



## **BRIDGING THE GAP:**

**Digital competences for women in rural areas to increase their entrepreneurial opportunities and employability. Towards inclusion through entrepreneurship**

## **NATIONAL REPORT FOR CYPRUS**

**By Emphasys Centre**



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## Introduction

This report provides information related to the rural/urban, digital and gender gap in Cyprus. Particular attention is given on the entrepreneurship ecosystem in rural areas of Cyprus with a specific focus on women entrepreneurs. Additionally, the research aimed to identify the available training/learning on entrepreneurship and digital competences in the island's rural areas designed and addressed towards rural women. The research was conducted during the months of January and February 2021 and comprises information and data collected mainly from official European Commission publications, Cypriot government published data, online journal articles, websites and online statistical databases. One of the main challenges encountered during the research was the inability to obtain information and statistics specifically related to rural females and rural female entrepreneurs in Cyprus. Therefore, information and data on Cypriot women in general were used instead.

## General (brief)

Cyprus is the third largest island in the Mediterranean and is divided into six districts, Nicosia, Famagusta, Kyrenia, Larnaca, Limassol and Paphos. These districts are further divided into municipalities and communities. According to the urban-rural typology for NUTS level 3 regions, the island of Cyprus constitutes a single region categorised as “Intermediate region”<sup>2</sup>. This means that the rural population of the country is between 20% and 50% of the total population. Currently, 67 % (806,754 people) of the population of Cyprus is living in urban areas, whereas, 33% (400 605 people) is living in rural areas<sup>1</sup>. Even though Cyprus is quite small in size, it considerably has a large number of rural areas of low population density. The majority of the island's rural areas are situated in the centre and the west/north-west and comprise of villages and small settlements which are quite far from large cities that provide shopping, business, social and other services.

The communities living in Cyprus's rural villages face challenges in maintaining their economically-active population for a number of reasons. Majority of job positions in rural areas are related to tourism, hospitality and service and offer lower salaries than those in urban areas. Additionally, crop options and farming are limited as a large part of the landscape is

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<sup>1</sup> <https://www.worldometers.info/demographics/cyprus-demographics/#urb>



mountainous<sup>2</sup>. The economic crisis had a great impact on the island's economy and especially on the availability of employment in rural areas. According to statistics, in 2017, a 12.4% unemployment rate was documented for people aged 15-64 in rural areas<sup>2</sup>. Moreover, 22.7% of young people aged 18-24 in rural areas of Cyprus were not employed or taking part in any type of education and training. Furthermore, in 2016, 32.2% of people in rural areas were at risk of poverty or social exclusion<sup>2</sup>. As a result, communities in rural areas are increasingly looking towards their respective urban areas for employment and financial activities. The unemployment rate in cities (7.7%), in 2018, was lower than the percentage in towns/suburbs (9.7%) and rural areas (9.2%)<sup>3</sup>. A majority of well-educated people live in the cities of Cyprus, whereas, less-educated workers and early school leavers live in the rural areas. This has resulted in a higher percentage of population which is at risk of poverty and exclusion in rural areas<sup>3</sup>.

## The Rural Development Programme (RDP) 2014-2020

Rural Development in Cyprus is managed nationally through the Rural Development Programme (RDP), funded under the European Agricultural Fund for Rural Development (EAFRD). The funding is part of a wider framework of European Structural and Investment Funds (ESI Funds), which also include Regional Development, Social, Cohesion, and Fisheries Funds. The funds are managed nationally, on the basis of Partnership Agreements and according to the country's goals and investment priorities<sup>4</sup>.

The Rural Development Programme (RDP) 2014-2020 of the Republic of Cyprus is the main policy tool for the development of the island's rural areas. The programme was adopted in December 2015, outlining the priorities of the Republic of Cyprus for using the €251.3 million of public money that was available for the 7-year period 2014-2020 (€132.2 million from the EU budget and € 121.1 million of national co-funding). The program targets producers, farmers, businesses and other local authorities and government departments and emphasizes on actions associated with economic development in rural areas, restoring, preserving, and enhancing ecosystem and competitiveness of the agri-food sector. In particular, the Cyprus

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<sup>2</sup> <https://ruralsharedmobility.eu/wp-content/uploads/2019/08/SMARTA-IP-Cyprus.pdf>

<sup>3</sup>

[http://www.ecompet.cy/ecompet/ecompet.nsf/all/6CCEEFAC54F6A896C225857300203A62/\\$file/CR2020CY.pdf.en.pdf?openelement](http://www.ecompet.cy/ecompet/ecompet.nsf/all/6CCEEFAC54F6A896C225857300203A62/$file/CR2020CY.pdf.en.pdf?openelement)

<sup>4</sup> [https://enrd.ec.europa.eu/country/cyprus\\_en](https://enrd.ec.europa.eu/country/cyprus_en)



RDP funds actions run under the six Rural Development priorities listed below. It is important to mention that more attention is given on Priority 4 Priority 6 and Priority 2<sup>5</sup>.

## Cyprus RDP Rural Development Priorities:

1. Knowledge transfer & innovation: Fostering knowledge transfer and innovation in agriculture, forestry, and rural areas
2. Competitiveness: Enhancing farm viability and competitiveness of all types of agriculture in all regions and promoting innovative farm technologies and sustainable management of forest
3. Food chain & risk management: Promoting food chain organisation, including processing and marketing of agricultural products, animal welfare and risk management in agriculture
4. Ecosystems management: Restoring, preserving and enhancing ecosystems related to agriculture and forestry
5. Resource efficiency & climate: Promoting resource efficiency and supporting the shift towards a low carbon and climate resilient economy in agriculture, food and forestry sectors.
6. Social inclusion & local development: Promoting social inclusion poverty reduction and economic development in rural areas.

A study conducted by Louca (2005), highlighted a digital gap between rural and urban areas in Cyprus. The results of the study showed that rural areas are behind in aspects related to e-banking, e-commerce and e-government. Additionally, rural areas suffer from low infrastructure availability as high speed networks are not available in most rural areas. On the other hand, information communication technologies in urban areas were constantly developing. As a result of this divide, the rural population is disadvantaged compared to the urban population in terms of everyday life, culture and economy<sup>6</sup>. A recent European Commission report (2020) on Cyprus indicates that 90% of households have access to broadband networks, however, the coverage for rural areas is still lower (65%)<sup>7</sup>.

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<sup>5</sup> [https://ec.europa.eu/info/sites/info/files/food-farming-fisheries/key\\_policies/documents/rdp-factsheet-cyprus\\_en.pdf](https://ec.europa.eu/info/sites/info/files/food-farming-fisheries/key_policies/documents/rdp-factsheet-cyprus_en.pdf)

<sup>6</sup> [https://www.academia.edu/2000184/THE\\_INTERNET\\_IN\\_THE\\_RURAL\\_AREAS\\_OF\\_CYPRUS](https://www.academia.edu/2000184/THE_INTERNET_IN_THE_RURAL_AREAS_OF_CYPRUS)

<sup>7</sup> [http://www.ecompet.cy/ecompet/ecompet.nsf/all/6CCEEFAC54F6A896C225857300203A62/\\$file/CR2020CY.pdf.en.pdf?openement](http://www.ecompet.cy/ecompet/ecompet.nsf/all/6CCEEFAC54F6A896C225857300203A62/$file/CR2020CY.pdf.en.pdf?openement)



The percentage of women living in rural areas in Cyprus was calculated at 15.98% in 2015<sup>8</sup>. Other information such as average age, level of studies and economic activity specifically related to rural women in Cyprus failed to be obtained. In general, 51% of Cyprus's population are women. The average age of women in Cyprus is 25-29 years old (35800)<sup>9</sup>. In 2017, it was reported that 38% of women aged 25 and above had completed tertiary education, and 32% had completed secondary education<sup>6</sup>. One in ten women in Cyprus are employees of some sort and the most popular professions amongst women include salesperson positions and office/secretarial jobs. The least popular professions for women in Cyprus are jobs related to farming, agriculture and engineering<sup>6</sup>. Moreover, compared to the EU average, Cyprus has the lowest number of women that choose to study science, technology, engineering and mathematics. This has resulted in a gender gap in terms of women employment in ICT sectors<sup>10</sup>.

According to the Gender Equality Index 2020<sup>11</sup>, Cyprus has a score of 56.9 out of 100 and is ranking as 21<sup>st</sup> amongst the EU-28. Currently the country's score is 11 points lower than the EU's score. Nevertheless, compared to 2010, Cyprus's score has increased by 7.9 points. The country is gradually improving and seems to be making faster progress towards gender equality than other EU states.

Cyprus's highest scores are in the domains of health (88 points) and money (81.7 points). Gender inequalities are most pronounced in the domain of power (29.8 points). Since 2005, Cyprus's scores have improved in all domains. The biggest improvements are in the domains of power (+ 14.4 points) and time (+ 5.4 points). Cyprus made slower progress in the domains of work (+ 0.3 points), knowledge (+ 0.7 points) and money (+ 1 point)<sup>5</sup>.

