

The paper is organized as follows: the literature review provides some insights into the marginalization of women in the labour market and attempts to define the factors that prevent full equality between the genders in this context, while highlighting the potential of social innovation in addressing such inequality. The following section on the methodology used in this study presents the CrESSI investigation and the primary data that will be used to study the relationship between gender and social innovation. This section provides a detailed analysis of the Italian context, focusing on the disadvantaged condition of women in the agricultural sector. The main sources used for this analysis are the Eurostat online database, the Italian Labour Force Survey (2016) and the descriptive analysis based on CrESSI primary data. This is followed by a regression analysis on the effect of participating in social innovation with the aim of assessing the role that gender plays in this relationship. The final paragraph presents the conclusions drawn.

Women’s marginalization and the role of social innovation

Social innovations are ‘socially innovative actions, strategies, practices and processes’ that ‘arise whenever problems of poverty, exclusion, segregation and deprivation or opportunities for improving living conditions cannot find satisfactory solutions in the ‘institutionalized field’ of public and

private action' (Moulaert et al. 2013a, 2). They are initiatives (usually promoted through a bottom-up process) that propose grass-root solutions that rupture pre-existing socio-economic structures and that promote the involvement of the beneficiaries in the processes (Von Jacobi, Ziegler, and Edmiston 2017; Ziegler et al. 2017). Such initiatives usually have two axes: first, they put in question the economic, social and political relations that produce marginalization; secondly, they promote the active participation of citizens in the process of disruption (Von Jacobi, Ziegler, and Edmiston 2017). An innovation must be social in its ends and means to be considered a *social* innovation (BEPA 2010): being good for society should also imply that the action of social innovation enhances the capacity of a society to act in favour of the wider inclusion of its citizens. Social inclusion – defined as the increased participation of citizens in public life – is prominent in the process (Moulaert, MacCallum, and Hillier 2013b) and social change is the desired outcome of social innovation's activities (Lindberg 2016).

Social innovation is an increasingly appealing concept, both for scholars and for European policy-makers. Especially for policy-makers, the value of social innovations might be found in the assumption that they can be more effective, when compared to traditional policies relying on market or top-down public interventions, in meeting the social demands of marginalized groups as they promote a participatory approach (BEPA 2010). Starting from the 1990s, social innovation has been increasingly extended as a concept to include collective and bottom-up actions occurring not only in urban deprived neighbourhoods, but also in peripheral rural localities, which had been overlooked in previous years (Moulaert, MacCallum, and Hillier 2013b). Although social innovations disregarded gender inequalities as an object of analysis in itself (Lindberg, Forsberg, and Karlberg 2015; Lindberg 2016), as gender is a pervasive dimension of inequality, social innovations should have an impact on gender relations – especially if they are oriented to foster a wider participation in the labour market, even when their goals are not explicitly oriented to rebalancing gender relations in society (André 2013). In fact, as they are oriented to favour participation in public life, the potential role of social innovations in reducing the marginalized condition of women is sound.

The post-industrial transformation has brought three main changes to the structure of the labour force in European societies: an increased number of service jobs with a correspondent decline of employment in manufacturing and agriculture, a stronger presence of female workers and, finally, a progressive deregulation in working contracts (Cucca and Maestriepieri 2015). All the cited processes have impacted women's labour market participation and, in recent years, a wider women's activity rate has been recorded in all western economies as one of the consequences of the de-industrialization process. Women's increased participation was helped by the formalization of women's work, by opening opportunities in the service sector, by the increase in female educational attainment and the wider availability of part-time employment opportunities (Hakim 2000; Thévenon 2013). The growth has been steady since the 1970s, also due to a progressive de-standardization of contracts: part-time and temporary jobs offered the opportunity for more women to be active in the labour market without being employed full-time, thus easing women's participation in public life even when they have duties of care. This was an advantage for all those women who wished to be active in the labour market as well as in family life (Hakim 2000). Nevertheless, due to women's non-standard involvement in labour markets, other sources of gender inequality, such as occupational segregation, the gender pay gap and disequilibrium in the distribution of work within families, still persist (Hakim 2000; Vosko, Macdonald, and Campbell 2009), exposing women to economic insecurity and financial constraints (Kasearu, Maestriepieri, and Ranci 2017). Additionally, it has also been demonstrated that a wider participation of women in the labour market reduces inequality between families (Grotti and Scherer 2016).

The factors that lead to women's disadvantage on the labour market can be enumerated by the dimensions that follow: the quantity of work accessible to women, the quality of the work they have, the financial resources available from their jobs and, finally, the unequal distribution of paid/unpaid work between genders that hinders the capacity of women to be as active in the labour market as men (Maestriepieri 2015). Regarding the quantity of women's work, the gap in women's labour market participation is still persistent – albeit it is closing especially following the financial crisis that

impacted men's occupations more than women's (Cucca and Maestriperi 2015; Maestriperi 2015). Regarding the quality of women's work, the persistence of a strong gender bias in non-standard work, including part-time and temporary employment, has been empirically proven (Maestriperi 2015). Although the timing varied across Europe, non-standard positions started to increase in the mid-1980s, specifically interesting women, young and other marginal workers such as migrants. Women are particularly more interested in part-time jobs than members of other social groups as part-time contracts provide an ideal way to reconcile a woman's private and public life (Thévenon 2013).

The concentration of women in certain sectors is, in fact, another possible signal of their economic marginalization. Segregation can occur in two ways: vertically and horizontally. Vertical segregation refers to the position of women in the work hierarchies, with women more likely occupying low-skilled and low-paid positions. Horizontal segregation refers to the concentration of men and women in certain sectors. Where women make up the majority of workers, the working conditions in the sector tend to be worse than in other sectors, with increased destandardization of contracts and lower salaries (Cucca and Maestriperi 2015). Thus, the two types of segregation (vertical and horizontal) tend to intertwine with non-standard job contracts to produce niches of women's marginalization (signalled by low salaries and lower attachment to the labour market).

