



BRIDGING THE GAP:

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

NATIONAL REPORT FOR GREECE

By InterMediaKT



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Introduction

«Female entrepreneurship occurs at the intersection of two objectives: promoting gender equality and combating female unemployment. Over the last two decades, there has been a particular international interest both in research and policies in obtaining reliable knowledge of the subject and implementing relevant policies to enhance it (eg. OECD, 2004). In rural areas, the interest in female entrepreneurship was boosted by the emphasis on the multisectoral and endogenous character of development» (Ilbery & Bowler, 1998; Renting, Marsden, & Banks, 2003; Woods, 2005; Wilson, 2007).

«Multifunctionality began to be considered the cornerstone of the agricultural model in the European Union since the beginning of '90s. In the context of the new philosophy on rural development, new employment opportunities in business initiatives emerge for women in para-agricultural or non-agricultural activity areas that utilize resources of the farm, the local community and their individual expertise in producing local identity products and services. The variety of small businesses can contribute to the stability and resilience of local economies and highlight the detraditional identity of women, who can be actors in the process of rural development» (Asztalos Morell & Bock, 2008).

General (brief)

In Greece, female entrepreneurship acquires additional interest due to the current deep economic crisis and soaring unemployment affecting particularly women and young people, as well as the tendency to return to agriculture as an employment solution already detected among individuals in urban areas. In recent years, a remarkable tendency towards female entrepreneurship has been manifested on individual or cooperative level (eg. Anthopoulou, 2006; Gidarakou, 2008; Iakovidou, Koutsou, Partalidou, & Emmanouilidou, 2012). Women's cooperatives especially have shown great potential in the last twenty years as a collective form of female entrepreneurship in Greek rural areas. They have importantly contributed to the establishment of women's entrepreneurship in rural communities in activities mainly related to rural tourism. But while the theoretical legitimacy of the role of female entrepreneurship is relatively abundant, the empirical research is quite recent.

The greatest knowledge we have about entrepreneurship in the Greek countryside is related to the case of women's cooperatives (Kazakopoulos & Gidarakou, 2003; Koutsou, Iakovidou, & Gotsinas, 2003; Zavali, 2007; Kotzavakali, 2014).

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[The Rural Development Programme \(RDP\) 2014-2020](#)

THE FUTURE OF RURAL DEVELOPMENT

The Rural Development Programme (RDP) 2014-2020 is one of the most important growth promoting tools of the country. It is based on a vision for integrated development and sustainable competitiveness of rural areas, and it aims to enhance the competitiveness of the agri-food sector, promote the multifunctional role of rural areas and protect the environment.

The Rural Development Programme (RDP) for Greece was formally adopted by the European Commission on 11 December 2015 and last modified on 10 November 2020, outlining Greece's priorities for using the € 5.79 billion of public money that is available for the period 2014-2020 (€ 4.7 billion from the EU budget and € 1.09 billion of national co-funding).

The Greek RDP focuses mainly on enhancing farm viability and competitiveness, preserving and enhancing ecosystems and promoting local development in rural areas.

Farmers will receive support to put 17.77% of the Greek farmland under contracts to preserve biodiversity, 17.54% to improve water management and 16.63% to improve soil management and/or prevent soil erosion. Investment support for restructuring and modernisation will be provided to 6.300 agricultural holdings and 25 600 young farmers will receive start up aid. In addition, 6.900 agricultural holdings will receive support to participate in quality schemes, local markets and develop short supply chains and about 450 agri-food businesses will receive support for investments in processing and marketing of agricultural products. Support for knowledge and innovation activities makes up almost 5% of the planned public expenditure and the programme will create around 67.500 training places for farmers and other rural businesses. The RDP will also support local development via LEADER Local Action Groups covering more than half of the country's rural population and improve access to basic services for approximately 10% of the rural population, *including IT infrastructures (e.g. broadband internet)*.

In 2020, as a response to the COVID-19 pandemic, the Greek RDP introduced exceptional, temporary support to the olive oil sector to an estimated 144 650 potential beneficiaries.

