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SOCIAL ENTREPRENEURSHIP AND SOCIAL SECURITY: SYNERGIES FOR SUSTAINABLE SOCIAL POLICY

The subject of this pioneering study is the link between the Social Economy and Social Security. Social Entrepreneurship, which is part of the Social Economy, can be a tool for ensuring and further supporting social security, as it is a promising option for solving various problems of modern society (unemployment, inclusion of vulnerable groups of the population, social adaptation, personal self-actualization, self-sufficiency etc.). Can social enterprises function not only as employment-generating entities, but also as effective and complementary mechanisms of social protection, particularly in welfare systems under strain? By examining comparative examples and the case of Greece, this study seeks to unpack the potential for social entrepreneurship to act as a decentralized pillar of social security and care.

Keywords: social entrepreneurship, social security, social economy social enterprises, inclusive development, social policy, public policy, social innovation, vulnerable groups, welfare state, sustainable welfare state.

Introduction. The financial crisis of 2008, apart from the excessive derailment of the fiscal debt, had disastrous effects in all areas: the economy, employment, society and social exclusion (Lamprinidis, 2024 & 2023; Georgas, 2013). However, this crisis, in turn, is a good opportunity to highlight the role played by Social Business Organisations[1] (SBOs) in addressing the above problems and supporting Social Security[2].

[1.] See for example: European Commission (2013) Social Economy and Social Entrepreneurship, A Guide to Social Europe, Issue 4, https://www.euricse.eu/projects/social-europe-guide-social-economy-and- social-entrepreneurship/

[2.] See Romanova, T., Terziev, V., Andreeva, O., Sukhoveeva, A., Popova, G., & Otrishko, M. (2020). The role of social entrepreneurship in ensuring the social security of the state. International Journal of Economics and Business Administration, 8(4), 819–827.

The prosperity of a modern state is achieved by ensuring the sustainability of the country's socio-economic development. In turn, the sustainable socio-economic development of the country presupposes the preservation of economic security, which is manifested, inter alia, by stimulating entrepreneurship in general, and social entrepreneurship in particular (Romanova et al, 2020). Social Entrepreneurship is a direction of social development that is relatively new and, therefore, of scientific interest. The scientific and cognitive problem lies in the fact that Social Entrepreneurship is a combination of two different, even in some respects opposite, concepts, as entrepreneurs focus on profit, while the social component is associated with the satisfaction of social needs[3].

However, the modern concept of social development identifies the objectives of entrepreneurs' activities not exclusively as corporate, but as socially responsible for the whole society. Social entrepreneurship is one of the key conditions for the socio-economic development of the country and the achievement of its social security (Romanova et al., 2020). The development of the social structure and relations in society, the system of life support and socialization of people, the way of life according to the needs of progress, current and future generations determine the content of Social Security—which is, moreover, an essential element of national security and economic prosperity of the country. The level and quality of life of citizens are the most important indicators for assessing the real socio-economic consequences of reforms and Social Security, in turn, is one of the key objectives of any state/public policy and a major part of the national strategy of the state. It could be provided with the help of Social Entrepreneurship[4] as a promising option for solving various problems of modern society (unemployment[5], inclusion of vulnerable groups of the population[6], social adaptation, personal self-realization, in providing food, shelter, care and education to those in need, in protecting the natural environment, in providing assist-

[3] In the same text

[4] See for example on social entrepreneurship: Amitsis, G. and Marini, F. (2015). 476–489, in A. Passas, K. Arvanitopoulos and M. Koppa (eds.), Greece - European Union: a relationship "through forty waves" 1981–2021, Topos, Athens, Athens, Greece.

[5] Among the activities of Social Enterprises is the training of workers, who until recently remained excluded from the labour market, so that they acquire the necessary skills with a positive social impact both for themselves and for local entrepreneurship (Giormas, 2013).