One of the most unbalanced sectors in terms of women's presence is the agricultural sector. Previous research demonstrated that a gender rebalancing in agriculture is favoured by the diffusion of alternative farming practices and by the reduced dimensions of farms (Ball 2014). This type of farming is the main target of the activity of the social innovation that project CrESSI studied in the Italian case. In fact, SPGs² are small self-organized groups of citizens that collectively purchase primary goods directly from family producers (Altreconomia 2015), with the explicit aim of enhancing their economic and social participation (Maestriperi 2018). The novelty of their activities lies in the process of consumption: SPGs allow consumers to avoid intermediation and to promote critical consumption principles by choosing suppliers that respect the principles of sustainable agriculture. Oriented by principles of *political consumerism* (Stolle, Hooghe, and Micheletti 2005; Arcidiacono 2013; Forno and Graziano 2014), they can be considered as being social innovators, as the movement promotes new processes that open new end-markets for their suppliers (usually small organic producers, local artisans or social cooperatives that employ vulnerable individuals), thus favouring their inclusion in society by offering fair prices and enhancing their proximity with final consumers. The aim of their activities is to foster practices of solidarity with family farmers: the idea is to put into question the traditional food supply chain and to avoid the intermediation of mass retailers in order to empower consumers and producers by favouring alternative systems of food production. The principle of solidarity towards producers and sustainable agricultural productions is what motivates social innovators: SPGs explicitly seek to sustain small farming activities that operate with organic and sustainable forms of production. In order to achieve their purpose, they sustain practices of small family farmers whose production is organic (Maestriperi 2016; Maestriperi 2018). A social innovation in this sector is particularly relevant in terms of gender equality: agriculture is one of the main segregated sectors in terms of women's participation and Italian women are usually employed as family helpers in farm households in a position that is dependent on their partners (see paragraph 4). SPGs sustain farm households and organic farming, which is more popular among women entrepreneurs in agriculture. SPGs supposedly have a rebalancing effect on gender inequality in the sector as they favour niches in which women are more likely to be active as farmers (Ball 2014).

In conclusion, policies of labour de-standardization promoted by European governments in the last years have achieved mixed results. The number of women in the labour market has increased in the last decades – especially in the service sectors. However, women's marginalized position on the labour market means that there still is insecure integration and an economic dependence on a primary earner. Even for those women who are active on the labour market, the quality of the job they get should be questioned: they are usually segregated to certain services sectors, leading to limited integration especially in the manufacturing and agricultural sectors. They also suffer worse working

conditions than men, also because their income is usually considered to be additional to the breadwinner's. Nevertheless, the decisive role of gender in creating niches of marginalization has somehow been underplayed by the current debate on social innovation (Lindberg, Forsberg, and Karlberg 2015; Lindberg 2016), although the main goal of social innovation should be the promotion of a process of participation in public life and improvement of the social conditions of its beneficiaries.

Previous research (Ball 2014) shows that alternative farming practices in agriculture are able to rebalance gender inequality in a sector such as food production, which is normally masculinized in developed countries. This paper seeks to investigate the extent to which the processes promoted by SPGs address the structuration of women's disadvantage in agriculture. The following analysis will try to open the black box of social innovation in regard to women's situation on the labour market with the aim of assessing whether the experiences of social innovation in the food and agriculture sector, through SPGs' bottom-up processes of empowerment, are able to lift women out of marginalization.

Research design and methodology

The data presented in this paper are part of a wider primary collection of data that were gathered as part of the actions of the EU funded project CrESSI (2014/2018) funded under the 7th Framework Programme. The general scope of the project was to explore the economic underpinnings of social innovations with a focus on how policy and practices can enhance the lives of marginalized and disempowered citizens in society. The theoretical approach of CrESSI was indebted to the theories of Jens Beckert (2010), Michael Mann (1986) and the capability approach (Sen 1999, Nussbaum 2000): the so-called extended social grid model explores the structural dynamics behind processes of marginalization and the role of social innovation in overcoming them (Nicholls and Ziegler 2015). The project carried out a comparative investigation of three cases of social innovation that were considered as being particularly relevant to study process of marginalization. The Italian case focused on SPGs: in this case, the social innovation aims at reconnecting consumers and producers, shortening the supply chain in the domain of food and agriculture. It is an ideal case to use to analyse women's economic marginalization as it regards an economic activity in a strongly gendered sector in which women make up the minority of workers and are usually employed in subordinate positions (see paragraph 4).

The empirical enquiry in CrESSI was based on a combination of qualitative and quantitative methods, in order to investigate the two sides of the social innovation relationship (von Jacobi et al. 2015): the opinion of the social innovators (SPG members) on the functioning and practices of their SPGs, that was obtained through semi-structured interviews, and the impacts of SPGs on their beneficiaries (suppliers of SPGs) that was investigated using an online survey. In the context of this paper, the data analysis will concentrate on the data collected from the beneficiaries of the social innovation. There are two reasons behind this choice: first, the aim of this paper is to assess the role of social innovation in empowering women as beneficiaries of SI actions and the interviews were carried out with social innovators; secondly, the structure of the interview did not envisage a specific analysis of gender issues as it focused on the organization of SPGs and comprised an analysis of their role in the reduction of the marginalization of beneficiaries. The data collected qualitatively from social innovators informed the questionnaire sent to the beneficiaries, as several questions were derived from the analysis of the interviews in order to propose categories which were grounded in the phenomenon of SPGs.

The final distribution of respondents in the SPGs case is illustrated in Table 1. The beneficiaries included small farms, local artisans and social cooperatives that cooperate with SPGs, while the control group comprised the same type of actors that have never sold their products to SPGs. Beneficiaries are differentiated in terms of those who are currently benefitting from the social innovation and those who have benefitted from it in the past: in the case of Italy, 750 are current beneficiaries and 175 were beneficiaries in the past. This last distinction will not be used in the analysis presented here.