Support for Rural Development is the 2nd Pillar of the Common Agricultural Policy, providing Member States with an envelope of EU funding to manage nationally or regionally under multi-annual, co-funded programmes. In total, 118 programmes are foreseen in all 27 Member States and the UK. The RD Regulation for the period 2014- 2020 addressed six economic, environmental and social priorities, and programmes contain clear targets setting out what is to be achieved. Moreover, in order to coordinate actions better and maximise synergies with the other European Structural & Investment.

The strategy for the rural development during the programming period 2014-2020 ensures the continuity of operations implemented during the previous programming period and constitutes a starting point for new innovative operations in rural areas and the rural economy.

It is structured around three interdependent and complementary key objectives:

- Creating a strong, competitive, and viable agri-food system
- Promoting sustainability of the agri-food system and rural areas
- Creating viable and multifunctional rural areas

These objectives are mainly achieved by:

Strengthening competitiveness and agri-food system productivity by enhancing the added value of agricultural products.

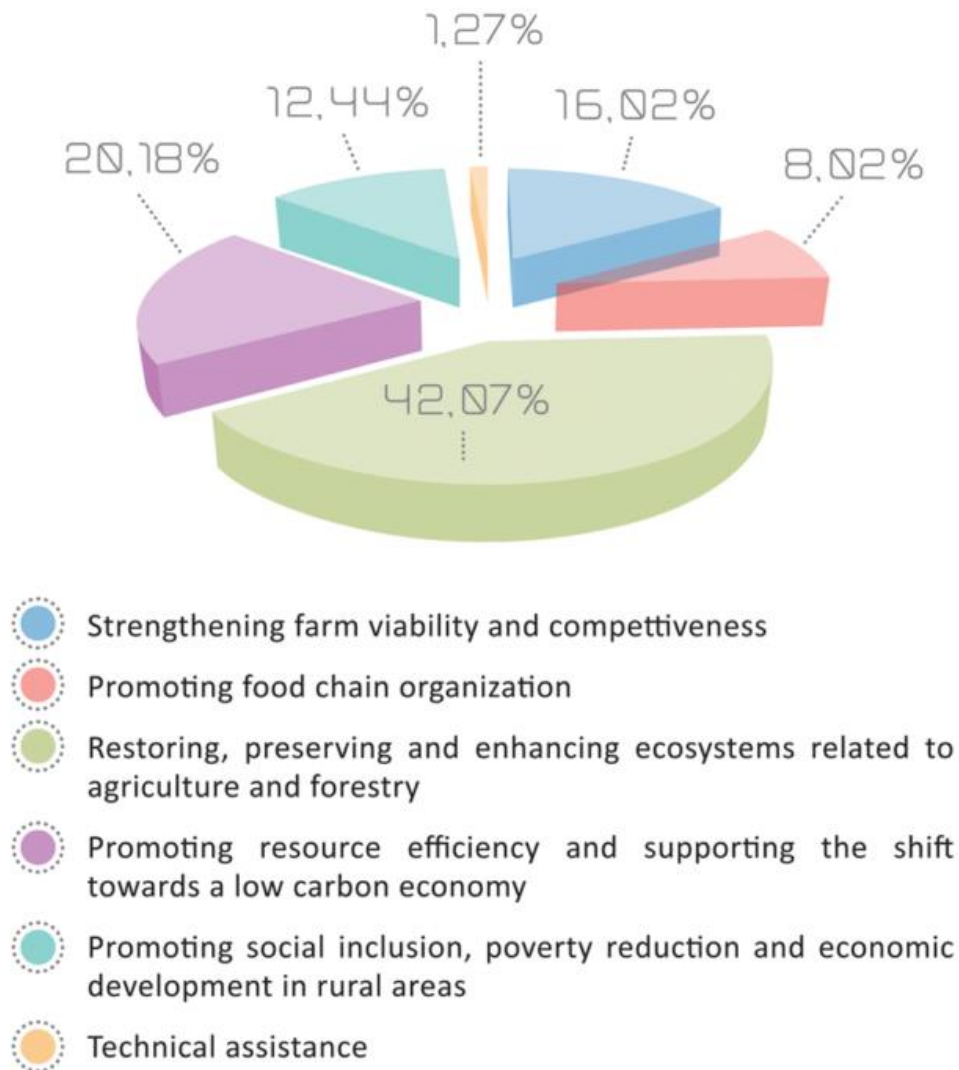
- Developing human resources and strengthening the entrepreneurial culture.
- Protecting and managing natural resources and biodiversity, as well as the mitigation and adaptation to climate change.
- Providing basic services and improving the quality of life in the countryside.
- Fostering social cohesion in rural areas and the rural diversification.