[6] For example, in Greece, with the Law no. 2716/1999 entitled "Development and Modernization of Mental Health Services and other provisions", for example concerning the establishment of Social Cooperatives of Limited Responsibility (KOISPE), among other things, along with the outpatient and out-of-hospital care of people with psychological problems, their social and professional reintegration is sought. As KOISPEs are both economic and therapeutic units (Kassavetes, 2013)

ance at the international level, in cases of natural disasters, epidemics and wars, in providing assistance in the field of social protection, in the field of social security etc.) (Romanova et al, 2020; Andrikopoulos, 2019). In this regard, of great importance is the creation of the necessary conditions for the expansion of Social Entrepreneurship business activity through the implementation of a scientifically based and well-articulated state incentive policy (Lamprinidis, 2024; Lamprinidis, 2023; Romanova et al, 2020). And for this purpose, it is necessary to clearly define the economic boundaries of Social Entrepreneurship, which in turn will create the appropriate legal framework for its operation and formulate criteria for reporting to it for the possibility of participating in competitive and subsidized programs to obtain additional funding (Romanova et al, 2020).

In this paper we will examine the link between Social Entrepreneurship and Social Security in the context of the socio-economic development of the country. In Greece, with the laws 4019/2011 and 4430/2016, we already have the creation of a new legal form of enterprises, the Social Cooperative Enterprises (KOINSEP) that can be part of the Welfare State and the National Social Inclusion Strategy[7].

Research objectives and methodology. The objective of this article is to explore how social entrepreneurship can contribute to the strengthening of social security systems, particularly in the context of EU welfare states under financial and social stress. The paper focuses on identifying synergies between social enterprises and public social protection frameworks, using the Greek case as a focal point for analysis.

This study adopts a qualitative, theory-driven methodology based on a critical review of academic literature, EU policy documents, national legislation, and relevant statistical data. The approach is primarily analytical and aims to synthesize diverse conceptual and institutional perspectives in order to highlight gaps, opportunities, and policy implications. The analysis is structured around thematic areas such as employment inclusion, social ser-

[7]. See for example: 1. Amitsis, G. (2016): Emblematic initiatives to safeguard social cohesion in the era of the Memoranda —The model of the National Social Inclusion Strategy, "The Reform of the Social State" Series No. 1, Papazisis, Athens and Amitsis, G. (2014): The collective stakes of active inclusion of vulnerable groups — Developmental lessons from Social Europe, Papazisis, Athens and 2. Stergiou, A. (2003) The Protection of Fundamental Social Rights within the European Union, in Amitsis G./Bergman J.,Hemerijck A.,Sakellaropoulos T.,Stergiou A. (eds) Connecting Welfare Diversity within the European Social Model, Report, p. 225–257, Athens: Ministry of Labour and Social Security and Stergiou, A. (2000). Facts, Analyses, Prospects and Prospects, Perspectives and Prospects, Research and Policy, Berlin/Heidelberg: Springer Edition, 87-110.

vice provision, and institutional innovation.

Although the study is primarily theoretical, it also includes elements of empirical observation, particularly regarding the Greek ecosystem of social enterprises and their potential to support vulnerable populations in accessing social protection and employment opportunities.

Finally, this article adopts a comparative case study approach, drawing on selected examples from EU countries to contextualize the Greek case and illustrate the broader potential of social enterprises as decentralized welfare actors.

The conceptual framework. Social security: definitions and policy scope. The concept of Social Security includes any of the measures established by law to maintain individual or family income or to provide income when some or all sources of income are interrupted or discontinued or when exceptionally high costs have to be incurred (e.g. to raise children or pay for health care) (Abel-Smith, 2024). Thus, Social Security can provide cash benefits to people facing illness and disability, unemployment, crop failure, loss of a spouse, maternity, responsibility for the care of young children, or retirement from work (Abel-Smith, 2024; ILO, n.d.). Social security benefits can be provided in cash or in kind for medical needs, rehabilitation, domestic help during illness at home, legal assistance or funeral expenses. Social security can be provided by court order (e.g. to compensate accident victims), by employers (sometimes using insurance companies), by central or local government agencies, or by semi-governmental or autonomous organizations.

The International Labour Organisation (ILO) uses three criteria to define a Social Security system. First, the objective of the system must be to provide curative or preventive medical care, to maintain income in the event of involuntary loss of earnings or a substantial part of earnings, or to provide supplementary income to persons with family responsibilities. Secondly, the scheme must be established by legislation conferring specific individual rights or imposing specific obligations on a public, semi-public or autonomous body. And thirdly, the scheme must be administered by a public, semi-public or autonomous body.

