



## Crowdfunding of GHG mitigation measures in agriculture: A feasible contribution to the climate challenges? Sociocultural constraints and enablers in Norway

Maja Farstad & Renate Marie Butli Hårstad

**To cite this article:** Maja Farstad & Renate Marie Butli Hårstad (2022) Crowdfunding of GHG mitigation measures in agriculture: A feasible contribution to the climate challenges? Sociocultural constraints and enablers in Norway, *Geografisk Tidsskrift-Danish Journal of Geography*, 122:2, 117-128, DOI: [10.1080/00167223.2022.2152972](https://doi.org/10.1080/00167223.2022.2152972)

**To link to this article:** <https://doi.org/10.1080/00167223.2022.2152972>



Published online: 05 Feb 2023.



Submit your article to this journal [↗](#)



Article views: 3



View related articles [↗](#)



View Crossmark data [↗](#)



# Crowdfunding of GHG mitigation measures in agriculture: A feasible contribution to the climate challenges? Sociocultural constraints and enablers in Norway

Maja Farstad  and Renate Marie Butli Hårstad

Ruralis – Institute for Rural and Regional Research, University Centre Dragvoll, Trondheim, Norway

## ABSTRACT

Agriculture is one sector under pressure when it comes to mitigation of climate change. To overcome the economic barriers preventing greenhouse gas (GHG) mitigation measures from being implemented, this paper explores whether crowdfunding could be a feasible solution to this problem. The paper theoretically and empirically explores sociocultural barriers and enablers for crowdfunding aimed at agricultural GHG mitigation measures in Norway. The empirical analysis is based on focus-group interviews with farmers as potential fund-seekers and citizens as potential backers. The data are analysed in light of certain cultural characteristics previously identified as typical for Norway. Our findings indicate that, while these cultural characteristics manifest themselves in a crowdfunding context, they are not all-embracing. Our analysis points to opportunities for successful crowdfunding for GHG mitigation measures in agriculture given the right premises and including the right motivated people.

## KEYWORDS

Climate mitigation;  
crowdfunding; agriculture;  
sociocultural conditions;  
Norway

## Introduction

Regarding the goal of stabilizing the climate through significant and long-term GHG emission reductions, many countries highlight agriculture as one of the sectors where emission reductions are key priorities (Fellmann et al., 2018). Adjustments of production at the farm level are key drivers to the total emissions of GHG from agriculture. Fortunately, various actions recommended as mitigation measures are often perceived by farmers as beneficial to efficiency gains (Burton & Farstad, 2020; Kragt et al., 2017), either due to resources saved or increased production. However, such measures often require significant economic investments initially (Burton & Farstad, 2020), which, in many cases, prevents them from being prioritized and implemented.

To overcome economic barriers to the implementation of relevant measures at the farm level, this paper explores whether *crowdfunding* aimed at raising money for these measures could be a possible solution. With crowdfunding, entrepreneurs manage to acquire external financing from a larger crowd of people by establishing a campaign where many individual funders, often called backers, provide small amounts of funding (Belleflamme et al., 2014). Crowdfunding appears in different forms and understandings, but its core elements entail an online open call for the provision of financial resources (Belleflamme et al., 2015). Crowdfunding is increasingly highlighted as a promising way of financing various kinds of sustainable projects

(Maehle et al., 2020; Testa et al., 2019), including climate mitigation projects (Maehle et al., 2021).

The idea of crowdfunding the financing necessary for introducing mitigation measures on individual farms appears promising because climate-change mitigation is a common good of concern to many people and because this kind of crowdfunding invites more local contributions, compared to, e.g. international carbon-offset arrangements with undefined recipients far away. However, crowdfunding requires both active fund-seekers (farmers) and voluntary backers, which may be sensitive to sociocultural conditions. To contribute to the development of a successful model for crowdfunding benefitting farmers and the climate, this paper explores sociocultural barriers and enablers for crowdfunding leading to mitigation measures in agriculture in Norway. By theoretically arguing and empirically exploring the significance of contextual sociocultural characteristics relevant for crowdfunding, the paper suggests some provisional indications of the outlook for and potential model adjustments required to develop a successful local crowdfunding model benefitting sustainable initiatives for Norwegian farms and, ultimately, the climate. The empirical analysis is based on two focus-group interviews covering the involved actor categories, one with farmers and one with laypersons as potential backers. Additionally, the paper draws on results from two national surveys conducted with two representative

samples, one with farmers (Anonymous, 2019) and one with the rest of the population as potential backers (Anonymous, 2020).

The paper illustrates the potential relevance of socio-cultural barriers and enablers to crowdfunding as a business financing model in agriculture more generally, and for climate-change mitigation measures in particular. Notably, our approach differs from most other crowdfunding research which is based on platform data. Instead, we have taken a qualitative approach in response to Shneor and Vik's (2020) call for more crowdfunding studies that capture personal experiences. Furthermore, through its focus on cultural aspects, this paper addresses macro-level considerations and influences which have largely been overlooked in earlier crowdfunding research (see Shneor & Vik, 2020, for a more detailed review of the literature). Additionally, it adds qualitative contextual depth compared to earlier macro-level studies (e.g. Dushnitsky et al., 2016; Shneor, 2021).

This paper is structured as follows. Before ending the introductory section, we provide short, contextualizing descriptions of farming and GHG mitigation, and crowdfunding, respectively, in Norway. Next, we present theory and research on sociocultural characteristics typical for Norway, with a focus on those conditions of relevance to the success of a crowdfunding programme financing GHG mitigation measures at individual farms. After presenting our data and methodology, we continue with our empirical analysis of sociocultural barriers and enablers in this regard. Finally, we discuss how and under what conditions sociocultural barriers may be overcome and enablers realized, together with the transferability of the findings.

### **Farming and GHG mitigation in Norway**

In Norway, only 3 percent of the total land area is farmland, and many farms are located in sparsely populated areas. Agricultural production has, traditionally, been organized through family farming, where the ownership of farms has been passed on through kinship over generations (Bjørkhaug & Blekesaune, 2008). Norwegian agriculture is heavily politicized, based on a system of subsidies and annual negotiations over major goals and price levels between the two national farmers' organizations and state authorities (Bjørkhaug & Rønningen, 2014). Farmers' total incomes vary significantly, but the mean wage income for full-time Norwegian dairy and livestock farmers is considerably smaller than for Norwegians in general (SSB, 2020a, 2020b).