Statistics retrieved from EUROSTAT<sup>12</sup> show that the gender employment gap of rural areas in Cyprus was 14.9% in December 2019.

The policy in Cyprus related to gender issues aims to eliminate discrimination against women, to ensure equality in all areas of the law and to reinforce and promote specific programs that support and empower women. The official legislation "The Equal Treatment of men and

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<sup>8</sup> <https://tradingeconomics.com/cyprus/rural-population-female-percent-of-total-wb-data.html>

<sup>9</sup> [http://www.cystat.gov.cy/mof/cystat/statistics.nsf/All/087AAEB07D763D9FC22580D80037A480/\\$file/Woman\\_in\\_CY-EL-070317.pdf?OpenElement](http://www.cystat.gov.cy/mof/cystat/statistics.nsf/All/087AAEB07D763D9FC22580D80037A480/$file/Woman_in_CY-EL-070317.pdf?OpenElement)

<sup>10</sup> <https://cyprus-mail.com/2020/04/23/government-pledges-to-close-digital-gender-gap/>

<sup>11</sup> <https://eige.europa.eu/publications/gender-equality-index-2020-cyprus>

<sup>12</sup> <https://tradingeconomics.com/cyprus/gender-employment-gap-rural-areas-eurostat-data.html>



women in employment and vocational training Law” intends to fight gender-based discrimination and regulate the right to equal treatment in employment<sup>13</sup>. Additionally, The Ministry of Justice and Public Order of the Republic of Cyprus issued a “Strategic Action Plan for Gender Equality” for 2019-2023 in order to combat gender-based violence, to achieve a balanced representation in decision-making positions, to empower vulnerable groups of women and decrease social stereotypes and prejudices.

### Entrepreneurship ecosystem in the rural areas:

The entrepreneurship ecosystem in Cyprus involves a variety of key factors such as policymakers, a monitoring authority, civil society organizations and research centres, higher education institutions and other institutions that promote social entrepreneurship education and training (Isaias, 2019). The entrepreneurial policy framework in Cyprus consists of the 2015 National Policy Statement for the Entrepreneurial Ecosystem and the RESTART 2016-2020 Programmes for Research, Technological Development and Innovation of the Research Promotion Foundation (RPF). The National Policy Statement for the Entrepreneurial Ecosystem emphasizes on enhancing the entrepreneurial skills of youth and women to enrich the entrepreneurial culture in Cyprus<sup>11</sup>.

### Other policies, programmes and initiatives that support women entrepreneurship in Cyprus:

**The Scheme for the Enhancement of Female Entrepreneurship<sup>14</sup>** was introduced in 2015 by the Ministry of Energy, Commerce, Industry and Tourism of the Republic of Cyprus and is co-financed by the ERDF. The aim of the scheme is to provide female entrepreneurs with access to finance and overall promote and encourage entrepreneurship among women.

**The Women's Cooperative Bank** was established in 2000 as a non-profit organization of 350 women, 250 of whom are members of the Cyprus Federation of Women Entrepreneurs and Professionals. The Bank is at jurisdiction of the Ministry of Commerce, Industry and Cyprus

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<sup>13</sup> <http://www.mlsi.gov.cy/mlsi/dl/dl.nsf/All/4F1DB719F3AA8A73C22581CB0041B58A?OpenDocument>

<sup>14</sup>

<http://www.mcit.gov.cy/mcit/sit/sit.nsf/32177ee11d0d6003c225816f001d4b05/cebd93d3c6ea2470c22581f300442024?OpenDocument>



Tourism. The bank specialises in supporting and enhancing women entrepreneurial activities through the provision of loans of up to 100 000 euros.

**The Cyprus Federation of Business and Professional Women** (BPW Cyprus) is a network which aims to promote the development of the professional, business and leadership potential of women in Cyprus via mentoring, awareness, education, advocacy, networking, skill building and economic empowerment programmes<sup>15</sup>.

Female entrepreneurs in Cyprus are mainly active in the service sector and more specifically in the subcategories of retailing, administrative support services, education and human health and social work<sup>16</sup>. It is important to highlight that women in Cyprus are more likely to become entrepreneurs out of necessity, whereas, Cypriot men become involved in entrepreneurship out of opportunity motives<sup>17</sup>. Female entrepreneurs in Cyprus face various obstacles during their entrepreneurial process related to social stereotypes about a woman's position in society, her duties, and responsibilities. According to research the major issue women entrepreneurs have to overcome is the double bind, the work/family pressure (Neachou, 1997). Furthermore, research conducted by Neachou & Kountouris, (2004) identified that difficulty in assessing financing as the most significant barrier to business start-up for Cypriot women.

### Rural female entrepreneurs. Digital competences to support entrepreneurship:

Specific data and descriptions of rural female entrepreneurs in Cyprus could not be obtained. However, since the whole island is considered an “Intermediate rural region”, data and information on Cypriot women in general will be used in this section. Data obtained from the Women in Digital Scoreboard (European Commission, 2019)<sup>18</sup>, suggests that the inclusion of women in entrepreneurship and digital jobs still needs improvement. Cyprus is 50<sup>th</sup> in the EU as it scores 41.3 on the Women Digital Scoreboard. Men ICT specialists represent 3.8%, whereas, women represent only 0.8% of total employment. As it can be seen in the table below, more women between the ages 16-24 seem to have above basic digital skills compared to men. However, these statistics change for the older age groups (see graph below). Younger people

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<sup>15</sup> [http://www.bpwcypus.org.cy/?page\\_id=2375](http://www.bpwcypus.org.cy/?page_id=2375)

<sup>16</sup> <https://www.oecd.org/cfe/smes/CYPRUS-IE-Country-Note-2018.pdf>

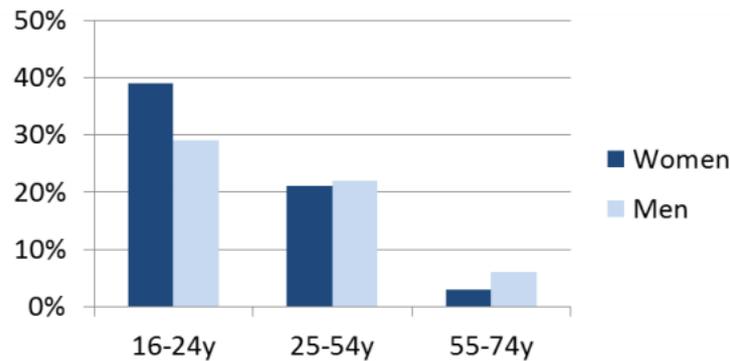
<sup>17</sup> [https://www.c4e.org.cy/reports/2019/CYPRUS\\_GEM\\_Report\\_%202017\\_2018.pdf](https://www.c4e.org.cy/reports/2019/CYPRUS_GEM_Report_%202017_2018.pdf)

<sup>18</sup> <https://ec.europa.eu/digital-single-market/en/scoreboard/cyprus>



tend to leave rural areas and move to the cities, hence, the rural population of Cyprus is characterized by older age groups. Therefore, it can be implied that rural women entrepreneurs and rural women in general still lack basic digital skills.

**Above basic digital skills by age and gender (% of individuals)**



Source: European Commission, Women in digital scoreboard 2020 Cyprus

<https://ec.europa.eu/digital-single-market/en/news/women-digital-scoreboard-2020>

## Training and learning on entrepreneurship in rural areas:

There are approximately 400 adult education centres, in both urban and rural areas of Cyprus. The Adult Education Centres are provided by the Ministry of Education and Culture, Sport and Youth and focus mainly on the teaching of foreign languages, arts and crafts, cultural programmes, health and other issues of general interest, as well as on teaching professional and vocational skills. The main objective of the centres is the social, financial and cultural development of citizens and society in general. The courses start in November and end in May and are held during the afternoon in public schools all over the country. Each lesson has a duration of 90 minutes and is held once a week. The courses offered related to entrepreneurship are the following: Educational technology, Computers, Public Relations, Business Administration, Accounting and Marketing<sup>19</sup>.

The Service of Industry and Technology offers a “One-Stop Shop” service for setting up a business to new entrepreneurs. With the goal to promote entrepreneurship on the island the

<sup>19</sup> <http://www.moec.gov.cy/epimorfotika/en/index.html>

“One-Stop Shop” service provides entrepreneurs with information about taxation, company registration procedures, social insurance services and available funding schemes<sup>20</sup>.

