

# SOCIAL ENTERPRISES AS A TOOL FOR SUPPORTING HOUSING SUPPLY IN COMPLIANCE WITH THE AGENDA 2030

Peter SIKÁ <sup>1</sup>, Jarmila VIDOVÁ <sup>2</sup>, Marcel KORDOŠ <sup>3</sup>✉

<sup>1, 2</sup>*Faculty of National Economy, University of Economics, Bratislava, Slovakia*

<sup>3</sup>*Faculty of Social and Economic Relations, Alexander Dubček University of Trenčín, Trenčín, Slovakia*

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**Abstract.** There is a space at the interface between the public and state sectors and the private profitable, market sector for the operation of the social economy. The social economy is a socially beneficial area in solving social problems in many countries of the European Union and is still consolidating its position in terms of the Agenda 2030. The paper presents a framework of new and unexplored issues, where the novelty a current overview of the role of social enterprises in providing housing support for low-income groups in regions of the Slovak Republic with elevated unemployment rates, in alignment with the objectives set forth in Agenda 2030. We also focus on the potential of social enterprises in solving the issue of housing for people with insufficient income in marginalized communities, as this area has received little attention in Slovakia. As part of the empirical part, we conducted an analysis of the development of social enterprises and their establishment in the regions. Since a quarter of the social enterprises are located in the least developed regions, where unemployment is significantly worse than the Slovak average, we examined by correlation whether there is a dependence between the number of available job seekers of working age in % of the working age population in individual regions of the Slovak Republic and the number of social enterprises established in the regions of the Slovak Republic. From empirical research, we can identify that social housing enterprises are an important tool that helps solve the issue of housing for people who do not have sufficient income to secure it however, the absence of effective financial support results in their uniform composition.

**Keywords:** social enterprises, housing, unemployment, regional differences in unemployment, Roma Communities, Agenda 2030.

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✉ Corresponding author. E-mail: [marcel.kordos@tnuni.sk](mailto:marcel.kordos@tnuni.sk)

## 1. Introduction

The contribution is devoted to social entrepreneurship and social housing enterprises to solve the issue of housing for residents with insufficient income. The social economy is part of an economy that is driven by solidarity and its primary role is to meet social goals, support for increasing employment, social cohesion and social services development (Pongrácz et al., 2023). Charles Dunoyer was the first who used the term social economy in 1830 (Dohnalová & Pruša, 2011). The social economy is therefore a socially beneficial area in solving social problems and unemployment in many countries of the European Union and still strengthens its position. As Thompson et al. (2022) posit, the social economy has a significant role to play in the revitalization of struggling town centers. It provides a chance to rethink the piecemeal development of the sector and view it as an institutional network at the local level. There is a space at the interface between the public and state

sectors and the private profitable, market sector for the operation of the social economy with the aim of mitigating the effects of the market and breaking out of poverty through the fulfilment of the principle of solidarity. It is an area of public goods that the market cannot or does not want to distribute and the state gives up this distribution (Hunčová, 2007). The social economy is one of the ways of activity in the economy, which combines both economic and social goals.

According to Giza-Poleszczuk and Hausner (2008), it is, on the one hand, a practical way of solving social problems at the local level (public utility services), and on the other hand, it is a mechanism for deeper system-wide changes (corporate social responsibility) and the state (public-social-private partnership). According Korimová (2007) it is a microeconomic cross-sectional scientific discipline with consensus socio-economic forecasting, an alternative realization of the public interest, with the aim of socially integrating disadvantaged or long-term excluded

groups. Its main goal is the integration of people back into life, both professionally and socially. Social economy organizations pursue the common interest of a particular community and provide goods and services to its members (Kaftan et al., 2023). There were several reasons why the social economy was created, e. g. unemployment, poverty, exclusion, poor demographics, lack of rental housing or a family crisis.

The European Union supports the social economy as an important part of the European economy. Individual entities operating in the social economy sector, provide a wide range of products and services and create millions of jobs. The European Union employs more than 11 million people in the social economy, representing an overall employment rate of more than 6%. At a time of economic and financial crisis around the world, these problems deepened, and new innovative approaches were sought to address them (Pongrácz, 2015). Problems were solved through the most important element of the social economy, which includes social enterprises. Social enterprises are of significant consequence for any developed country, as their presence serves to reduce inequality, create employment opportunities and generate profit, while simultaneously contributing to long-term sustainability (Bonfanti et al., 2024; Hunt et al., 2024). The overarching objective of social enterprises is to provide disadvantaged groups within society with an equal footing with other sections of society and to address the various societal issues that the Slovak Republic has committed to addressing in the Agenda 2030. One of the key goals set out in this agenda is to ensure access to adequate housing for individuals and communities at risk of poverty and social exclusion. In Slovakia, the Statistical Office of the Slovak Republic (2024) reports that 5,115 non-conventional dwellings of the shack type were counted. These are dwellings where the residents are unable to be registered for permanent (de jure) residence. However, 37,276 residents are currently (de facto) living there, with nearly 42% of these individuals being children aged 0–14 years. This poses a significant risk to their future inclusion and labor market participation. The highest concentration of shacks is found in the Košice and Prešov regions, with 178 municipalities in Slovakia having at least one shack.

This paper presents a framework of new and unexplored issues, wherein the novelty lies in the current view on the role of social enterprises in addressing the support of housing supply for low-income groups in regions of the Slovak Republic with higher unemployment rates. This is done in line with the objectives of Agenda 2030.

The objective of this paper is to address a gap in the existing research on the potential of social housing enterprises as a tool to address the issue of housing for individuals with insufficient incomes in marginalized communities. Slovakia faces significant challenges in providing access to housing for individuals at risk of poverty and social exclusion. The prevalence of severe housing deprivation among individuals at risk of poverty is higher than the EU15 average, and it is also increasing over time.