On the implementation side, some new elements are introduced such as the delegation of certain measures to the Regions and the territorial and/or sectorial specialization.

The contribution of the European Agricultural Fund for Rural Development to the RDP 2014-2020 amounts to approximately €4,7 billion corresponding to around €6 billion of public expenditure.

The allocation of the EAFRD resources to the major strategic choices of the RDP 2014-2020 is shown in the following diagram:





[Rural Development Programme of Greece 2014-2020](#)

Greece's 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.

In addressing the abovementioned challenges, the Greek RDP will fund actions under all six Rural Development priorities – with a particular emphasis on the competitiveness of the agricultural sector and sustainable forestry, and on restoring, preserving and enhancing ecosystems related to agriculture and forestry. The focus of each priority is explained briefly below. ([Factsheet on 2014-2020 Rural Development Programme for Greece](#))

Knowledge transfer and innovation in agriculture, forestry and rural areas

Under this priority, the Greek RDP aims at supporting 285 cooperation projects, including the framework of the European Innovation Partnership, as well as by stimulating the development of supply chain partnerships in the agri-food sector. About 67 500 training places will be made available to enhance knowledge transfer in the fields of environmental awareness, innovative technologies, and research to encourage practical implementation on farms and in forests.

Competitiveness of agricultural sector and sustainable forestry

About 25 600 Greek farms will benefit from business development plan support for Young Farmers and about 6 300 farms will benefit from support for restructuring and modernising their businesses. It should be noted that young farmers will also benefit from training and a higher support rate for their investments under the corresponding measures of the programme. As a response to the COVID-19 pandemic, an estimated 144 650 farmers of the olive oil sector may receive exceptional, temporary support.

Food chain organisation, including processing and marketing of agricultural products and risk management in agriculture.

6900 agricultural holdings will receive support to set up short supply chains, develop local markets and launch promotion activities, and 450 agri-food businesses will receive support for investments in the processing and marketing sector (Following the completion in December 2018 of the new delimitation of areas with natural constraints and specific constraints, except mountainous areas).

Restoring, preserving and enhancing ecosystems related to agriculture and forestry

Greece aims at bringing 17.77% of agricultural land under contracts to preserve biodiversity, 17.54% to improve water management and 16.63% to improve soil management. Measures to support agro-forestry and afforestation aim at bringing a small part of Greece's forest land under management contracts.

Resource efficiency and climate

This priority aims at supporting a more efficient use of natural resources, in particular water, and the development of renewable energy sources in Greece. Almost 5% of the irrigated land will contribute to better water efficiency through public and private investments in irrigation infrastructure. It is expected that 51 000 hectares of irrigated land will switch to more efficient irrigation systems. Integrating this support with measures, such as investments in physical assets and knowledge transfer activities and advisory services, is expected to improve water efficiency reduce and agriculture's share in overall water consumption.

Social inclusion and local development in rural areas

More than half of Greece's rural population is expected to be covered by a local development strategy while approximately 10% of the rural population will benefit from improved services and ICT infrastructure. LEADER aims at creating 2 000 new jobs. Furthermore, 568 beneficiaries will receive support for investments in non-agricultural activities in rural areas thus contributing to the creation of 675 jobs.