The Open University of Cyprus (OUC) is the island’s only University which is dedicated to distance learning which makes it ideal for people living in rural areas. OUC offers various accredited distance learning degrees at all levels (undergraduate, master and doctoral). It also offers 2-month professional development training programmes which cost 140 euros. Currently there are two training programmes related to entrepreneurship for individuals that have obtained a secondary school diploma or technical school diploma. The Entrepreneurship and Innovation training program<sup>21</sup> which covers the following subjects: 1. The business environment (concepts of entrepreneurship and innovation, the conception of innovative business ideas), 2. The design of the new business (drafting of the business plan), 3. The implementation of the business plan (funding, organisation, licensing, insurance), 4. The operation of the new business (Sustainability, profitability, marketing). The other course is called Establishment, Organization and Operation of Modern Enterprises<sup>22</sup>. It targets people who want to start their own business or further develop their existing business, and in general people who want to gain a better understanding of entrepreneurship and the business process. The training focuses on the following topics: description of a business idea, conducting market research, marketing strategy, organisation and operation, control and presentation of foreseen financial results. The teaching methodology for both courses is achieved through distance education/teleconferences and the educational material is printed in the form of books and teacher notes.

## Training and learning on entrepreneurship in rural areas - specific for women:

Currently there are no training/learning programmes in Cyprus on entrepreneurship in rural areas which are designed specifically for women.

In 2012, in order to support women entrepreneurs, the Cyprus Sustainable Tourism Initiative (CSTI) uploaded the training material produced by the Women Entrepreneurs in Rural Tourism

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<sup>20</sup> [http://www.mcit.gov.cy/mcit/sit/sit.nsf/sit10\\_en/sit10\\_en?OpenDocument](http://www.mcit.gov.cy/mcit/sit/sit.nsf/sit10_en/sit10_en?OpenDocument)

<sup>21</sup> <https://www.ouc.ac.cy/index.php/en/studies/studies-training/innvovation-training>

<sup>22</sup> <https://www.ouc.ac.cy/index.php/en/studies/studies-training/modern-enterprises-training>



(WERT) EU Leonardo da Vinci- Transfer of Innovation programme (2010-2012)<sup>23</sup>. The objective behind the WERT project was to address the needs and enrich the skills of women entrepreneurs in rural tourism. The programme was implemented by the Association of Cypriot Women in Tourism and Intercollege (now known as the University of Nicosia). The training material was created by using real life examples from Cyprus and Europe and the knowledge of experienced trainers and professionals in the fields of tourism and hospitality. By visiting the CSTI website you can download the free short version of the WERT training material which provides information about the following topics: 1. How to develop your business through marketing, 2. How to use financial information to manage your business, 3. How to develop a sustainable business. The CSTI website states that the full version of the training material can be found on the WERT projects website, however, the website is no longer in use.

During the period 2007-2013, the Human Resource Development Authority (HRDA) in Cyprus implemented a scheme to increase the employability of economically inactive women by giving them access to participate in training and work experience. The programmes were free and the participants received an allowance. Throughout 2011, 406 women took part in 27 training programmes and 146 women in work experience programmes. The scheme was co-financed by the European Social Fund with a total expenditure of 1 035 592 euros<sup>24</sup>.

The ministry of Energy, Commerce, Industry and Tourism offers business counselling and mentoring to women entrepreneurs who have received a financial grant through the Female Entrepreneurship Support Scheme<sup>25</sup>. Policies and programmes for the development of entrepreneurial skills are currently very limited and training designed for rural women specifically is non-existent in Cyprus. Business start-up training programmes are not widely available and existing programmes are mostly generic and do not address the specific barriers faced by different groups.

## Training and learning to develop digital competences and skills in rural areas:

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<sup>23</sup> <https://csti-cyprus.org/projects/wert/>

<sup>24</sup> [https://www.cedefop.europa.eu/files/4118\\_en.pdf](https://www.cedefop.europa.eu/files/4118_en.pdf)

<sup>25</sup>

<http://www.mcit.gov.cy/mcit/sit/sit.nsf/32177ee11d0d6003c225816f001d4b05/cebd93d3c6ea2470c22581f300442024?OpenDocument>



Before presenting the existent training and learning on digital skills and competences in Cyprus, it is important to note that the training in rural areas is very limited. Public and private universities in Cyprus offer BA and MA degrees in Computer Science and other ITC related subjects, however, all the universities are located in the islands major cities. Additionally, no specific training on digital skills was identified tailored specifically for women living in rural areas. Majority of the training on digital skills and competences in Cyprus is in the form of online courses.

The Adult Education Centres are the only providers of ICT classes in rural areas. The Adult Education Centres operate within the framework of providing lifelong learning opportunities and are available to the general Cypriot population, but are not specifically designed for women. The classes take place in the afternoon in public schools all over urban and rural Cyprus.

Rural women can enrol in the Human Computer Co-existence: innovation in the age of smart devices personal development distance learning course of the Open University of Cyprus<sup>26</sup>. The aim of the professional development programme is to inform people, without a background in Informatics, on the types of modern technologies and devices and how these devices can provide innovative solutions in everyday challenges. The training is achieved through weekly teleconferences and continuous support through an e-learning platform. The educational material is in the form of online and academic articles. The trainees are required to apply the learned skills in projects that will address real life problems. The program explores the following five units: 1. Modern Smart devices, 2. Principles of collective intelligence, 3. Cognitive Programming, 4. Assessment methodology and 5. Innovative Solution Development.

### **Cyprus Lifelong Learning Portal ([www.kepa.gov.cy/mathisi/](http://www.kepa.gov.cy/mathisi/))**

In the context of promoting Lifelong Learning in Cyprus, the Cyprus Portal of Lifelong Learning<sup>27</sup> provides information about the current training programs offered by public and private institutions as well as the latest news and developments in the field of Vocational Education and Training. Currently there are a number of webinars on Internet Security, Microsoft PowerPoint, Excel and Word with a duration of up to 15 hours which are addressed to the general public.

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<sup>26</sup> <https://www.ouc.ac.cy/index.php/en/studies/studies-training/hci-training>

<sup>27</sup> <http://www.kepa.gov.cy/mathisi/>



The ‘Cyprus National Reform Programme’ (2020)<sup>28</sup> emphasizes on digital entrepreneurship, digital skills, women in digital and the national plan for the Cypriot National Coalition for Digital Skills and Jobs. Based on the programme’s objectives Cyprus has developed and will continue to develop initiatives on digital skills. Furthermore, the Human Resource Development Authority of Cyprus (HRDA) promotes digital skills building via single and multi-company training programmes to improve and update the ICT knowledge and skills of company employees.

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<sup>28</sup> [https://ec.europa.eu/info/sites/info/files/2020-european-semester-national-reform-programme-cyprus\\_en.pdf](https://ec.europa.eu/info/sites/info/files/2020-european-semester-national-reform-programme-cyprus_en.pdf)



## Case Study 1

<b>Identification of the initiative/ programme</b>	<i>Digital Skills online seminar for women</i>		
<b>Promoter(s):</b>	<i>Kalys Solutions. Funded by the EEA Norway Grants Youth Employment Support Fund</i>		
<b>Website:</b>	<i><a href="https://kalys-solutions.com/digital-training-course/">https://kalys-solutions.com/digital-training-course/</a></i>		
<b>Country:</b>	<i>Cyprus</i>		
<b>Active:</b>	<i>NO</i>	<i>Is the resource available?</i>	
<b>Language (s):</b>	<i>Greek</i>	<i>No, the seminar was held online with a duration of 2 months (December 2020-February 2021)</i>	
<b>Type of training:</b>	<i>2 month long online seminar</i>		
<b>Is it the initiative addressed to rural female (exclusively)?</b>	<i>NO</i>		
<b>If no, please indicate other groups addressed.</b>	<i>Women who live in Cyprus aged 18-29 years and wish to provide digital services as freelancers or work in ICT companies.</i>		
<b>Starting point:</b>	<i>The digital age is expanding into all areas of our lives, from our personal lives, work to society in general. During this digital transformation, there are major changes in work environments especially in the sectors of medicine, entertainment, communication, retail and other industries. These jobs are becoming more and more digital as time goes by.</i>		
<b>Objectives</b>	<i>The main objective of the seminar is to improve the digital knowledge and competences of women so that they can re-enter the labor market or even start their own online business.</i>		
<b>Description</b>	<i>The training takes place online and lasts 2 months. Hours: Tuesday and Thursday from 9:00- 12:00 am.</i>		
<b>Training/ learning methodology applied</b>	<i>N/A</i>		
<b>Competences developed:</b>	<ul style="list-style-type: none"> <li>● <i>Learn how to use graphic design tools</i></li> <li>● <i>Learn how to create a website</i></li> <li>● <i>Learn how to use various tools in order to create an e-commerce platform</i></li> <li>● <i>Gain knowledge on SEO and SEM</i></li> <li>● <i>Gain experience in Social Media marketing</i></li> </ul>		
<b>Structured - learning/training topics covered:</b>	<ul style="list-style-type: none"> <li>● <i>Graphic Design Tools</i></li> <li>● <i>Web Design - WIX and / or WordPress</i></li> <li>● <i>User interface and user experience</i></li> <li>● <i>Tools for the development of an e-commerce platform.</i></li> <li>● <i>SEO and SEM</i></li> <li>● <i>Social Media marketing</i></li> </ul>		



