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## SOCIAL INITIATIVES IN TRADE AND TOURISM: THE CASES OF SERBIA AND CROATIA

Socijalno usmerene inicijative u trgovini i turizmu  
– primeri Srbije i Hrvatske

### Abstract

The aim of this paper is to show how entrepreneurs act in a socially responsible manner in the fields of distributive trade and tourism. Social dimension is nowadays considered to be one of the three main pillars of sustainable development, together with economic and environmental dimensions. There are strong appeals from authors like Kuhlman and Farrington to return to the original meaning of sustainability, given in the Brundtland Report in 1987, where these dimensions were not separated and the limits posed by nature were in focus, so that the future environment devastation cannot be balanced with the current well-being. However, the common approach of all three pillars is widely accepted. This paper focuses on the social dimension, particularly in retail trade and tourism. Specific cases in Serbia and Croatia were analyzed.

**Keywords:** *social responsibility, retail, food, tourism, vouchers*

### Sažetak

Ovo poglavlje ima za cilj da pokaže kako preduzetnici deluju društveno odgovorno u oblasti trgovine i turizma. Socijalna dimenzija se danas smatra jednim od tri glavna stuba održivog razvoja, zajedno sa ekonomskom i ekološkom dimenzijom. Jaka su nastojanja autora kao što su Kulman i Farrington da se povratu originalno značenje održivosti, iz Brundtland izveštaja gde ove dimenzije nisu odvojene i gde su granice koje postavlja priroda bile u fokusu, tako da buduće narušavanje prirode ne može biti balansirano trenutnim blagostanjem. Međutim, zajednički pristup sva tri stuba je široko prihvaćen. Socijalna dimenzija je, naročito u trgovini na malo i turizmu, u fokusu ovog rada. Analizirani su specifični slučajevi u Srbiji i Hrvatskoj.

**Ključne reči:** *društvena odgovornost, maloprodaja, hrana, turizam, vaučeri*

### Introduction: Social side of retailing and tourism

Serbian trade and tourism sectors entered the new strategic cycle of development with the documents containing basic market orientation with a strong social dimension [41]. Discussion of socially sustainable trade and tourism requires terminological clarification. The term “social commerce”, in Croatian or in Serbian (“socijalna trgovina”), is used to describe commercial activities and forms of trade that serve the common good by fulfilling the needs of socially disadvantaged groups. However, in the contemporary English language, in scientific literature on marketing and management, the term “social commerce” or s-commerce is used for all sorts of activities that are based on the usage of social networks and social media for the promotion and sales of goods and services (for instance, see: [49, p. 19], [3, p. 22], [21], [54]).

Therefore, the term “social supermarkets” (abbreviated SSM) is used in this paper instead of the term “social commerce”. The term “social supermarket” is used to define a retail format whose main purpose is to serve those groups of customers who have a low income or who are unemployed, giving them food and other necessities for free or selling them at extremely discounted prices, because they are, by definition, non-profit organizations which base their activity on volunteerism and charity and, if they generate any profit, they use it for charitable

activities, according to Marić and Knežević [34]. Some authors, such as Holweg, Lienbacher and Zinn [22], give an even narrower definition of social supermarkets, calling them food-oriented retailers who sell food (but do not give food for free) to a restricted group of people living in or at risk of poverty.

Social tourism allows access to holiday and tourism facilities to those who would not be able to enjoy them without assistance. It has a long history and a significant role in many parts of the world, including most European nations. The European Commission (EC) has placed the focus on social tourism issues within Europe and has, for that purpose, developed the Calypso program [8, p. 17], which aimed at helping disadvantaged people or vulnerable groups to go on holiday while supporting the tourism industry by increasing the level of tourism, especially in the low season.

The social aspects of retail distributive trade and tourism will be discussed using desk research methodology. The literature overview delineates concepts and manifestations to be explored. Next, the research of secondary data, combined with interviews and site visits, was conducted. The research shows that the main driving institutions in the two industries are different, as well as the manifestation of their actions. Besides the

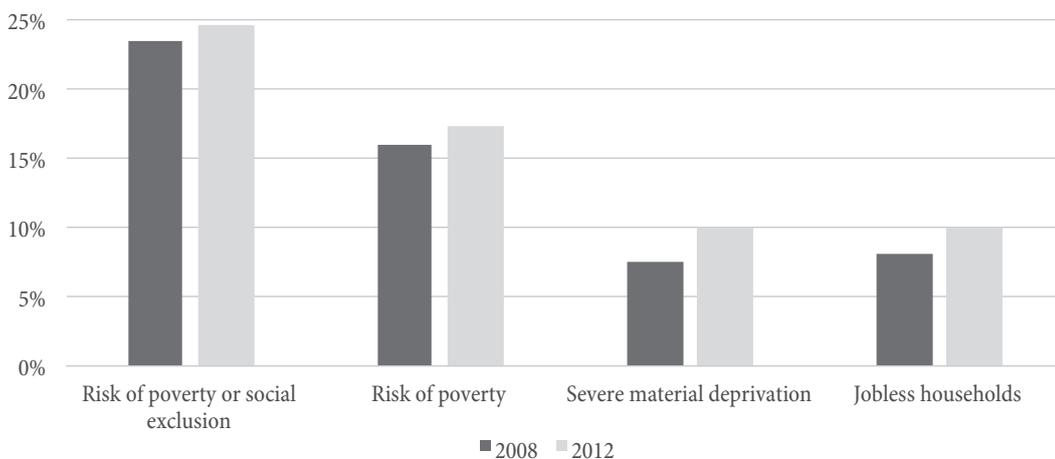
general overview, selected case studies from Serbia and Croatia are discussed.

