

An Italian Pattern of Social Enterprise: the Social Cooperative

Alessandra Mancino, Antonio Thomas

Abstract

The article describes how the social cooperative has become instrumental in the expansion of the so-called *social economy* in Italy. It reports the contribution these associations have made towards broadening the concept and parameters of volunteer organizations, providing basic social welfare services and integrating many disadvantaged people into the active society.

In virtue of their ability to activate wider social projects, this type of social enterprise could also be of interest and relevance to other countries (following this example, in 2001 the French Government created the Sociétés Coopératives d'Intérêt Collectif) but, anyway, they call for adequate competencies and protection under specific laws because, on the whole, they are still too small-sized and depended on public contributions.

1. *The European social enterprise*

Since the 1960s, there has been a gradual expansion in certain types of organizations (foundations, associations, mutual help societies, cooperatives providing care, joint-stock or private limited companies with social purposes), aims to respond more effectively to the needs of citizens. That's because, as economists have widely shown, in many Western countries the range of basic social services that the *Welfare* system had in the past guaranteed to its citizens is progressively diminishing.

By virtue of the greater 'trust' the mentioned organization inspire in the earmarking of resources, they are now penetrating the gaps left by an ineffective public and private sector and bridging some of the State's and private firms' shortcomings in the provision of essential welfare services and to a large extent of the so-called *communal services*; "ones which in response to individual demand are still socially useful yet they are neither public nor collective" (Borzaga, Solari, 2001, pg. 296). To refer to these organizations pursuing social aims, in Europe is used the broad and ambiguous definition of social enterprise (Defourny, 2001).

In many circumstances social enterprises show the ability to satisfy under more efficient and effective conditions the need for services from the tertiary sector, where a major growth in demand is forecast, and to create employment, particularly for those normally excluded from the labour market. That is because they seem better to interact with the local socioeconomic framework to the extent that it becomes a variable in their plans and schemes for expansion, and they constantly propose new and innovative solutions to problems for their own internal purposes; in so doing contributing to creating *social* or *civil capital* (Evers, 2001).

For these motives, the European Union, that has a keen interest in identifying a business model capable of reconciling the objectives of economic growth, employment and quality of life, has for several years paid considerable attention to social enterprises in general, financing many programmes and initiatives.

This paper, however, focuses on just one specific types of Italian social enterprises, i.e. *social cooperatives* (henceforth SCs) because of their recent emergence and rapid growth (from 650 in 1985 to about 7,400 in 2003) and their ability to endure

impact with the market (the average survival rate after five years of existence was around 89% - Gesco, 2002). This new type of co-op was codified in law in 1991 (n. 381) in order to specifically help volunteer organizations engaged in an improved deployment of human resources and the integration of disadvantaged citizens into society (minors, disabled, drug addicts, the elderly, former prison inmates, immigrants).

2. *The Italian social cooperatives*

Alike other social enterprises, SCs presents some specific characteristic elements (pursuit of a corporate mission for the benefit of the whole or part of the community, significant levels of economic risk and salaried workers, high degree of managerial autonomy, stimulating active participation in business activities among citizens, decision-making, managerial roles not confined to the capital-owning proprietor but based on wider democratic participation by all members, limited profits distribution) that make it difficult to be classified within the traditional distinction between non-profit and forprofit firms. In the meantime, SCs must adhere to the Italian rules of other standard co-ops, such as the number of members, the amount of paid-in capital allowed that cannot be remunerated above a clearly defined percentage, and the appropriation of 3% of net annual profit to a fund for the promotion and development of cooperative system. Furthermore, SCs have to respect the eight founding cooperative (henceforth co-op) principles: *internal mutuality; external mutuality; non profit distribution; participation; representativity; accessibility; inter-generational solidarity; inter cooperative solidarity.*

In virtue of these principles, the main aim for SCs is not so much to achieve the highest return on capital investment as to satisfy a common pre-existing requirement or need, in order to give members or share/stakeholders a greater advantage or saving than would otherwise have been possible separately. Members, anyway, are the statutory but not exclusive beneficiaries of the goods and services produced.

58% of SCs carry out *caring activities* (social-health care and educational services, home and residential care to people at risk, babysitting/childminding, cultural activities, environmental protection); 37% of SCs carry out *training activities* (introduction of disadvantaged people unable to enter 'normal' productive circuits to business activities and employment opportunities). Originally the two activities were strictly separate (type A and type B SCs); nowadays SCs can manage both activities (mixed type - 5%), even though a few different formal duties remain.