Table 1. Total questionnaires in the Italian social innovation case (SPG) under the EU funded project CrESSI, distinguished by gender.

	Men	Women	Total
Control group, of which	1,348	692	2,040
Never heard of SPGs	217	92	309
Heard of them, but never been active with SPG	1,131	600	1,731
Actual Beneficiaries	439	311	750
Past beneficiaries	104	71	175
<i>total</i>	1,891	1,074	2,965

Source: CrESSI survey data, 2016

The sample was not randomly selected as a list of SPG suppliers is not available given the informality that characterizes this social innovation (Maestriperi 2016). As such, the analysis cannot be representative of the entire population of SPG suppliers and/or Italian small family farmers. The control group has also not been randomly selected. Selling products to SPGs is the sole criterion used to differentiate the respondents falling under the control group from the beneficiaries. The data do not specify whether the individuals who fall within the control group are not selling their product to the SPGs out of choice or because they have not been selected by SPGs: however, the data show that knowledge about SPGs is well spread in the sample even among those who are not currently active in SPGs, confirming the hypothesis that respondents are indeed potential beneficiaries of the social innovation under study. Respondents involved in the social innovation and control group are also distinguished by gender, with more women in the first group (41.3% vs. 33.4% in control group) and by age, with those in contact with social innovation being slightly younger (mean age 47 years old) than those in the control group (mean age 49 years old). The figures are reported in [Annex – Table A1](#).

Although the sample could not be wholly representative in this case, the aim was to provide one that would be as comprehensive as possible. Different methods were used to build up such a list, including asking each interviewed SPG in the qualitative phase to share the list of suppliers (500 contacts were collected); listing producers who self-declare themselves as potential suppliers for SPGs on the two main websites devoted to the social innovation (www.retegas.it and www.eventhia.com - about 2000 contacts were collected); collecting contacts from events that were considered relevant for the movement of SPGs (i.e. fair-trade or organic fairs) or online public databases that could potentially comprise beneficiaries, such as local databases of biological and bio-dynamic farm households, farmers' markets, tourist itineraries that involve local products, etc. In total, about 20,000 potential respondents received a direct invitation to participate in the survey by email: however, there was certainty about the respondents' involvement in the social innovation for the first 500 contacts; the rest were only potentially beneficiaries. To be as comprehensive as possible, questionnaires were also circulated among representatives of the general movement of SPGs and beneficiaries' associations (national associations for family farmers and social cooperatives).

Questionnaires and interviews were set up to give empirical ground to the theoretical model of CrESSI. The survey's questions focused on the role of social innovation in the life of the respondents, analysing how being involved as a supplier in an SPG group could enhance the autonomy of the person, improve their economic integration and increase life satisfaction. The questionnaire aimed to investigate the role of social forces (Beckert 2010) in fostering the autonomy perception of respondents (Sen 1999; Nussbaum 2000) along six analytical dimensions derived from the theory of Mann (Heiskala 2016). In the context of this paper, the analysis will focus on the economic status, the educational level and the employment status of the person and the characteristics of the household in which the person lives, which are considered relevant for the study of the economic marginalization of the respondent in relation to the individual involvement in social innovation.

The analysis of the impact of social innovation on the economic marginalization of women will revolve around four logistic regression models. The aim of the analysis will be to examine how

participation in social innovation could secure respondents against experiencing financial constraints that are assumed as being the outcome of economic marginalization. This phenomenon will be measured through the exposure to the risk of worsening economic conditions of the household to which the interviewee belongs, calculated against a subjective measurement pertaining to the last three years. The question posited was: 'How does the income of the household compare to the previous three years?' with the respondent being asked to choose among the following options: inferior, same and higher. The replies were dichotomized to highlight those households who are suffering from a reduction in disposable income (the dependent variable value being 1 when the person answers 'inferior'). The choice of using a dummy dependent variable responds to the necessity of preserving the reliability of the analysis, as the CrESSI sample contained a limited number of cases³. The models used exclude from the analysis those who are not currently active in the labour market, including pensioners or unemployed persons (59 cases unemployed/inactive, 40 cases pensioners) on the basis of the assumption that their activity in SPGs does not have a relevant impact on their welfare as the farming activity is not likely to be their main income source.

The independent variables were the following. With regard to the attributes of the person, the data included age (in years) and gender. The participation of the respondent in the social innovation is the main independent variable of the model. This variable assumes four status, dividing the sample into four groups: those who declare having a personal and financial benefit from participation in SPGs (the 'core-beneficiary'); those who enjoyed a personal benefit; those who declared they had not experienced a relevant change since they entered in contact with the social innovation; and, those who have not been involved in SPGs (control group). The interactive effect between gender and social innovation was further measured using the term of interaction. The interaction control of being a woman and being in the 'core-beneficiary' group measures if there is a significantly different effect than being a man and part of the same group.

A second relevant dimension of analysis is the type of employment: the sample is divided on the basis of different employment classes (dependent workers, social cooperative, solo self-employed workers, employed in farm households and entrepreneurs) that respect the different characteristics of labour market integration in the CrESSI sample. This structure respects the hypothesis behind the paper: a marginalized condition in the labour market between genders is the cause of insecure economic conditions; social innovation intervenes in the process, favouring the participation of women in public life and widening their employment opportunities in more secured labour market conditions.

Educational level serves as a proxy for the social position of the respondents (three classes: up to lower secondary school, secondary school, tertiary educated). The model also takes into account the household composition (three classes: single, in partnership and living with other adults) as the dependent variable measures a situation of economic marginalization at household level, via the presence of children and partner. Finally, the extent of participation in the labour market is taken into account with a control for the numbers of working hours per week.