### Sources of need for entrepreneurial action in the form of social supermarkets

Entrepreneurs recognized the necessity to take action and to start social supermarkets phenomenon across Europe for two basic reasons. The first one is the rising number of citizens at risk from poverty, and the second are surpluses which are produced and distributed in traditional supply chains. In EU, there is almost one quarter of citizens who live at risk of poverty or social exclusion (i.e. 120 million EU citizens) [11]. Moreover, one tenth of all EU citizens experience severe material deprivation and cannot afford some basic household facilities, such as telephone, washing machine, heating, etc. More than a tenth of EU population is officially registered as unemployed, i.e. around 26 million EU citizens, out of which 19 million in euro area [9]. All poverty indicators for EU-27 Member States showed that the social situation worsened during the economic crisis (see Figure 1).

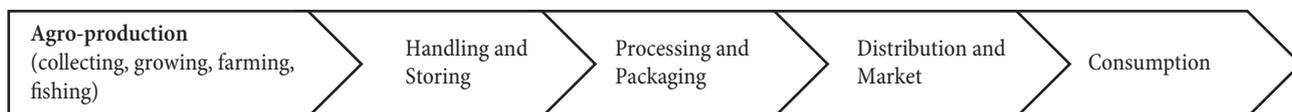
The second reason is that traditional food supply chains face the production and distribution of food surpluses and increasing proportion of food waste. Traditional food

Figure 1: Indicators of the social situation in EU (% of EU-27 population)



Source: Adapted from [12].

Figure 2: Basic processes in food supply chain



Source: Adapted from (2011) [32, p. 5].

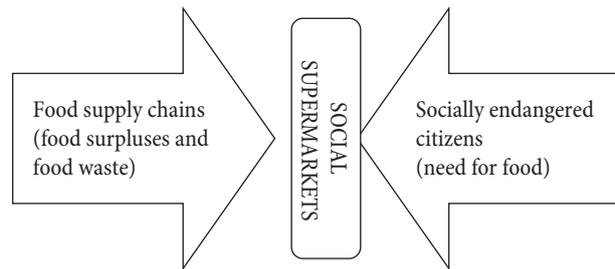
supply chain can be observed as a sequence of processes taking place from agro-production to food retailing and consumption (see Figure 2).

Food loss and food waste can occur at any stage of the food supply chain. According to Lipinski et al. [31, p. 4], food loss occurs in the stages of production, storage, processing and physical distribution as an unintended consequence of business processes or technical limitations in storage, transport infrastructure, packaging or marketing activities. Food waste usually occurs in retail or at the stage of consumption (at the point of final consumer), and it is the result of negligence or a conscious decision to throw food away. In the report by FAO from 2011 [19], it is estimated that annual food waste amounts to approximately 1.3 billion tons. North America and Oceania, where almost an entire daily meal for one person is thrown away per capita (1,520 kcal per capita per day), are the leaders in thrown kilocalories per capita on a daily basis. In Europe, this value is almost half of a daily meal (743 kcal per capita per day). According to the WRAP report from 2007 [52], the value of wasted food in the UK on an annual basis is between £250 and £400 per household. And, according to the same source [53], food waste savings recorded in the 2007-2011 period can be attributed mainly to the food prices inflation (not to a planned activity). In Italy, this value is estimated at 452 EUR per household per year [42]. The social consequences of food waste are reflected in the uneven distribution of food between the rich and the poor within a certain country. Many studies confirm that households with higher income throw more food than households with lower income [30], [40].

In order to solve the two abovementioned problems, social entrepreneurs have found space to launch social initiatives to balance them. Social supermarket is one type of such social initiatives. So, the very aim of social supermarkets is to get donations of surpluses from traditional food supply chains and to distribute them to socially endangered people. Social supermarkets act as a linkage within reverse logistic systems trying to reduce food waste and to redistribute food surpluses existing in traditional food supply chains [22].

Entrepreneurial action in this field can be taken in two ways: (1) starting from traditional retailers or other

**Figure 3: The position of social supermarkets**



Source: Authors' work.

members of the food supply chains who are interested in decreasing the surpluses and food loss and waste, but, (2) much more often, the action starts and it is driven by social entrepreneurs whose main goal is the improvement of the social situation in some geographic area (like: quarter, city, county, country or region). Social supermarkets are a social innovation which comprises social responsibility of allied individuals with the aim of showing social solidarity with socially vulnerable persons or families, by the collection and distribution of goods that are collected from individual donors, large retail chains and/or other companies [33].

### Social supermarkets as a new retail format

Contemporary authors in the field of retail management and marketing, such as Maadan [32, pp. 54-55] or Zentes [55, p. 30] differentiate between several retail formats according to the following key characteristics or core attributes: (1) nature of merchandize; (2) size of the store; (3) number of stock keeping units (SKUs); (4) width and depth of merchandize; (5) type of location; (6) level of prices and/or pricing policy; (7) atmosphere and level of service; (8) promotion. On the basis of operating social supermarkets in Austria and the United Kingdom, Marić and Knežević [35] argue that there are some similarities between Conventional Stores and Conventional Supermarkets, but also that there are some distinctive characteristics of social supermarkets, explained in comparison to other retail formats:

- social supermarkets are similar in size to conventional supermarkets or convenience stores (i.e. usually their size is less than 1,000 m<sup>2</sup>) and they serve a local community in a narrow geographic area;

- food is the key part of merchandize, similarly to conventional supermarkets and convenient stores, but the assortment is narrow and shallow and it depends heavily on collected donations within a certain period;
- interior organization and store design resemble hard discounters to a large degree and service is usually provided by volunteers, without formal education in the field of commercial activities;
- promotional activities directed toward users (customers) are not organized as commercial marketing campaigns as in other retail formats. As social supermarkets are often used by people included in various welfare programs, the main communication with users is done via welfare centers, various citizens associations and religious organizations actively involved in the communication both with donors and users of social supermarkets.