	<ul style="list-style-type: none"> <li>• <i>Career / career planning</i></li> </ul>
<b>Results:</b>	N/A
<b>Challenges:</b>	N/A
<b>Potential for Bridging the gap:</b>	<i>Inspiration for the topics of the Bridging the Gap training material. These topics could take the Bridging the gap project a step further: Women will be able to develop business ideas, launch start-ups, and commercialise products/services – which are more advanced yet more demanding skills with the current market situation.</i>

## Case Study 2

<b>Identification of the initiative/ programme</b>	e-Skills4ALL		
<b>Promoter(s):</b>	Civic, Emphasys Center, North-East Regional Development Agency, Antenna, CIVIS PLUS, Women in Digital Empowerment (WIDE)		
<b>Website:</b>	<a href="https://eskills4all.eu/">https://eskills4all.eu/</a>		
<b>Country:</b>	Cyprus, UK, Luxemburg, Romania, Greece		
<b>Active:</b>	YES	Is the resource available?	
<b>Language (s):</b>	English, Greek, Romanian, French	Open platform / open resources	Users can access the material through the e-platform : <a href="https://academy.eskills4all.eu/">https://academy.eskills4all.eu/</a>
<b>Type of training:</b>	Face to face and online		
<b>Is it the initiative addressed to rural female (exclusively)?</b>	NO		
<b>If no, please indicate other groups addressed.</b>	Migrants, unemployed adults and specifically women.		
<b>Starting point:</b>	Long-term unemployment, apart from its financial and social effects, may hinder economic growth. Even “old” jobs now require “new” skills. Educational qualifications and adequate skills are still the best tools against unemployment. Based on the fact that the long-term unemployed are less likely to have good ICT skills which are essential in almost all forms of employment today the program intends to enrich the digital competences of unemployed adults and especially women.		
<b>Objectives</b>	<ul style="list-style-type: none"> <li>• Development of a holistic approach to promote digital literacy</li> <li>• Fight skills mismatches and unemployment of low-skilled unemployed adults and specifically women</li> <li>• Develop a multi-assessed e-tool based on an interactive and dynamic platform in order to up-grade the digital</li> </ul>		



	competences of the participants.
<b>Description</b>	<p>In order to bridge the Digital Skills-Gap between low skilled adults and the labour market the project offers different kinds of open &amp; innovative training, learning, mobility &amp; employment support:</p> <ul style="list-style-type: none"> <li>• A new curriculum and a new professional profile introducing an innovative combination of ICT tools for unemployed adults with more focus on women.</li> <li>• An online, interactive training delivery environment which hosts the training course. The tool facilitates collaboration between learners and trainers through the use of micro-learning features and motivational mechanics for learner engagement;</li> <li>• A Framework for the Recognition of Skills and Achievements acquired by learners based on the Open Badges Recognition Framework;</li> <li>• A blended mobility opportunity to visit UK and attend the final conference of the project was offered to 15 adult learners from Cyprus, Greece, Luxemburg and Romania, based on their performance during the training period.</li> <li>• An innovative on-line and in-house “e-SKILLS4ALL-SUPPORT-HUBS” service to support the target group in their search for employment.</li> </ul>
<b>Training/ learning methodology applied</b>	<p>The training included PowerPoint theory presentations as well as hands-on practical work and working directly on the project platform. For example, if the training of the day was dedicated to learning how to use PowerPoint, the trainers would explain, step by step, how to use the tool and at the end of the lesson the students were asked to create their own presentation and present it to the class. Two trainers were always present during the training, one to teach the theory and the other to assist the students with practical work. The trainers made sure to use simple words and be sensitive to the participants' cultural background. This is valuable information to the Bridging the Gap project as our target group might have a different cultural background compared to the trainers and use different words/ language to express themselves. Additionally, at the beginning of each training session the trainers included a recap of the previous lesson to ensure understanding of the previous training. Furthermore, as part of the training the trainers organized a visit to ANT1 studios so that the students could have a hands on experience of what it is like to be in a working environment.</p>
<b>Competences developed:</b>	Digital and employability skills.
<b>Structured - learning/training topics covered:</b>	<p>Training programme modules:</p> <ol style="list-style-type: none"> <li>1. Problem solving</li> <li>2. Digital Content Creation</li> <li>3. Communication and collaboration</li> <li>4. Safety</li> <li>5. Information and data literacy</li> </ol> <p>Each module includes: 1. Self-assessment quiz 2. Learning content in PDF form, 3. Practical Assignments.</p> <p>All are available through the e-platform.</p>



<b>Results:</b>	Implementation, evaluation and validation of the UP-SKILLING Programme with 15 low-skilled adults from each partner country. This involved unemployed adults as well as refugees. By the end of the project over 100 people were trained face-to-face and on-line in each partner country.
<b>Challenges:</b>	Difficulty to find time for the face to face training especially with women as they had difficulty in finding someone to look after their children. Some could do the training during the morning while others could only attend in the afternoon.
<b>Potential for Bridging the gap:</b>	Get inspiration from looking at the topics and structure of the modules that were developed for the e-Skills4All programme. Additionally, the we can get inspiration regarding the functionalities of the e- learning platform.



## Interviews

## Interview 1

INTERVIEWEE PROFILE			
<b>Profile</b>	✎ Rural female entrepreneur		
<b>Organisation:</b>	Emphasys Centre		
<b>E-mail (further contact):</b>	sophiazapiti@gmail.com		
<b>Job position:</b>	Wellness coach		
<b>Experience in years</b>	4		
<b>TO BE FILLED BY INTERVIEWER</b>			
<b>Control data</b>			
<b>Hour:</b>	16:30	<b>Date:</b>	8/2/2012
<b>Place:</b>	Via telephone		
<b>A. Identification of interviewer</b>			
Name	Sophia Zapiti		
Summary of her professional and personal background	Interior architecture BA in the UK, Photographic Practise BA and Master's degree in Photography in order to be able to teach photography. Teaching photography privately and afternoon government classes. In parallel, she is a wellness coach Herbalife distributor.		
<b>B. Experience as entrepreneur</b>			
Experience as entrepreneur	She decided to become an entrepreneur because she felt that she could not reach her full potential working for someone else. She liked the freedom of creating her own frame of work at her own time and having an impact on other people's lives at the same time. She started off as a client and then after seeing the changes of the products on herself she was inspired to introduce other people to her coach. She then received training on wellness and nutrition, personal development skills, networking, marketing and online marketing. Becoming an entrepreneur helped her grow as person, to gain new skills and get more organized and efficient. She now also has		



	more free time as she works on her own terms. She also noticed an increase in her confidence.		
Training to be entrepreneur	First she was trained on wellness and nutrition, personal development, network marketing, online marketing. The training has been an ongoing process for the last 4 years. The form of the training is online content that you can study in your own time followed by exams. In parallel, she attended seminars online/face to face by professors specialized in nutrition, eating disorders and sports nutrition. Additionally, she travels abroad for seminars and in different regions of Cyprus. The trainings are organized by the nutrition company that she works with. She mentioned that she also had to search for seminars on her own for topics/needs that were not covered by the company. She would like to attend more training on soft skills, public speaking and how to deal with people/customers in general.		
Digital skills and competencies	She noted that digital skills and competences are an essential tool in today's labor market. However, she did not receive any formal training on digital skills, she learned everything on her own.		
<b>C. Training/learning on entrepreneurship/digital skills</b>			
Existing training on digital skills to entrepreneurship	Trainers are not that experienced in Cyprus. She felt that the entrepreneurship training she received online or abroad was more thorough.	Rural women have to travel to a city to get training and its hard to make arrangements for someone to look after their children. They also have difficulties in expanding their network as they feel more comfortable to make business with people from their areas, they have difficulty to relate with people from	Language barrier for rural women entrepreneurs in Cyprus. Most courses are offered in English. If you speak English, there are more opportunities for courses. Most rural women who do not speak English are disadvantaged.



		cities due to different lifestyles and mind-set.	
Future training/learning tool:	Flexibility, short duration (few weeks), something she should be able to study on her own time.	Blended learning Online marketing and social media marketing skills are very important these days.	Topics: 1. How to use Zoom and other communication platforms.2. Training on public speaking, 3. Netiquette 4. Use of social media to promote products, advertising, google advertising 5. Internet security, GDPR policies.
<b>Final question</b>			
5 digital competences and skills	Ability to communicate on online platforms	Use digital calendar and other organization applications	Create digital content (eg. Canva)
	Know how to manage her digital identity	Branding	Netiquette