The government and farmers' unions in Norway signed a letter of intent in 2019 with the goal of reducing total emissions by 5 million tons of CO<sub>2</sub> equivalents for the period 2021–2030. The agricultural sector's responsibility in this regard is to pursue reduced emissions and increased carbon capture within existing production levels (Regjeringen, 2019). At the farm level, a variety of measures are recommended to reduce emissions and/or increase CO<sub>2</sub> storage in soils, but many of these require high investments to be realized. Examples include equipment for injecting manure into soil when spreading it, solar panels on barn roofs, and the use of biochar and equipment for accurately spreading (inorganic) fertilizers. The required investments vary from 100 000 NOK (about 9600 EUR) to several times that amount dependent on the measures adopted and their scale (Anonymous, 2019).

### **Crowdfunding in Norway**

In the Nordic countries, the extent of crowdfunding has grown significantly in recent years, with Finland at the top (Ziegler et al., 2021). While the amount spent on crowdfunding in Norway was only 4.9 million euros in 2016 (Ziegler et al., 2019), the volume had increased to about 86.3 million euros in 2020, representing a growth of 102% from the year before (Shneor, 2021). Hence, this phenomenon has grown rapidly in Norway, too. Crowdfunding is often divided into four categories depending on the scheme between backers and entrepreneurs: donation-, reward-, lending- or equity-based crowdfunding (Belleflamme et al., 2014). Until recently, the majority of such campaigns in Norway have been placed on small crowdfunding platforms<sup>1</sup> and involving reward- or donation-based (non-investment) crowdfunding; the reason lies in the fact that these kinds of crowdfunding were easiest to manage due to public regulations (Shneor & Aas, 2016). Now, however, regulations have been softened, and the remaining categories<sup>2</sup> have increased significantly. Still, donation alone accounts for 27 percent of the market volumes (Shneor, 2021).

### **Sociocultural characteristics of proposed relevance**

There are certain aspects of Norwegian culture that seem particularly relevant for developing a successful crowdfunded climate programme. Since a country's culture is, nowadays, typically quite heterogeneous, it may be difficult to state that something is part of "the Norwegian culture" as such, but nevertheless, there are at least several characteristics associated with the

Norwegian identity (Eriksen, 1993), i.e. the understanding of who Norwegians are. Such images of national – as well as regional and local – culture may also be significant to social practice (Vaisey, 2009). Cultural sociology points to how collective imaginaries “specify a community, highlight the shared experiences that bind its members, and indicate how the community’s aspirations for the future are shaped by a shared identity and past” (Hall & Lamont, 2013, p. 57). Furthermore, the shared cultural references (e.g. symbols, traditions, values, norms and practices) related to collective imaginaries provide a certain tool kit for constructing action strategies (Hall & Lamont, 2013; Swidler, 1986; Vaisey, 2009). Hence, strategies of action (also including potential funders or potential backers’ decisions on own involvement in crowdfunding) may be understood as cultural products (Swidler, 1986) – empowered and constrained by cultural schemas (Sewell, 1992). As such, this theoretical approach highlights the significance of (the socio-cultural) context to people’s assessments and actions. In this paper, we emphasize some sociocultural characteristics typical to Norway that seem relevant to crowdfunding adoption in agriculture in general and for agricultural climate change mitigation in particular.

The identified cultural characteristics typical for Norway (yet relevant in various other countries as well) and arguably relevant to crowdfunding include strong social control and valued privacy as potential cultural barriers for fund-seeking, on the one hand, and a strong spirit of voluntary communal work (*dugnadsånd*) and high levels of trust as potential cultural enablers for backing by laypersons, on the other hand. Norway is also known for other sociocultural characteristics, such as egalitarianism, individualism and social equality (Stevens, 1989) to mention three. However, we have selected characteristics that seem directly relevant to the challenge of establishing successful crowdfunding campaigns for realizing the implementation of agricultural GHG mitigation measures in Norway. In general, as we will show, relevant sociocultural characteristics of Norwegian society could point in the direction of poor participation from farmers and/or strong participation from laypersons as potential backers, respectively.

### **Social control**

Norway, in general, and the country’s rural areas, in particular, are perceived as being subject to quite strong social control (Rye, 2006; Ugelvik, 2019). While this concept also relates to more-positive relational qualities such as stability, predictability and safety, there are several negative qualities involved in this concept that, potentially, may be relevant to the collective will of

farmers to announce their own crowdfunding campaigns. These include less tolerance for those who stand out, e.g. by attaining success in a certain area (Rye, 2006) or, conversely, by failing to do so. Less-populated areas, allowing for social transparency, may generate “moral communities” that support conformity and suppress cultural diversity (Valenta, 2007). Related to this, gossip is also reported as one downside of social transparency (Haugen & Villa, 2006). Such negative aspects of social control, strengthened by social transparency, are closely related to the concepts of “the law of Jante” and “the village beast”.

In a novel by the Danish-born author Aksel Sandemose (1933), the Law of Jante originally covers 10 rules serving as strict social norms in the fictional city of Jante. This law later became a commonly used term describing certain attitudes in Norwegian society. The term describes how social forces within the majority work to efficiently exclude or reject individuals who shine or stand out from their position in the established hierarchies (Avant & Knutsen, 1993). The village beast (*Bygdedyret*), which seems to be a mainly Scandinavian concept, likewise refers to various kinds of social control and sanctions against individuals who stand out and distinguish themselves from the crowd, either in a positive or negative way (Jonsson, 2000). As the concept suggests, this phenomenon is often understood as being related to small and transparent communities. Brandth et al. (2013) pointed out that it is reasonable to assume that those (such as farmers) whose means of livelihood are based on local resources are more dependent on local acceptance than others, as they are geographically “tied” to the local community and cannot move. Because of the necessity of individual farmers presenting and marketing themselves and their projects in a crowdfunding setting, crowdfunding appears to be non-compliant with the Law of Jante and the village beast.

### **Privacy**

Privacy is another sociocultural characteristic that has been identified as typical in Norwegian society. Based on her studies, Garvey (2005) argued that domestic privacy is highly valued by Norwegians and, particularly, in their homes as a social context. Sørhaug (1996) correspondingly stated that the family seems to be the most valued institution in Norway and that home is the “private and intimate” focus of the family (pp. 115–116, in Garvey, 2005). Gullestad (1997, in Garvey, 2005) claimed that Norwegians’ emphasis on borders and boundaries, which privacy is certainly about, stems from an imagination of sameness and is linked to

efforts to ensure the protection of a national identity. Crossing the home boundaries in Norway is perceived as a controlled act by foreigners from distinct cultures, as this is usually predicted and organized in advance (Garvey, 2005, p. 164). Related to this privacy, people from the Nordic countries, among them Norway, are also known for being reticent (Lewis, 1999). As with social control, privacy is a sociocultural characteristic that may prevent farmers from presenting and marketing themselves and their projects in a crowdfunding campaign setting.