In the first stage of development, social supermarkets are organized to distribute goods for free. In the second stage, there are more developed forms of social supermarkets (such as those within the SOMA initiative in Austria) which are organized to sell goods at extremely discounted prices (usually more than 50% in comparison to conventional retail formats). Therefore, in the latter case, the pricing policy is comparable to that of hard discounters, because certain analogy to the policy of EDLP – Everyday Low Price – can be drawn. In addition, in developed societies, some social supermarkets are used as places for fostering employment of people who are outside the labor market for a long period, giving them an opportunity to gain valuable work experience for their future employment. This is not the case with the conventional retailers.

### Examples of social supermarkets in Croatia

Since 2009, the number of social supermarket has been increasing year after year. Until today, more than 15 social supermarkets have been established in various cities in Croatia. All social supermarkets are established, primarily, to serve people in need and to reduce poverty in a certain geographic area, with the secondary aim to reduce food waste occurring in food supply chains. However, in some

developed countries, such as Austria and France, the situation is reversed. According to their primary goal, social supermarkets in Croatia distribute food free of charge to a restricted number of users, according to the lists created on the basis of the amount determined by the financial situation and the number of family members in users' households. Therefore, the social supermarkets in Croatia are in the first development stage described in literature. In the text that follows, a few examples of successful social supermarkets will be described, found after conducting desk research of activities available on various websites, portals, in newspapers and magazines, but also after conducting interviews in the field with founders and leaders of social supermarkets in Croatia in 2015 and 2016.

Social supermarket Osijek is founded and led by a civil association called "River of Love" ("Udruga: Rijeka ljubavi" in Croatian). There are more than 15 permanent volunteers engaged in its operation. It serves more than 4,000 users (i.e. approximately 1,000 households). There are clear and transparent requirements which citizens have to fulfill in order to enter the restricted list of users and the delivered data on the financial condition are compared with the data obtained from the City Government of Osijek. The social supermarket and office space of the Association are open every working day from 8:00 to 16:00. In the assortment, there is predominantly foodstuff (around 80%); followed by toiletries (up to 20%). As regards clothes and furniture, the social supermarket acts only as an information intermediary, because there is a scarcity of warehousing space. The operating space was donated by the City Government. On a monthly basis, each household has an opportunity to collect packages of 14 products, called the "package of life". The donations comprise 80% of individual donations in things and money, 10% of donations from companies and 10% of donations from schools and universities. The for-profit organizations important for the operation of this social supermarket are the following: DM, Müller, Dukat, and local companies and craftsmen with their occasional donations. The social supermarket Osijek is active in project activities, which is why it is partially financed by the European Structural Funds and Croatian Ministry of Demographics, Family, Youth and

Social Policy. In addition, this social supermarket has an active promotion policy through various communication channels. Its website (<http://www.rijekaljubavi.hr/>) and Facebook profile are very active, it prints leaflets and posters as supporting materials for fundraising activities. It has a good and well-established cooperation with local TV stations, radio stations and newspapers.

Similar operation was revealed in the social supermarket Vinkovci. This social supermarket is led by the Association “The Young Against Hunger” (“Udruga Mladi protiv gladi” in Croatian) under the slogan: “Poverty is not a choice, solidarity is!” It is quite smaller than the social supermarket Osijek. It has 900 registered individual users (i.e. 290 households). There are a few permanent volunteers engaged in its operation, but around 25 volunteers are engaged on an occasional basis. The structure of assortment is similar to that of Osijek. The majority of donors are individual businessmen from Vinkovci and there is no established contractual cooperation with enterprises as donors. However, local stores Billa and Kaufland usually give donations to this social supermarket on periodical basis and support fundraising activities by offering space for volunteer’s stand within their stores, when necessary. In comparison to Osijek social supermarket, there is a more open system of food distribution and users can come periodically and collect the desired food from shelves, there is no limit per end user, but they appeal to users’ ethics and understanding of others. The social supermarket is open to users every Friday from 16:00 to 19:00. Important impact on this social supermarket has FRAMA (the youth organization connected with the Franciscan order of the Catholic Church) which initiated the social supermarket in Vinkovci. The support from the local government has not been established yet, nor has the writing of project proposals for obtaining funds been part of the activities in this social supermarket. Social supermarket Vinkovci has its own Facebook profile (<https://www.facebook.com/mladi.protiv.gladi.vk/>), which is not as active as other social supermarkets described in this part of the paper.