Often (22.6%) an SC emerges from the ability to establish a continuum, both formally and in substance, between the voluntary service experience and a more structured commercial entity; 15.9% of SCs are the result of the transformation of a previous association carried out by a group of either secular or religious people and 50% of an other co-ops (Petrillo, Passaro, Thomas, 2000).

Unlike other types of co-ops in Italy, SCs follow the managerial patterns of private enterprises that compete, at least in part, in the open market but their aim is to go beyond profit-generating and, as a result, they focus on the will to satisfy a widespread demand for communal services that neither the State nor private firms are able to meet. Law 381/1991 has therefore given shape to a unique structure with a dual feature: publicly-oriented with regard to the aims and supply of essential goods and services (*merit goods*) and, at the same time, privately-oriented insofar as organisational and accounts/budgetary requirements are concerned. Thus, SCs point out a sort of inversion of the profit-making firm. The main aim for the latter is medium and long-term economic growth in conditions of optimal profitability. Satisfying the social aspects of workers, the local community, the environment... is one way of enabling the primary aim to be achieved in the course of time. The opposite is true for SCs, whose goal is to pursue the common good for society according to criteria of economic rationality and efficient use of available resources.

On average, SCs are made up of 40-50 members (only 10% have more than 100 shareholders), half of whom are paid workers, with an annual turnover of 500,000 euros and 3,7 billion euros on the whole (CGM, 2002). There are many categories of members or share/stakeholders:

- *lending members* (generally, 65% of an SC members and 157,000 in all) i.e. those who receive some type of economic benefit in return for the service they provide as an ordinary worker (14,900 paid shareholders are disadvantaged);
- *volunteer members* (20% and 23,000 people on the whole) i.e. individuals who give their services freely;
- *beneficiary/user members* (10% and 18,100 in all) such as the elderly, minors at risk or disabled people; only 9.9% of SCs are concerned with drug addicts, 9.6% with the mentally ill and 14.7% with disadvantaged adults (Gesco, 2002);
- *other members* (5%) interested in developing solidarity and non-profit-making initiatives, included *honorary* as well as *technical and administrative* members required to run SCs efficiently;
- finally, also *public bodies* constitute a further stakeholder, since they are keen to delegate more and more social services by stipulating agreements or contracts with SCs (see *infra*).

Therefore, “for the first time among social enterprises, SCs are fostering multi-stakeholder dynamics, which are an integral part of the social project it has itself proposed” (Travaglini, 1997, pg. 39). Furthermore, it is now legally recognized that share/stakeholders of an enterprise may pursue the collective interest, especially where disadvantaged people are concerned, rather than his/her own.

Against the background of such an apparently complex system of governance, the risk of frequent internally conflictual situations could easily emerge. Nowadays, however, this aspect is not the predominant problem of SCs because financiers are patrons/benefactors and not speculators, while the volunteer staff are more intent on self-fulfillment than personal gain (see § 3).

The numerous, more or less organized, forms of voluntary service provide a rich reservoir for collaboration and an opportunity to strengthen the expertise and professionalism of SCs. Often they are professionals specialized in medicine and education, and already in employment elsewhere. Furthermore, at the root of the volunteer choice, there are different and independent motives why he/she: (a) shares the ethical and social aims of the SC, (b) considers the co-op as an opportunity to enter the job

market, and (c) believes SCs provide an opportunity to complete and verify his/her previously acquired knowledge in study programmes through direct experience of their practical activities. Thus, being a volunteer in SCs implies combining ethically-inspired motivation with concrete practical experience, which may then lead to the development and growth of professional skills and, possibly, to smoother entry into the job market.

On the other hand, SCs benefit from volunteers by drawing on the availability of low-cost labor, the possibility of appointing future personnel, the contribution of new ideas and fresh energies, a mix of participants of different ages and educational backgrounds, “humanisation” of the service, professional, material and emotional-relational support. In so doing, SCs give an assurance to the outside world of the image of enterprises pursuing the interests of society rather than personal ones.