## Interview 2

INTERVIEWEE PROFILE			
<b>Profile</b>	✍ Rural female entrepreneur		
<b>Organization:</b>	Emphasys Centre		
<b>E-mail (further contact):</b>			
<b>Job position:</b>	Beautician		
<b>Experience in years</b>			
<b>TO BE FILLED BY INTERVIEWER</b>			
<b>Control data</b>			
<b>Hour:</b>	20:00	<b>Date:</b>	1/2/2012
<b>Place:</b>	Via telephone		
<b>A. Identification of interviewer</b>			
<b>Name</b>	Chryso Pogiati		
<b>Summary of her professional and personal background</b>	<p>Chryso attended and graduated from R&amp;Z Hairdressing Techniques (2012 – 2014) in Nicosia. She was working in various salons (you need 5 years' experience before opening your own – by law). Later on she went on to do a nail technicians' and beauty course to enhance her skills as there was a demand in her area for more beauticians back then. Today she has a hairdressing Salon and a beautician parlour.</p> <p>She has recently bought a small plot of land, where she plans on building and expanding her premises in order to hire another person and be able to service more customers at a time. She lives in <a href="#">Pera Chorion</a> (a village outside Nicosia).</p>		
<b>B. Experience as entrepreneur</b>			
<b>Experience as entrepreneur</b>	<p>Chryso's job requires long hours. She decided to start her own business because she felt that she would rather work long hours and keep all the financial earnings to herself, than work for someone else. She feels that this made more sense financially. She started her hairdressing business</p>		

	<p>in 2019 by renovating a small room – just 2 mins away from her house. After that she started printing out flyers with her name, number and services. She gained customers mostly through word of mouth. She explained that most of her customers were recommended from other customers and are loyal till today.</p> <p>After obtaining her diploma, in order to open her own hairdressing salon, she was required to work for 5 years in other beauty salons.</p> <p>The interviewee mentioned that being a sociable person helped her a lot in keeping her clients and that it is one of the main reasons that they still come back.</p> <p>Her personal life has been affected as she works long hours and her husband sometimes complains that she works too much. It has been especially hard currently with the Covis-19 situation, as she had to close several times. Every time she re-opened she had to ensure to have more slots, so she begun earlier and finished later.</p> <p>Chryso has created a private group on Facebook (<a href="https://www.facebook.com/groups/306364799862471">https://www.facebook.com/groups/306364799862471</a>), to keep her customers updated on new products and to overall communicate with them. She expressed that other than this she does not know what else to do.</p>
<p>Training to be entrepreneur</p>	<p>Chryso did not receive any specific training on entrepreneurship. However, she was required to work in other salons for 5 years in order to acquire a permit to open her own salon. She worked in several salons in Nicosia that were recommended by her collage. Colleges try and help their graduates to get jobs so they can practise and gain experience. She expressed that during the 5 years she learnt a lot, however it would have been useful if she was exposed to entrepreneurship and digital skills training.</p>
<p>Digital skills and competencies</p>	<p>The interviewee pointed out that digital skills are extremely useful and that the more you know the better. She did not receive any training on financial skills, therefore, she had to learn everything she</p>

	knows on her own. She mentioned that her trainers did not think that digital skills were necessary. She suggested that it would be useful if she knew how to use software in order to keep track of her financials.		
<b>C.Training/learning on entrepreneurship/digital skills</b>			
Existing training on digital skills to entrepreneurship	“I work very long hours 6 days a week, I am not sure when I would have the time to attend the training.”	“I wouldn’t know where to go.”	“Training on digital skills for entrepreneurship are missing in general.”
Future training/learning tool:	Something short like a video, or with a lot of images. A learning tool that can be used in her own time and pace without having to take time off work to attend the lessons.	Social media, visual content and some way of organising some financial aspects- simple calculations- not too complex, or maybe a digital calendar for organising appointments.	Topics: social media and tips – maybe how to take some good photos of products, how to make content look good.
<b>Final question</b>			
5 digital competences and skills	Good communication skills on social media	Creating visual content to promote new products or services,	Software for sorting out finances
	Digital appointments		



## Interview 3

<b>INTERVIEWEE PROFILE</b>			
<b>Profile</b>	✎ Rural female entrepreneur		
<b>Organization:</b>	Emphasys center		
<b>E-mail (further contact):</b>	N/A		
<b>Job position:</b>	e-shop owner		
<b>Experience in years</b>	1 year		
<b>TO BE FILLED BY INTERVIEWER</b>			
<b>Control data</b>			
<b>Hour:</b>	18:00	<b>Date:</b>	8/2/2012
<b>Place:</b>	Via telephone		
<b>A. Identification of interviewer</b>			
Name	n/a		
Summary of her professional and personal background	BSc Computer Science MSc Management, Economics and Consumer Studies		
<b>B. Experience as entrepreneur</b>			
Experience as entrepreneur	<p>She decided to start the D2D Cy eShop during the first lockdown, when all the local shops were closed.</p> <p>The aim was to help local shops with no online presence to promote and sell their products through the platform of D2D Cy. Back then during the lockdown, the company provided door to door services (from shops to customers).</p> <p>It started with the design of an online shop and the constant communication with the local shops in order to keep the site updated with the available products and prices as well as the sales made through the platform.</p> <p>She did not receive any specific training for this process but her background studies helped her a lot. She noted that it would be really difficult for someone who does not have any experience in entrepreneurship and digital skills.</p>		

	She mentioned that she is now busier than ever and she has improved her sale and design skills. Regarding her personal life, she mentioned that she has more confidence in herself.		
Training to be entrepreneur			
Digital skills and competencies	Digital skills are highly important.		
<b>C. Training/learning on entrepreneurship/digital skills</b>			
Existing training on digital skills to entrepreneurship	Limited available options for training in rural areas.	In case that trainers do not live/work in these areas, the accessibility to these areas may not be easy or the distance may be long.	
Future training/learning tool:	Suggested skills to develop: 1. Digital Skills 2. Soft Skills 3. Entrepreneurial Skills 4. Financial skills	1. Digital Skills: web design, graphic design, social media, office 2. Soft Skills: communication, collaboration, social skills, presentation skills, 3. Entrepreneurial Skills: spot the opportunity, mission, creativity, mobilise resources, sustainability, planning and management 4. Financial skills	Characteristics of the training: -Interactive training material -Multiple units using different digital tools -Short units (15-20 minutes) based on real case scenarios -Challenges to be completed instead of assessments
<b>Final question</b>			
5 digital competences and skills	1. Web design	2. Graphic design	3. Social media
	4. Office	5. CSR software	



## Interview 4

INTERVIEWEE PROFILE			
<b>Profile</b>	✍ Rural female entrepreneur		
<b>Organization:</b>	Emphasys Centre		
<b>E-mail (further contact):</b>	Pana.pitsilli@hotmail.com		
<b>Job position:</b>	Owner of a flower shop		
<b>Experience in years</b>	5		
<b>TO BE FILLED BY INTERVIEWER</b>			
<b>Control data</b>			
<b>Hour:</b>	17:30	<b>Date:</b>	1/3/2021
<b>Place:</b>	Via telephone		
<b>A. Identification of interviewer</b>			
<b>Name</b>	Panayiota Pitsilli		
<b>Summary of her professional and personal background</b>	<p>Although she knew that she would always take over the family business she still went to study Sociology at university, in order to have a degree. After she finished her degree she attended an intensive course on florist arrangements and wedding planning in Greece. For the last five years she has taken over her family's flower shop. She is responsible for the overall operation of the business and for the last few years she also arranges flower decorations for weddings.</p>		
<b>B. Experience as entrepreneur</b>			
<b>Experience as entrepreneur</b>	<p>She explained that owning her own flower shop was something she always wanted since she was a little girl. She studied Sociology at university just to be safe and have a degree in case something ever went wrong with the family business. She loves being an entrepreneur as she is her own boss and is able to control all aspects of her business. She added that she did not receive any training on entrepreneurship and she learned everything on her own and from her colleagues. She added that owning your own business can be very stressful at times because if anything</p>		

	goes wrong your name is on the line and you have no one to blame but yourself. On the other hand, she said that during the process of becoming an entrepreneur she noticed a boost in her confidence and that she has developed her people skills over the years by coming in contact with so many customers every day. Finally, she mentioned that she has become more organized as a person in general.		
Training to be entrepreneur	She did not receive any training on entrepreneurship. She mentioned that she would like to get more training on financial skills and more information on the opportunities and support for opening up your own business (schemes, loans etc.)		
Digital skills and competencies	She believes that digital skills and competences are essential, because everything today is connected with technology. She did not receive any formal training on digital skills she learned everything on her own and by asking others.		
<b>C.Training/learning on entrepreneurship/digital skills</b>			
Existing training on digital skills to entrepreneurship	-She is aware that she could get training on digital skills but she has never looked into it and is not sure where or how she could get the training. -this kind of training is not really promoted in rural areas.	-women in rural areas are not that interested in creating their own company and still have more traditional jobs (e.g. farming or simply take care of their family)	Difficulties for rural women: -long distance travelling. -language barrier. -Courses are expensive
Future training/learning tool:	- Flexible, short duration something she should be able to study on	Blended learning: -face to face training is better but it would be good to also have the material online	-Video tutorials and pdf step by step guides -Simple and easy to navigate

	<p>her own time.</p> <ul style="list-style-type: none"> <li>- Online community</li> </ul>		-Available in Greek
<b>Final question</b>			
5 digital competences and skills	Ability to communicate on online platforms (especially now with the Covid-19 situation)	Use digital calendar and other organization applications	Create digital content (Logo, flyers, business cards etc.)