This paper is organized as follows. At the beginning, we discuss the theoretical background of social entrepreneurship in general and its basic principles. We refer to scientific and professional works of domestic and foreign authors. Gradually, we move to the analysis of social entrepreneurship and social enterprises in the Slovak Republic and individual NUTS 3 regions. Based on data on registered social enterprises in the Slovak Republic, we have made an analysis of the development of their establishment in the regions. Additionally, we analyzed the correlation between the prevalence of social enterprises and the unemployment rate. Considering the types of social enterprises, in this paper we also focus on social housing enterprises as one of the tools to improve access to housing. In Slovakia, they appear sporadically compared to other types of social enterprises, despite their great potential to address housing problems of people with insufficient income.

## 2. Literature review

Social entrepreneurship is very beneficial for society. It is a process that strengthens society. In particular, it should have an impact on social cohesion policy, involve local and human capital resources, including improving competitiveness in the region, care for the environment, culture and heritage, employ disadvantaged groups and those who were excluded by market and influence public administration with knowledge and inspiration in order to adjust employment policy (Chamber of Social Enterprises and the South Moravian Region, 2016). The aim of social entrepreneurship is to solve the problems of labor integration of disadvantaged groups of the population, employability in the labor market as well as the elimination of poverty (Bell & Bakker, 2024; Pongrácz et al., 2023). This is done through social enterprises, which aim to create a positive social impact and not to generate profits for the owners of social enterprises (Segovia-Vargas et al., 2024). This requires social entrepreneurs to develop a set of specific skills, including those that allow to create patterns, build relationships, communicate knowledge, as they cannot exist alone (Moore & Westley, 2011). Social entrepreneurs can act not only as initiators (e.g., through business creation), but also as mediators of ideas, social innovations and creators of social practices (Cajaiba-Santana, 2014; Sen, 2007). State that social entrepreneurs almost never innovate in isolation, but interact with other organizations to obtain, develop and exchange knowledge and information about the interdependence and unforeseen consequences of individual business entities. According to Defourny (2008) and Borzaga and Santuari (2000), Borzaga and Solari (2001) social entrepreneurship is an activity where economic surpluses are preferentially reinvested in entrepreneurship or in the development of the local community, as opposed to the need to maximize profits for owners. Despite operating in a natural competitive environment, profit maximization is not paramount. Solving social problems becomes paramount.

Social enterprises are also characterized by a different ownership structure, as the owners are not investors, but shareholders (e.g. employees, customers, volunteers) who apply the democratic process when making decisions (Olmedo et al., 2024). Important sectors in which social enterprises operate include building industry, wholesale and retail trade, agriculture, forestry and fishing, horticulture, accommodation and food services, education, health and social work and laundry services (Kolk & Lenfant, 2016). The organization for economic co-operation and development defines social enterprises as any private activities carried out in the public interest, organized with an entrepreneurial strategy, but whose main objective is not to maximize profits but to achieve certain economic and social objectives and which have the capacity to provide innovative solutions to social exclusion and unemployment (OECD, 1999). Pongrácz (2020) states that social enterprises are created as a reaction to new forms of social needs that neither the market nor the state can or for some reason does not want to satisfy.

Social enterprises became the engine of social innovation, and both social entrepreneurship and social innovation can be understood as processes that are inherently complex (Defourny & Nyssens, 2010). They were conceptualized by Bill Drayton more than 40 years ago. According to Edquist and Zabala-Iturriagoitia (2012) social entrepreneurs “combine the pragmatic and oriented methods of a business entrepreneur with the goals of a social reformer”. According to Ahuja and Dewan (2015) the vision of all social enterprises is to return the disadvantaged part of society to the same level of the rest of society by solving problems and ensuring the sustainable and dignified life. Seelos and Mair (2005), argue that “social entrepreneurship creates new models of product and service delivery that directly satisfy basic human needs that continue to be unmet by current economic or social institutions”. One of the needs that can be partially met by social enterprises is housing. Nevertheless, Im (2024) highlights the persisting perception of social economy organizations as isolated entities or instruments for policy enforcement, rather than as a unified force for social innovation with the potential to reshape social relations and structures.

Social enterprises and the United Nations’ Agenda 2030 share many parallels, as both aim to address global challenges through sustainable development, social impact, and inclusive growth. According to Mishchuk et al. (2023), Matcu-Zaharia et al. (2024), Yáñez-Araque et al. (2021) and Diaz-Sarachaga and Ariza-Montes (2022) both social enterprises and Agenda 2030 are driven by a commitment to sustainable development, focusing on long-term, systemic solutions to global issues. They highlight the significance of social inclusion and aim to uplift disadvantaged groups, ensuring that no one is left behind. They are committed to addressing environmental challenges and promoting practices that protect and sustain the natural world. Both recognize the power of innovation and collaboration in driving systemic change and achieving

sustainable development objectives. In addition, they aim to foster economic empowerment and ensure that economic growth is inclusive and benefits all segments of society. At last, they emphasize the importance of measuring impact and being accountable for contributing to positive social, environmental, and economic outcomes. Social enterprises and Agenda 2030 are closely aligned in their missions and approaches. Both seek to create a more sustainable, inclusive, and equitable world through innovative solutions and partnerships, focusing on social impact, environmental sustainability, and economic empowerment. Social enterprises can be seen as vital players in achieving the Sustainable Development Goals (SDGs), as their work often directly contributes to the objectives outlined in Agenda 2030.