The six biggest RDP measures in budgetary terms (total Public contribution) are:

- € 1 409 million allocated to Investments in physical assets
- € 1 202 million allocated to Areas facing natural or other specific constraints
- € 768 million allocated to Organic farming



- € 452 million allocated to Farm and business development
- € 446 million allocated to support for LEADER local development / CLLD
- € 440 million allocated to Agri-environment and climate measures.
- [Factsheet on 2014-2020 Rural Development Programme for Greece](#)

Entrepreneurship ecosystem in the rural areas:

According to the Foundation for Economic and Industrial Research's last report for entrepreneurship in Greece (IOBE), when a person is pushed to entrepreneurship due to lack of other employment options, this is called necessity-driven entrepreneurship. ([The situation of female entrepreneurship in Greece: a comprehensive information bulletin in English issued by the Greek General Secretariat for Gender Equality - 2017](#)).

In Greece, because of the high unemployment rates, starting a new business is more a survival option than a chance to take advantage of a business opportunity. It is, however, positive that, in 2015, the lowest necessity-driven entrepreneurship rate was noticed since 2008, the beginning of the economic crisis in Greece. Generally, as shown in the figure below, women's necessity-driven entrepreneurship is only slightly higher than men's (24% against 21%). In general, businesses are mainly oriented towards activities in which women are traditionally employed or they are an extension of women's occupation in the domestic economy (Skordili, 2005; Petridou & Glaveli, 2008).

Bread and cookies, catering, retail haberdashery, hairdressing, tailoring and accommodation in tourist areas compile a wide range of these businesses. These businesses focus on the final consumer and the satisfaction of the daily needs of residents of the local community. Even young women with urban origin and relatively high level of education do not seem to depart from the general picture of creating small and service-oriented enterprises (Iakovidou et al., 2012). These enterprises, however, are incapable of creating jobs, reflect the conservative approach of women towards entrepreneurship and, most importantly, most of them are not in close connection with local production systems, an objective which the philosophy of the local, endogenous and integrated rural development is trying to highlight and implement. Food businesses based on local agricultural production, such as businesses that use processing techniques and utilize local dietary cultures are less frequent as an individual form of business. Local sweets, jams, pasta and other dishes are products of these micro-enterprises, but these are usually gastronomy products of women's cooperatives.



Other businesses, in sectors that traditionally do not involve female jobs such as olive pressing mills, cheese making, wineries, meat processing businesses, and also trading of agricultural machinery, building materials stores, car rentals, real estate offices and other shops appear to be owned by women. In these traditionally male businesses, under the family strategy for the allocation of the farm household workload (for reasons such as taxation, assurance of gaining the CAP subsidies etc.), the woman is usually part of the workforce of the business rather than the manager (Anthopoulou, 2006).

Despite the emphasis of the public financial instruments on women's employment and entrepreneurship (eg. grade premium for investment dossiers submitted by women), family responsibilities limit women's opportunities to attend training programs since these usually involve moving from their place of residence to the training centres. As reported by Theodoridi (2007) only few women owners of an individual enterprise utilized the financial aid of the EC and the national institutional framework to enhance their business. Many women emphasize that they are not even informed about programs they could utilise because there is no free time between work and family obligations to attend any relevant information. The vast majority of women's businesses have been created with personal capital or small and restricted bank lending.

The bureaucracy of starting a business or entering into a subsidised program is another major problem rural women of a relatively high age and low educational level face. This problem causes many of them to refrain from getting involved in the process of starting a business (Theodoridi, 2007). The great number of documents needed for the business authorization as well as the time-consuming process act as disincentives, especially for older women or for those with little technical knowledge.

In any case, the perception of the business space as male-dominated seems to be gradually weakened not only in public opinion and in men and women entrepreneurial transactions but also in the function of financial structures (Stratigaki, 2005; Theodoridi, 2007).