An alternative but broader term for Social Security in countries that are members of the European Union is Social Protection, which includes voluntary schemes that are not set up under legislation. The term social services is used to cover social security, health, education and housing services, as well as provisions for social work and social welfare. In the United States, the term Social Security is limited to the federal Social Security system

(OASDI), as opposed to government benefits and «welfare», which in Europe would be called social assistance. In some countries (e.g. Denmark and the UK) poverty reduction has historically been a central objective of social security policy and the concept of income maintenance was added at a later stage (Romanova et al, 2020).

An ILO report published in 1984[8] set out the ultimate objectives of Social Security: «Its fundamental purpose is to give individuals and families confidence that their standard of living and quality of life will not be significantly compromised, as far as possible, by any social or economic contingency. This includes not only meeting needs as they arise, but also preventing risks and helping individuals and families to best adapt when they face disabilities and disadvantages that are not or could not be prevented … it is the guarantee of safety that matters most of all, rather than the specific mechanisms, such as contributory or tax funding, the insurance or service delivery model, or the ownership of the facilities (public/private, for-profit/non-profit) by which that guarantee is given. Means should not be confused with ends».

From what has already been mentioned, it is easy to understand that social security includes all those policy measures related to poverty reduction, income support, social protection, provision of social services (health, education, housing, etc.). The Social Economy in turn and Social Entrepreneurship in particular is, as we will see below, actively involved in the provision of social services and income support for people at risk of social exclusion and poverty.

Beyond this formal structure, many scholars and institutions (e.g., the UNDP, European Commission) adopt a broader concept—«social protection»—which includes both contributory and non-contributory mechanisms, as well as social assistance and access to services such as healthcare, housing, and education. The essential purpose of social security is not only risk mitigation, but also the promotion of societal stability, cohesion, and trust in public institutions.

Importantly, social security is not just an administrative function. It is inherently political, as it reflects each society's choices on redistribution, solidarity, and the definition of social citizenship.

Social entrepreneurship: definitions, characteristics, and evolution. Social Entrepreneurship in economics, according to the international literature, is a promising area of entrepreneurship, which contains several problems both from the point of view of theoretical research and from the point of view

8. See for example: https://www.ilo.org/media/334561/download

of practical research (Lamprinidis, 2025 & 2024; Romanova et al, 2020). The very concept of Social Entrepreneurship, in its modern form, is quite new (Romanova et al, 2020). At the same time, there are still several disagreements regarding the terminology of social entrepreneurship (Lamprinidis, 2025 & 2024; Romanova et al, 2020; Doulia, 2015): criteria and definitions, a practical research basis. In the context of social insurance, the problem of social entrepreneurship has not been particularly studied, while it has significant potential in the light of the need to improve the quality of life of citizens (which is particularly complicated by the negative consequences of the spread of the COVID-19 coronavirus infection), which, of course, is a key component of social insurance (Lamprinidis, 2024; Romanova et al, 2020).

The United Nations already uses a methodology that includes eight categories in the concept of human security[9], among which social security stands out (Romanova et al, 2020). Freedom from want and poverty, as a component of social security, according to this approach, could be achieved through the Social Entrepreneurship sector, which often involves the most vulnerable citizens[10]. At this point it seems appropriate to briefly refer to the concepts of social entrepreneurship and social enterprise.

According to Makarevich and Sazonova (2012) social entrepreneurship is a new way of economic activity that has the following characteristics:

1. the social purpose of the organisation, i.e. the social outcome is a planned and expected result and not a side effect, as in ordinary commercial entrepreneurship. Such enterprises are initially created to achieve socially important goals, manifested in the creation of jobs (including for people with disabilities), training (including adults), etc;
2. business innovation, which could be realised by using a new idea or a new combination of resources (including those that are not very attractive from a market perspective) to solve a societal problem;
3. achieving sustainability by generating income from the sale of the results of activities (goods and services), as well as through grants and charitable donations.

In other words, the Social Enterprise is a new, innovative and alternative institution that comes to address the weaknesses of the labour market and social policy. It is an entity that attempts to combine social service provision through legal forms and private sector management models but with organisational

[9]. See more, https://www.un.org/humansecurity/what-is-human-security/
[10]. In the same text

forms and statutes that promote the social purpose of the initiative (Klimi-Kaminari & Papageorgiou, 2010). Through social enterprises, according to Stryjan (2006 and 2004), both the employment and training of disadvantaged workers and their integration into society are sought. According to the Anglo-Saxon origin, Social Enterprise is a commercial activity, which has social purposes, the surpluses of which are reinvested in the Enterprise or in the community and includes both inputs (such as for example the employment of the unemployed) and outputs (production of goods and services) (Doulia, 2015).