### 3. Goal and methodology

This paper focuses on the issue of social entrepreneurship in the context of social housing enterprises to address housing for low-income residents. The objective of this paper is to examine the potential of social housing enterprises as a means of addressing the issue of housing for individuals with limited incomes in marginalized communities in the context of the 2030 Agenda goals. Several scientific methods were used in the development of the paper (methods of system analysis, comparative and statistical analysis, methods of graphical representation and tabular presentation). The basis was a combination of desk research, quantitative and qualitative research methods, where we analyzed available documents, data, results of conducted research on the issue of social entrepreneurship, social enterprises and social housing enterprises, which we summarized in the theoretical part and used as a basis for the elaboration of individual parts of the paper. As part of the empirical research, we conducted an analysis of the development of registered social enterprises in the Slovak Republic as a whole and by regions. The main source of relevant data for the research question was data from the Register of Social Enterprises registered by the Ministry of Labor, Social Affairs and Family of the Slovak Republic, the Alliance for Social Economy in Slovakia and the Office of Labor, Social Affairs and Family of the Slovak Republic. During the years 2018 to 2023, the number of social enterprises that also applied for the status of a registered social enterprise grew. In 2019, there were 51 registered social enterprises. In December 2023, 564 social enterprises were registered, of which 547 integration enterprises, 17 general registered social enterprises and no social enterprise housing (Central Office of Labour, Social Affairs and Family, 2024; Ministry of Labour, Social Affairs and Family of the Slovak Republic, 2024).

Since a quarter of social enterprises are located in the least developed districts, where unemployment is significantly worse than the Slovak average, we used correlation dependency to determine whether there is a dependency between the number of available job seekers of working

age in % of the working age population in individual districts of the Slovak Republic and the number of social enterprises established in the districts of the Slovak Republic. In a separate section, we have focused on social housing enterprises because, given the underdeveloped rental housing market in the Slovak Republic, these entities could play an important role in the provision of social housing. One of the focus groups is low-income citizens. We have drawn on an example of good practice, the HERO project, funded by the European Parliament and implemented by the European Commission and the Council of Europe Development Bank. The project applies an innovative model of securing housing under certain conditions in selected municipalities in the Slovak Republic. On the basis of the data of the Statistical Office of the Slovak Republic from the 2021 Census of Population, Housing and Housing Units, we analyzed the socio-economic indicators of the municipalities of Dobšiná (Rožňava district), Jelšava (Revúca district), Kamenná Poruba (Vranov nad Topľou district), Podhorany (Kežmarok district) and Rudňany (Spišská Nová Ves district). The results were summarized in a separate section and recommendations for practice were derived from them.

#### 4. Results

Social economy and social entrepreneurship are also of increasing importance in Slovakia. There are many people in society at risk of social exclusion, they are long-term unemployed and more and more lonely or old. In the area of the social economy, initiatives are being created to mitigate or solve these problems. Slovakia was included among the European countries that use and systematically support social entrepreneurship only in May 2018. The institute of social entrepreneurship was introduced into legislation through Act no. 112/2018 Coll. on the social economy and social enterprises. The law enables social enterprises to pursue the entire spectrum of socially beneficial goals, from education to health, environmental protection, regional development and housing. From the point of view of the focus of the activity, in accordance with §1 par. 2 of Act no. 112/2018 social enterprise: an integration company, a social housing enterprise, a general registered social enterprise. An integration enterprise is a public benefit enterprise whose positive social impact is the support of employment through the employment of disadvantaged or vulnerable persons (§ 12 par. 1 of Act no. 112/2018 Coll. on the social economy and social enterprises. The employment of at least 30% of disadvantaged persons or 30% of vulnerable persons, or 30% of disadvantaged persons and vulnerable persons out of the total number of employees, is considered to have achieved a positive social impact.

A housing social enterprise is a public benefit corporate, the positive social impact of which is the providing of socially beneficial rental housing (§ 13 par. 1 of Act no. 112/2018 Coll.). Socially beneficial rental housing is a

social service of general interest, intended for people with a monthly income up to four times the amount of the subsistence minimum<sup>1</sup>. The rental of at least 70% of flats to eligible persons is considered to be achieved a positive social impact as rents correspond to the cost of the flats. A general registered social enterprise achieves a positive social impact by fulfilling the general or public community interest by providing a socially beneficial service. The range of activities is very wide, from environmental activities such as the production of electricity from renewable sources to cultural activities, such as cultural activities for the inhabitants of smaller municipalities. The potential benefits of social enterprises according to particular area are described in Table 1.

According to Act No. 112/2018 on the Social Economy and Social Entrepreneurship, §5, a social enterprise is defined by following criteria:

- a) it performs an economic activity in a systematic and independent way, in its own name and under its own responsibility;
- b) its main objective is to achieve a measurable positive social impact;
- c) it achieves a positive social impact through the production (or distribution) of goods or the provision of services;
- d) it: I) creates a profit from its activities and uses more than 50% of the profits after taxation for achieving its main objective as referred to in point b); II) distributes part of the profits under the Commercial Code, and divides it according to procedures and rules that do not disrupt the main objective as defined in point b);
- e) it involves stakeholders in the management of its economic activities.

##### 4.1. Model of independent acquisition and operation of social rental flats

Housing affordability represents a pivotal aspect of societal development. The Slovak Republic has long been among the countries of the European Union where the proportion of owner-occupied housing exceeds 90% of all dwellings. However, affordable rental housing is notably scarce. One potential solution is the establishment of state-sponsored support mechanisms aimed at increasing the availability of affordable rental housing, not only through the creation of public rental housing, but also through the promotion of private rental housing with regulated rental prices and stable long-term housing conditions.