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

Greece is a country rich in cultural wealth and natural beauty (small plains interrupted by hills and mountains, mountains touching the sea, flora with the greatest diversity throughout the European region). The country also has an extensive mountainous area with the majority of the communities belonging to the less favoured areas, where the social fabric has to be supported. The traditional local foods, the natural landscapes, the cultural and religious heritage and the craft skills of the local population have gained importance as resources that will support the economic development. Policies of agricultural multifunctionality and rural household pluriactivity were supported by the Ministry of Agricultural Development and Foods programs during the third (2000-2006) and fourth (2007-2013) Community Support Framework, which also included actions of strengthening women's entrepreneurship. Community Initiatives (e.g. NOW (Note 2), INTERREG (Note 3), EQUAL (Note 4) and especially the LEADER's (Note 5) programs contributed to boosting female entrepreneurship through actions of training,



encouragement, counselling, financial support etc. During the current period of the Community Support Framework 2014-2020, appropriate support for women entrepreneurship is provided through the axis of “Social inclusion, poverty reduction and economic growth in rural areas” and especially the sub-theme of “Women in rural areas” of the Greek Ministry of Rural Development and Foods program, as well as the LEADER programs for local development.

Funding programs of other Institutions such as the Ministry of Development and the Ministry of Employment also support female entrepreneurship, while quota in favour of women is applied in programs concerning both sexes. (*International Journal of Business and Management; Vol. 10, No. 10; 2015 ISSN 1833-3850 E-ISSN 1833-8119 Published by Canadian Center of Science and Education 129 Women’s Entrepreneurship in Rural Greece*)

Rural female entrepreneurs. Digital competences to support entrepreneurship:

Based on “GREEK NATIONAL COALITION FOR DIGITAL SKILLS & JOBS - ENHANCING DIGITAL SKILLS and JOBS IN GREECE | National Action Plan 2017 2020”

Proposed Actions:

Action 9: “Digital Technology Week”: A series of events that enhance interplay between digital technologies and the public through a learning platform by offering e-classes, workshops, oral presentations, teleconference sessions and round table Q&A sessions. It is held in remote/rural locations, where the “Rural Broadband” project has already enabled broadband connections. The events aim to inform participants about the benefits of broadband connectivity and digital skills. It actively involves local communities and includes several components:

- Highlighting effective uses of broadband, the educational sessions address various audiences, i.e. pupils/students, adults, e-entrepreneurship, and they provide people with basic digital skills used in everyday life and the workplace.
- For the hybrid e-learning sessions, students use an e-learning system with the assistance of an on-site tutor.
- Teleconference sessions include conferences with doctors and physicians, displaying applications of tele-medicine and e-health.
- Teleconferences set up communication among different communities. “ENHANCING DIGITAL SKILLS IN GREECE – National Action plan for Digital Skills and Jobs in Greece”
- Round tables offer Q&A sessions, which are held in public places, with the participation of experts who present digital technologies with the public.
- Hackathons and digital competitions. The first event took place in July 2017 at Pentalofos in Kozani, a village in Western Macedonia; 50 more rural locations were scheduled to host the event.



Action 10: “Get digital skills for all”

Short Learning Programmes (SLPs) developing digital skills to encourage people to be active in our digital society. The “Get digital skills” e-learning classes are due to start beginning of 2018 and will be available in the form of enhanced video tutorials combined with certified digital, multimodal, and interactive educational material, utilizing Learning Management Systems and/or MOOCs, de-signed by Hellenic Open University.

As part of the EC’s Digital Skills and Job Coalition, HOU is actively involved in aspects of educational strategy, skill requirements analysis and skills assessment, and preparation of targeted Short Learning Programmes, adopting EADTU (European Association of Distance Teaching Universities) principles; learning outcomes map to skills, teaching/learning is based on embedded scaffolding, using nano-units and accreditation that can be regulated by the ECTS scheme.

Priority 4: Up-skilling Small and Medium Enterprises with Digital Skills

Developing high-level digital skills for professionals in all industry sectors. Data Ready Programme The Data Ready funding policy is a larger set of policies that form Greece's National Data Policy. Within the wider designed framework, the Ministry will launch the “Data Ready Programme” targeting industry workforce to make sure that everyone can participate and learn new skills, promoting inclusive labor markets and to spur “ENHANCING DIGITAL SKILLS IN GREECE – National Action plan for Digital Skills and Jobs in Greece” innovation, productivity, and growth. Courses that lead to certification will be introduced, ensuring easy access and availability.