The European Commission (2021) recognizes social enterprises as key players in delivering inclusive growth and addressing systemic challenges such as unemployment, aging, and ecological sustainability. At the same time, academic research remains divided: while some view social entrepreneurship as an empowering tool for social innovation, others criticize it for shifting welfare responsibilities from the state to civil society under the guise of «empowerment».

This article adopts a pragmatic definition of social entrepreneurship that acknowledges its potential as a complementary force to state action—particularly when embedded in coherent policy frameworks.

Social entrepreneurship in Greece. In Greece, we distinguish two major groups of Social Enterprises (Doulia, 2015):

1. Social Enterprises whose primary objective is the labour integration of disadvantaged groups of the population. In these enterprises a mixture of regular workers and workers belonging to vulnerable and disadvantaged social groups is used. These are the Social Enterprises for Labour Integration, which includes Social Cooperative Enterprises for Integration (KOINSEP for Integration) and Social Cooperatives of Limited Responsibility (KOISPE) (Apostolopoulos et al., 2020). These are autonomous economic entities with the main objective of professional integration of people who face serious difficulties in their efforts to join the labour market. The integration of these workers takes place through the offer of productive employment and individual monitoring of their progress.

2. Social Enterprises whose primary objective is the production and provision of social and collective services. These are, in other words, Social Enterprises with a mainly productive purpose. In Greece, this category includes Social Cooperative Enterprises of Collective and Social Benefit that operate for sustainable development or provide services of general interest (Apostolopoulos et al, 2020). These Enterprises exhibit significant productive activity and are characterized by a certain level of innovation either in

the process or in the products produced.

From the above it is easily understood that through the Social Economy Entities, on the one hand, the labour and social integration of vulnerable social groups is pursued and on the other hand, the provision of goods and services to social groups that have been excluded from the market economy, supporting in practice the concept of social security, which is the support of people to deal with risks due to ageing, economic hardship, etc.

This is confirmed by EU statistics on social entrepreneurship and on supporting the well-being and social security of its citizens. In 2019, in particular, there were already more than 2,8 million Social Enterprises operating in the EU, representing 10% of all enterprises (Apostolopoulos et al, 2020). More than 13,6 million people were employed in Social Enterprises, which corresponds to 6% of the EU workforce, and their membership exceeded 160 million people. Furthermore, it is worth mentioning that Social Enterprises, because of their importance to the economy and society, are supported through various funding programmes such as COSME for SMEs. European funds such as the Regional Development Fund and the European Social Fund financially support the development of Social Enterprises in the EU (Apostolopoulos et al, 2020). A presentation of statistical data on employment in social enterprises follows (Table 1), offering a comparative snapshot across selected EU member states, including Greece. These figures illustrate the relative development and scale of the social enterprise sector within national labor markets.

Table 1.

Country	Employment Share in Social Enterprises (%)
Italy	10,0%
France	7,4%
Belgium	6,5%
Germany	5,8%
Sweden	3,2%
Greece	1,6%

Source: CIRIEC (2020). Recent evolutions of the Social Economy in the European Union. Liège: CIRIEC International.

The ecosystem for social entrepreneurship in Greece is still evolving, marked by a fragmented institutional landscape and limited systemic sup-

port. Despite growing interest from policy makers, civil society, and segments of the private sector, the infrastructure surrounding social enterprises remains underdeveloped compared to other EU member states. The following analysis highlights the structural components, deficiencies, and emerging developments shaping the Greek social enterprise ecosystem.

Legal and institutional framework. Since the early 2010s, Greece has established a formal legal framework for social enterprises, starting with Law 4019/2011 and followed by Law 4430/2016. These laws introduced the concepts of Social Cooperative Enterprises (KOINSEP), Integration Social Cooperatives (KOINSEP for vulnerable groups), and other social economy structures. However, the legal framework has been critiqued for lack of clarity, inconsistent enforcement, and minimal incentives for social innovation. Moreover, regulatory complexity and overlapping responsibilities across ministries have often hindered coordination and continuity in public policy.

The General Secretariat for Social and Solidarity Economy (KALO), created to oversee the sector, has had limited operational capacity. While national action plans and calls for funding have been launched, their impact remains modest due to slow implementation and bureaucratic hurdles.