Social supermarket in Vukovar is another example. It is run by the humanitarian association “Rainbow” (“Humanitarna udruga Duga” in Croatian). It has fixed working hours which are shorter than in Osijek; it is open

on working days from 8:00 till 13:00. It serves 1,500 persons (617 households) and has 10 volunteers permanently involved in its activities. The space for its operation was donated by an individual (a private house). As in Osijek, more than 80% of products in its assortment is food, up to 20% are toiletries, while for other products (such as clothes and furniture), it acts only as an information intermediary. There is also a restricted and controlled list of users. Users come periodically and collect food from shelves, but the quantity per end user is limited (i.e. there is a foodstuff quota per month per capita). However, there is a possibility of delivery of products to disabled persons (done by volunteers or other end users) which is not the case in Osijek and Vinkovci. Similarly to Osijek, in Vukovar majority of donors are also individuals, but there is a growing list of companies that donate products on periodical basis (Kaufland, Konzum, DM and ZP Trade). Besides providing occasional donations, Dukat is a contractual donor. This social supermarket cooperates intensively with television and radio stations and newspapers and has a vivid website (<http://duga-vukovar.hr/>). Its Facebook profile is extremely active (<https://www.facebook.com/Humanitarna.udruga.Duga.Vukovar/?fref=ts>). This social supermarket also cooperates with local religious institutions (especially through fundraising activities during the holidays). What distinguishes them from other social supermarkets in Croatia is the Creative and Educational Club in which people in need can engage in arts and crafts activities. In that way, poor people build up knowledge and reestablish their self-esteem through the contribution to social need by producing paintings, sculptures, leaflets, etc., which are then sold in special events and art auctions in order to finance other activities in the social supermarket. The social supermarket Vukovar has well-established communication and support from the City Government which occasionally provides space and other resources.

Social supermarket in Rijeka was the first social supermarket to be opened in Croatia. It is called “The Bread of St. Elisabeth” (“Kruh sv. Elizabete” in Croatian) and is located at the local marketplace Brajda in Rijeka. In comparison to others, its interior is organized most similarly to the conventional supermarket. The Rijeka social supermarket is a respectable organization with more than

50 regular volunteers and about 400 occasional volunteers who distribute about 800 packages each month to the 500 socially most vulnerable families in Rijeka. It is highly recognizable in the local community by its volunteers, dressed in “charitable orange”, who actively participate in all fundraising activities of this social supermarket which is popularly called “Socka” in Rijeka area. It has a well-established “orange” image on the national level, because the social supermarket is highly active throughout the national media, such as Novi list, specialized magazine “Ja TRGOVAC” and numerous media portals that are periodically covering their activities in a positive manner. It also fosters active communication via social networks and social media. It is particularly active on Facebook and YouTube, where it has its own channel and regularly uploads, insights, interviews, published media materials and recorded promotional and fundraising activities within the supermarket. The Rijeka social supermarket depends on donor funding, and the most important donors are individual citizens. Fundraising typically takes place through three different types of planned actions: (1) the annual “The Young Against Hunger” initiative, (2) the Saturday fundraisers in retail chains (particularly Konzum Tower, Cash & Carry in Krimeja St. and Kaufland in Zamet St.) and (3) the participation in local city events, such as the annual futsal tournament taking place in the Hall of Youth in Trsat under the slogan: “Entertainment for us, salvation for others!” [35].

Nonetheless, it should be pointed out that there is an initiative in Croatia called food outlet Žabac [30] which was established in Zagreb in 2016. The primary aim of this initiative is to reduce the food waste problem. On the basis of the previously mentioned definition given by Holweg et al. [24], one could try to define this initiative as a social supermarket, which would not be correct, because this initiative operates as an extreme discounter on a profitable basis. There are neither restrictions on the user side regarding the social status, nor is there a charitable aim behind its activities. Besides the food waste reduction pointed out in the abovementioned definition, social supermarkets have to fulfill another important goal, i.e. they have to serve people in need, and with this initiative, this is not the case.

## Examples of social food retail initiatives in Serbia

There was no standard approach to the idea of how to help people in need in Serbia. In the last ten years, the main actor in this field was government, which differs from the approach presented from Croatian experience. In this respect, the ministry in charge of trade tried several approaches searching for the model of support to the economically vulnerable Serbian citizens.

SOS markets, initiated by the Belgrade retail chain Jabuka and supported by the ministry in charge of trade, initiated the operation of special stores with lower prices in 2009 [6]. These stores offered products at prices 40-50% lower than in regular stores to Belgrade citizens with minimum wages or pensions, as well as to refugees, recognizing them as the holders of a specially designed card. The cards were issued directly in SOS stores or in labor unions, upon the presentation of a document that confirms their status. This business model was not sustainable and the chain of 33 stores was taken over by a local discount chain in 2012.

Limited distributive margins on selected groups of food products were among the most controversial initiatives. It was introduced in the first half of 2012 [45], after which it was extended to the end of the same year [46]. The regulation imposed maximum cumulative margin of 10% on manufacturer’s price, in all stages of the marketing channel. The goods covered by this act were: wheat flour, milk, sugar, sunflower oil and meat (beef, pork, poultry and freshwater fish). The announced aim of the regulation was to prevent disorder on the market, but its real purpose was to promote support to the households in need. It can be seen from the detailed information on the implementation of this act that the basic products (e.g. yogurt) were covered, as opposed to the value added products, like probiotic yogurt [27]. Although the act covered the total amount of all middlemen’s earnings, it led to different attempts of retailers to avoid this limit in certain product lines where costs of distribution were higher, giving them the possibility they did not ask for, to charge 10% for the products for which actual market signals indicated charging lower margins. This general limitation was not retained after 2012, in spite of the questionable conditions in Serbian economy.