At present, the municipality can run social housing itself or through non-profit organizations or a private landlord. If the municipality does not have a sufficient number of its own social rental flats, there are two options for obtaining them. Either buy them on the open market or decide to build them. The advantage of the flats in this way is the

<sup>1</sup> The amount of the subsistence minimum is from 1.7.2024 to 30.6.2025 for an adult physical entity € 273.99.

**Table 1.** Benefits of social enterprise (source: own elaboration)

Socially beneficial goal	a) socially beneficial goal of employment and social inclusion of persons disadvantaged on the labor market formulated in founding documents
Social benefit	a) integration of persons from disadvantaged groups b) participation of employees and members in the direction of the company
Economic benefit	a) any profit used preferentially for the development of the social enterprise and/or for the fulfillment of its socially beneficial goals b) independence (autonomy) in managerial decision-making and management from external founders or founders c) at least the minimum share of sales from the sale of products and services in total revenues
Environmental benefit	a) taking into account the environmental aspects of production and consumption and/or running activities beneficial to the environment
Local benefit	a) meeting the needs of the local community and local demand b) preferential use of local resources c) cooperation of the social enterprise with local actors.

fact that the municipality becomes the sole owner of the property and the operation is provided by the municipality through a municipal or private management company in which the municipality has an ownership interest. This model is advantageous for municipalities that decide to procure and operate social rental housing to a significant extent independently, mainly due to the fact that:

- non-governmental non-profit organizations do not operate on their territory;
- there are not enough private landlords in their territory who are willing to focus on social rental housing.

Another advantage for the municipality can be mentioned the fact that the municipality, as the owner, can rent these flats for a long time to other target groups for social housing even after the termination of the rental relationship for cost rent. At the same time, the great advantage is that the municipality directly allocates flats to the target groups of the population, which means that no agreement with a third party is required. Last but not least, it is necessary to mention the fact that municipalities have a greater possibility of obtaining support from the state compared to non-profit organizations or private landlords.

The Act on Subsidies for Housing Development and Social Housing defines the target groups for social housing in relation to the maximum possible income, however, it does not set a minimum income threshold, which creates space for municipalities and cities to allocate social housing to people with low or zero income. However, cities and municipalities usually do not use the possibility of providing part of housing to persons with low or zero income and set the minimum limit of regular monthly income in generally binding regulations governing the criteria for allocating of rental housing (Suchalová & Staroňová, 2010). Other criteria set by cities and municipalities are, for example, that the applicant must have a permanent residence in the municipality / city, pay cash collateral and at the same time must not have any debts to the city / municipality. By setting criteria for the allocation of social housing, municipalities try to avoid possible debts that may arise from non-payment of rent, as they are obliged to do so by legislation which imposes obligations on them

in the administration, enhancement and appreciation of their property. High risk demands for the acquisition of such flats should be mentioned as risk areas of public social rental housing, which may also be due to the high risk of inefficiency and corruption as well as the high losses resulting from the risks of operating rental housing. Favorable amount of rent has a negative effect in relation to the scarcity of this type of housing, which causes dissatisfaction on the part of citizens.

#### 4.2. Model of acquisition and operation of social rental flats through a third party

There is a model of state support for financing housing development for the construction of municipal rental housing in Slovakia. In this model, rental flats are obtained and operated through third parties that carry out their activities on a non – profit basis (non-governmental non-profit organizations, social cooperatives, etc.) or they are entities whose main activity is to make a profit (private landlords) mainly due to the fact that municipalities do not have a sufficient number of suitable land for new housing construction. Entities that perform this activity require the municipality to take guarantees for the risks arising from the provision of social rental housing. This is especially the risk of non-payment of rent as well as possible damage to the property. In the case of taking over guarantees by the municipality, private landlords are willing to provide real estate for social rent even at a price lower than the market rent. Another possibility is that the flats are owned by private, profit-oriented entities and private non-profit entities mediate the lease of these flats. This lease can be carried out in such a way that non-profit entities provide only the mediation of the lease of real estate or through the direct lease of apartments. This fact requires the acquisition of real estate from a private landlord and its subsequent lease to the target group (the so-called social real estate agency).

In these cases, the creation of a guaranteed collection system is also required. In particular, municipalities that want to provide social rental housing for their citizens are interested in this type of model of acquiring and

operating social housing. however, they want to transfer a substantial part of their activities to third parties. The disadvantage of this model may be the lower quality of rental housing as well as a lower level of compliance with energy performance standards for buildings or accessibility. The advantage is the distribution of rental apartments over a larger area, which prevents the deepening of social exclusion of citizens. The advantages and disadvantages of operating social rental housing are illustrated in more detail in Table 2.

**Table 2.** Summary of advantages and disadvantages of operating social rental housing (source: own elaboration)

Criteria / model	General	Non-profit	Guaranteed	Social real estate agency
Costs of acquiring apartments	–	–	+	++
Operating costs	–	–	+	++
Stability of system	++	+	–	–
Independence of the municipality	++	–	–	–
Simplicity of the system	+	+	–	–
Low rents	+	+	–	–
Processing speed / waiting time	–	–	++	+
Less risk of misuse / inefficiency	–	++	+	+
Social inclusion	–	–	++	+

Note: “+” means the advantage of the model; “–” means the disadvantage of the model.