### ***Dugnadsånd – the spirit of voluntary communal work***

There is a long and strong tradition of *dugnad* in Norway. This form of collaboration was first established in rural farming communities, supported by norms of reciprocity, to accomplish a clearly defined and time-limited task (Hvinden, 2017; Mydland & Grahn, 2011). Its version today consists of collective, voluntary, unpaid efforts within a social group, with the aim of reducing costs or producing goods or services for sale (Sivesind et al., 2002). An English translation of the unique Norwegian word *dugnad* could be “voluntary communal work”. However, as Lorentzen and Dugstad (2011) argued, the Norwegian *dugnad* is a more-complex phenomenon comprising additional elements beyond voluntary work alone. One of these is local belonging, which does not necessarily mean physically but can be an imagined or experienced frame based on a common interest. Furthermore, the Norwegian *dugnad* does not involve monetary compensation, and equality and a strong sense of community among participants are key elements. This is related to the social element, which may be a party or shared meal with other participants, that often marks the end of a *dugnad* (Lorentzen & Dugstad, 2011).

There is recurring public debate about whether *dugnad* is slowly disappearing as an important institution in Norwegian society (Lorentzen & Dugstad, 2011). This is especially evident in the face of the increasing feature of self-realizing individualism in modern Western societies, which can be understood as in opposition to the collectiveness of *dugnad*. Yet, as reported by Statistics Norway (SSB, 2017), national numbers show a somewhat stable participation rate in voluntary work for organizations, from 39 percent of the population in 2011 to 38 percent in 2017. However, it is the older generation that raises the average of these statistics as younger people participate less in traditional *dugnad*.

A relevant aspect of crowdfunding as a potential form of *dugnad* is that it may be important to know whether others, and how many others, are contributing (something that is clear and visible in the traditional form of such collaboration). For many people, such contextual information is highly relevant. In economic studies of voluntary contributions, in addition to altruists, on the one hand, and free-riders on the other, there is a third, significant category of conditional co-operators whose contributions depend on the efforts of others (Hauge et al., 2019).

Interestingly, Simon and Mobekk (2019) have mentioned crowdfunding as the modern offspring of *dugnad*. They have also highlighted that voluntary work that does not traditionally meet the criteria of *dugnad* may be *advertised* as *dugnad* due to the positive association of the term with Nordic values. Cultivating the *dugnad* tradition could possibly contribute to the success of a crowdfunding approach in the Norwegian context if backers perceive it as a kind of *dugnad*. And, potentially, it could motivate farmers to contribute to climate mitigation, which may also be portrayed as a kind of *dugnad* effort.

### ***Trust***

Trust is another relevant sociocultural characteristic in Norway and is also important to the *dugnad* spirit as trust and justice are important values in terms of collective efforts (Thöni et al., 2012). Research shows that Norwegians, over time, have stood out in international comparisons with high degrees of social trust (Catterberg & Moreno, 2005; Delhey & Newton, 2005; Kleven, 2016). High levels of trust among Norwegians in this regard seem to be the result of a relatively short distance between politicians and the populations they serve, egalitarian cultures with fewer inequalities between people, and the fact that the country, to a large extent, provides for its citizens' welfare (Kleven, 2016).

Likewise, trust is important for potential backers; they must trust that the farmers will use the money they contribute as presented. Several surveys have indicated that Norwegians prefer Norwegian food and that they support Norwegian agriculture (Norges Bondelag, 2016; Norskmat, 2018). One of them showed that as many as 89 percent of survey respondents support Norwegian farmers (Norskmat, 2018). This survey demonstrated general support for the preservation of Norwegian agricultural jobs, which may indicate that people, at least at the general level, trust Norwegian farmers. In addition, trust is also important for the farmers; if they do not trust

that people want to support agriculture, they are not likely to bother developing a crowdfunding campaign.

### ***Prosperity as an additional and necessary enabler***

As argued, social control, privacy, the spirit of *dugnad*, and trust are characteristics of the Norwegian culture that seem relevant to the success of crowdfunding to raise money for GHG mitigation measures within agriculture. Theoretically, these characteristics predict a situation where it is more difficult to find farmers who are willing to participate in such campaigns than it is to engage backers to support the campaigns. In addition, it should be mentioned that, in general, Norway enjoys a high level of prosperity compared to many other countries. Having discretionary income to contribute is a prerequisite for crowdfunding, and further, it may also be easier for an individual to make idealistic choices (such as supporting the climate and/or agriculture financially) when one is socioeconomically stable rather than struggling.

### **Data and method**

The current study is part of a larger research project aiming to assess the potential for a locally crowdfunded concept that enables Norwegian farmers to implement climate-friendly measures and technologies on their land and the Norwegian public to invest in local GHG mitigation measures to compensate for their carbon offsets. To our knowledge, crowdfunding of GHG mitigation measures was by and large an untested method among Norwegian farmers when the project started and, thus, an important reason for initiating the project. Sociocultural barriers and enablers in this respect constitute central preconditions relevant to the concept's success or failure.

First, we conducted a desk study exploring relevant sociocultural norms and characteristics typical for Norway. The search, conducted through Google Scholar, aimed to identify literature examining specific characteristics as typical to Norway. The compiled characteristics were then assessed to identify those that, logically, could work as either barriers or enablers for a successful crowdfunding programme of our kind. All but one of the conditions we ended up with were well known to us from before, due to previous work on rural communities. The value of privacy was, on the contrary, first revealed through the data analysis, and later included based on the confirming literature found. The results of this desk-based study were the four characteristics elaborated in the previous section.

In order to obtain empirical insights on the same topic, we conducted one focus-group interview with farmers (as potential fund-seekers) and one with laypersons (as potential backers). Focus-group approaches are frequently used for understanding social issues (e.g. Morgan, 1997) and like other qualitative methods, they allow for investigating people's opinions, understandings and concerns and enable the exploration of not only what people think but also why they think as they do (Kitzinger & Barbour, 1999). Both focus-group interviews were conducted in autumn 2018. Each one lasted for about two hours, and each was recorded and subsequently transcribed.

In regard to the focus group conducted with farmers, seven farmers (including two couples) from five different farms were included, four men and three women varying in age from their 30s to their 60s. The farmers live in different regions of Norway, and all are engaged in dairy and meat production, combined in one breed of cattle. This focus-group interview was designed in order to investigate, among other factors, how national socio-cultural characteristics may create barriers (or enablers) to farmers' establishment of their own crowdfunding campaigns. However, they were not asked specifically about this issue; instead, they were asked more open questions, such as those that follow: whether they would consider establishing a crowdfunding campaign themselves (and why/why not), and if so, what response they would expect from other farmers; which type of crowdfunding they would prefer (and why); whether crowdfunding could be of interest to all kinds of farmers (and why/why not); what they would think about it if their neighbour started a crowdfunding campaign (and why); what do they think would be the best way of conducting a crowdfunding campaign from a farmer's perspective, etc.