Limited distributive margins on special products are still present in Serbian economy, for the same reason mentioned above. Although the general limitation was abandoned after 2012, the abridged version of this act is still in use, focusing this time on the basic bread, called “Sava”, made of wheat flour [46]. Through this act, the producers are requested that the basic white bread, with a specified recipe, comprise 40% of their daily production and retailers are obliged to have the same proportion on the shelves, with the remission of maximum 5%. The manufacturing price is given as an absolute amount (38.68 RSD for 500 g), and the cumulative margin is limited to 8.12% (2% for wholesale and 6% for retail margin). A lot of attention to the enforcement of this act is drawn by the inspection and organizations for consumer protection, but no evaluation of such measure was provided. The same goes for the limits on the prices of prescribed drugs which maximize the wholesale margins up to 6% and retail margins up to 12% [43]. This regulation was introduced in 2002 in order to regulate the costs of distribution covered by the subsidized health insurance system, and it is still in use, with some changes, despite extensive criticism indicating that it is the source of higher prices [25, p. 7].

Declaration on improvements in retail sector was an attempt to motivate retail chains to act in the manner that will make a better retail market environment [4]. The minister in charge of trade received a document signed by the managers of 8 biggest food retailers at the time: Delhaize, Mercator S, IDEA, Metro, DIS, Veropoulos, Gomex and Univerexport. Companies recognized the need for and asked the ministry to support the free retail market, fair competition and affirmation of basic principles, which, among other things, involve “the offer of a large and balanced assortment of basic victuals at affordable prices”. In order to implement this idea, the ministry suggested that retailers should offer the so-called “social basket”, the list consisting of 10-15 basic product lines (food, beverage, meat and meat products, dairy products, rice, pasta, flour, oil, sugar, fruit, household chemicals) at “lower” prices [36]. The ministry expected both the manufacturers and retailers, who voluntarily agreed to reduce margins, to contribute to lower prices. The report made one year later, on April 15, 2014 showed that 6 out

of 8 undersigned companies declared articles in “social basket” (with 2 additional who did not sign the Declaration at first). However, the number of products included in the basket was disappointing, from 11 to 25, bearing in mind that the assortment of those retailers was well above 15,000 [26]. After that, no further evaluation of the development of this attempt was reported.

Individual approach by different companies is something that characterizes the current situation in Serbia, in the area of social programs. The most developed approach is, naturally, taken by Delhaize Serbia d.o.o. This is a part of the worldwide CSR and sustainability campaign run by this multinational company. In Serbia, this initiative has different tracks: food bank donations aimed at reducing food waste, balanced lunch boxes for children at very affordable price, introduction of fresh corners with fresh juices and salads that also reduce food waste, etc. [5].

Food bank Belgrade is one of rare civil sector activities, most similar to the activities explained in Croatia. This non-profit organization was established in 2006 and in 2009 it became the member of the European Federation of Food Banks (FEBA). Currently, Delhaize Serbia d.o.o is the first permanent member of the Donors’ Club, but the Bank has more than 100 “friends”, providing either food or financial and media support. The food bank shows permanent growth. In 2010, it collected 19.5 tons of food and served around 7,000 citizens in need. Six years later, during 2016, it collected 1,062 tons of food from more than 100 donors and distributed it through mixed packages to 88,500 registered persons belonging to the most vulnerable category [2]. The most important principles of work include the following: the bank does not receive money to buy food and does not distribute food to individuals, but only to social institutions and organizations that support vulnerable groups (single mothers, orphans, etc.).

All listed initiatives in Serbia reveal that it is hard to recognize a continuous and successful operating model of socially-oriented supermarkets in the long run. State and private initiatives are independent rather than complementary. State initiatives in the area of food trade were not directed toward vulnerable citizens, covering,

on the contrary, total population. It should be noted that the same ministry, in charge of trade and tourism, implements a different, socially focused policy in the area of tourism vouchers.

### Social tourism

International Social Tourism Organization (ISTO) defined social tourism as “the connections and phenomena related to the participation of people in the countries of destinations as well as of holidaymakers, of disadvantaged layers of society or those unable to participate in tourism, holidays and their advantages for whatever reason” [28]. The statute of ISTO considers that “this participation is made possible or facilitated by a combination of policies, clear social measures and the commitment of social players”. UN World Tourism Organization (UNWTO) specified that “social tourism and in particular associative tourism, which facilitates widespread access to leisure, travel and holidays, should be developed with the support of the public authorities” [50]. In 2006, European Economic and Social Committee (EESC), in its Opinion on Social Tourism, proposed that social tourism should be a key measure to increase and maintain the economic, social and environmental sustainability of destinations [7]. It defines social tourism as an activity that in an effective way helps a group of people to participate in tourism in the manner which respects the values of sustainability, accessibility and solidarity. Minnaert [39] discusses social tourism as a vehicle for behavior change in recipients. Schenkel [47] presents state policies for social tourism in South America, while Almeida [1] discusses the development of social tourism in Brazil. The role of charities in social tourism is considered by Hunter-Jones [24]. Social tourism as a way of enhancing economic activity is considered by Górska [20].

Social tourism policies across the EU, which took some account of histories and traditions, are divided into three main categories [51]: Belgium, France, Greece, Italy, Spain and Portugal showed a high level of state intervention in this field; Germany, Denmark and Holland were “moderately” interventionist (although note was taken of the highly decentralized models prevalent in Germany); and the UK, Ireland, Luxembourg, Austria, Finland and

Sweden are characterized as having a very low level of state involvement. Denmark, Estonia, Finland, Germany, Luxembourg, Netherlands, Sweden and the United Kingdom have chosen not to participate in the program, in which 21 Member States (out of 27 at that time) were participating. Among possible reasons for the lack of state involvement in the UK, discussed by Walton who proposed the mentioned categories of social tourism policies, are: a fragmented tourism industry which never lobbied for it and the early success of working-class people and their organizations in providing for their own holidays away from home, combined with an important measure of philanthropic and charitable intervention. One of the main tasks of the Calypso program was specific improvement of the seasonality spread. The overall objectives of the action were to: generate economic activity and growth across Europe, improve seasonality patterns in Europe, in particular through the social policy function of tourism, create more and better jobs in tourism and strengthen European citizenship through tourists exchanges, mainly for four target groups: young and elderly people, people with reduced mobility and low income families [13]. The Calypso program had a budget of 3.5 million EUR for the 2009-2011 period.