Social enterprises can receive direct and indirect support from the state for their activities. Direct support consists of investment and compensatory aid as well as a compensatory allowance. Compensatory aid is provided in repayable form such as loan, credit, capital; in semi-repayable form it is a grant and in non-repayable form it is a contribution from European Union funds or a subsidy. Compensatory aid is provided to a social enterprise if, as a result of achieving a positive social impact, is disadvantaged comparing to entities which carry out a similar activity for the purpose of making a profit. Non-repayable investment aid can be obtained in the amount of at least 20% of the total cost of the investment plan, respectively. another form of financing, which is associated with the obligation to repay the provided funds in the amount of at least 10% of the total amount of the costs of the investment plan for the same purpose of using investment aid. Briefly the functional forms of support for social enterprises in Slovak Republic are listed in Table 3.

Non-functionality, or the ineffectiveness of support mechanisms causes the homogeneity of the composition of social enterprises. The ineffectiveness of investment aid is also confirmed by the fact that 58% of social enterprises showed interest in it, but more than half of them did not even apply for this aid in the end, as they

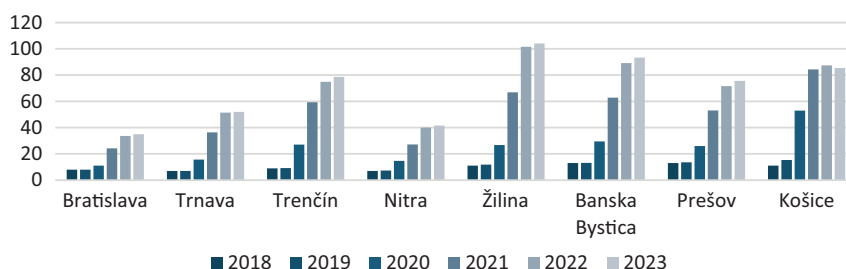
**Table 3.** Overview of functional forms of support for social enterprises in Slovak Republic (source: own elaboration by Supreme Audit Office of the Slovak Republic, 2024)

Forms of help	Status of use
Investment aid	
Financial instruments	no*
Conditionally refundable financial contribution	no*
Non-refundable financial contribution in part	in part
Subsidies	no*
Sale of real estate at a lower price than the general value of the property, or lower rent than the expert estimate	no*
Income tax relief according to the income tax act**	no*
Compensation assistance	
Financial instrument, the implementation of which provides financial resources in the form of returnable aid	no*
Financial instrument, in the implementation of which funds are provided by a combination of a returnable form of aid and a non-returnable form of aid	no*
Non-refundable financial contribution	no*
Subsidy	no*
Compensatory allowance	yes
Placement allowance	no*
Other important forms of support	
Social aspect in public procurement	no*
Reduced vat rate	Partially
Service vouchers	no*

Note: \*\*“no” means that the support was not implemented in this form at all, or only to a low extent \*\*this form was removed from the forms of investment aid according to the Act on Social Economy as of 1/1/2023.

were discouraged mainly by the conditions for providing support. The only fully functioning form of support was a compensatory allowance, which served mainly to reimburse wage costs. Support for social enterprises only in the form of a compensatory contribution and the absence of other forms means that social enterprises do not use to a greater extent the employment of other than health-impaired persons. The fact that the only functional support was compensatory allowances caused that almost exclusively integration enterprises, or a combination of integration and general social enterprises, operate in Slovakia, at the expense of other types of social enterprises. During the years 2018 to 2023, the number of social enterprises that also applied for the status of a registered social enterprise grew. In 2019, there were 51 registered social enterprises. In December 2023, 564 social enterprises were registered, of which 547 integration enterprises, 17 general registered social enterprises and no social enterprise housing.

According to the European Commission’s document “Social Economy and Social Entrepreneurship” (European Commission, 2013), only 2.72% of social enterprises are active in the housing sector, and they are not primarily focused on the provision of housing, but rather on the provision of housing management and services in the form of affordable rental housing or social housing. In the



**Figure 1.** Development of registered social enterprises (regions of Slovakia) (source: own elaboration)

conditions of the Slovak Republic, up to 27% of the registered enterprises also have construction works or the provision of services in the construction sector in the scope of their activities, and almost half of them are municipal social enterprises (Kaliňák et al., 2023). The number of social enterprise housing decreased from 2 in 2022 to 0 in 2023. The main reason for the demise of social enterprise housing was mainly that most of the activities in housing were oriented towards the integration of disadvantaged groups and employment and not within the concept of social enterprise housing. Within five years, 13% of all social enterprises disappeared (Statistical Office of the Slovak Republic, 2024). The only stable form is integration enterprises, whose key motivation for registration is compensatory aid provided in the form of an equalization contribution.

According to Figure 1, registered social enterprises operate in all regions of Slovakia. The largest number of social enterprises are active in the region of Žilina (104), Banská Bystrica (93), Trenčín (78), Prešov (75), and the least

in the region of Bratislava (35). About a quarter of social enterprises are located in the least developed districts, where unemployment is significantly worse than the Slovakian average. For this reason, we investigated whether there is an intense linear dependence between two statistical features, the number of available job seekers in individual districts of the Slovak Republic and the number of social enterprises established in the districts of the Slovak Republic. The correlation coefficient between the signs has a value of  $-0.1124703$ , based on which we can conclude that there is no relevant indirect linear dependence between the observed signs.