Proposed Actions Action 12 : “Get digital skills for all”

Short Learning Programmes (SLPs) developing high level digital skills for ICT professionals in all industry sectors. The “Get digital skills” for professionals consist of e-learning classes are due to start in 2018 and will be available in the form of enhanced video tutorials combined with certified digital, multimodal and interactive educational material, utilizing Learning Management Systems and/or MOOCs, designed by the Hellenic Open University. Digital skills classes include digital skills required by the generic workplace (communication, email, digital work ethics, basic SW/HW settings etc.) while a second set is planned with digital skills for ICT professionals. “Get digital skills” e-learning classes are due to start in [2018](#).

Training and learning on entrepreneurship in rural areas:

In Greece, entrepreneurship education is included as part of the strategy for the “New School” ([2010](#)). This strategy links entrepreneurship to the learning objectives connected to the enhancement of innovation, creativity and the entrepreneurial spirit. Primary schools in Greece widely recognise the need to include entrepreneurship, through creativity and problem solving. At upper secondary level, pupils are introduced with subjects such as the Basic Principles of Organisation and Business Administration which explicitly deal with managerial and administrative functions within companies.



Examples of on-going initiatives addressing entrepreneurship education.

THE BUSINESS SKILLS CERTIFICATE - The Business Skills Certificate, set up in 2015, adds to the existing initiatives of Junior Achievement in Greece. The programme is part of the Virtual Enterprise initiative through which young people in upper secondary education gain essential skills for developing ideas to market products, as well as how to use modern technology in their presentations. The Business Skills Certificate allows programme participants to capture and validate their knowledge and skills through a scheme that is recognised throughout Europe.

SOCIAL ENTERPRISE 360 - Social Enterprise 360 is a collaboration between eight European countries, and is co-funded by the Erasmus+ program. Social Enterprise 360 focuses on learning about social entrepreneurship and involves experiential learning approaches. It is aimed at students and teachers in upper secondary schools. Similar to other entrepreneurship education programs, Social Enterprise 360 supports the development of entrepreneurial skills, but with a particular focus on social and environmental issues and problems in the students' immediate surrounding as well as worldwide. The programme runs from September 2014 to August 2016 and will involve 450 teachers and more than 5,600 students from 300 secondary schools.

VIRTUAL ENTERPRISE - Virtual enterprise is an educational programme based on the principle of "learning by doing" aimed at students in upper-secondary education in Greece. The programme provides participants with the opportunities to create their own company and understand the stages of operation and liquidation of a business. Students learn how to use their talents and how to employ them in developing marketable products. The programme is approved by the Ministry of Education and Religious Affairs and can optionally be run as a part of the national curriculum.

ENTREPRENEURIAL SKILLS PASS - As a part of the global Company Programme, Junior Achievement Greece has adopted the new pan-European educational certification programme named Entrepreneurial Skills Pass (ESP). The programme is developed as a three-year plan approved by the European Commission with the aim of creating an internationally recognisable skillset for upper secondary students (aged 16-18). ESP includes a mini-company experience, a self-assessment of entrepreneurial competences and an examination. ESP includes a full package of support for schools and teachers to embed the entrepreneurial learning outcomes in the programme. Students obtain a certificate which they can add to their CV and use to highlight their experiences gained during the process. In Greece, they have established National Focus Groups (NFG) to support the implementation and communication activities of ESP and organise networking [activities at the national level](#).

FURTHER INFORMATION AND CONTACT DETAILS ON THE INITIATIVES

Title of initiative in English	Business Skills Certificate	Social Enterprise 360	Virtual enterprise	Entrepreneurial SkillsPass
Title of the initiative in the local language	Πιστοποίησης Επιχειρηματικών Δεξιοτήτων	Social Enterprise 360	Εικονική Επιχείρηση	Entrepreneurial SkillsPass
Type of initiative	Certification	Experiential learning	Experiential learning	Certification