Research has shown that social tourism carries real potential for the target groups, as well as tourism providers [1], and in the end, the economic and social cohesion, which is important particularly in Europe [38]. The Calypso program has demonstrated the unwillingness of the private sector to be actively involved in social tourism primarily due to perceptions of unsatisfying profitability as the main cause from the supply side. Based on the main findings of the Calypso, it can be concluded that public funding in different forms is a key factor to trigger the development of social tourism in Europe. In order to provide support, public investments may be directed toward suppliers or end users (direct beneficiaries or intermediaries with mechanisms like tax credits or incentives) as a subsidy allowing market-based development.

### Social tourism: European experience

In 1985, the Spanish Institute for the Elderly and Social Services (IMSERSO) created the Holiday Programs for

Seniors. It gives the opportunity to seniors, who meet certain criteria linked to the age and the income level, to travel during the off season contributing to the well-being of seniors and maintaining employment level in tourist areas during low season. The Spanish State finances 30% of costs, and the remaining 70% are provided by users [13]. According to the assessments made, this program is sustainable from a financial point of view as the savings (in unemployment and other benefits) and income (VAT, income tax, etc.) generated allow for the recovery of the investment made. In Portugal, the State finances 45% of Senior Tourism Program through INATEL Foundation (private association, depending on the Ministry of Labor and Social Solidarity of Portugal); the remaining 55% are financed by the participants [14]. The main benefits of the Senior Tourism Program for the Portuguese economy may be classified as an increase in the production and marketing of goods and services, an increase in employment and performance, an improvement in the economic structure and an increase in the enterprising spirit. In 1999, Spain - Portugal Transnational Holiday Program for Seniors as bilateral exchange of seniors between two national institutions, IMSERSO (Spain) and INATEL Foundation (Portugal), was introduced. Target groups involved seniors pursuant to the definition of each national institution organizing the exchange. It is a reciprocal exchange: each institution selects the participants, Portuguese or Spanish, and finances the transport to destination, as well as accommodation. 4,000 people are exchanged per country and per season/year. Traveling takes place off season, from October to May, usually with an 8 days (7 nights) stay in low season. In 1999, TYPET program (bilateral exchange program between Portugal and Greece) was introduced and it was not intended only for seniors.

Five European countries: France, Hungary, Italy, Romania and Switzerland, promote social tourism using the vouchers scheme. The systems are rather similar and apply only to domestic tourism. There is a wide application of the vouchers which differs from country to country: for example, paying of travel, accommodation, road fees, activities or other fees depends on the maturity and outreach of the voucher program. In Switzerland, Reka subsidy can even be used to buy food in supermarkets. The

first Holiday Voucher was created in 1982 in France and managed by the National Agency for Holiday Vouchers (ANCV) with the aim of allowing employees and civil servants to go on holiday with their family with several benefits for people and the tourism sector [15].

The holiday voucher program in Romania started in February 2009 and it is accessible to all public institutions and private firms. The only limitation is that the firm must have made profits during its last fiscal year. A law, adopted by the Parliament, described the norms for granting holiday vouchers. The average value received by employees was 400 EUR [16]. The holiday vouchers were mainly given by public administrations to the civil servants: 80% of the holiday vouchers are used on the seaside and 10% in spa resorts. Retired persons cannot be holiday vouchers beneficiaries. Holiday vouchers are personalized, i.e. cannot be given to a third person and can be used in the travel agencies and in the accommodation units that have contracts with the private companies that issue them. Every issuing company has its own policy. The companies that issue holiday vouchers generally show on their website the units that accept their vouchers. The beneficiaries of holiday vouchers do not have the right to get other holiday bonuses/allowances from their company. Private companies are responsible for issuing holiday vouchers and selling them directly to the firms which distribute them to their employees. Holiday vouchers are tax-deductible. The companies purchase holiday vouchers in full. The maximum amount that can be deducted is 900 EUR by employee each year. The holiday voucher system has not been well-accepted by the travel agencies because their commission on a journey bought with holiday vouchers is limited to 10%. This limitation is fixed by the law and concerns the entire commission on the holiday vouchers. Considering that the issuing company's commission to a travel agency is between 2.5% and 7% of the purchase price paid by holiday vouchers, it means that the travel agency receives a net commission between 3% and 7.5% of the consumer purchase price once the commission is paid to the issuing company. This final commission is very low, which explains why very few travel agencies accept payments with holiday vouchers. The situation is the same with the accommodation industry. Even if there

is no commission limitation for accommodation owners, they must pay a commission to the issuing company. Hotel chains negotiate the commission and usually accept holiday vouchers, but small owners, confronting important issuing company commission (usually more than 10%), often refuse to accept holiday vouchers.