The analysis presented in this article cannot be statistically generalized. As already stated, the results presented below are only valid for the population of the respondents to the CrESSI survey, although they can give some further insight into how research on social innovations might develop in the future. A short descriptive paragraph is given before presenting the analysis on social innovation. The data given below are based on several sources (the Eurostat online database, the Italian Labour Force Survey 2016 – Third Trimester Wave, and the CrESSI survey) to give an in-depth description of the marginalized condition of women in Italian agriculture sector and the possible role of SPGs in overcoming it. The section below also presents the variables that will subsequently be used in the statistical analysis.

The employment situation of Italian women and the role of social innovation

From a comparative perspective, Italy is not a favourable context for women's employment, in terms of both quantity and quality of work available to women. Italy shows the lowest activity rate of

Table 2. Indicators on labour market integration of women 15–64 (%), by country 2016^a.

Indicator	DE	ES	FR	IT	NL	PL	UK	EU28
Activity rate ^b	73.6	69.2	67.6	55.2	75.0	62.0	72.2	67.3
Family duties as main reason for inactivity	15.6	16.6	14.8	15.1	12.7	16.2	29.2	10.0
Employment rate ^c	70.8	54.3	60.9	48.1	70.1	58.1	68.8	61.3
Gender gap ^d in employment	7.6	10.5	6.7	18.4	9.5	12.9	9.5	10.5
Unemployment rate ^e	3.8	21.4	9.9	12.8	6.5	6.2	4.7	8.8
Long-term unemployment rate	38.5	50.5	43.9	58.6	41.6	34.0	23.0	46.6
Part-time employment rate	46.5	24.1	29.8	32.7	76.4	9.7	40.8	31.9
Family duties as main reason for part-time employment	29.6	13.1	24.9	20.1	36.1	10.9	40.1	27.4
Main reason for part-time employment – could not find a full-time job	10.4	59.8	42.3	58.8	8.2	25.2	12.1	24.6
Temporary employment rate	13.2	26.1	16.1	14.0	20.6	27.5	6.0	14.2
Main reason for temporary employment – could not find a permanent job	–	91.4	61.7	72.9	48.2	62.6	–	62.0
Area of women's non-standard work ^f	59.7	50.2	45.9	46.7	97	37.2	46.8	46.1
Women as managers or professionals	19.7	24.6	23.7	21.2	30.1	32.0	33.7	26.0

Source: Eurostat database indicators.

^aThe labour market condition of Italian women is compared with countries which are comparable in terms of population, but different in terms of welfare regime (France, Poland, United Kingdom). Spain is also included: although usually associated in the same Mediterranean cluster, they differ in terms of gender equality index (see GEI 2012: <http://eige.europa.eu/gender-statistics/gender-equality-index>). Germany and the Netherlands are also included as they are the other two countries included in the CrESSI data collection.

^bThe activity rate measures the percentage of individuals which are active on the labour market (employed or willing to be employed) on the total population of the same age.

^cEmployment rate is calculated as the percentage of individuals which have provided at least one hour of paid work in last week on the total population of the same age.

^dGender gaps are calculated male employment rates minus female employment rates.

^eThe unemployment rate measures the percentage of individuals who are willing to be employed, but have not found a job position yet on the total labour force.

^fArea of non-standard work is roughly calculated as a linear sum of part-time employment and temporary employment. It is a raw measure as it is not possible to assess from Eurostat database how much part-time and temporary employment overlaps among women.

women, with only 55% of women working or actively looking for work. In addition, it is also the country in which the gap between genders in employment rates is the highest in the EU (18.4% while the average in EU28 is 10.5%). However, the marginalization experienced by women does not seem to be mainly driven by family reasons: both inactivity and part-time employment are only partially due to family obligations, unlike in the United Kingdom or in Germany. The reason for their lack of participation seems to lie in the quality of the jobs offered to women and their lack of access to the labour market. Italian women are more exposed to long-term unemployment; they are in the majority involuntarily employed in non-standard positions and only to a lesser extent do they occupy managerial or professional positions. Table 2 presents the relevant data.

Horizontal segregation is another interesting feature that characterizes the Italian labour market in terms of gender equality, as shown in Table 3. In fact, women are not only less frequently employed than men in all sectors (there are 4 women every 10 employed person), but their employment is unequally distributed with a limited presence in traditional male sectors such as construction, transportation and manufacturing. Agriculture is one of the sectors showing one of the highest segregations by gender (women represent only the 30% of the total number of workers). Segregation has also slightly increased in the last few years, in counter tendency to other sectors and other countries (Cucca and Maestripieri 2015). However, in comparison with other male-dominated sectors, the agricultural sector is not distinguished in Italy by the high percentage of people who are self-employed (36.3% of total employment in the sector) but by the highest presence of family workers (6.94%), see Table 4. The sector is not gender neutral: while there are more men among workers and the self-employed, there are more women among family helpers in farm households, in line with the strong female segregation already evidenced by the category 'households' listed as employer in Table 3. Being locked within the family both in their working and their private lives exposes women to the risk of being economically dependent on their partners.

Table 3. Percentage of women employed by sector in Italy (15–64 y.o.).