We assumed that some of the interviewees had limited knowledge about crowdfunding, which was later confirmed. For this reason, we started each focus group interview by presenting a brief description of the concept and the different forms of crowdfunding. According to the prevailing regulations in Norway back in 2018, we told the interviewees that the equity model was less relevant and made them assess the relevance of the other three forms. Since the farmers mainly went for the donation model (they had access to other types of loans, and rewards were perceived as difficult and too time-consuming to implement), the further discussions in the interview were based on the donation model. This was also the case in the interview with potential backers. They, too, were most interested in non-investment models, and potential rewards were assessed to be of minor significance to themselves and others.

The focus group of potential backers consisted of six laypersons living in different locations in Eastern Norway. Two men and four women participated, varying in age from their 20s to their 60s. In accordance with the other interview, the focus group with laypersons was designed to investigate, among other factors, how national sociocultural characteristics might create enablers (or barriers) to laypersons' generosity when it comes to crowdfunding farmers' campaigns for new investments in GHG mitigation measures. These interviewees were not asked specifically about the relevant sociocultural characteristics; rather, they were asked open questions about their knowledge on crowdfunding, their awareness around both agriculture and climate change, and, not least, preconditions for backing/not backing relevant crowdfunding campaigns.

An important dimension to be noted is that both the farmer group and the layperson group seemed to comprise individuals with a better than average "sustainability profile". While the farmers were recruited based on their participation in another research project on climate-friendly agriculture (where they represented good examples of desired implementations), the laypersons were recruited through announcements directed towards various environmental and climate-related networks and platforms. The strategic sampling approach ensured the participation of interviewees with some thoughts and perhaps interest in crowdfunding to facilitate GHG mitigation measures in agriculture.

The data were analysed by first having a close reading of each transcription document, where meaningful units of data, providing information about relevant concepts and issues, were identified. These data units were labelled and categorized according to their similarities with other units of data. In addition to identifying different themes in the data, this categorization process included observing differences and similarities between the participants in each of the two interviews, and also recognizing both anticipated and unanticipated linkages to the theory in the field. As such, the qualitative data have been analysed through meaning condensation and meaning categorization (Kvale, 1996), and the following analysis section is further structured around the particular cultural characteristics identified as relevant and typical for Norway.

In addition, the results of several relevant variables in two national representative surveys – one among Norwegian farmers (Anonymous, 2019, including 465 respondents) and another the Norwegian population as potential backers (Anonymous, 2020, including 1500 respondents) – supplement the findings from the focus-group interviews. These surveys were conducted in another part of the larger research project to obtain

quantitative, statistically generalizable insights. The farmer survey investigated farmers' interest in climate change, particularly mitigation and a local crowdfunding programme, while the survey directed towards the Norwegian population as potential backers offered information on the average person's general willingness to pay for local climate and sustainability measures in agriculture.

### **Empirical analysis: sociocultural barriers and enablers for crowdfunding**

In our analysis, we explore empirically how the sociocultural characteristics presented in the theory section may act as barriers or enablers for crowdfunding of GHG mitigation measures in agriculture.

#### **Social control and privacy as potential sociocultural barriers for farmers**

From the farmer population survey (Anonymous, 2019), we learned that 19 percent of them agreed that crowdfunding sounded like an attractive solution for financing climate measures on farms, while the remaining farmers either disagreed (29 percent) or did not have a clear standpoint (52 percent).<sup>3</sup> Likewise, in the focus-group interview with farmers, there was mixed interest for the presented crowdfunding programme and their own potential participation in it.

When the farmer interviewees were asked what response they would expect to receive from other farmers if they launched their own crowdfunding campaigns, it became clear that they both explicitly and implicitly referred to the Law of Jante:

- *When discussing things, it doesn't take much before one meets the Law of Jante.* (Male farmer 1; Western Norway, in his 60s)
- *So the Law of Jante is prevailing?* (Interviewer)
- *Yes, in Norwegian agriculture, yes. (. . .) It depends on who you are discussing things with. There is quite much [Law of Jante]. But luckily, there are several future-oriented farmers in the local extension services. I think they would be interested in it (the crowdfunding concept). But there are also quite many who are negative towards everything. But I think our relationship to the neighbours, the extent of the help and support we receive, and the various collaboration agreements that get developed, improves.* (Male farmer 2; mid-Norway, in his 30s)

This conversation between two farmers who are both involved in organic farming reflects how they have

experienced receiving negative feedback based on their own ideas that sometimes do not comply with the practices of other farmers. However, one of the farmers (Male farmer 2) pointed out that he perceived this to be person-dependent, and that, overall, he had experienced an improvement in other farmers' responses to what he is doing. He continued by saying that, "I believe all the retired farmers sitting around the table at the local café would have negative responses to it", indicating perceived generational differences in acceptance for new ideas and practices, and he further stated that he did not think he would hesitate presenting such a campaign on behalf of his own farm.

The female farmers were expecting negative reactions, too, especially if the farmers ended up in a competitive situation with their colleagues: "How can certain farms in the village get support, without having the other farmers feeling bad about it?" (Female farmer 3; Western Norway, in her 60s). Results from the farmer population survey indicate that about one-fourth of Norwegian farmers (24 percent) think that facilitating crowdfunding would be considered negatively by people in one's own neighbourhood, while about one-fifth (19 percent), on the contrary, do not believe that such a practice would generate negative evaluations from their local community (Anonymous, 2019).

The farmers seemed to manage the perceived social control differently. While one stated that the Law of Jante sets no limits on him, another farmer reported that he did what he could not to attract attention from other farmers and opinionated persons:

The most difficult part of doing organic farming is to handle the Law of Jante. I have been running the farm this way for 20 years, and I have stopped going to meetings and stopped discussing. That works for me (Male farmer 1; Western Norway, in his 60s).

The latter is a good example of sociocultural conditions resulting in a lack of promoting the kind of self-marketing that is necessary to realize a crowdfunding programme.

Privacy as a sociocultural characteristic was also mentioned as a possible constraint for establishing a crowdfunding campaign. When asked if crowdfunding could be an interesting way of extra financing for farmers in general, one of the farmer interviewees replied:

It depends on how it can be arranged, for example, how much you must share from your own farm. If it was more anonymous, I think more farmers would be interested. [For example,] to establish a Facebook site because one is going to sell something from the farm may feel like selling one's own private life. It can feel uncomfortable. (...) Of course, it's individual; some people share

everything about their family and also when they run a farm. (Female farmer 1; mid-west-Norway, in her 40s)

While individual differences were recognized regarding the need for privacy, the material context was also ascribed some relevance in this case, among others, by one of the interviewees involved in joint farming, and where the joint barn and their private buildings were located at different places:

We have a clear division. To us, it is no problem to promote what we are doing at our joint farming business. We are often visited by journalists and are happy for that, but since we don't live there, there is no problem to keep our private life separate. (Male farmer 2; mid-Norway, in his 30s)

The interviewees highlighted that it was easier to keep their home lives and businesses apart when these were physically separated, and the appreciation of this division reflects their valuation of privacy. The results from the farmer population survey show that 49 percent did not want to be presented publicly as a recipient of a crowdfunding campaign, while 13 percent did not perceive this as a problem (and 38 percent did not have a clear standpoint). The considerable share of farmers not wanting to participate in this kind of self-marketing is assumed to be related to considerations of both the Law of Jante and the desire for privacy.