As shown in Table 4, we investigated whether there is a correlation between the unemployment rate and the average number of registered social enterprises. However, the correlation shows a weak correlation (Region Košice 0.213401, Region Prešov 0.116785, Region Banská Bystrica 0.234205) and a weak negative correlation in the region Žilina  $-0.09567$ . As illustrated in Table 5, these businesses

**Table 4.** The correlation coefficient estimation (source: own elaboration)

	Number of social enterprises	Share of available job seekers of working age to the population of working age in %
Number of social enterprises	1	
Share of available job seekers of working age to the population of working age in %	$-0.1124703$	1

**Table 5.** Registered unemployment rate (%) and average number of registered social enterprises (source: own elaboration)

	2018	2019	2020	2021	2022	2023
Region Košice						
Average number of registered social enterprises	11	15.33	52.92	84.33	87.33	85.42
Registered unemployment rate (%)	8.17	7.57	10.55	9.98	8.69	7.06
Region Prešov						
Average number of registered social enterprises	13	13.58	26	53	71.58	75.58
Registered unemployment rate (%)	8.61	8.19	11.39	10.75	9.98	8.36
Region Banská Bystrica						
Average number of registered social enterprises	13	13.08	39.42	62.83	89.17	93.25
Registered unemployment rate (%)	7.03	6.69	9.83	9.01	8.48	7.01
Region Žilina						
Average number of registered social enterprises	11	11.83	26.75	66.92	101.5	104.08
Registered unemployment rate (%)	4.04	3.96	6.53	5.32	4.63	3.99
Region Bratislava						
Average number of registered social enterprises	8	8	11.08	24.17	33.67	35
Registered unemployment rate (%)	2.62	2.83	4.71	4.38	3.24	2.94

created more than 6,720 jobs, 4,600 of which were occupied by disadvantaged, vulnerable or disabled people. Of the total number of employees in social enterprises, 32% were persons without disabilities, 58% were disabled, 9% were otherwise disabled and 1% were vulnerable persons.

### 4.3. Model of acquisition and operation of social rental flats through a third party

Housing affects each of us. It is not only a basic human need but also one of the basic social and economic human rights (Rolfe et al., 2020; Swope & Hernández, 2019; Scanlon et al., 2015). It is therefore the duty of every country to create the conditions for its own citizens for the application of such a right, regardless of its economic development, political situation, or social conditions (Terminski, 2011). Ensuring access to housing is a precondition for the exercise of fundamental rights that every person should have. Not having a home is synonymous with extreme poverty, which is a manifestation of severe social exclusion. The biggest problems and challenges of the Slovak Republic in the area of housing are the physical lack of housing stock, the low availability of rental housing, the deterioration of the financial availability of housing for a large part of households, demographic changes in society and limited public resources intended to support housing.

The Slovak Republic currently has a deficit of 220,000 flats. This situation reflects the expected changes in the number of census households as well as the demographic development of the population. Housing is an integral and indispensable element in satisfying needs in practically every area of human life: in the field of security needs (for stability), social needs (home, meeting place), needs of recognition and respect (prestige, emphasis on social status) and the need for self-realization (proof of independence) (World Health Organization, 2018). Satisfying the need for housing has a far-reaching impact on quality of life. In the case of insufficient quality of housing, the level of education deteriorates, which in turn leads to inapplicability in the labor market. The Slovak Republic belongs to the countries of the European Union with a very high share of the population living in owned flats. According to Eurostat (2019) data, the rental sector accounts for only 9.1% of the total housing stock. 39% of the population in Slovakia lives in overcrowded dwellings, which is about 22 percentage points more than the EU average. Overcrowded dwellings are mainly occupied by risk categories: multi-child households, single-parent households, or people on very low incomes. At the same time, overcrowded dwellings are mainly inhabited by people who do not own dwellings but rent them out.

Social Economy Act also aims to support the creation of social housing companies that can complement the offer of social housing provided by municipalities. The social housing enterprise can be an important tool for supporting housing for people who do not have a sufficient income, which is necessary for the provision of a mortgage loan and at the same time does not exceed four times the

amount of the subsistence minimum. In case, that such people network and set up a social housing enterprise, which have access to support tools for the construction of housing, these groups of people become tenants of newly built apartment buildings and provided a loan for the construction of housing is repaid from rent payments. Due to the fact that the social enterprise of housing can not be focused on profit, the amount of rent consists of the costs of acquiring apartments, the costs of operation and maintenance of apartments as well as from repayments for loans for flats. The advantage of setting up a social housing enterprise is also in the event of a potential income increase, tenants do not have to leave this type of housing (Ondrušová et al., 2019).

Another advantage is the fact that according to §13 par. 4 of Act no. 112/2018 Coll. a positive social impact in the rental of flats is considered to be achieved if the social housing enterprise rents at least 70% of flats, for which a building acceptance decision was issued, authorizing the use of the apartment, and which he owns or leases, at a rent corresponding to the cost of the flat. The remaining 30% can be rented at the market rental price to make the housing social enterprise sustainable. This ratio is also confirmed by external studies, such as a study carried out by the Institute for the Construction and Housing of Real Estate (IBW), according to which it is a typical financing structure for a social housing project. Protection against misuse is ensured by the impossibility of transferring real estate to a person other than a social housing enterprise for a period of 30 years. This 30-year period when real estate cannot be transferred is also an advantage in favor of the existence of social housing enterprises, as municipalities that build flats with the support of the State Housing Development Fund cannot sell them at all and can only use them as rental flats. In case, if an interesting financial scheme for the support of social housing enterprises is created, then these entities could also take an important role in providing social housing. One of the focus groups are citizens who do not fall into the category of public rental housing due to the income limit, however, they have a low income for other financial institutions. The precise numbers of inhabitants living in individual types of settlements are shown in Table 6. Experience and qualitative feedback

**Table 6.** Numbers of inhabitants living in individual types of settlements. (source: own elaboration by Ravasz et al., 2020)

	Number of inhabitants in the settlement	%
Located on the outskirts of the village	150 107	36.08
Concentrated inside the municipality	128 283	30.84
Integrated	80 510	19.35
Concentrated outside the municipality	57 139	13.73
A total	416 039	100.00