Italy introduced "holiday vouchers" on 20 January 2010 based on the law that regulates the use of vouchers for the following purposes: hotel accommodation, restaurants, transport, rental of holiday homes, the purchase of holidays in travel agencies, car rental services, tickets for cultural institutions and events, etc. Basically, holiday vouchers represent a form of payment available in two versions (equivalent to the amounts of 5 and 20 EUR), and are considered a cash substitute, to all intents and purposes, for the purchase of services taking part in the scheme [17]. At this moment, holiday vouchers can be used only for essential tourism services (board and lodging) and only by low-income target families who need financial help that varies depending on the size of the family and income. The Department for the Development and Competitiveness of Tourism of the Republic of Italy drew up a special agreement with the Italy Holiday Vouchers Association to manage the holiday vouchers scheme, with the help of government funding. Holiday vouchers can only be used in Italy, outside of the municipality of residence, and are valid until June 30 (the expiry date is indicated on each voucher). The holder is guaranteed the possibility of choosing a among hundreds of hotel accommodation facilities, catering facilities, family tourism facilities or paying for tourism services (including travel agencies) under the best financial terms. Adult Italian citizens who, on the date of request, have net income that falls under the prescribed level have the right to use holiday vouchers.

The recreation vouchers (checks) system was in use in Hungary in the period from 1998 to 2011. The exclusive issuer, distributor, drafter of the preferential recreation checks and the holder of the check's brand was the Hungarian National Foundation for Recreation that was founded by the Government and the confederation of six trade unions in 1992. The task of the Foundation was to support employees with low income, socially disadvantaged people, pensioners and their family members with holiday

and relaxation possibilities. In Hungary, the law ensured tax exemptions for both economic organizations and the preferential recreation checks for private customers up to the value not exceeding the Hungarian minimum salary. In 1998, the checks could be used only for paying for accommodation and services supplied in the accommodation. Between 2004 and 2007, the application of recreation checks was gradually extended to transport, cultural programs, festivals, zoo, spas, sports events, etc.

In 2008, the purchase of a preferential recreation check by budgetary establishments has significantly increased, because it was specified by the law that the civil servants may receive holiday allowance in the form of preferential recreation check. A number of companies recognized that through preferential recreation checks they could ensure holiday, relaxation and recreation for their employees. Through the preferential recreation check, they could redeem their holiday houses, which had been shut down before, their cultural centers and their abandoned medical institutes. In the period between 2007 and 2011, the Foundation contributed to the improvement of the quality of life in case of 350,000 socially disadvantaged people through preferential recreation vouchers. [18]

In 2011, Hungary introduced a new system: the Széchenyi Recreation Card (SzRC), which proved to be a very effective tool to boost domestic tourism. It is not only a cost-effective means of the fringe benefit system, but it is also an incentive for the beneficiaries to participate in tourism. The card has become rather popular among employers and employees over the past few years. Through the tax system, the Hungarian State encourages employers to give non-wage benefits as they can be provided to employees under more favorable taxation conditions than salaries. It is important to know that a net wage of 100 HUF now costs employers 196 HUF, while a net fringe benefit of 100 HUF costs only 135.7 HUF in Hungary. The fringe benefit system can provide additional resources to important social and economic policy objectives, as all benefits are earmarked. SzRC is a type of fringe benefit which can be used for purchasing tourism-related domestic services. The legal basis of SzRC system is the Law on Personal Income Tax, which defines the basic conditions of SzRC's use (names and main fields of use of the three

sub-accounts; maximum amount that can be transferred to each sub-account per year with favorable taxation) and the associated tax rules (employers have to pay 16% PIT and 14% health care contribution after the 119% of the amount they give to their employees) [18]. Detailed rules for the issuance and use of SzRC are determined by a government decree. The main goals of the SzRC system are: economic development, social policy and self-care. SzR Card has proved to be a much more effective tool in comparison to the previously used vouchers: SzRC is a modern plastic card, with a liberalized market, relatively low commission (1.5%) with less administration, targeted use, transparent system regulated in detail by the law and government decree. On the other side, the old recreation vouchers (checks) system was characterized by only one issuer, high commission (10-12%) and complicated administrative processes with poorly defined use.

#### Holiday vouchers scheme: Serbian case

In the period from December 2012 to November 2014, Tourism Organization of Serbia, Danube Competence Center and National Tourism Organization of Montenegro participated in the Calypso project "Holiday 4 All". Based on the main recommendations of the Calypso project, in June 2015, the Government of the Republic of Serbia decided to encourage domestic tourism further through an allocation scheme of holiday vouchers for subsidized accommodation services of minimum five nights in Serbia, outside of the place of residence of the voucher users. Accommodation services are provided by business entities and other legal entities. Those include medical rehabilitation institutions (special hospitals in Serbian Spas) which provide services for prevention, treatment and rehabilitation. Also, those include individuals providing accommodation services in categorized home-made and rural tourist households, in which the catering activity is carried out in accordance with the Law on Tourism. The value of the voucher is 5,000 RSD (around 41 EUR), and that is the maximum amount a user can use once a year, disregarding the value of accommodation service. It is important to mention that the accommodation providers who want to participate in the holiday vouchers scheme

apply and participate voluntarily. The list of providers of accommodation services is updated weekly and published on the website of the ministry in charge. Thus, the newly opened facilities have the opportunity to be engaged in this action during the year.

The number of applications for the allocation of vouchers is limited by available budget funds. Vouchers can be used on the territory of the Republic of Serbia, excluding the territory of Belgrade, Novi Sad, Niš and Kragujevac (because it is estimated that these cities generate an increase in tourist traffic without incentives). This indicates an additional, specific aim of this tool: vouchers as the incentive for emerging tourist areas. The holiday vouchers can be used by:

1. pensioners;
2. unemployed persons, registered at the National Employment Service and other persons registered at the National Employment Service (beneficiaries of special allowance and temporary benefits);
3. beneficiaries of the allowance for assistance and care for another person, entitled to that right in accordance with the law regulating social protection of citizens;
4. users of rights to allowance for assistance and care for another person, who realize that right in accordance with the law regulating pension and disability insurance;
5. employees with monthly income up to 60,000 RSD (around 488 EUR);
6. disabled war veterans and war-disabled civilians with monthly income of up to 60,000 RSD (around 488 EUR);
7. holders of a family pension upon the death of a soldier;
8. owners of rural households, registered in the Register in accordance with the Law on Agriculture and Rural Development.