## Interview 5

<b>INTERVIEWEE PROFILE</b>	
<b>Profile</b>	 Adult trainer
<b>Organisation:</b>	Emphasys Centre
<b>E-mail (further contact):</b>	demetra@emphasyscentre.com
<b>Job position:</b>	ICT instructor
<b>Experience in years</b>	5 years
<b>TO BE FILLED BY INTERVIEWER</b>	
<b>Control data</b>	
<b>Hour:</b>	12:00
<b>Date:</b>	24/2/2012
<b>Place:</b>	Skype meeting
<b>A. Identification of interviewer</b>	
<i>Name</i>	Demetra Orthodoxou
<i>Summary of her/his professional and personal background</i>	<ul style="list-style-type: none"> <li>● BA Computer Science</li> <li>● Master's degree in Management, Economics and Consumer studies</li> </ul> <p>She has experience in teaching courses related to soft skills, presentation skills, communication skills Online safety, financial literacy, media literacy and digital skills to people aged 18-80 years old.</p>
<i>Current position</i>	ICT instructor
<b>B. Existing training</b>	
<i>Training on entrepreneurship in rural areas</i>	Demetra mentioned that there is very limited training on entrepreneurship offered in rural areas. The only training, she is aware of in rural areas is the training provided by the Adult Centers. She explained that most of the training takes place in the main cities of the island and that people from rural areas need to travel a long way in order to access the training. She added that people living in rural areas are in need to develop their digital skills and soft skills when it comes to entrepreneurship. She explained that from her experience with the target group that they sometimes aren't as open minded as people from cities and that they need to work more on their soft skills, presentation skills and communication skills.



<i>Digital skills and competencies</i>	Demetra expressed that digital skills and competences are essential for rural female entrepreneurs and that they definitely should be included in the entrepreneurship training. She continued to explain that basic digital skills such as email, Microsoft office (PowerPoint, word, excel) are a necessity for any entrepreneur. Additionally, learning how to use management, time planning, organization and communication tools is very important. Finally, the use of social media for advertising should also be incorporated in entrepreneurship training.
<b>C. Skills and competencies developed/promoted by existing training:</b>	
<i>Training needs and gaps</i>	N/A
<i>Challenges to access to this training</i>	She stated that one of the biggest challenges for rural women is that they have to travel into the cities in order to attend that training. She also added that majority of rural women are still stuck with traditional means of promoting their companies and/or products and are reluctant to digitalize their operations and processes.
<i>Involvement of rural females in the training activities</i>	Demetra said that the involvement of rural females in training activities is very limited. She mentioned that in most cases trainers have to travel to rural areas to provide the training
<b>D. New learning/training</b>	
<i>Skills and competences to be included</i>	<ul style="list-style-type: none"> <li>● Basic digital skills</li> <li>● Microsoft office (PowerPoint, excel, word)</li> <li>● Email</li> <li>● Management, time planning, organization and communication tools,</li> <li>● Social media for advertising,</li> <li>● Graphic design for logos and posts</li> <li>● Online safety</li> </ul>
<i>Characteristics</i>	<ul style="list-style-type: none"> <li>● Short</li> <li>● Interactive</li> <li>● Online course so they can do it in their own time.</li> <li>● Face to face training in their area for the practical parts of the training.</li> <li>● Each lesson no longer than 3 hours.</li> <li>● Video lessons/tutorials podcasts.</li> <li>● Step by step guides.</li> </ul>
<i>Topics covered</i>	<ul style="list-style-type: none"> <li>● How to create digital content (logo, posts)</li> <li>● Communication &amp; collaboration email</li> <li>● Excel for financials</li> <li>● PowerPoint for online webinars</li> <li>● Suggestion for a more advanced module: website development</li> </ul>
<i>Involvement of target group in training</i>	She thinks that we should let the target group know that the practical work that will be done during the training will assist them on setting up their own business. For example, during the training they will create a logo for their actual company.
<b>Final question</b>	
<i>5 digital competences and skills</i>	<ol style="list-style-type: none"> <li>1. Use an online tool to effectively manage tasks and responsibilities</li> <li>2. Use of online tools for promotion (social media)</li> <li>3. Use of online tools for CRM and financials</li> <li>4. Use of online tools for communication &amp; collaboration</li> </ol>

	5. Use of online tools for digital content creation
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## Interview 6

<b>INTERVIEWEE PROFILE</b>			
<b>Profile</b>	✎ Adult trainer		
<b>Organisation:</b>	Emphasys Centre		
<b>E-mail (further contact):</b>	chrystalla@emphasyscentre.com		
<b>Job position:</b>	Project Manager ICT instructor		
<b>Experience in years</b>	4 years		
<b>TO BE FILLED BY INTERVIEWER</b>			
<b>Control data</b>			
<b>Hour:</b>	15:30	<b>Date:</b>	12/2/2012
<b>Place:</b>	Skype meeting		
<b>A. Identification of interviewer</b>			
<i>Name</i>	Chrystalla Thrasyvoulou		
<i>Summary of her/his professional and personal background</i>	<ul style="list-style-type: none"> <li>● BSc Bussiness information technology</li> <li>● MSC Information systems</li> </ul> <p>She has experience in teaching digital skills courses (e.g. ECDL) to children aged 9-18. Additionally, she has experience in teaching digital skills, soft skills and entrepreneurship skills to adults aged 18-50 years old. In the past she has also taught digital skills to women from rural areas between the ages of 45-80.</p>		
<i>Current position</i>	She currently is a Project manager and her tasks include managing the implementation of activities/tasks of Intellectual Outputs, preparation and teaching of various courses, workshops, seminars and activities, monitoring the visibility of projects at the EU level through social media and participating in project meetings.		
<b>B. Existing training</b>			
<i>Training on entrepreneurship in rural areas</i>	Chrystalla noted that there is a big gap in the training on entrepreneurship in rural areas in Cyprus as majority of the training takes place in the islands major cities. Through her experience with training rural women Chrystalla said that the most demanded training in rural areas is related to digital and employability skills. She suggests that women in these areas need to learn how to develop their visual identity		



	and create digital content. Additionally, more training is needed on online safety and how to behave online and on technical problem solving. Women I rural areas need to develop their critical thinking and leadership skills as well as their confidence in order to better present themselves and their products.
<i>Digital skills and competencies</i>	She emphasizes that nowadays and especially during the pandemic, technology is everywhere and has become a part of our daily routine. Hence, digital skills are essential to help in networking, communication between staff and external partners. In order for a digital skills training to be effective for rural female entrepreneurs it will have to be adapted constantly. For example, now with the pandemic a lot of new tools have been introduced and people need to be trained on them again.
<b>C. Skills and competencies developed/promoted by existing training:</b>	
<i>Training needs and gaps</i>	N/A
<i>Challenges to access to this training</i>	One of the main challenges that Chrystalla mentioned is to first of all manage to inspire and motivate rural women to upgrade their skills and eventually become entrepreneurs. Majority of women in rural areas do not have enough confidence in themselves and a reluctant to attend the training. Additionally, they have to travel a long distance and they often do not have free time to do so. She also added that training rural females can be a challenge for the trainers as well. Trainers often have to travel to rural areas to provide the training and must adjust the training to the specific needs of the women participating in the training.
<i>Involvement of rural females in the training activities</i>	Chrystalla mentioned that although rural females have been involved in her training activities, the numbers are quite low mainly due to travelling and to their limited free time. As rural women are busy with their jobs and looking after their children, their time schedule is not flexible in order to allow additional training activities.
<b>D. New learning/training</b>	
<i>Skills and competences to be included</i>	<ul style="list-style-type: none"> <li>● Digital content creation</li> <li>● social media marketing</li> <li>● basics of business</li> <li>● financial skills</li> <li>● online safety</li> </ul>
<i>Characteristics</i>	<ul style="list-style-type: none"> <li>● Short</li> <li>● Interactive</li> <li>● easy to use (downloadable pdf)</li> <li>● Video tutorials</li> <li>● Pre-assessment to check their knowledge and post-assessment to check their progress.</li> <li>● Certificates and badges to validate their competences to motivate them and give them something they will be able to add to their cv.</li> </ul>
<i>Topics covered</i>	<ul style="list-style-type: none"> <li>● How to design a logo</li> <li>● How to create a video for Instagram and Facebook</li> <li>● Website development</li> <li>● Communication &amp; collaboration email</li> <li>● Netiquette</li> <li>● How to solve technical problems</li> <li>● Filtering and evaluation of information</li> </ul>



<i>Involvement of target group in training</i>	Send out an invitation letter, post on social media and on your website and communicate with municipalities and communities to attract the target group. Make the training interactive and engaging and include practical work that will benefit the target group in their daily work operations.
<b>Final question</b>	
<i>5 digital competences and skills</i>	<ol style="list-style-type: none"> <li>6. Communication and collaboration</li> <li>7. Digital content creation</li> <li>8. Online safety</li> <li>9. Problem solving</li> <li>10. Data literacy</li> </ol>