Finally, sociocultural conditions are of less relevance if the farmers see no *need* for other financing. At the end of the interview, one of the farmers reflected upon his and his wife's situation:

I don't think this [crowdfunding] is something of general interest, but a strategy for farmers with special interests or special needs. I'm feeling increasingly sure that this is not relevant to me and my wife. We do investments quite regularly through the everyday running of our business. We are having a good turnover, and, basically, we can buy what we want. (...) If under any circumstances [crowdfunding would be relevant to us], it had to be a big project, something such as a biogas system worth several millions [NOK]" (Male farmer 3; mid-Norway, in his 50s)

As this quote underlines, in addition to sociocultural barriers, practical economic conditions may also be decisive regarding farmers' enthusiasm for participation in crowdfunding campaigns.

In summary, based on the interviewees' reflections, farmers differ both in regard to how they react to negative feedback and their needs for privacy. In accordance with the national farmer survey, these differences seem to be distributed quite randomly, as there were no significant differences between whether crowdfunding sounded like an attractive solution and the farmers'



ages, sex, educational level or type of production (Anonymous, 2019, p. 48).

### ***Dugnad spirit and trust as potential sociocultural enablers for funding***

In more closely examining the relevance of the dugnad spirit and trust to this particular crowdfunding programme, it is necessary to move onto the potential backer interviewees and their likelihood, as Norwegian consumers, to provide money for crowdfunding campaigns aimed at climate mitigation measures in agriculture. Under what conditions are they willing to participate?

In line with the basic principles of dugnad, people want to know that others will also contribute to reach a goal:

To know that others are contributing is interesting, but how much they contribute is less interesting. However, that others are contributing is very important. (Female layperson 1; in her 30s, employed, sustainability-related work)

One of the interviewees stated that she had supported several crowdfunding campaigns previously, among others the start-up of a small café and the establishment of an urban garden market producing and selling vegetables. Definitively, crowdfunding appears to take advantage of the dugnad spirit; however, the goal of the relevant crowdfunding programme (climate mitigation measures) was assessed as possibly too ambitious and expensive:

I would be more motivated to support a smaller project because then I would feel that my contribution means something to the recipient. If the project was very large, I wouldn't bother to offer anything because my contribution would, anyway, feel too small. (Female layperson 4; in her 60s, employed, sustainability-related work)

I support you on that, unless I could see a progress bar showing that "everyone" is participating. Then I would have joined in, too. (Male layperson 1; in his 20s, student at a sustainability-focused institute and employed)

According to several of the layperson interviewees, the dugnad spirit appears mainly when your own contribution is sufficiently significant, i.e. when it constitutes a recognizable share. This has also been supported by other researchers, such as Marelli and Ordanini (2016), who found that setting the funding goal too high (which may very well be the case when comparatively expensive agricultural equipment is to be financed) will reduce the chance of success.

Since a preference for privacy and perceived problems related to the Law of Jante or the village beast

may hinder farmers from standing out to market their own campaigns, the layperson interviewees were asked if they would still consider crowdfunding for GHG mitigation measures in agriculture if the money went to a fund (where farmers could then apply for economic support) instead of to specific individual farms and farmers:

I think crowdfunding requires a closer attachment [to the recipient] than supporting 50 or 500 NOK to "Norwegian agriculture". It's too distant. And they need to learn more about communication; the farmer should learn how to "tell the story". One has to relate to some local aspects, and then "tell the story". That is undervalued. (Female layperson 1; in her 30s, employed, sustainability-related work)

This quote illustrates the significance of building some sort of personal relationship with potential backers. Before deciding to contribute funds, people want to know the intended goal for their contribution, similar to other kinds of dugnad.

This is also why the layperson interviewees liked the idea of funding GHG mitigation measures on Norwegian farms compared to the more-distant and non-specific carbon-offset programmes available in relation to air travel: "I don't want to pay my money to [an airline company], as I don't know how the money will be spent" (Female layperson 3; in her 30s, employed, sustainability-related work). The preference for local-level mitigation campaigns was also confirmed in the national survey with potential backers (Anonymous, 2020). While 32 percent of this population would likely donate money to mitigation measures at the local level, 24 percent would likely donate money to the same at the international level.

In regard to the significance of *trust* between crowdfunding founders and backers, this appeared to be a conditional rather than a given relational quality, depending on the accessible information about the specific goal of a campaign:

I think a certain personal level is required. Not only that you can support a farmer, but that you can support Per Pettersen (a random name) on this or that farm and with this or that measure. And there may be a "Click here!" if you want to know more about the specific measure. I mean, crowdfunding is extremely heavily based on trust. Trust is the alpha and the omega. You need to trust that the money goes where it is supposed to go. (Female layperson 4; in her 60s, employed, sustainability-related work)

One of the layperson interviewees (Male layperson 2; in his 20s, student and volunteer for a sustainability-oriented NGO) also pointed out the lack of clarity related to the effects of GHG mitigation measures, relevant to

backers' trust: "I don't want to know the number of emissions reduced, as I would never trust this number. Practically, it's impossible to decide the concrete number". According to the results from the national survey with potential backers, 50 percent agree that numbers on actual emission reductions are important, while only 13 percent disagree (and the remaining share are between these) (Anonymous, 2020). One of the farmer interviewee quotes from the other focus-group interview reveals that farmers were also reflecting upon the significance of trustworthy effects of the measures:

It's important that someone verifies if the project actually represents a climate measure or not ... someone who also has competence in agriculture. It would be unfortunate if a person from Bellona (a specific environmental group) who has never been to a farm deduces something. Then it may sideslip, and the estimates become poor. (Female farmer 1; mid-west-Norway, in her 40s)

To summarize, even though people are engaged in climate and environmental issues, they are not automatically willing to crowdfund any initiative within this field. We have seen that potential backers consider many criteria that need to be met before they decide to contribute financially. Furthermore, as with farmers, laypersons are all different, both in regard to their willingness to contribute funds and their levels of trust.