	2008	2009	2010	2011	2012	2013	2014	2015	2016
Agriculture and forestry	31.8%	30.1%	30.3%	30.1%	29.6%	29.0%	28.6%	28.0%	27.9%
Manufacturing et al. ^a	27.7%	26.6%	26.2%	26.2%	26.3%	26.4%	25.8%	25.7%	25.4%
Construction	5.8%	5.8%	5.7%	6.9%	6.8%	7.1%	6.6%	6.5%	6.4%
Wholesale and retail	41.0%	40.8%	40.8%	41.3%	42.2%	41.5%	41.8%	41.8%	41.0%
Transportation and storage	19.6%	19.4%	19.5%	19.1%	19.6%	20.2%	20.6%	20.8%	20.5%
Accommodation and food	50.6%	51.2%	50.8%	50.5%	51.7%	52.5%	51.8%	50.2%	51.2%
Advanced business services ^b	27.1%	28.2%	28.5%	28.3%	28.8%	28.3%	27.7%	28.1%	28.1%
Public administration	34.5%	34.0%	34.4%	34.1%	34.1%	34.8%	34.4%	32.7%	33.3%
Education	74.9%	75.3%	76.5%	76.9%	75.0%	74.8%	75.1%	75.6%	75.7%
Health and social work	70.1%	69.9%	69.1%	69.1%	69.7%	69.5%	70.5%	70.5%	70.3%
Households as employers	89.2%	91.1%	91.4%	89.0%	88.8%	88.2%	85.2%	86.1%	87.7%
Other services ^c	58.5%	57.5%	57.8%	57.3%	56.8%	57.4%	57.4%	57.4%	56.9%
Total	40.5%	40.6%	40.9%	41.3%	41.9%	42.2%	42.3%	42.1%	42.2%

Source: Author's calculation on Eurostat database

^aThe category also includes mining and quarrying; electricity, gas, steam and air conditioning supply; water supply; sewerage, waste management and remediation activities.

^bThe category includes information and communication; financial and insurance activities; real estate activities; professional, scientific and technical activities; administrative and support service activities.

^cThe category includes arts, entertainment and recreation; activities of extraterritorial organizations and bodies; other services.

Table 4. Distribution of men and women in the agriculture sector by type of occupational position (15–64 y.o.).

	Men	Women	% on the total employment in agriculture
Dependent worker	71.74%	28.26%	55.98%
Self-employed worker	76.71%	23.29%	36.28%
Family helper	48.18%	51.82%	6.94%

Source: Author's calculation on Italian Labour Force survey, 2016.

Looking at the general context, it seems that a sector such as the agricultural sector does not provide the most favourable environment for women's integration in the labour market as access seems problematic and the quality of the jobs in this sector is in question given the subordinate position of women within farm households. CrESSI's data allow further investigation into the matter, particularly in terms of the potential impact that socially innovative initiatives such as SPGs can have in terms of improving gender equality in this sector (see Table 5). In terms of the characteristics of the population involved in the analysis, the unemployed and inactive respondents are almost insignificant; however, there is a quota of respondents who are pensioners (59) but are also active in agriculture. These are mainly in the male control group. The empowerment effect of social innovation emerges from the data: there are more women who can be considered to be entrepreneurs among the women in contact with the social innovation that among women in the control group. Women in the control group tend to be more likely to be solo self-employed than women in contact with SPGs. The same

Table 5. Labour market participation and gender, comparison between social innovation beneficiaries and their control group – percentages and absolute values (highlighted in grey).

	Men in SPGs	Men C.G.	Women in SPGs	Women C.G.
<i>Entrepreneur</i>	43.8%	37.3%	33.2%	30.8%
<i>Working on one's own</i>	21.9%	26.1%	22.2%	27.5%
<i>Farm household</i>	13.3%	14%	20.9%	16.8%
<i>Social cooperative</i>	5.34%	1.04%	4.45%	2.6%
<i>Dependent worker</i>	14.2%	17.4%	17.3%	18.2%
Total in absolute values	535	1293	372	663
Unemployed/inactive	4	14	7	16
Pensioner	4	42	0	13
Total in absolute values	543	1,349	382	692

Source: Author's calculation on CrESSI survey data, 2016.

Table 6. Economic conditions and gender, comparison between social innovation beneficiaries and their control group – *percentages and absolute values (highlighted in grey).*

<i>Compared to the previous three years, income of household this year has been?</i>	Men in SPGs	Men C.G.	Women in SPGs	Women C.G.
Income is inferior	33.9%	40.6%	40.6%	48.9%
Income is the same	45.7%	43.7%	40.1%	38.8%
Income is superior	20.4%	15.7%	19.3%	12.4%
Total in absolute values	295	697	192	356
Median income class	1100–1300€	1300–1500€	900–1100€	700–900€
Total in absolute values	543	1348	382	692

empowerment effect seems to apply for men and with a stronger effect (+6.5p.p. for men, while the difference SPG/CG for women is less than 3 p.p.).

Women involved in social innovation tend to belong to farm households more than women in the control group, while the same does not occur for men. This trend might highlight a possible ambivalent effect of social innovation in terms of women's empowerment: instead of favouring the integration of women in public life, the activities of SPGs might have the effect of locking women into families, as this social innovation mostly addresses small family farmers. From the CrESSI sample, it is not possible to distinguish whether the women are owners of or family helpers in the farm households involved in the social innovation. However, when asked if they define themselves as the primary earner of the family, 36 out of 45 women in farm household answered no, against 21 out of 44 men in the same situation. This indicates that it is very unlikely they are the owners of the farm households that collaborate with SPGs, confirming the risk of entrapment into families.

When looking at economic conditions (Table 6), however, the effect of social innovation seems to be clear. Women who are involved in social innovation experienced a reduction in their household income less frequently compared to women in the control group and the beneficial effect of the social innovation seems wider compared to men. There persists an advantage for men in terms of individual income but the gap between genders is smaller among the respondents involved in the social innovation than among the men and women in the control group (see Graph A1 in annex).

Nevertheless, when asked about the influence of social innovation in their lives, women respondents were less positive about the role of social innovation in improving their lives (despite evidence given above), with about 40% of the female respondents involved in the innovation declaring that they had experienced no change in terms of personal benefit or improvement in financial condition. Conversely, there is a linear effect in terms of the attitude towards the social innovation (Table 7): the more a person experienced a direct personal benefit from participation in the social innovation the more they trusted SPGs and the more willing they were to recommend it within their personal network. But the effect is stronger for men that have experienced personal and financial benefit from the social innovation. In general, the social group comprised in the CrESSI sample is more willing to trust SPGs than any other relevant institution in the field, including, for example, farmers' associations, even when they did not experience a relevant change following their involvement.