## Focus Groups

### Focus Group 1

BRIDGING THE GAP PROJECT 2020-1-ES01-KA204- 082832	
<p> <b>Rural female entrepreneur</b></p> <p> <b>Trainer/Teacher/Facilitator</b></p>	
<b>Date: 11/02/2021</b>	<b>Place: Online zoom meeting</b>
Name and surname	Professional profile / working area
Demetra Orthodoxou	Trainer- Entrepreneurship & Digital skills
Chrystalla Thrasyvoulou	Trainer- ICT instructor
Sophia Zapiti	Rural female entrepreneur- Wellness coach (background in architecture & photography)
Fani Christoforou	Rural female entrepreneur- Speech Therapist
Louiza Silitzioti	Rural female entrepreneur- Clinical psychologist
Alexia Eleftheriadou	Rural female entrepreneur- Life coach
Markella Papanicolaou	Rural female entrepreneur- Project manager

\* In case of teachers please explain the profile of your students

- Average age: **30**
- Are they normally employed or unemployed? **Unemployed**
- Classify from 0 to 5 the average of the digital base (being 0 no digital base and 5 the average understanding of the ICT tools) **3/5**



**A. Focus group n° 1****BLOCK 1. Training addressed to rural female aimed to promote entrepreneurial mindset****1. What are the training needs of rural females for entrepreneurship?**

- All the participants mentioned that they did not get any specific training on entrepreneurship but they learned everything they know on their own by watching or asking others around them. In particular, a participant explained that before opening her own business she used to work in businesses owned by other people, therefore, when she opened her own she used all the useful things she learned by observing the way her previous bosses dealt with specific challenges.
- All the participants agreed that they still feel that they need more training on entrepreneurship and especially on the enhancement of digital skills for business purposes.
- One participant mentioned that although she is aware of all the useful tools that are available, the problem is that she does not know how to use them. She gave the example of Mail Chimp and WordPress. She said that she was able to create an account on these tools but she does not know how to proceed. Other participants agreed and suggested that a step by step guide on how to use such tools would be extremely helpful.
- Another rural female entrepreneur stated that there is a need for training on financial skills and guidance on how to set up your own business. She mentioned that when she began to set up her own business she did not have any knowledge on these topics and she did not know where to acquire this type of information. An adult trainer also described that she had the same experience and that in order to get information on the procedure of setting up her own company and information related to taxes and laws she had to contact a lawyer or an accountant. They both expressed that it would be really useful if this information as well as the available entrepreneurship schemes were available online.

**2. Most demanded training by rural female entrepreneurs.**

All the participants mentioned and agreed that more training is needed in the following areas:

- Social media use in terms of business
- Netiquette and how to manage their Digital Identity
- Advertising
- Digital marketing
- Website development
- Financial skills, taxes, laws and regulations on setting up your own business and available schemes.

**3. Does the existing training deal with the needs of rural female entrepreneurs? (Barriers to access the training and involvement of rural women in training)**

- None of the participants was aware of any type of training that is specifically designed for female entrepreneurs.
- One participant mentioned that the needs of the training depend on the age of rural women. This was backed up by the adult trainers as well. She explained that older women living in rural areas are in need for more basic digital skills whereas, younger women living in rural areas are more advanced and are in need of a more advanced training course.
- One rural female entrepreneur explained that majority of the trainings in Cyprus take place in the major cities and that travelling far for the training is not that appealing for women living in rural areas. She suggested that online courses make the life of rural women easier. Moreover, she mentioned that she is more likely to participate in a training if it is provided online.
- Three out of the five female entrepreneurs agreed that online courses are more attractive. The other two mentioned that they prefer face-to-face classes but they also enjoy online classes.
- The adult trainers said that from their experience they believe that older women often prefer face-to-face trainings as their digital skills are usually quite low. The trainers also mentioned

that rural women are really interested in attending training and are often more curious than men but the challenges of travelling and free time often hold them back. One of the trainers mentioned that in order to eliminate the barriers that rural females face with respect to training, she travelled to the rural areas to provide the training instead. She mentioned that the training session was very successful and that the women were very enthusiastic and motivated.

- The other adult trainer pointed out that women tend to be more advanced than men when it comes to digital skills. All the participants agreed with this statement. She then continued to express that the issue with women is that they often are scared to take risks and open up businesses such as restaurants that do not guarantee success. This is because they have in mind that in the future they will also have to take care of their family and children. She continues to explain that this is why women mostly tend to get involved with creating online shops as they come with less risk.
- Two rural women entrepreneurs mentioned that the reason that they choose not to participate in trainings is because the trainings are expensive and often dedicated to one tool. For example, they do not want to pay a lot of money just to get to know how to use Instagram, or Facebook.

#### 4. Development of personal skills

- One female entrepreneur expressed that the process of becoming an entrepreneur has boosted her confidence and has enhanced her skills in presenting herself online.
- Another female entrepreneur also said that her confidence has increased and she feels more independent. She also noticed that her clients view her differently now that she has her own business as opposed to the past when she worked for other people.
- Additionally, all the participants agreed that they feel more empowered, have better control and have overall improved their people skills.

## BLOCK 2. Digital skills and competences for rural female entrepreneurs

### 1. Status of digital skills and competences on existing training - does specific training to promote digital skills exist (as specific course or training activity)? Main methodologies used in training activities.

- All participants agreed that there are no training courses specifically designed to promote and enhance the digital skills of women entrepreneurs.
- During the conversation a participant mentioned that there is a need for a training course that is designed for women with low digital skills. The course should include simple modules such as directions on how to use online communication platforms, how to search online for information, introduction to the basics of social media, Microsoft office (word, excel, PowerPoint) etc. All the participants agreed and mentioned that this is really important especially for the older women living in rural areas.

### 2. Good practices – examples in training on digital skills for rural female entrepreneurs.

- Three participants mentioned that they took part in training provided by the Student Life organization. The participants explained that the training was co-financed by the Human Resource Development Authority of Cyprus (HRDA) and the company that they worked for. Normally the courses are provided face to face, but due to the pandemic they are now provided online.
- Two of the female entrepreneurs attended the Digital marketing course which took place online 2 times a week. They had the flexibility to choose between morning or afternoon lessons. The course included the following modules Facebook, Instagram, YouTube, how to advertise (google ads), and The process of opening your own business.
- The other female entrepreneur took part in the Website Development course before the pandemic, therefore, the trainings were face to face. Each session lasted 3 hours and she had to attend 12 sessions in total. She mentioned that the tools used in the course were WordPress and Photoshop. She liked the fact that there were only a few people in each class. The same participant mentioned that she was aware that the Cyprus Lifelong Learning portal promotes short free webinars on Excel, PowerPoint, Word and other digital skills.



**2. Main barriers/difficulties to access training.**

- One participant mentioned that she prefers online courses as she does not have the energy for traveling into the city for a course especially after working all day.
- Majority of participants agreed that one of the main barriers and difficulties that rural women have to face is the language barrier. Almost all the trainings available are in English, making them impossible for rural women that do not speak English.
- One participant also mentioned that some remote villages up in the mountains may have bad internet connection which might create problems for rural women attending online training.

**3. Specific skills and competences to be reinforced - in the area of digital skills.**

- Use of Social Media for advertising services and products (Facebook, Instagram, google ads.)
- Digital Marketing
- Netiquette, Managing your Digital Identity
- Website Development
- Branding tools
- Video editing

**BLOCK 3. Expectations of a new learning tool****1. Challenges of the development of digital skills of rural female entrepreneurs**

- All the participants of the focus group agreed that the needs of rural female entrepreneurs differ according to their age group. Older women living in rural areas have low digital skills, whereas, younger women are more advanced. Therefore, ideally a new learning tool should include topics addressed to both low and advanced digital skilled women.