Perceiving volunteers in the co-op as essential components of human capital makes for increasingly complex human resources management and assigns a central role to motivational aspects as, for example, greater responsibility. Indeed, those volunteers whose work is not paid are forced to look for more stimulating conditions than other workers, obtain greater satisfaction for their actions and see the importance of their contribution. Furthermore, volunteers are more inclined than employees to follow the rules and undergo formal supervision, if they are convinced that doing so is indispensable to achieving the goals of the organization. In this respect, often the emergence of a charismatic leader is important because volunteers are very keen on emulating the actions of the former. Likewise, the development of a broad internal communication network is of special relevance by spreading the mission of the co-op as well as the contribution each member makes to the final goals and by reporting on the progress and on results achieved.

3. Distinguishing purposes of social cooperation

As mentioned earlier, the main activities carried out by SCs, other than home help (including medical), are professional re-training, production of craftwork items, la-

bour-intensive work in agriculture and fishing, ethical and solidarity-based trade, direct occupational placement or outplacement for disadvantaged and unemployed people. In addition, SCs have a role of their own: to carry out “social entrepreneurship”, that is helping the smooth entry into employment of disadvantaged people who, in turn, themselves become entrepreneurs. That is an aim which has never before been part of the world of business organizations. In so doing SCs aspire to respond to the requirements of a consistent and growing number of disadvantaged people in Italy who, according to latest estimates, amount to somewhere in the measure of 7% of the overall population (CGM, 2002).

Integrating people who traditionally live on the fringe of civilized society, re-deploying workers no longer active in productive work, reducing ‘frictional’ unemployment caused by the delay in matching supply and demand and meeting company requirements for flexibility, are examples of what SCs do. This is why SCs try to increase and enrich existing opportunities, why they look for innovative methods and why they provide original solutions to satisfying social needs.

In order to reach these objectives, SCs have equipped themselves with a series of instruments and competencies that enable them to perform more duties at the same time and to pursue the transfer from a situation of *welfare* to one of *workfare*, that is from passive intervention to active employment policies (Mattioni, Tranquilli, 1998):

1. *educational function* - some similarities with the traditional model of employment integration are retained. SCs basically work as educators/trainers and, accordingly, regard their own activity as a public service. The risk implicit in this approach is that less attention is paid to the creation of stable and skill-providing job opportunities;
2. *direct entry* - Such an approach is unquestionable for those people (disadvantaged) who, though having some working skills, are not in a position to be taken on in ordinary firms and, hence, integration in a co-op is the only alternative. Naturally, SCs will at a certain point have to broaden the scope of their activities.
3. *re-training* - this refers to the efforts made to re-employ disadvantaged people in the mainstream job market, at the end of a cycle of work experience and personal

growth within the co-op. In this case, even though the activity of the co-op in quantitative terms remains stable in the course of time, it can nonetheless take on a growing number of people who would otherwise end up being socially alienated.

Whatever approach is adopted, SCs are implicitly typified to treating human resources in terms of an enterprise-worker relationship in one or all phases of entry, duration and exit. Although SCs still have much to learn as far as the technical and operative organization of work is concerned, they appear to have already acquired considerable experience (Martinelli, Lepri, 1997).

Again, though analysts generally focus their attention on the youngest people who cannot find any occupational openings at the end of their training phase, the problem can not be underestimated when it concerns people who have been made redundant as a result of the high turnover of staff in many enterprises and, in the absence of other corporations, able to absorb this 'surplus'. This is why it is now considered timely to broaden the definition of social disadvantage and include the *long-term unemployed*, seeing that their situation reflects the problem of being caught up in a possible vicious circle: the longer they are unemployed, the greater the difficulty for them to join the job market again.

There are countless reasons for this phenomenon (from the loss of motivation and stimulus to atrophying and ageing professional skills), and rejoining the job market under these circumstances might well require a course of action that leads to gradual entry into work and the rehabilitation of human resources, similar to what is needed for people with physical disabilities. In the E.U. the percentage of long-term unemployment in relation to the total figure of unemployment goes from 28.1% and 31.8% in Austria and Denmark respectively, to 61.4% and 63.6 % in Ireland and Italy, with 43.6% in the U.K, with an average of 49.2 % (Isfol, 2002).