**Table 7.** Socio-economic indicators of selected municipalities (source: own elaboration)

Municipality	Podhorany (district Kežmarok)	Dobšiná (district Rožňava)	Kamenná poruba (district Vranov and Topľou)	Jelšava (district Revúca)	Rudňany (district Spišská Nová Ves)
The population	1901	5017	1480	3135	4571
Share of mrk (%)	77.6	39	75	42	60
Number of inhabitants of concentrations outside the municipality	0	584	890	74	844
Unemployment rate (%)	29	13.4	18.8	14.8	7.6
Age 0–14	1201	1236	520	723	1785
Age 15–64	1436	3220	919	2144	2676
Age 65 and old	68	646	109	342	328
Average age	22.2	35.15	28.23	35.37	27.69
Basic education	1274	1449	653	1089	1726
Secondary education	331	1905	335	1179	1182
Higher education	41	424	71	124	182
Economically active	932	2000	469	1222	1254
Total number of inhabitants	2705	5102	1548	3209	4789
Number of apartments	352	984	266	580	594
Number of houses	297	1653	324	1096	1215
Municipal flats	20	152	50	109	247

from market participants indicate only a slight willingness of municipalities to invest in this area. An example of how to solve the poor housing situation is the HERO (Housing and Empowerment for Roma) (Združenie miest a obcí Slovenska project, 2022), which aims to provide members of marginalized Roma communities with an innovative way of supporting access to better housing, employment and better living conditions (ZMOS, 2022).

Segregated settlements are usually characterized by poor living and hygienic conditions. At the same time, the Slovak countryside has a long-term problem with depopulation. This fact is also the reason for the reduced demand for auxiliary jobs, which are job opportunities in most cases for Roma. By losing the opportunity to get a job, or work part-time, have no income and face severe poverty, deep social exclusion, discrimination and obstacles to a dignified life. Housing and Empowerment for Roma (HERO) therefore focuses on marginalized Roma families, who usually live in unregulated settlements on the edge of populated areas and have difficulty accessing affordable housing and work and earning opportunities. It is a project financed by the European Parliament, managed by the European Commission and implemented by the Development Bank of the Council of Europe (CEB) together with local partners. €2,090,000 was allocated for activities in the years 2022 to 2024 in municipalities in Bulgaria, Romania and Slovakia with a minimum 10% share of Roma residents. It is €1,020,000 for Slovakia, €490,000 for Bulgaria and €580,000 for Romania. In Slovakia, the HERO project is implemented in cooperation with Slovenská sporiteľňa, a.s. in 5 municipalities, Dobšiná (Rožňava district), Jelšava (Revúca district), Kamenná Poruba (Vranov nad Topľou district), Podhorany (Kežmarok district) and Rudňany (Spišská Nová

Ves district) in cooperation with the Dom.ov Project.<sup>2</sup>

The choice of municipalities was related to whether the municipalities were willing to provide municipal land, infrastructure or other resources, or whether the local Roma community was interested in actively participating in the project. Involved Roma become recipients of microloans, with which they purchase materials for self-help construction. Bad financial situation, high illiteracy, low knowledge of how to manage money, the project also focuses on the education of the Roma community in the field of financial literacy, construction skills, coaching and mentoring in the field of employment. The selected municipalities are located in the regions of Banská Bystrica, Prešov and Košice. The average unemployment rate in the municipalities is 16.72%, and the share of Roma residents ranges from 39% (Dobšiná) to 77.6% (Podhorany). A large number of residents live in villages in concentrations outside the village. When we look at the structure of the population in the selected municipalities by age, we see that there is a high number of residents aged 0–14 in these municipalities, which is a positive development compared to the age structure in other municipalities in Slovakia (Table 7). Therefore, it is necessary to focus attention on families with children. Since they are predominantly Roma families, it is necessary to focus on their housing conditions, because as we have already mentioned, many live outside the village in apartments with lower quality housing. It is the quality of housing that significantly affects their

<sup>2</sup> In the Slovak Republic, the project of the non-profit organization DOM.ov became the implementation partner of the HERO project. DOM.ov is a non-profit organization that operates the largest program of assisted self-help construction of family homes in Slovakia, which contributes to increasing the number of Roma families living in better conditions of owner-occupied housing (<https://projektdomov.sk/>)

current and future development (Kang et al., 2023; Marçal, 2023). The provision of affordable housing is a key factor for disadvantaged groups in order to improve their overall well-being and facilitate socio-economic integration (Kumar Hanni & Krishna Rao, 2024; Henderson, 2002).

Since the essence of the HERO project is the possibility of obtaining a loan during self-help construction, we also investigated the financial situation of the respondents. The respondents' financial situation is characterized by their sources of income. The most common source of their income is salary and income from social benefits. The monthly income ranged from €245 to €2100. Regarding the financial literacy of respondents, 68% of respondents have at least minimal knowledge of banking services, 83% of respondents have experience with banking products. Almost everyone has a bank account. When monitoring respondents' indebtedness, 27% of respondents never had a loan and 33% of respondents had a loan in the past. Others currently have a loan. The most common creditor is a non-bank institution, to a lesser extent a banking house. The Housing and Empowerment for Roma (HERO) project presents a comprehensive approach to the social inclusion of families from marginalized Roma communities by connecting actors from the public, private and non-profit sectors. An important role is played by the provision of social counseling through a field social worker, who is mainly supposed to guide the client, show him the way and the goal and encourage him to be able to solve the problem on his own. The field social worker is one of the most important pillars in the family preparation process, during the construction period, as well as at the time of loan repayment. In the long term, the HERO project is therefore beneficial not only for local Roma communities, but also for the total population of individual municipalities.