**2. Topics to be included:**

- Social media
- Netiquette & Digital Identity
- Website development
- Microsoft excel, PowerPoint, word
- Digital content creation
- Marketing
- Financial skills
- Communication and to collaboration platforms
- How to find out about opportunities in the EU – Announcements
- Glossary – some terms
- How to set-up a business (steps) Laws and regulations
- Good practices – where to go on a national level

**3. Expectations of the new learning tool**

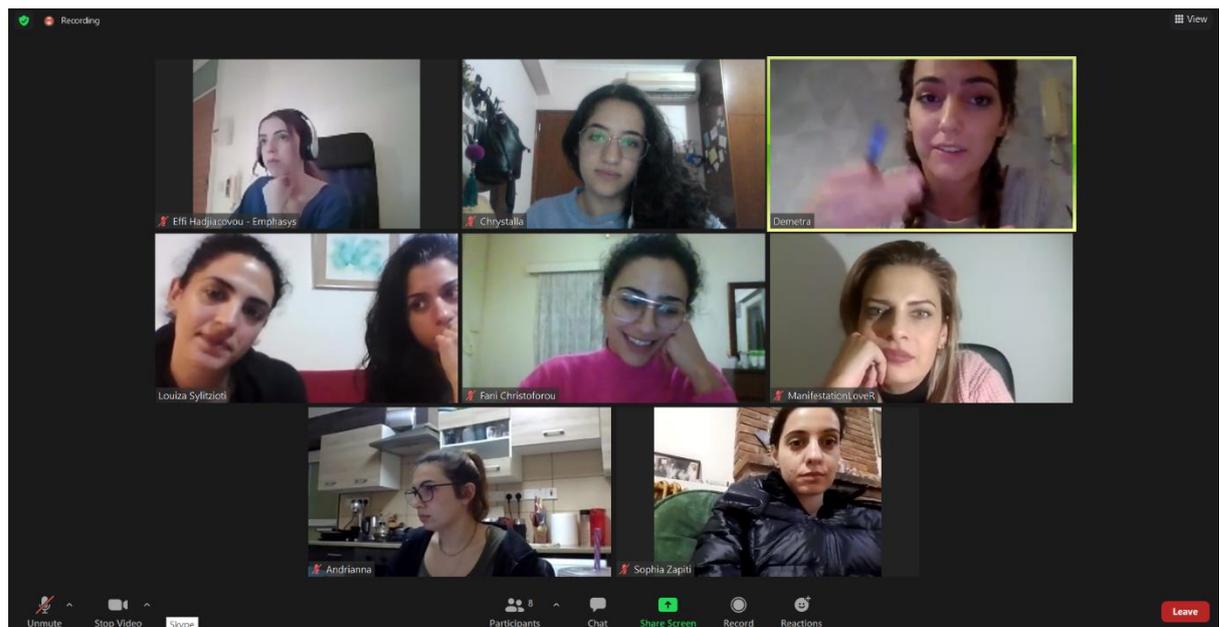
- All female entrepreneurs suggested that it would be very useful if the learning platform would include a section with all the available digital tools and resources in categories. Eg. Branding tools. Content creation tools, Advertising tools etc. It would be really helpful if basic information for each tool was included as well as a brief introduction of how to use it.

**Final questions*****5 digital skills and competences***

1. Communication & Collaboration: To interact, communicate and collaborate through digital technologies and platforms (eg. Zoom, Microsoft Teams, Skype, Viber etc.)
2. Digital Content Creation: Create logos, posts to promote their products and services



	<ol style="list-style-type: none"> <li>3. Netiquette &amp; manage their digital identity: Know how to behave &amp; present themselves online, privacy and safety in digital environments</li> <li>4. Use of social media for marketing and business advertising.</li> <li>5. Website Development</li> </ol>		
<i>Define how the new tool should be</i>			
<b><i>4 (only 4) characteristics that could define the added value of the new training/learning tool</i></b>	<ol style="list-style-type: none"> <li>1. Available in Greek</li> </ol>	<ol style="list-style-type: none"> <li>2. Short and easy to navigate</li> </ol>	<ol style="list-style-type: none"> <li>3. Contains a section with a list of tools in categories that can assist female entrepreneurs.</li> </ol>
	<ol style="list-style-type: none"> <li>4. Interactive (videos, podcasts, visuals etc.)</li> </ol>		



BRIDGING THE GAP PROJECT 2020-1-ES01-KA204- 082832	
✎ Rural females	
Date: 7/04/2021	Place: Group call on Viber
Name and surname	Professional profile / working area
Margarita Orthodoxou	Agriculture university student
Georgia Orthodoxou	BA Journalism- Currently working as a beautician
Chrystalla Constantinou	Beautician- currently working in a pharmaceutical warehouse

## Focus Group 2

### A. Focus group n° 2

#### BLOCK 1. Training addressed to rural female aimed to promote entrepreneurial mindset

1. Have you had any specific training related to entrepreneurship?
  - Only one participant had attended some kind of training on entrepreneurship. She is an Agriculture student and one of her modules at university was called Rural entrepreneurship and Rural Tourism.
2. Are you aware of any existent training on entrepreneurship?
  - All 3 participants mentioned that they are not aware of any existent training on entrepreneurship in Cyprus. One participant mentioned that she thought that that is what people learn in “business schools”. Another participant mentioned that she had heard about a university that provided training on entrepreneurship in the past, but they only advertised it to their students, even though it was open to the general public. She expressed that this was a shame because she knows a lot of young people that would have wanted to attend the training.
3. Are there any barriers/difficulties that keep you from attending any type of training?
  - One participant said that even if there was training on entrepreneurship she would not be able to afford it.
  - All three participants agreed on the following barriers/difficulties: 1. Distance (have to travel to the city), 2. No means of transportation to get to the training if you do not have a car, 3. Most of the times trainings are held late in the afternoon and by the time they would get back home it would be late at night.
4. What are their goals in terms of their career and business?
  - Participant no.1: *“I would like to have my own salon at some point! Maybe team up with a hairdresser, so we can offer more services”*
  - Participant no.2: *“I would like to find a job in the agriculture industry. Ideally I would like to do a PHD and then open my own company. However, you need a lot of money to do that.”*
  - Participant no.3: *“I want to open my own beauty parlor. As a young mother of 2 I will be able to create*

*my own schedule.”*

**BLOCK 2. Digital skills and competences for rural female entrepreneurs**

1. Digital skills level:
  - Participant 1: “I do not know how to use a computer. I just watch some YouTube videos on my mobile phone and use messenger to communicate with friends”
  - Participant 2: “I consider myself to have above basic digital skills as most people my age, however, older generations still need to catch up with technology. Especially older people that live in rural areas.”
  - Participant 3: I have very basic digital skills. I used to take computer classes in school, but I haven’t had any training since then”.
2. Do you think that digital and ICT skills are important for your careers?
  - Participant no.1: “I am not sure how I could use these skills. My work is very hands on. But maybe it would be a good idea to post what I do on a page for people to see my work.”
  - The other two participants expressed that digital skills are extremely important in terms of business and in every aspect of their lives. Especially advertising on social media.
3. In what ways can the enhancement of their digital skills improve their business?
  - All participants agreed that the following digital skills/competences would help improve their business: 1. Ability to create their own logo, banners and leaflets instead of paying someone else, 2. Use a digital calendar/organiser to keep track of their tasks and customers. 3. use of social media, 4. Digital marketing, google ads. 5. use email and Microsoft office (word, PowerPoint, excel)

**BLOCK 3. Expectations of a new learning tool**

1. What are the 5 digital skills and competences that you need to reinforce?
  - Communication & collaboration through digital technologies (Zoom, Skype, Viber etc., Netiquette)
  - Digital content creation: create and edit digital content
  - Internet safety: Personal data and privacy in digital environments
  - Information and data literacy: being able to accurately judge the relevancy and accuracy of digital content and its sources.
2. What specific topics should we include in our course?
  - How to be creative on social media
  - Website development and navigation
  - Advertising on social media
  - Tools for content creation
  - Financial tools
3. During the pandemic, where you forced to use any digital technologies to sustain your business? How did you adapt? What difficulties did you have?
  - All participants mentioned that they needed time to adjust with all the new technology tools (eg. Zoom). Two participants mentioned that they still do not know how to organize and set up their own meeting on Zoom and it is something that they would like to learn as it will be useful from now on.

*Define how the new tool should be*

**4 (only 4) characteristics that could define the added value of the new training/learning tool**

Blended learning

Videos, visuals, podcasts etc

Short duration



	Available in Greek		
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## Conclusions/remarks

To sum up, the key findings of this report show that there still is a digital, rural/urban and gender gap in Cyprus despite all the efforts that have been made to eliminate it. The rural population of Cyprus is constantly ageing as young people tend to move to the island's major cities in order to access education and employment. In addition, policies, programmes and training for the development of entrepreneurial and digital skills are quite limited all over the island and especially in rural areas. Rural women have to travel to the closest city in order to access the majority of training and education courses. Findings show that only a small percentage of Cypriot women over the age of 25 seem to have above basic digital skills. Since, the majority of women living in rural areas in Cyprus belong to older age groups it can be implied that women in rural areas need to develop their basic digital skills. There is also a need to develop training programmes that address the specific barriers faced by rural women as the existing programmes are generic and not widely available. Drawing on the information obtained from this research, women in the rural areas of Cyprus are in need of a training/learning platform which can be easily navigated. The content of the platform should be interactive and short as work and looking after their children takes up most of their free time. Furthermore, the learning material and platform should be available in Greek to eliminate any language barriers. The inexperienced rural female entrepreneurs that participated in the second focus group of this research expressed that they have low or below average digital skills but they are really motivated to improve them. Especially now after the Covid-19 crisis they are aware of how important digital and entrepreneurial skills are for their careers. They expressed more interest on topics such as digital content creation for social media, website development, online collaboration platforms and use of Microsoft office.



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