The commitment shown by SCs in the promotion, implementation and activation of 'welfare-to-work' type programmes (so-called *socially useful work*), addressed specifically to helping the long-term unemployed join the working world, can be seen from the figure of almost 113,000 'disadvantaged' Italian workers employed in

socially useful work at the beginning of 2001 (Isfol, 2002). These are very modest yet significant figures because these people would otherwise be unemployed and constitute an untapped resource (Thomas, 1999b).

Furthermore, more than one third SCs have arisen out of the hope of creating a job for their founders, because they can represent a way to bypass the saturated routes to employment and refrain from setting up new conventionally lucrative firms (Petrillo, Passaro, Thomas, 2000). Indeed, even if SCs just represent 2% of the whole Non-profit Sector (NPO), they employ 23% of total paid workers (CGM, 2002).

4. *Social cooperatives strengths*

As outlined elsewhere, SCs seem to be potentially able to achieve greater collective well-being than lucrative firms or NPOs can in the provision of some types of social service. This hypothesis also stems from the connotation of ‘enterprise’, which makes SCs more market-oriented than other NPOs, precisely because they are ‘pro-actively’ committed to securing orders, even of a private nature; in other words, they are more likely to compete with lucrative firms.

More specifically, SCs have to cope with three levels of competition, thereby spurring them to search for higher levels of efficiency than other NPOs: of an *inter-categorical* type, found among all types of co-op and traditional firms, families and public bodies; *intra-categorical*, found among SCs themselves and/or between them and other co-ops types; *extra-categorical*, i.e. between SCs and private or public organizations that could turn out to be their potential customers in the *outsourcing* of some kinds of activity previously carried out internally (Thomas, 1999).

Unlike other NPOs, often confined to very narrow and exclusive niches in the markets, SCs benefit from their aim to satisfy a public purpose, according to the typical criteria found in lucrative firms (Travaglini, 1997). Some operative areas in which the relative advantages of SCs appear clearer are outlined as follows.

a) SCs have a greater inclination to set up networks with other actors in the same Region, especially ‘trust networks’ which have lower bureaucratization, higher

worker motivation, including empathy, greater end-user involvement and an attitude to the environment based on the informal exchange of news and information. This trust-based climate can lead to lowering transaction costs and underscore 'relational and network economies' (Thomas, 2002).

b) SCs can obtain economic benefits regardless of the company size. If good performance cannot be expected from co-ops in the sectors where the need to bring in large-size plant and equipment or follow the guiding line of technological progress calls for substantial investments that are neither within reach nor part of SC logic, then it also follows that SCs may benefit from 'economies of scope' linked to synergies and interdependence that can be exploited in contexts other than those of acquisition. This characteristic is expressed in the ability of SCs to provide a wide variety of social-welfare services with similar roots, but suited to the heterogeneous needs of customers at lower costs (Borzaga, Santuari, 2001). In their pursuit of 'economies of sharing', they use new competencies acquired for business activities different from those originally performed, as well as 'economies of speed' in the operational choices they make, given the principle of employees sharing objectives and the absence of a hierarchical structure (Thomas, 2002).

c) As above-mentioned, SCs can activate not merely 'problem solving' but also 'problem setting' policies and can either anticipate needs or encourage customers to outsource more of their activities. With specific reference to the expectations of customers, who care as much about the intrinsic features of the services as the scope for feedback, SCs appear to be best able to carry out the activity of *relational marketing*. Indeed, by their very nature they do not simply provide a service, but are expected to reshape the service supplied according to the needs of the demand. Furthermore, compared with other NPOs, SCs are also capable of producing increasingly complex services or ones called 'good-embodied services'.

d) The nature, tradition and development of co-ops leads us to maintain that, in being founded on the principle of voluntary participation of its members, SCs are in a position to save substantially with regard to personnel direction in all situations of 'adverse selection' which, otherwise, would require a complex system of supervision

of individual conduct tied to free riding or to other speculative behaviour. Compared with the traditional approach to company management, McGregor's *X theory* (1986) which presupposes the existence of passive individuals who can only be stimulated by threats or monetary reward, SCs have adopted the opposite *Y theory* which hinges on employees' sense of responsibility, self-assertion, creativity and imagination (with a different interpretation of motivation in human behaviour).

e) Related to the previous aspects, it may be noted that many members (see §2) in SCs do not look for economic gain as much as the *need for achievement* precisely because they perform an activity for the collective benefit. Consequently it may be inferred that they have a higher motivation than workers in the forprofit firm. In order to maximise both personnel skills and spontaneous commitments, SCs organizational structure is developed in a democratic and horizontal way. Therefore, even if SCs project a positive image on a par with other NPOs, they are more capable of making efficient use of the resources entrusted to them by virtue of their higher level of professional competencies and broader boundaries for action.