Support Mechanisms and Access to Finance. A major gap in the Greek ecosystem is the lack of tailored financial tools for social enterprises. Access to capital is severely constrained, with limited microfinance options, scarce impact investment channels, and cautious engagement from mainstream banks. Most social enterprises rely on ad hoc project grants, donations, or personal funds from founders—rendering their financial sustainability precarious.

Support services such as incubators, accelerators, or technical assistance hubs are rare and unevenly distributed, mostly concentrated in Athens or Thessaloniki. Business development services and mentoring schemes for social entrepreneurs are neither systematic nor embedded in national enterprise policy.

Networks and collaboration. One of the main weaknesses of the Greek ecosystem is its lack of cohesion and interconnectivity. Social enterprises often operate in isolation, without strong regional or thematic networks. Collaboration with municipalities, NGOs, or academic institutions is inconsistent, and there is no central coordinating body for knowledge exchange or advocacy. As a result, opportunities for collective learning, scaling, or market integration remain limited.

However, recent years have seen some progress. New umbrella organizations, such as the Panhellenic Union of Social Cooperative Enterprises, aim

to represent the sector's interests. Some local authorities and chambers of commerce are experimenting with partnerships and procurement schemes that involve social enterprises in delivering public services.

Public perception and market access. The public's understanding of social entrepreneurship in Greece remains shallow. Misconceptions persist—some view social enterprises as disguised NGOs, others as «low-level businesses». This confusion limits both consumer engagement and private-sector partnerships. Moreover, social enterprises often face difficulties entering mainstream markets or participating in public procurement processes, as legal and administrative barriers continue to restrict access.

Nevertheless, there is growing recognition of the role of social enterprises in tackling unemployment, supporting vulnerable groups, and offering alternative welfare services—particularly in areas neglected by the state.

As it was already mentioned, despite its formative stages, social entrepreneurship in Greece has gradually emerged as a complementary force within the broader landscape of social protection. In the absence of robust and comprehensive state welfare mechanisms—particularly following the socioeconomic impacts of the financial crisis—social enterprises have filled important service gaps at the local level. They operate across diverse domains, ranging from elderly care and childcare to food distribution, mental health, and environmental services.

Recent mappings of the Greek social enterprise landscape show that, while relatively small in scale, these entities are active in a variety of social protection domains. Table 2 summarizes estimated activity across key areas, in terms of number of enterprises, employees, and beneficiaries.

Table 2.

Service Type	Number of Enterprises	Estimated Employees	Estimated Beneficiaries
Elderly Care	75	520	4 500
Childcare & Education	60	460	3 800
Mental Health Rehabilitation	45	370	3 000
Food & Basic Goods Distribution	80	600	7 500
Environmental Services	40	220	2 000
Cultural & Recreational Services	50	310	3 400

Source: adapted from (Apostolopoulos et al., 2019; European Commission, 2021).

These figures highlight the contribution of social enterprises to localized

welfare provision, especially in areas where public institutions face structural limitations. They also suggest the untapped potential of this sector to serve as a dynamic partner in future models of inclusive and community-based social protection.

Case studies of social enterprises in Europe: leading examples of social protection and inclusive employment. Social enterprises across Europe are reshaping how communities tackle unemployment, social exclusion, and the need for essential services. While their organizational forms and legal structures vary, they all share a commitment to combining economic activity with a social mission. This essay explores four of the most emblematic and impactful cases: Mondragon Corporation in Spain, the social cooperatives of Italy (especially in Emilia-Romagna), Groupe SOS in France, and The Big Issue in the United Kingdom. Each illustrates how social enterprises can contribute to key dimensions of social protection—especially through inclusive employment, care provision, and forms of community-based social security.

Spain: Mondragon Corporation – a cooperative ecosystem with internal social security. Founded in the Basque Country in 1956 by the visionary priest José María Arizmendiarrieta, Mondragon Corporation[11] is one of the most comprehensive examples of worker cooperativism in the world. From its origins in a technical school, it has grown into a federation of over 90 cooperatives operating in sectors such as finance, industry, retail, and education, employing more than 80 000 people.

What distinguishes Mondragon is its integrated system of social protection. It operates its own health insurance, pension system, and educational institutions—including Mondragon University. These internal mechanisms reflect a unique model of cooperative social security. Moreover, during economic downturns, workers are reallocated among cooperatives, avoiding layoffs and reinforcing solidarity. Many of the cooperatives also focus on youth employment and training. Mondragon demonstrates that social enterprises can contribute directly to both employment security and the broader goals of social protection.