In conclusion, women in Italy are still locked in a position of marginalization, which seems driven by their difficulty in accessing the labour market and in securing their position as workers. They tend to concentrate in certain sectors (i.e. education or health) which are traditionally perceived as being female dominated and when they are present in male-dominated sectors such as agriculture they tend to be entrapped in a subordinate position as family helpers. The analysis based on the CrESSI data seems to confirm the hypothesis that when women are in contact with social innovation there is a positive effect: they are more frequently entrepreneurial, they seem to be better protected from reduction in income and the wage gap with men is lower. However, the effect seems to be ambivalent at least in the women's perception: quite frequently they declare that they have experienced no changes since their involvement in SPGs and the rate of trust in SPGs is lower compared to that of

Table 7. Attitudes towards the impact of social innovation by gender – percentages and average mean scores on attitude scales (score: 1–10).

			<i>Would you recommend SPGs to family and friends?</i>		<i>How much do you trust SPGs?</i>		<i>How much do you trust farmers' associations?</i>	
	Men	Women	Men	Women	Men	Women	Men	Women
<i>Improved financial conditions and enjoyed personal benefit</i>	3.4%	4.1%	9.5	9.4	8.2	7.6	4.2	3.9
<i>Personal benefit but not improved financial conditions</i>	16.5%	18.3%	8.4	8.3	7.1	7.3	4.2	4.8
<i>No relevant change</i>	8.9%	14.7%	5.8	6.5	5.2	5.6	4.2	4.1
<i>Not involved in SPGs</i>	71.2%	62.4%	–	–	5.6	5.9	4.5	4.7
<i>Total in absolute values</i>	1701	955	434	294	951	527	1.058	581

Source: Author's calculation on CrESSI survey data, 2016.

the men involved in the social innovation. The following section will investigate how social innovation can reduce gender inequality and if it empowers women in public life.

Discussing women's marginalization in relation to involvement in SPGs⁴

Studying economic marginalization of women in relation to social innovation is not an easy task. As it was previously discussed (see paragraph 2), the outcome is mediated and influenced by several factors, of which participation in social innovation is only one among them. This is why the subsequent analysis is carried out step by step, in an effort to identify the role of different groups of variables that might intersect with the previously set research questions. The analysis assumes the positive influence that participation in social innovation can have in preventing the worsening of the economic condition of the household to which the respondent belongs. These positive returns should be different for men and women. As shown in Table A2 in Annex, there is no evidence of potential multicollinearity among independent and control variables. Secondly, the relation between the dependent variable and the different groups among respondents is significant, both between men and women and between beneficiaries and the control group. The results of the χ^2 test are shown in the Annex (Table A3).

Models of regressions are shown in Table 8. The first model focuses on the main relationship under investigation, i.e. the effect of being involved in the social innovation on the exposure to possible financial constraints potentially experienced in the previous three years. Gender, age and the status in the social innovation are all related to the worsening of household conditions: being a woman involves an increase of the risk of experiencing worsening economic conditions with a likelihood of 7.2 p.p. However, only the situation in which the respondent enjoys financial and personal benefit from participation in SPGs is significantly impacting the protection from the risk under investigation, with a likelihood of –12.1 p.p. It is interesting to notice that the effect of participation in social innovation decreases the risk of experiencing worsened economic conditions, while being a woman increase the risk. Age seems linearly correlated as well, with a small increase of 0.7 p.p. for each year of the respondent.

The second model introduces the role of educational level and the type of employment of the person in the analysis, which remain significant both for women (+6.5 p.p.) and for those who are benefitting more from the social innovation (–11.4 p.p.). The analysis indicates that there is no effect of education on the dependent variable, nor is the amount of work provided in the farming activity significant. For further explanation of the phenomenon, it is important to highlight how the type of employment impacts the risk of experiencing a downturn in household financial conditions. In particular, being a solo self-employed or part of a farm household increases the risk when compared to being an entrepreneur, a social cooperative or a dependent worker. The extent of this increase ranges from 15 to 20 percentage points. Being an entrepreneur or part of a social cooperative does not give any significant advantage/disadvantage.

Table 8. Logistic model (odds ratio) analysing worsened financial conditions as dependent variable (CrESSI sample 19–64 years old).

<i>Independent variables</i>	Model 1	Model 2	Model 3	Model 4
<i>Gender</i>				
Woman	1.35***	1.32**	1.34**	1.31**
<i>Ref. man</i>				
<i>Status in the social innovation</i>				
No relevant change	0.91	0.97	0.98	0.98
Only personal benefit	0.80	0.90	0.93	0.93
Personal and financial benefit	0.58**	0.59**	0.58**	0.48**
<i>Ref. control group</i>				
<i>Age in years</i>	1.02***	1.02***	1.02***	1.02***
<i>Educational level^a</i>				
Secondary school		1.02	1.03	1.03
Up to lower secondary		1.36	1.36	1.38
<i>Ref. tertiary educated</i>				
<i>Employment status</i>				
Social cooperative		0.92	0.90	0.90
Entrepreneur		1.18	1.16	1.16
Solo self-employed		2.16***	2.11***	2.11***
Farm household		1.98***	1.93***	1.92***
<i>Ref. dependent worker</i>				
<i>Number of working hours per week</i>		1.00	1.00	1.00
<i>Presence of children</i>				
At least one cohabitating child			1.13	1.13
<i>Ref. no cohabitating children</i>				
<i>Household structure</i>				
In partnership			0.76	0.77
Living with other adults			1.32	1.33
<i>Ref. single person</i>				
<i>Interaction term (gender*benefit)</i>				1.52
Pseudo R2	0.0202	0.0402	0.0429	0.433
Number of observations	1422	1422	1422	1422
Average prediction (<i>marginal effect</i>)	40,3%	40,3%	40,3%	40,3%

Source: Author’s calculation on CrESSI survey data, 2016

Significance threshold: *** $P > |z|$ less than 0.01, ** $P > |z|$ less than 0.05, * $P > |z|$ less than 0.10.