5. *Social cooperative financial instruments*

As in other profit enterprises, SCs need financial and other support services to conduct their activity. Initiatives for the provision of resources may be subdivided as follows: *gifts and donations*; *grants-in-aid* (unsecured public funds); *program related products* or production of goods for sale; *program related services* (parallel services to primary offer of goods); *staff and client resources*; *hard property* (sale or rent of property belonging to the organization); *self property* (making use of intangible rights such as copyright, label or brand name, licences or permits).

Although the public bodies are the main customers, nowadays private clients and forprofit enterprises account for 8% of revenues (public support seems to play a minor role when compared with the SCs gross output, which becomes significant, though, with reference to the operating result), other financial sources may be outlined: operating surplus obtained from invested capital earmarked for social aims;

subscribers waive their rights to earnings on interest or capital account (in total or in part); direct investment in companies involved in ethical activities.

SCs can use funds collected: directly in social programmes; supporting the growth and development of the social co-op movement itself; helping and replacing ethical investor/subscribers in their decisions. With regard to this latter point, at least three types of instrument may be outlined: those offering the depositor or the subscriber a guarantee that his/her money will be put to equitable and morally irreproachable use; products responding to the desire of those wishing to use their own capital to sustain specific activities; humanitarian-type instruments reflecting the personal interest of the depositor in issues of poverty and socially and economically backward areas.

Ethical investors are usually committed backers and less willing to adopt a high turnover of their funds because they are generally less interested in monetary gain. Ethical investment also implies greater shareholder involvement (*shareholder activism*). For the fund collector, this aspect means paying close attention to the performance of the portfolio and adopting clear and unequivocal management criteria, so as not to lose the confidence of investors. Consequently, socially-geared investments consist in the selection and management of products (shares, bonds, loans...) that are influenced by ethical and social criteria, given that the ethical investor also wants to be informed of the real reasons behind the profit earned, characteristics of the goods produced, location of the enterprise, and the way in which business is conducted.

Anyway, nowadays in Italy there are some financial institutions only favoring SCs; it is a key point which differentiates them from other Italian NPOs.

- *Ethical Bank* - Set up in 1994 out of a joint venture between the co-op network and external operators. It operates on the lines of UK merchant banks as a meeting-point for savers who are sensitive to the need for a more informed and responsible investment of their personal savings and socio-economic initiatives.
- *The Social Enterprise Development Company* - It provides backing for SCs projects which have a social mission and can demonstrate economic feasibility. It promotes the management of development initiatives, disbursement of funds and the provision of services to SCs in order to boost their expansion and growth.

- *Self-help/managed Mutual Associations* - Using members' savings, these organizations support and spread the importance of social cooperation, self-management and basic organization, to pave the way for higher levels of quality in the development of SCs and, at the same time, guarantee the personal growth of workers and users/beneficiaries of the goods produced, and sustain development that will help disadvantaged people enter the job market.
- *Etimos* - since 1989 it supports the ethical and solidarity-based trade development as well as environmental and social interventions.
- *Gino Mattarelli Consortium Finance* - It grants loans and advances to its shareholders (78 consortium and 1,350 co-ops) as well as technical, financial and administrative consulting services for credit and investment operations.
SCs can also obtain supports from institutions favoring the whole co-op system.
- *Mutual Funds* - Earmarked for the promotion and development of cooperation, these funds receive 3% of annual profits from co-ops belonging to Central Cooperative Organizations. The funds are used for capital risk sharing and granting mid-term share loans.
- *The Industrial Finance Company* - Provides funds and helps people who have worked for firms in crisis and have been made redundant to start-up a co-op.
- *Fincooper* - Active since 1969, it provides collection and payments services, financial compensation arrangements between partners in co-ops, liquidity and funding management services. In addition, it grants financial support for the development, consolidation and reorganization of businesses.
- *Finec* - Set up in 1995 with a view to launching and developing merchant banking on a national scale, it specializes in defining intervention programmes for co-ops that are in the restructuring process.
- *Rollover funds* - These are dependent on and available from central government for the promotion and development of co-op societies.