Italy: social cooperatives – legal frameworks supporting social services and work integration. Italy's Law 381/1991 established a legal framework that supports social cooperatives across two categories: Type A (which deliver social, health, and educational services) and Type B (which

[11] See more https://www.mondragon-corporation.com/en/

promote the work integration of disadvantaged individuals). This model is deeply embedded in regions like Emilia-Romagna, where cooperatives are essential actors in local welfare systems.

For example, L'Ovile[12] in Reggio Emilia provides employment, housing, and psychosocial support to people with histories of incarceration, migration, or mental illness. CADIAI[13] in Bologna offers high-quality eldercare and health services while also providing decent, stable employment—especially to women and caregivers. These cooperatives illustrate how employment and social service delivery can be intertwined. They help vulnerable groups both access care and participate in the labor market, reinforcing the dual function of social enterprises in delivering community-based social protection and fostering social inclusion.

France: groupe SOS – integrated social care and employment pathways. Groupe SOS[14], founded in the 1980s, is Europe's largest social enterprise network. With over 650 programs and 21 000 employees, it addresses social exclusion through healthcare, housing, education, and employment. It often takes over failing public or nonprofit institutions and revitalizes them.

The organization runs numerous services including care homes for the elderly, shelters for youth, and addiction recovery centers. It employs many individuals from marginalized backgrounds, including those who are long-term unemployed, undereducated, or previously institutionalized. Groupe SOS not only provides essential services—many of which fall under public responsibilities—it also ensures that these services are staffed by people facing barriers to employment. In doing so, it creates a dynamic model of social protection that bridges access to care with pathways to economic inclusion.

United Kingdom: the big issue – street-level inclusion and financial empowerment. The Big Issue[15], founded in 1991, is one of the UK's most iconic social enterprises. It provides homeless and vulnerably housed individuals with an immediate source of income by allowing them to sell the Big Issue magazine at a profit. But beyond this simple transaction lies a broader goal: to offer dignity, self-reliance, and long-term social reintegration.

The Big Issue also runs Big Issue Invest, a social investment arm that funds other organizations promoting employment and inclusion. Its support

[12] See more https://www.ovile.coop/
[13] See more https://www.cadiai.it/progetti/youngcare-en/
[14] See more https://www.groupe-sos.org/en/les-personnes-vulnerables/personnes-eloignees-de-lemploi/linsertion-par-lemploi/
[15] See more https://www.bigissue.com/invest/grants-projects/diversity-equity-and-inclusion/

services include training, housing referrals, and digital tools that help vendors transition into more stable forms of work. The Big Issue model doesn't replace formal social security systems, but it complements them by offering a form of grassroots economic activation. It represents an innovative approach to social protection—helping individuals move from crisis to stability through meaningful work.

The role of *Neoi Orizontes* in supporting vulnerable groups: a link to social protection and security. The social cooperative enterprise Neoi Orizontes[16] stands as a representative case of how grassroots social enterprises can contribute meaningfully to the broader ecosystem of social protection. Founded with the explicit goal of supporting the social and economic reintegration of ex-prisoners, the cooperative offers employment opportunities, psychosocial support, and a framework of solidarity and belonging for individuals who are often excluded from both the labor market and mainstream welfare mechanisms.

Through its productive activities—such as recycling operations and community-based agriculture—Neoi Orizontes provides more than just income. It enables its members, many of whom face multiple layers of social vulnerability (criminal record, lack of qualifications, homelessness, stigma), to regain autonomy and social recognition. These dimensions are central to the concept of social protection, which encompasses not only formal insurance schemes but also mechanisms that reduce social risk and restore access to fundamental rights and opportunities.

While Neoi Orizontes is not a formal part of the Greek social security system, its actions directly align with its goals. By reducing recidivism and dependency, fostering employability, and promoting mental health and reintegration, the cooperative serves as a preventive and complementary pillar of social security. It relieves pressure from public systems by offering tailored support to hard-to-reach populations—those often falling through the cracks of traditional social welfare programs.