Launch date of the initiative	2015	2014		
Name of implementing body	Junior Achievement Greece	Junior Achievement Greece	Junior Achievement Greece	Junior Achievement Greece
Level of education	Secondary	Secondary	Secondary	Secondary
Target group	Pupils	Pupils, Teachers	Pupils	Pupils
Type of material	Internationally recognised good practice	Internationally recognised good practice	Internationally recognised good practice	Internationally recognised good practice
Link to further information	http://senja.gr/	http://senja.gr/	http://sen-programs.senja.gr/	http://senja.gr/
Language in which further information is available	Greek	Greek	Greek	Greek

In addition to formal education opportunities, Junior Achievement Greece works with pupils through non-formal and extracurricular teaching and learning methodologies. Since its establishment in 2005, the organisation has been supporting entrepreneurship development and helping young people create their own jobs.

Rural Development in Greece is managed nationally through **one Rural Development Programme (RDP)**, funded under the **European Agricultural Fund for Rural Development (EAFRD)** and national contributions. The RDP sets out priority approaches and actions to meet the needs of the specific geographical area it covers.

Rural development funding through the EAFRD is part of a broader framework of **European Structural and Investment Funds (ESI Funds)**, including also Regional Development, Social, Cohesion, and Fisheries Funds. These are managed nationally, by each EU Member State, on the basis of **Partnership Agreements**, strategic plans outlining the country's goals and investment priorities.

The main national strategy on Training and learning on entrepreneurship in rural areas come mainly through the Rural Development Programme Funds **European Agricultural Fund for Rural Development (EAFRD)**. The main objectives of the [Programme](#)

The strategy of the Programme is structured around three interdependent and complementary key objectives:

- Creating a strong, competitive, and viable agri-food system
- Promoting sustainability of the agri-food system and rural areas
- Creating viable and multifunctional rural areas

These objectives are mainly achieved by:

- Strengthening competitiveness and agri-food system productivity and enhancing the value chain of domestic agricultural products
- Upgrading of human capital and strengthening the entrepreneurial culture
- Protecting and managing natural resources and biodiversity, as well as the mitigating and adapting to climate change
- Providing basic services and improving the quality of life in the countryside

- Diversifying the economic base and strengthening social cohesion of rural areas.

Measures: Rural Development Programme 2014-2020 has maintained the familiar palette of measures such as: Improvement of the overall performance and sustainability of the agricultural holding, Processing and marketing of agricultural products, Young Farmers, Infrastructure related to the development or adaptation of agriculture, Agri-environment payments, Knowledge transfer and information actions, Advisory services and farm management services, Quality schemes for agricultural products and foodstuffs.

However, significant new elements are introduced such as:

- **Cooperation actions** with expanded scope between different actors in the rural development sector. It is provided, amongst others, the establishment of operational groups of the European Innovation Partnership for Productivity and Sustainability of Agriculture, aiming to connect agricultural research and practice.
- A series of measures, including: Development of small farms, Start-up aids non-agricultural activities in rural areas, Investments in forest areas, Development and improvement of the viability of forests, Setting-up of producer groups and organizations.
- The fact that the **LEADER** approach for local development acquires – in addition to the multi-sectorial – a multi-fund character and constitutes the "Local development strategies with the initiative of local communities".
- Providing an extended **decentralised implementation** of [concrete measures and actions](#).

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

Supporting Associations of Women Entrepreneurship.

In recent years there is evident a great step towards promoting female entrepreneurship as an element of promoting equal opportunities in entrepreneurship development and thus in competitiveness increase of the Greek the economy. The Institutions that support female entrepreneurship in Greece are:

Greek Association of Women Entrepreneurs – S.E.G.E.: SEGE is a Pan-Hellenic non-governmental, non-profit making Association and regards women engaged in business activities in Greece. SEGE was founded in 1997 in Thessaloniki and numbers around 700 members. It is governed by a 9-member board. SEGE is a member of the Committee of Trade and Development of the World Trade Organization, the Federation of Industries of Northern Greece, the Association of Organizations of Mediterranean Businesswomen, while several of its members are participating in the administration Boards of Greek Chambers.