The voucher allocation project is currently in the third year of its implementation. The project has been implemented by the Ministry of Trade, Tourism and Telecommunications, in cooperation with the ministries in charge of finance, labor and agriculture, followed by the social welfare centers, branches of the pension system,

employment service, system of compulsory insurance and the public enterprise “Post of Serbia”. It is important to point out that the voucher project in 2015 was a pilot project and that the full implementation happened during 2016. The main reasons for the continuation of the project in 2017 were good results and positive effects on the development of domestic tourism in 2015. For three and a half months, 14,000 vouchers were distributed, which made 118,000 overnight stays, or 8.3 nights per person. For a whole year, more than 1.3 million domestic tourist arrivals were registered – an increase of 12.2%, generating more than 4 million overnight stays – an increase of 8%. In 2016, 46,000 vouchers were distributed (40 days before the deadline all vouchers were distributed), which made 342,700 overnight stays, or 7.5 nights per person, more than 1.37 million domestic tourist arrivals were registered – an increase of 13% (data for the first 11 months of 2016) and generated 4.53 million overnight stays – an increase of 13.5% [40] (data for the first 11 months of 2016). The largest tourist source markets of domestic demand in 2016 were: Belgrade (12,690), Novi Sad (4,246), Pančevo (2,614), Niš (2,456) and Kragujevac (1,695). Top destinations, with regard to arrivals in 2016 were, according the same annual report: Prolom Banja – 3,230, Zlatibor – 3,214, Banja Koviljača – 2,362, Lukovska Banja – 2,791, Sokobanja – 1,192, Vrnjačka Banja – 1,774, Gornja Trepča – 819, Sijarinska banja – 773; which means 9 spa destinations and only one mountain (with a special hospital on the mountain).

**Table 1: The structure of vouchers beneficiaries**

	2015	2016
Pensioners	58.9%	55.9 %
Unemployed persons	10.2%	9.1 %
Employees with incomes up to 60,000 RSD	29.6%	33.8 %
Others	1.3%	1.2 %

Source: Ministry of Trade, Tourism and Telecommunications, Government of the Republic of Serbia.

Indirect effects of the holiday voucher scheme in Serbia are: 1. Positive promotional results within the country through better recognition and increase in awareness of the Serbian tourism offer; 2. Mobilization of domestic tourism stakeholders, particularly in emerging destinations, which are often in underdeveloped regions

of the country; 3. Better positioning of tourism in the economic policy agenda of the Government of the Republic of Serbia, and even, 4. Setting the model for other countries in the region. Joined efforts of the Tourism Organization of Serbia’s promotional campaign “My Serbia” and ministry in charge of tourism helped to turn around the trend of decline in domestic arrivals [48, p. 350].

### Instead of a conclusion

As it can be seen from the given examples, there are differences in the approaches of the three observed areas. Social supermarkets in Croatia predominantly distribute food directly to people in need for free, which is the first and elementary form of a social supermarket. In each example, there is a procedure of entering the list of users. In this procedure, criteria for users are well-established, transparent and controlled. The system of distribution is different, starting from the preparation of life packages (in Osijek) to self-service similar to the conventional supermarket (in Rijeka). Fundraising activities, promotional activities and media exposure vary as well and depend highly on the knowledge and skills of the leader or leading group within the social supermarket. Additional, complementary activities are observed in Vukovar in Creative and Educational Club, and also in sports activities organized by the social supermarket in Rijeka. In Rijeka, the branding and image building skills are applied as well, as they developed the publicly recognized brand of “Charitable orange” and “Socka”. From the given examples, we can conclude that it is necessary to improve the cooperation with the companies in traditional supply chains in order to increase donations in the future and to reach the second goal of social supermarkets (reducing food waste).

Socially oriented initiatives in the Serbian food sector show great variety and low coordination among actors. State initiatives usually cover all citizens and rely on administrative measures (limiting margins). Also, retail chains, by themselves or in cooperation with the Government, often implement the general discount policy, available to all citizens. One initiative that focused on citizens in need (SOS supermarkets) proved to be unsustainable

and has continued working as a discount chain after the takeover. The initiative taken by a non-profit organization, Food Bank, is the only one showing continuity, for the time being. It is based on philanthropic motives to help people in need, but also on rational motives to prevent food waste. As opposed to the cases of Croatian organizations, it is a wholesale rather than a retail operation, distributing collected food to institutions (state or NGO) specialized for dealing with people in need.

Regarding socially oriented tourism initiatives, ISTO believes that the impossibility to go on holiday is a part of the “social and health inequities” that must be reduced with the participation of all stakeholders. Public authorities should be more aware of the social and economic benefits of social tourism and the costs of not helping certain groups of the population to go on holiday. That was the main subject of the common EU Calypso program “Holidays 4 All”. One of the possibilities in the coming period is to create European holiday vouchers schemes in order to stimulate certain groups of the population in developed countries to spend their vacation in the tourism/economically less developed countries. In this case, the challenge would be to define the institution that could implement such a program, bearing in mind that such institution currently does not exist at the European level. In the meantime, many national initiatives, like the tourism vouchers in Serbia, support the intention of citizens with low income to spend their holidays or free time in the destinations within their country.

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