Moreover, Neoi Orizontes functions as a «soft infrastructure» of social insurance, providing security not through cash transfers or insurance coverage, but through the restoration of capabilities, inclusion, and productive participation. Its structure—based on collective governance, mutual support, and values of dignity—reflects the deeper principles of inclusive welfare.

In conclusion, the contribution of Neoi Orizontes exemplifies how social

[16] See more https://koispekerk.gr/

enterprises can act as vehicles of social protection from below, responding to complex vulnerabilities not solely through state mechanisms but through civic innovation and community engagement. Their work underscores the need for a more integrated understanding of social protection—one that includes employment, dignity, care, and structural inclusion.

To sum up, the above five cases show that social enterprises are not simply service providers or job creators—they are integral components of modern, pluralistic systems of social protection. Whether through internal social security (Mondragon), legally supported work integration (Italy), large-scale service networks (Groupe SOS), or peer-to-peer empowerment (The Big Issue), each initiative addresses key social risks: unemployment, exclusion, inadequate care, and housing insecurity.

By linking employment opportunities with social services, these enterprises reduce dependency and enhance agency for vulnerable groups. They offer flexible, human-centered solutions where public systems may fall short. Above all, they demonstrate that social entrepreneurship can contribute to sustainable and inclusive welfare—grounded in local realities, supported by policy, and driven by collective purpose.

Challenges of social entrepreneurship in Greece: between vision and structural constraints. While social enterprises in many European countries have flourished under supportive policy environments, the development of social entrepreneurship in Greece remains fragmented and fragile. Despite growing recognition of its potential for social inclusion and community empowerment, Greek social enterprises face a complex web of challenges that hinder their sustainability and impact. Drawing on key findings from the national literature and empirical cases, the following essay outlines the core structural, institutional, and cultural obstacles that define the Greek context.

1. Institutional Instability and Policy Gaps One of the most persistent challenges is the lack of a stable and coherent institutional framework. Frequent legislative changes and unclear legal definitions have created uncertainty among social entrepreneurs. Although Greece introduced specific laws on social economy (Law 4019/2011 and Law 4430/2016), their implementation has been inconsistent, and long-term strategic planning at the state level remains absent.

2. Limited Access to Finance Greek social enterprises operate in an environment with minimal access to appropriate funding. Commercial banks are reluctant to support enterprises with non-profit elements or unclear business models.

At the same time, Greece lacks a robust infrastructure for social investment, microfinance, or dedicated grant schemes tailored to social impact objectives.

3. Bureaucracy and Administrative Burdens Excessive bureaucracy and a lack of administrative support hinder the efficient operation of social enterprises. Complex procedures for registration, compliance, and reporting discourage new initiatives and absorb valuable time and energy from existing ones. Furthermore, public authorities often lack familiarity with the concept of social entrepreneurship, leading to inconsistent treatment across regions and sectors.

4. Skills Gaps and Managerial Weaknesses Many Greek social enterprises are founded by individuals driven by social commitment rather than business experience. This results in significant knowledge gaps in areas such as financial management, marketing, legal compliance, and strategic planning. The absence of specialized training programs, mentoring networks, and advisory services further compounds this challenge.

5. Cultural Misconceptions and Lack of Public Awareness Social enterprises often struggle with negative perceptions or confusion regarding their mission. In some cases, they are misunderstood as pseudo-NGOs or as vehicles for exploiting subsidies, while others are dismissed as amateurish or unsustainable. This social mistrust undermines their legitimacy and limits public engagement.

6. Weak Ecosystem and Isolation Unlike other European contexts where social enterprises operate within strong ecosystems of support—such as incubators, alliances, and partnerships with municipalities or private actors—Greece suffers from fragmentation. Collaboration between social enterprises is rare, and opportunities for joint projects or knowledge exchange remain underdeveloped.

7. Survival over Innovation Greek social enterprises tend to prioritize day-to-day survival over long-term innovation or growth. The limited availability of resources, both human and financial, forces many to operate at the edge of viability, often limiting the quality of services provided or their potential for systemic impact.

Conclusions: Unlocking the Full Potential of Social Enterprises. This study has explored the evolving relationship between social entrepreneurship and social security, especially within the context of welfare states under stress. Social enterprises, as hybrid actors combining economic activity with social mission, are increasingly proving their capacity to address pressing societal needs. From offering employment to vulnerable groups to delivering essential services such as elderly care, mental health rehabilitation, and social reintegration, social enterprises operate as crucial complements to public welfare mechanisms.