## 5. Discussion

In this study, we contribute to the sociological literature on social entrepreneurship, social enterprises and social housing enterprises in the Slovak Republic and its regions, based on the available studies and database. We agree with the findings of Pongrácz et al. (2023) that the social economy contributes to solving the current problems of unemployment and social marginalization. Social entrepreneurs combine the pragmatic and oriented methods of the entrepreneur with the goals of the social reformer (Edquista & Zabala-Iturriagagoitia, 2012). The vision of all social enterprises is to bring the disadvantaged part of the society back to the same level as the rest of a society by solving problems and ensuring a sustainable and dignified life (Ahuja & Dewan, 2015). Social entrepreneurship creates new models for delivering products and services that directly meet basic human needs that remain unmet by current economic or social institutions (Seelos & Mair, 2005). Based on our research, we present an analysis of the development of social enterprises in Slovakia and find that they emerge in regions with higher unemployment rates and contribute to better access to the labor market for

people with various problems. Nevertheless, over 10% of these enterprises cease to exist within the first five years, which is consistent with the findings of Gramescu (2016), who notes that social enterprises tend to cease operations rapidly. It is evident that the application practice fails to acknowledge the significance of positive experiences from abroad. In particular, there is a need to prioritize the development and enhancement of entrepreneurial abilities among potential social entrepreneurs, as well as the advancement of social partnerships and networking at the local and national levels.

One of the needs that social enterprises can partially meet is housing. Considering the findings of Kaliňák et al. (2023), who state that up to 27% of the registered enterprises also have construction works in their scope of activity, our research has shown that social housing enterprises in Slovakia are disappearing rather than emerging, and this role is being taken over by other types of institutions, and due to financial opportunities and weak support, they are more likely to transform into integrated social enterprises. One potential solution for providing financial support to social housing enterprises in order to facilitate the development of rental housing in the non-profit sector is to implement a combined aid program comprising non-repayable financial assistance and funds sourced from commercial entities. The results of the analysis corroborate the assertion that the current level of financial support is inadequate, aligning with the Concept of Housing Policy of the Slovak Republic until 2030 (Ministry of Transport of the Slovak Republic, 2021; Ministry of Investment, Regional Development and Informatisation of the Slovak Republic, 2021; Najvyšší kontrolný úrad, 2024).

Considering the socio-economic analysis of the municipalities presented in the paper, the importance of establishing social housing enterprises is confirmed. In the selected municipalities, a high percentage of the population is under the age of 14, and the average age of the population is between 22 and 35. It is expected that these residents will need housing to have the prerequisites for education, to enter the labor market, to secure their livelihoods and to reduce social inequalities. The relationship between housing and labor market entry is also corroborated by Szüdi and Kováčová (2016), who posit that social housing can serve as a catalyst for acquiring the competencies necessary for labor market entry. As housing costs have recently increased and young adults do not have sufficient income to obtain loans to secure housing, especially in segregated environments, social housing enterprises can play an important role. Whether social housing enterprises will re-emerge in Slovakia and become an innovative model of social investment along the lines of the HERO project will be the subject of further research.

## 6. Conclusions

Social enterprises, as organizations on the border between the public and private sectors, operate on a commercial basis, but their main purpose is the fulfillment of social or

societal goals and not profit orientation. There are around 2.8 million enterprises and social economy organizations in the European Union, which employ 13.6 million people and contribute 8% to the creation of the EU's GDP. The area of their activity is different, most often it concerns the area of social services, employment, environment, education, economic, social and social development. To a lesser extent, they operate in the field of culture and art, healthcare, and only 2.72% of social enterprises operate in the field of housing, when housing and its affordability are fundamental human rights, as they are a basic necessity of life. The first social enterprises were founded in Slovakia in 2005, but it was not until 2018 that social entrepreneurship saw several positive changes. The Act on Social Economy and Social Enterprises was adopted, which comprehensively regulates the support of social enterprises. The law defines the subjects and target groups of the social economy and its support. As of this year, 645 social enterprises were registered in Slovakia. A statistical analysis of the social enterprise register revealed that 13% of all social enterprises have ceased operations within a five-year period, with 564 currently operational. Up to 87% of social enterprises are integration enterprises, the rest are general social enterprises. In the past, we also focused on social enterprises in the area of housing. The potential offered by social housing companies in the provision of social housing has not yet been used sufficiently in Slovakia. This is also evidenced by the fact that the created social enterprises in the area of housing have disappeared. Our findings indicate that the primary cause of the project's failure was the narrow focus of its housing activities, which were primarily oriented towards the integration of disadvantaged groups and employment, rather than within the broader conceptual framework of social entrepreneurship in the housing sector. This is also attributed to the ineffectiveness of support mechanisms, as evidenced by the homogeneous composition of social enterprises. As public benefit enterprises, they have a positive social impact on the provision of socially beneficial rental housing, also due to the significant demand from residents for rental housing. However, social housing enterprises have a problem obtaining long-term financing at suitable interest rates, which is a basic prerequisite for the construction of social rental apartments. Moreover, our findings indicate that approximately 25% of social enterprises are situated in the most underdeveloped districts, where unemployment rates are considerably higher than the Slovak average. However, our analysis did not reveal a statistically significant inverse linear correlation between these two observed statistical features. As research limitation there can be mentioned issue such as statistical data varies depending on the source being used. The scientific and professional community is confronted with the question of whether social enterprises can serve as a viable tool for housing support. In order to ascertain the potential for sustainable financing instruments, it is essential to first investigate the feasibility of developing robust financial models that can provide tan-

gible assistance. It is our intention to stimulate and support scientific research in this field by underscoring the necessity of social housing enterprises and their synergies within the context of corporate social responsibility and ESG (environmental, social, governance) issues within the next research.

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