## Discussion

Our analysis confirms that negative social control, whether it concerns the Law of Jante or the related village beast concept, is also a prevailing sociocultural characteristic of agricultural communities in Norway. However, experienced social control seems to count differently for different kinds of persons, and farmers appear to have their own strategies in regard to managing negative social control. In line with this, farmers, like most people, also appear to have varying needs and situations when it comes to privacy. Relatedly, Davidson and Poor (2015) argued that the concept of crowdfunding and how a campaign is designed and organized make this method of financing a strong fit for individuals who can be described as extroverts. Hence, these sociocultural characteristics may, undoubtedly in some cases, work as barriers to establishing crowdfunding campaigns, while in other cases this is less likely to be the case.

Furthermore, the analysis demonstrates how, in order to release the average person's spirit of *dugnad* related to crowdfunding for GHG mitigation measures on Norwegian farms, a traditional "*dugnad* set-up" is beneficial, preferably with a limited "crowd" able to meet the

financial needs and a recipient who is as *well-known*, *local* and *specific* as possible. As such, despite good intentions of saving both the planet and a valued economic sector, it is not a given that people will embrace this kind of crowdfunding programme regardless of the circumstances. In addition, trust aspects related to the effects of the particular mitigation measures appear as a potential barrier. However, if marketed as situations where mitigation measures on Norwegian farms appear to be alternatives to more-distant and undefined goals, for example, in the case of travel-related carbon-offset programmes, the local, concretized version of a project seems to have a much greater chance of success.

In summary, when it comes to the cultural preconditions for crowdfunding of localized agricultural GHG mitigation measures in Norway, neither the assumed sociocultural barriers nor the sociocultural enablers appeared to be as effective as one might expect based on the theory on these sociocultural characteristics. This reflects how people may use their cultural tool kit "in varying configurations to solve different kinds of problems" (Swidler, 1986, p. 273). It is worth noting that, even though we included farmers who are already accustomed to thinking in alternative and sustainability-oriented ways and laypersons with an above-average interest in sustainability, there was doubt about priorities and premises set within both camps. As such, there is scarcely any reason to expect greater enthusiasm amongst other groups of farmers and laypersons for this specific crowdfunding programme in Norway. Not all farmers are looking for new and alternative solutions (whether due to social control or for practical economic reasons), and neither are all laypersons sufficiently concerned about the climate and/or the future of Norwegian agriculture at the moment to contribute funds for programmes designed to benefit either one. In addition, many Norwegians remain unfamiliar with the phenomenon of crowdfunding (Anonymous, 2020).

In regard to the transferability of our indications, we want to highlight that none of the sociocultural characteristics explored in our study is solely Norwegian. For example, Danes claim *Janteloven* as one of their norms, too, and this cultural phenomenon, furthermore, is comparable to the "tall poppy syndrome" in the UK and seemingly also to the Swedish *lagom* philosophy.<sup>4</sup> Furthermore, other research has identified how individuals in other countries experience challenges and motivations that align well with the outcomes of the sociocultural characteristics discussed in the current paper. For example, Agrawal et al. (2014) reported on challenges related to the disclosure requirement of crowdfunding, which affects privacy and, potentially, social control as well. Another study by Ordanini et al.

(2011) found that the main motivation for consumers donating money for crowdfunding is something referred to as “social participation”, which seemingly corresponds to one of the valued aspects of dugnad. While it is not specified whether these challenges and motivations identified abroad may be linked to home-country cultural characteristics, their existence indicates that our findings from Norway may be of relevance to crowdfunding of agricultural GHG mitigation measures elsewhere as well. In addition, other countries or regions may have their own distinctive sociocultural characteristics of relevance that have not been included in this study. For example, in Sweden, a risk-averse nature appears to be one barrier to the establishment of crowdfunding campaigns with publicly available descriptions (Ingram & Teigland, 2013).

## Conclusion

This paper argues that sociocultural characteristics such as Social control and Privacy may restrict the potential of crowdfunding to some extent, while Dugnad spirit and Trust on the contrary seem to facilitate this potential to some extent. Our empirical findings suggest that, while certain nation-typical sociocultural characteristics manifest themselves in a crowdfunding context, they are not all-embracing. This points to opportunities for successful crowdfunding of local-level mitigation measures in agriculture – provided that the right criteria are met and the right motivated people, both founders and backers – are involved. Not least, fundraising with local, concrete mitigation purposes seems more aligned with the dugnad spirit than more-distant and non-specific, traditional carbon-offset programmes available in relation to air travel.

For further research on this topic, we also propose studies based on individual interviews, allowing more in-depth analyses of the relationship between sociocultural conditions and people’s strategies of action. It would also be interesting to know if there are better or worse preconditions for the same, specific crowdfunding concept in other countries and cultures, and if so, what they might be. Furthermore, related to strategic climate-change mitigation work, it would be useful to learn whether agriculture-related crowdfunding campaigns, in general, are remarkably easy or remarkably difficult to launch when it comes to securing crowdfunding. The same is true as well for GHG mitigation; does it appear as more or less attractive than other programme goals? If the latter is the case, it will be an important task for further research to reveal how such programmes may be angled to involve as many backers as possible.

## Notes

1. Internet-based platforms facilitate funding of a particular campaign by linking fundraisers to backers (Belleflamme et al., 2015).
2. For lending-based crowdfunding, the increase concerns business and property lending – not consumer lending (Shneor, 2021).
3. The quite high share of respondents without a clear standpoint may be due to Norwegian farmers’ generally weak knowledge of crowdfunding as such (Anonymous, 2019).
4. This word may be translated as “just enough” or sufficient.

## Acknowledgements

This study was financed by The Research Council of Norway (grant number 268223). We wish to thank two other work packages in the project that invited us to gather the data needed for this study. Thanks are also due to three anonymous reviewers whose suggestions contributed to improve the manuscript.

## Disclosure statement

No potential conflict of interest was reported by the author(s).

## ORCID

Maja Farstad  <http://orcid.org/0000-0002-2170-4475>

## References

- Agrawal, A., Catalini, C., & Goldfarb, A. (2014). Some simple economics of crowdfunding. *Innovation Policy and the Economy*, 14(1), 63–97. <https://doi.org/10.1086/674021>
- Avant, G. R., & Knutsen, K. P. (1993). Understanding cultural differences: Janteloven and social conformity in Norway. *ETC: A Review of General Semantics*, 50(4), 449–460.
- Belleflamme, P., Lambert, T., & Schwienbacher, A. (2014). Crowdfunding: Tapping the right crowd. *Journal of Business Venturing*, 29(5), 585–609. <https://doi.org/10.1016/j.jbusvent.2013.07.003>
- Belleflamme, P., Omrani, N., & Peitz, M. (2015). The economics of crowdfunding platforms. *Information Economics and Policy*, 33, 11–28. <https://doi.org/10.1016/j.infoecopol.2015.08.003>
- Bjørkhaug, H., & Blekesaune, A. (2008). Gender and work in Norwegian family farm businesses. *Sociologia Ruralis*, 48(2), 152–165. <https://doi.org/10.1111/j.1467-9523.2008.00456.x>
- Bjørkhaug, H., & Rønningen, K. (2014). Crisis? What crisis? Marginal farming, rural communities and climate robustness: The case of Northern Norway. *The International Journal of Sociology of Agriculture and Food*, 21(1), 51–69. <https://doi.org/10.48416/ijfsaf.v21i1.155>
- Brandth, B., Haugen, M. S., & Kramvig, B. (2013). Taming the village beast: Rural entrepreneurship as the art of balance between economic growth and social sustainability. In