The Greek case illustrates a paradox: despite strong societal needs and growing grassroots initiatives, systemic constraints—legal ambiguity, limited access to finance, and weak infrastructure—continue to hinder the full realization of social entrepreneurship's potential. Entities like Neoi Orizontes show that, with the right environment, social enterprises can function as decentralized pillars of social protection and inclusion. However, without coherent policy support, their impact remains fragmented and unsustainable.

To translate this potential into systemic change, the following policy proposals are essential:

1. Establish Legal and Strategic Stability. A consolidated, simplified, and consistent legal framework should be adopted to define the roles, rights, and obligations of social enterprises, reducing administrative ambiguity and enhancing legal security.

2. Create Dedicated Financial Instruments. Access to capital must be expanded through tailored tools such as social investment funds, public seed capital, microcredit programs, and preferential procurement schemes targeting social impact.

3. Strengthen Human Capital and Capacity Building. Develop national and regional training programs in entrepreneurship, financial literacy, and impact management. Incubators and mentoring networks should be scaled up, especially in underserved regions.

4. Integrate Social Enterprises into Public Procurement and Welfare Delivery. Update procurement rules to facilitate the participation of social enterprises in the delivery of public services, particularly in health, education, and care—thus embedding them in the welfare architecture.

5. Launch Awareness and Recognition Campaigns. Public perception is key. National campaigns and educational curricula should promote a clear understanding of what social enterprises are—and how they differ from traditional NGOs or charities.

6. Develop a National Observatory for Social Entrepreneurship. Reliable data is essential for policy. A monitoring body should be established to collect evidence on social enterprises' economic activity, social impact, and contribution to employment and social security.

In conclusion, social enterprises are not marginal actors—they are essential components of a more inclusive, resilient, and sustainable welfare state. By embracing their role not just as job creators, but as co-producers of social protection, policymakers can unlock innovative responses to unemploy-

ment, exclusion, and care gaps. The future of social security lies not only in top-down state action, but in enabling and empowering communities to build safety, dignity, and opportunity from the ground up.

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СОЦІАЛЬНЕ ПІДПРИЄМНИЦТВО ТА СОЦІАЛЬНЕ ЗАБЕЗПЕЧЕННЯ: СИНЕРГІЯ ДЛЯ СТАБІЛЬНОЇ СОЦІАЛЬНОЇ ПОЛІТИКИ

У статті досліджено взаємозв'язок між соціальною економікою та соціальною безпекою в умовах зростаючих викликів для державних систем соціального захисту. Особливу увагу приділено соціальному підприємництву, яке розглядається як важливий складник соціальної економіки та потенційний механізм зміцнення соціальної безпеки. Показано, що соціальні підприємства можуть функціонувати не лише як суб'єкти створення робочих місць, але й як ефективні додаткові канали соціального захисту, здатні забезпечувати інтеграцію вразливих груп населення, сприяти соціальній адаптації, підвищенню самореалізації та формуванню самодостатності громадян. На основі критичного огляду літератури, аналізу політичних документів ЄС, національного законодавства та статистичних даних визначено інституційні передумови й обмеження розвитку соціального підприємництва. У грецькому контексті простежено становлення соціальних кооперативних підприємств (KOINSEP), інтегрованих у стратегії соціальної інклюзії та систему соціального забезпечення, а також окреслено структурні труднощі розвитку сектора: нестабільність правового поля, обмеженість фінансування, низьку поінформованість суспільства. Проведено

порівняльний аналіз європейських практик (Mondragon в Іспанії, соціальні кооперативи Італії, Groupe SOS у Франції, The Big Issue у Великій Британії), що демонструють різні моделі участі соціальних підприємств у забезпеченні добробуту. На прикладі грецького кооперативу «Neoi Orizontes» показано можливості інтеграції соціально вразливих груп через поєднання економічної активності та соціальної підтримки. Зроблено висновок, що розвиток соціального підприємництва здатен посилити стійкість і інклюзивність систем соціальної безпеки, формувати нові децентралізовані моделі добробуту та розширювати простір соціальних інновацій.

Ключові слова: соціальне підприємництво, соціальна безпека, соціальна економіка, соціальні підприємства, інклюзивний розвиток, соціальна політика, публічна політика, соціальні інновації, вразливі групи, держава добробуту, стійка держава добробуту.