^a Educational level has been measured by referring to the international standard classification ISCED, see [http://ec.europa.eu/eurostat/statistics-explained/index.php/International_Standard_Classification_of_Education_\(ISCED\)](http://ec.europa.eu/eurostat/statistics-explained/index.php/International_Standard_Classification_of_Education_(ISCED)) for more reference.

The third model introduces the control of the characteristics of the household. Being in a partnership is the strongest predictor for women’s economic insecurity (Kasearu, Maestriperieri, and Ranci 2017) and having a double income is a protection against financial constraints experienced by households (Curatolo and Wolleb 2010). However, in the CrESSI sample, there is no direct effect related to the presence of children or the type of household on the risk of experiencing worsened economic conditions, except for those living with other adults that have a 12.7% risk of being more exposed to worsening financial conditions when compared to those who are in a partnership. Still, being a woman (+6.8%) and experiencing personal and financial benefits from SPGs (−11.8%) are relevant factors in terms of explaining the worsening of household conditions in previous years, with farm households and solo self-employed being the most exposed. Once controlled for household characteristics, the effect of being a ‘core-beneficiary’ of SPGs becomes significant when compared to those that have been in contact with the social innovation but without experiencing a financial benefit (−10%) or a relevant change (−11.3%). Despite being only slightly significant (0.08 in the first case and 0.07 in the second⁵), the results indicate that only when people experience a financial benefit from the social innovation does this participation protect against worsened economic conditions. The group of ‘core-beneficiaries’ that received financial and personal benefit from SPGs do not distinguish among the types of benefit received. As shown in Table 9, it is the extent of the perception of the benefit that distinguishes those who experienced only a personal benefit from those who

Table 9. Type of benefit enjoyed by those who experienced personal benefit from the participation to SPGs – *percentages of some/large extent.*

<i>What type of benefit did you enjoyed from the social innovation?</i>	Only personal benefit	Personal and financial benefit	Gap
Money/income	73.9%	96.6%	+22.7
Friendship	78.9%	90.6%	+11.7
Business relations	66.9%	78.2%	+11.3
Knowledge	70%	85.7%	+15.7
Fair price	84.3%	91.9%	+7.6
End market	60.8%	81%	+20.2

Source: Author's calculation on CrESSI survey data, 2016.

experienced a personal and financial benefit. The respondents who are more enthusiastic participants in the social innovation are also the respondents who enjoy more economic benefits from their involvement in the form of returns on income or a wider end market for their products.

The fourth model introduces the control for interactions between gender and participation in the social innovation to check if the effect of being involved in the social innovation is significantly different according to whether the respondent is a woman or a man (see Table 8). Checking for interaction is particularly relevant as the two variables have opposite effects on the dependent variable: social innovation decreases the risk of experiencing worsened economic conditions, while being a woman increases this risk. However, the factor is not significant in predicting the risk of a worsening of the financial condition of the household, allowing the researcher to reject the hypothesis that the positive effect of participation in social innovation is significantly different for men and for women. Still women are more likely to experience a worsening in financial conditions (+6.2%).

Those who declared that they benefitted both financially and personally from SPGs have a lower likelihood of experiencing a worsened economic condition, in comparison with the control group (-15.3%), with those who reported no significant change (-14.9%) and even with those who experienced a personal benefit (-13.5%). Thanks to the interaction factor, the marginal effect of being a 'core-beneficiary' shows a significance of 0.012 when compared to the control group; 0.047 when compared with those who reported no relevant change; and, 0.042 with those who reported only a personal benefit. The last model further backed the hypothesis that only being a core participant in social innovation generates positive returns in terms of protection from worsened economic conditions.

The type of involvement has an impact on the risk of experiencing a worsening of economic conditions: solo self-employed and farm household are the most exposed. In the first case, which pertains to all those who carried out their activities alone without having employees or without having collaborators in the family, the risk of having experienced a downturn in the previous three years is significantly higher than dependent workers (+17.3%), those involved in social cooperatives (+19.5%) and entrepreneurs (+14%). The same trend is visible for farm households, although to a lesser extent: they have a higher likelihood, when compared to dependent workers (+15.1%), those involved in social cooperatives (+17.4%) and entrepreneurs (+11.9%). Unfortunately, the CrESSI sample does not allow further investigation into the power relations within farm households: the disadvantaged effect of being in a farm household might vary on the basis of the role assumed in it (whether one is the owner or a family helper). Secondly, the more disadvantaged position of the self-employed and farm households might be caused by the dimension of economic activity rather than the specific vulnerability of the contract in itself. Neither hypotheses can be tested on the basis of the CrESSI data alone. Further investigation is required into the matter.

The type of household and the presence of children does not seem to affect the risk, with the sole exception being those who are currently living with other adults. In the latter case, the majority of respondents (91.2%) comprised adults who are still currently living with their parents. Although in Italy it is not uncommon for adults to continue living in the family home, this might be due to economic difficulty, which is confirmed by the fact that respondents falling within this category reported a worsening of economic conditions in the last three years.