- E. Figueiredo & A. Raschi (Eds.), *Fertile links? Connections between tourism activities, socioeconomic contexts and local development in European rural areas* (pp. 107–127). Firenze University Press.
- Burton, R. J. F., & Farstad, M. (2020). Cultural lock-in and mitigating greenhouse gas emissions: The case of dairy/beef farmers in Norway. *Sociologia Ruralis*, 60(1), 20–39. <https://doi.org/10.1111/soru.12277>
- Catterberg, G., & Moreno, A. (2005). The individual bases of political trust: Trends in new and established democracies. *International Journal of Public Opinion Research*, 18(1), 31–48. <https://doi.org/10.1093/ijpor/edh081>
- Davidson, R., & Poor, N. (2015). The barriers facing artists' use of crowdfunding platforms: Personality, emotional labor, and going to the well one too many times. *New Media & Society*, 17(2), 289–307. <https://doi.org/10.1177/1461444814558916>
- Delhey, J., & Newton, K. (2005). Predicting cross-national levels of social trust: Global pattern or Nordic exceptionalism? *European Sociological Review*, 21(4), 311–327. <https://doi.org/10.1093/esr/jci022>
- Dushnitsky, G., Guerini, M., Piva, E., & Rossi Lamastra, C. (2016). Crowdfunding in Europe: Determinants of platform creation across countries. *California Management Review*, 58(2), 44–71. <https://doi.org/10.1525/cmr.2016.58.2.44>
- Eriksen, T. H. (1993). *Typisk norsk: essays om kulturen i Norge*. Huitfeldt Forlag.
- Fellmann, T., Witzke, P., Weiss, F., Doorslaer, B. V., Drabik, D., Huck, I., Salputra, G., Jansson, T., & Leip, A. (2018). Major challenges of integrating agriculture into climate change mitigation policy frameworks. *Mitigation and Adaption Strategies for Global Change*, 23(3), 451–468. <https://doi.org/10.1007/s11027-017-9743-2>
- Garvey, P. (2005). Domestic boundaries. Privacy, visibility and the Norwegian window. *Journal of Material Culture*, 10(2), 157–176. <https://doi.org/10.1177/1359183505053073>
- Gullestad, M. (1997). A passion for boundaries: Reflections on connections between the everyday lives of children and discourses on the nation in contemporary Norway. *Childhood*, 4(1), 19–42. <https://doi.org/10.1177/0907568297004001002>
- Hall, P. A., & Lamont, M. (2013). Why social relations matter for politics and successful societies. *Annual Review of Political Science*, 16(1), 49–71. <https://doi.org/10.1146/annurev-polisci-031710-101143>
- Hauge, K. E., Brekke, K. A., Nyborg, K., & Lind, J. T. (2019). Sustaining cooperation through self-sorting: The good, the bad, and the conditional. *Proceedings of the National Academy of Sciences of the United States of America*, 116(12), 5299–5304. <https://doi.org/10.1073/pnas.1802875115>
- Haugen, M. S., & Villa, M. (2006). Big brother in rural societies: Youths' discourses on gossip. *Norsk Geografisk Tidsskrift – Norwegian Journal of Geography*, 60(3), 209–216. <https://doi.org/10.1080/00291950600889996>
- Hvinden, B. (2017). Welfare and civil society in Norway: How does the interaction between public and private responsibilities change as response to demographic ageing? *Japanese Journal of Northern European Studies*, 13(1), 1–8. [https://doi.org/10.24579/janes.13.0\\_1](https://doi.org/10.24579/janes.13.0_1)
- Ingram, C., & Teigland, R. (2013). Crowdfunding among IT entrepreneurs in Sweden. *A qualitative study of the funding ecosystem and IT entrepreneurs' adoption of crowdfunding*. Stockholm School of Economics. [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=2289134](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2289134).
- Jonsson, T. (2000). *Blant bygdedyr og vestkantkrokodiller*. Det Norske Samlaget. (Original work published 1949)
- Kitzinger, J., & Barbour, R. S. (1999). Introduction: The challenge and promise of focus groups. In R. S. Barbour & J. Kitzinger (Eds.), *Developing focus group research: Politics, theory and practice* (pp. 1–20). SAGE.
- Kleven, Ø. (2016). Nordmenn på tillitstoppen i Europa. *Samfunnsspeilet 2/2016*. Statistics Norway. [https://www.ssb.no/kultur-og-fritid/artikler-og-publikasjoner/\\_attachment/269579?\\_ts=1555305a1f0](https://www.ssb.no/kultur-og-fritid/artikler-og-publikasjoner/_attachment/269579?_ts=1555305a1f0)
- Kragt, M., Dumbrell, N. P., & Blackmore, L. (2017). Motivations and barriers for Western Australian broad-acre farmers to adopt carbon farming. *Environmental Science & Policy*, 73, 115–123. <https://doi.org/10.1016/j.envsci.2017.04.009>
- Kvale, S. (1996). *InterViews. An introduction to qualitative research interviewing*. Sage.
- Lewis, R. D. (1999). *Cross cultural communication: A visual approach*. Transcreen Publications.
- Lorentzen, H., & Dugstad, L. (2011). *Den norske dugnaden: historie, kultur og fellesskap*. Høyskoleforlaget.
- Mæhle, N., Otte, P. P., & Drozdova, N. (2020). Crowdfunding sustainability. In R. Shneur, L. Zhao, & B. T. Flåten (Eds.), *Advances in crowdfunding* (pp. 393–422). Springer Nature Switzerland.
- Mæhle, N., Otte, P. P., Huijben, B., & de Vries, J. (2021). Crowdfunding for climate change: Exploring the use of climate frames by environmental entrepreneurs. *Journal of Cleaner Production*, 314, 128040. <https://doi.org/10.1016/j.jclepro.2021.128040>
- Marelli, A., & Ordanini, A. (2016). What makes crowdfunding projects successful “before” and “during” the campaign? In D. Brüntje & O. Gajda (Eds.), *Crowdfunding in Europe: State of the art in theory and practice* (pp. 175–192). Springer.
- Morgan, D. L. (1997). *Focus groups as qualitative research* (2nd ed.). SAGE.
- Mydland, L., & Grahn, W. (2011). Identifying heritage values in local communities. Identifying heritage values in local communities. *International Journal of Heritage Studies*, 18(6), 564–587. <https://doi.org/10.1080/13527258.2011.619554>
- Norges Bondelag. (2016). *Rekordmange støtter landbruket*. Norges bondelag. <https://www.bondelaget.no/nyhetsarkiv/rekordmange-stotter-landbruket>
- Norskmat. (2018). *Forbrukerne vil ha norsk matproduksjon!*. Norskmat. <https://norskmat.no/no/nyt-norge/artikler/forbrukerne-vil-ha-norsk-matproduksjon>
- Ordanini, A., Miceli, L., & Pizzetti, M. (2011). Crowd-funding: Transforming customers into investors through innovative service platforms. *Journal of Service Management*, 22(4), 443–470. <https://doi.org/10.1108/09564231111155079>
- Otte, P. P., Zahl-Thanem, A., Hansen, S., & Mæhle, N. (2019). Norwegian farmers' willingness to participate in a local climate crowdfunding program – results from a national survey. Report 5/19. Rurals – Institutt for rural- og regionalforskning.
- Regjeringen. (2019). *Enighet om klimaavtale mellom regjeringen og jordbruket*. Regjeringen. <https://www.regjeringen.no/no/aktuelt/enighet-om-klimaavtale-mellom-regjeringen-og-jordbruket/id2661309/>