At last, SCs can also join financial help from organization which work with the whole nonprofit system: the *banking foundations* (some directives have recently pressed for a closer link with SCs in order to finance public interest and social utility

initiatives in the sectors of scientific research, education, arts and health); *cooperative, rural or popular banks* (since the 1990s there began a rapid expansion of ethically-defined financial instruments - bank accounts, certificates of deposit, investment and ethical funds... - specifically designed to finance NPOs, and at the same time, the banks wanted to earmark investment activities that could qualify for altruistic and non-profit-making status); *Cooperative Banks Central Institute* (set up in 2000, it is the only Italian bank whose main purpose is to support the co-op system by providing a wide range of financial, credit and insurance services).

There also are Institutions (*Central Cooperative Unions, Gino Mattarelli Consortium*) whose aims are: to foster collaborative attitudes between co-ops; to provide back-up, technical-administrative consultancy and financial support services; to manage ongoing training activities; to facilitate the development and social utility of co-ops; to promote and foster the expansion of SCs; to liaise with public bodies; to apply specific label or brand names to services and/or products so as to distinguish themselves from others. Furthermore, other organizations (*Luzzatti Institute, Association for Cooperative Enterprises and Nonprofit Organizations, Nonprofit Firms Development Institute*) aim to promote and conduct studies and research into historical, social, economic and juridical aspects related to social cooperation in order to implement schemes for propagating the teachings and methods of SCs.

6. Conclusions

The paper has tried to provide an insight into the Italian *social cooperative* (SC) movement and to report some of its intrinsic potential. In light of the above considerations, it is reasonable to suppose that when providing some social welfare services SCs could guarantee, not only to customers or beneficiaries but also to the entire community, higher levels of efficiency and effectiveness than other NPOs and many lucrative firms. Anyway, even if SCs have always been characterized by specific and distinctive features that make them different from any other public, private or non-profit entities,

and particularly after the Law 381/91 was passed, at present all their peculiarities have not been precisely identified.

Compared to other NPOs, SCs seem to have an advantage since they: can resort more easily to financial markets; have their roots in the territory and can thereby offer services more suited to the expectations of the local population; can turn readily to more qualified human resources; possess greater working flexibility; have a higher inclination for innovating services owing to competition from other types of enterprises; can mobilize resources that would otherwise have been unproductive. Therefore, SCs could provide a contribution to encouraging local development for job creation, social cohesion, and the creation of *social capital*, alleviating critical factors such as providing care or integrating disabled people into the working world, re-deploying the long-term unemployed or people seeking their first job.

Furthermore, by virtue of the greater contact they have with the ‘market’ and *competitive pressures*, SCs are ‘forced’ to be more efficient than other NPOs in order to survive. Indeed, they are more market-oriented by virtue of being ‘proactively’ involved in winning contracts competing with profit-oriented companies.

The converse view provides a different picture and many weaknesses emerge.

- Legislative uncertainties, thus inducing the original organisational model to be abandoned in favor of more protected and socially recognizable legal forms.
- Heavy reliance on decision-making and financial allocation by public authorities (the current system of outsourcing social services through bid tenders tends to favor the lower cost over the quality variable, to the detriment of the latter).
- The difficulty of reconciling the pursuit of a multitude of goals.
- The difficulty of bringing volunteers and paid persons together (indeed, there is the tendency to create SCs with remunerated members only).
- The possible high ‘costs’ of *governance*, since they often have a multi-stakeholders organization that can lead to internal conflicts.
- Public Bodies are often the only SCs customers and can affect quite strongly their autonomy. This is because there are still in actual fact few SCs capable of competing with forprofit enterprises and an insufficient inclination for growth.

- Lack of competencies essential for competing in the market and managing economic instruments such as accountability, financial planning or fund raising.

Hence, if Italian SCs bears out that it is possible to start up private enterprises and pursue social goals, it is equally true that we are dealing with a fragile model in need of consolidation through laws and the development of a *culture* suited more to the specific features of this form of enterprise. Growth and development prospects for this 'pattern' will therefore depend on the ability and willingness of SCs to embark on a new path, joining social goals with methods of business management and appropriate managerial best practices, without losing their sense of mission and social motivations.

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