In conclusion, the regression analysis performed by the author confirms the results of the descriptive analysis. Gender and participation in social innovation are associated with the risk of experiencing worsened economic conditions: being a woman is confirmed to be a disadvantage, while social innovation seems to constitute a protection against such a disadvantage. However, the role of social innovation in improving the living conditions of the beneficiaries is empirically proved only when the SPGs benefit experienced by the person has a direct effect on improving the financial situation of that person (as shown in [Table 9](#), mostly revolving around end market or income). In all the other cases, even when the respondent reported experiencing a direct personal benefit from the social innovation, the extent of the benefit is not significant in reducing the risk of experiencing worsened economic conditions. Those who work alone as self-employed or in farm households have a higher exposure to risk, raising new questions on how labour market integration might impact men and women differently as genders are unequally distributed among these occupational conditions. But, there is no evidence of a clear gender effect of the social innovation: men and women do not experience significantly different returns from participation in social innovation.

Conclusion

The aim of this paper was to explore the assumption that social innovations, in the form of SPGs, can be a tool for improving gender equality in society, in the context of the phenomenon of economic marginalization of women. The analysis is particularly promising, as SPGs are active in a sector such as agriculture in which women are the minority and their labour market integration usually occurs in subaltern positions. The primary data offered by the EU funded project CrESSI provides a unique opportunity to further explore this issue, which has so far been disregarded by the current debate on social innovation.

Contextual analysis confirms that Italy is not a favourable context for women's labour market integration, especially in the agricultural sector. Women are entrapped in non-standard contracts, mostly as family helpers. This last condition can be particularly dangerous in terms of economic independence as it locks women in families, both in their private and public lives. The descriptive analysis of CrESSI data confirms that being in contact with SPGs has a beneficial effect for women, who are thus more active in empowered positions in the labour market (i.e. entrepreneurs) and are able to benefit from a higher income compared to the women involved in the control group. However, when asked directly about the effect of their participation women seem to be more hesitant when compared to men to report that they have experienced benefits. Additionally, women in social innovation tend to concentrate more on farm households than those in the control group.

Conversely, logistic models confirm the role of gender in predicting the worsening of the economic conditions of a household, which seems to be positively mediated by participation in social innovation. The positive effect of social innovation is limited to respondents who have experienced a financial return from SPGs. However, the analysis also confirms that there is no significantly different effect on men and women that derives from participation in social innovation. The type of employment and the extent of the benefit experienced are factors that have a deeper impact on the risk of experiencing worsened economic conditions. To avoid the economic marginalization of respondents, social innovation should then have practical returns, which in the case of SPGs can be found in wider end markets or a more stable income.

In conclusion, the social innovation debate has so far overlooked the effect of socially innovative activities on beneficiaries' marginalization. The results presented in this paper show that only when social innovation has a concrete financial benefit for beneficiaries, it can provide protection against worsened economic conditions. To achieve practical results, fostering the wider participation of marginalized citizens in socially innovative actions is a must although previous studies have demonstrated only limited evidence that this has been possible (Von Jacobi, Ziegler, and Edmiston 2017; Ziegler 2017a; Maestripietri 2018). The risk for social innovation initiatives is that they become a niche for cultural elites that participate as social innovators (Cruz, Martínez Moreno, and Blanco 2017; Maestripietri 2018) without being able to tackle the pre-existing process of marginalization for the beneficiary of their actions.

Notes

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2. Solidarity purchasing groups is the English term for '*gruppi di acquisto solidale*', usually shortened to GAS, which is how participants usually call the groups. In this paper the acronym SPGs is used.
3. The dependent variable has 1427 valid cases (of which 576 beneficiary). The final absolute number of respondents in models is 1422 as some of the independent variables present in the models have different missing cases from the dependent variable.
4. Results of the models will be presented in tables with odds ratios, while marginal effects will be used while commenting results.
5. In this paper, the perspective of Bernardi, Chakhaia, and Leopold (2017) on the significance threshold is adopted with the aim of focusing on the substantive significance of the factors under analysis.

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Annex

Table A1. Participating in the social innovation, by gender and age – percentages and total in absolute values.

	SPGs beneficiary	Control group	Total in absolute values
Men	58.7%	66.1%	1891
Women	41.3%	33.4%	1074
Under 30 years old	6.7%	6.8%	200
Between 30 and 40	22.5%	18.4%	584
Between 40 and 50	29.7%	27.3%	831
Between 51 and 64	34.1%	36.7%	1063
Over 65 years old	7%	10.1%	287
Total in a.v.	925	2.040	2965

Source: Author’s calculation on CRESSI survey data, 2016.



Graph A1. Distribution of individual income by gender and participation in social innovation. Source: Author’s elaboration on CRESSI survey data, 2016.

Table A2. Correlation table for the subsequent models (CrESSI sample 19–64 years old).

	X	SPGs	Gender	Age	Edu	Emp	Child	Partner
Worsening economic conditions (x)	1							
Relation SPGs	-0.07***	1						
Gender	0.06**	0.06***	1					
Age in years	0.13***	-0.04**	-0.07***	1				
Education	0.06**	-0.11***	-0.12***	0.15***	1			
Employment	0.14***	0.00	0.02	0.05***	0.14***	1		
Children	0.02	0.04*	0.01	0.31***	0.12***	-0.01	1	
Partner	0.00	0.00	-0.02	-0.08***	0.05**	0.07***	0.15***	1

Source: CrESSI survey data, 2016.

Significance threshold: *** $P > |z|$ less than 0.01, ** $P > |z|$ less than 0.05, * $P > |z|$ less than 0.10.

Table A3. Chi-squared test for the dependent variable (CrESSI sample 19-64 years old).

	Gender** (Pearson $\chi^2 = 5.02$)		Personal and financial SPGs benefit ** (Pearson $\chi^2 = 4.41$)	
	Men	Women	No	Yes
No risk	61.82	55.75	58.90	69.79
<i>Experienced a worsening of household economic conditions in the last 3 years</i>	38.18	44.25	41.10	30.21
	100	100	100	100

Source: CrESSI survey data, 2016.

Significance threshold: *** $P > |z|$ less than 0.01, ** $P > |z|$ less than 0.05, * $P > |z|$ less than 0.10.