- Rye, J. F. (2006). Rural youths' images of the rural. *Journal of Rural Studies*, 22(4), 409–421. <https://doi.org/10.1016/j.jrurstud.2006.01.005>
- Sandemose, A. (1933). *En flyktning krysser sitt spor: fortelling om en morders barndom*. Tiden.
- Sewell, W. H., Jr. (1992). A theory of structure: Duality, agency, and transformation. *The American Journal of Sociology*, 98(1), 1–29. <https://doi.org/10.1086/229967>
- Shneor, R. (2021). *Crowdfunding in Norway: Status report 2020 – Q1-Q4*. UiA Crowdfunding Research Center. [https://www.crowdfunding-research.org/\\_files/ugd/390e49\\_df792f47d77344a5a1ac2021f84bf7e0.pdf](https://www.crowdfunding-research.org/_files/ugd/390e49_df792f47d77344a5a1ac2021f84bf7e0.pdf)
- Shneor, R., & Aas, T. H. (2016). Folkefinansiering: Status og fremtidsutsikter. *Praktisk Økonomi & Finans*, 32(1), 43–51. <https://doi.org/10.18261/issn.1504-2871-2016-01-06>
- Shneor, R., Mrzygłód, U., Adamska-Mieruszewska, J., & Fornalska-Skurczyńska, A. (2021). The role of social trust in reward crowdfunding campaigns' design and success. *Electronic Markets*, 32(3), 1103–1118. <https://doi.org/10.1007/s12525-021-00456-5>
- Shneor, R., & Vik, A. A. (2020). Crowdfunding success: A systematic literature review 2010–2017. *Baltic Journal of Management*, 15(2), 149–182. <https://doi.org/10.1108/BJM-04-2019-0148>
- Simon, C., & Mobekk, H. (2019). Dugnad: A fact and a narrative of Norwegian prosocial behavior. *Perspectives on Behavior Science*, 42, 815–834. <https://doi.org/10.1007/s40614-019-00227-w>
- Sivesind, K. H., Lorentzen, H., Selle, P., & Wollebæk, D. (2002). *The voluntary sector in Norway. Composition, changes, and causes*. Report 2002:2. Institute for Social Research.
- Soldal, O. B., & Stoknes, P. E. (2020). *Oppsummering av spørreundersøkelse – Arbeidspakke 4: tilrettelegging for lokal folkefinansiering av klimatiltak*. Handelshøyskolen BI.
- Sørhaug, T. (1996). *Fornuftens fantasier: Antropologiske essays om moderne livsformer*. Universitetsforlaget.
- SSB. (2017). *Organisasjonsaktivitet, politisk deltakelse og sosialt nettverk, levekårsundersøkelsen*. Statistisk Sentralbyrå. <https://www.ssb.no/kultur-og-fritid/statistikker/orgakt>
- SSB. (2020a). *Lønn. 11418: Yrkesfordelt månedslønn, etter statistikk-mål, yrke, avtalt/vanlig arbeidstid per uke, statistikkvariabel og år*. Statistisk Sentralbyrå. <https://www.ssb.no/statbank/table/11418/tableViewLayout/1>
- SSB. (2020b). *Lønn. Gjennomsnittlig månedslønn for kvinner og menn i ulike sektorer*. Statistisk Sentralbyrå. <https://www.ssb.no/arbeid-og-lonn/statistikker/lonnansatt/aar>
- Stevens, R. (1989). Cultural values and Norwegian health services: Dominant themes and recurring dilemmas. *Scandinavian Studies*, 61(2), 199–212.
- Swider, A. (1986). Culture in action: Symbols and strategies. *American Sociological Review*, 51(2), 273–286. <https://doi.org/10.2307/2095521>
- Testa, S., Nielsen, K. R., Bogers, M., & Cincotti, S. (2019). The role of crowdfunding in moving towards a sustainable society. *Technological Forecasting and Social Change*, 141, 66–73. <https://doi.org/10.1016/j.techfore.2018.12.011>
- Thöni, C., Tyran, J. -R., & Wengström, E. (2012). Microfoundations of social capital. *Journal of Public Economics*, 96(7–8), 635–643. <https://doi.org/10.1016/j.jpu.2012.04.003>
- Ugelvik, T. (2019). *Sosial kontroll*. Universitetsforlaget.
- Vaisey, S. (2009). Motivation and justification: A dual-process model of culture in action. *The American Journal of Sociology*, 114(6), 1675–1715. <https://doi.org/10.1086/597179>
- Valenta, M. (2007). Daily life and social integration of immigrants in city and small town – evidence from Norway. *International Journal on Multicultural Societies*, 9(2), 284–306.
- Ziegler, T., Shneor, R., Wenzlaff, K., Odorović, A., & Johanson, D. (2019). *Shifting paradigms: The 4th European alternative finance benchmarking report*. Cambridge Centre for Alternative Finance/University of Agder.
- Ziegler, T., Shneor, R., Wenzlaff, K., Suresh, K., Paes, F. F. C., Mammadova, L., Wanga, C., Kekre, N., Mutinda, S., Wang, B. W., Closs, C. L., Zhang, B., Forbes, H., Soki, E., Alam, N., & Knaup, C. (2021). *The 2<sup>nd</sup> global alternative finance market benchmarking report*. Cambridge Centre for Alternative Finance.