SEGE collaborates with ministries, social partners, business associations and NGOs at local and European level to promote the interests of women engaged in business. SEGE provides to women entrepreneurs of Greece the environment to develop their businesses and themselves, it promotes youth entrepreneurship, improves recognition of their achievements in their businesses and promotes the growth of women-owned businesses through research and



information. SEGE promotes ethics and morality in women entrepreneurship, while taking initiatives that demonstrate a sense of social responsibility.

SEGE provides, counseling to women entrepreneurs, training of women entrepreneurs and of women working at a woman – owned business, mentoring-coaching to women who are either entrepreneurs or want to become one, business networking at national, European and International level, organization and support of B2B's, in Greece and abroad and provides information on business issues.

SEGEs members can associate with women entrepreneurs who are like-minded and willing to share ideas, information and opportunities, attend events, conferences and all relative events that are related to vital issues of entrepreneurship, expand their business networking and knowledge, gain access to business networks in Greece and abroad to develop partnerships at national and international level, participate and take benefit from SEGE's position as a representative body for the enhancement of social, political and entrepreneurship issues that concern women entrepreneurs, access to training for themselves and their staff in programs and seminars, get information on entrepreneurship and development funds, from national and European bodies and economic issues of direct interest, participate in a community that recognizes the importance of personal growth and change, share experiences, get access to knowledge and seek new partners and maintain and expand [communication networks](#).

National Network of Women Entrepreneurs Members of Greek Chamber: The primary goal of the Network is to raise awareness of the Greek Chambers and Greek entrepreneurs about the benefits that will occur from the full integration of women into the business market and the economy.

The aim of the Network is to strengthen and consolidate the existing women's businesses and the development of women entrepreneurship by establishing new enterprises, the promotion of equal opportunities, the elimination of occupational stereotypes and reconciliation between family and professional life.

General Secretariat of Gender Equality: The General Secretariat for Gender Equality is the responsible governmental agency for planning, implementing, and monitoring of the governmental equality policies between women and men in all areas. Regarding entrepreneurship, its aim is to promote equal access and the evolution of gender equality in the labor market and entrepreneurship to ensure partly a fairer distribution of wealth, and human resources, while contributing to alleviate social exclusion and poverty of women. Additionally, its role is to develop policies that facilitate market integration of women belonging to specific cultural or minority groups by respecting diversity and multiculturalism, reducing social exclusion and increasing social cohesion. Social cohesion is perceived as a means of economic growth. Thus, equality obtains also economic and political interest.

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

Citizens' Digital Academy [Available through gov.gr](#)

What is the Digital Citizens' Academy?

This project has been funded with support from the European Commission. This communication reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein.



It is a cutting-edge initiative to gather, on a single platform, educational content aimed to improve the digital skills of citizens. The platform combines content from 29 different thematic units and includes 156 courses, more than 1500 teaching hours, from 23 vendors. The educational content is offered free of charge by a total of 37 organizations with recognized academic and educational prestige: Greek academic institutions, well-known international companies, banking institutions, telecommunications providers and digital education organizations. Every citizen can choose the course that suits his interests and level of knowledge, attend it and complete it whenever he wishes.

The Digital Citizens' Academy is constantly enriched with new courses covering a wider range of educational needs, while in the near future there will be the possibility of individualized training based on the needs of the citizen. For the Government and the Ministry of Digital Governance, it is a national goal not to be left behind in the digital age. Joining is free and does not require a complicated registration. All you need to do is select a category, a thematic unit, and a course that suits your interests and level of knowledge, which you can complete online at your own pace.

The content has been selected by a team of experts from the Ministry of Digital Governance in collaboration with Greek academics and experts in digital education. Greek and International experts warrant a) the quality of the content and structure of the educational platform and, b) the simplicity of use. The Digital Citizens' Academy is a dynamic platform, and the number of topics and courses will continue to grow, covering even broader educational needs. More and more vendors will contribute educational content, enabling citizens to make more extended use of the Digital Citizens' Academy.

Soon, the Digital Citizens' Academy will be offering self-diagnostic tools so that every citizen can assess the level of their digital skills. Depending on the results of the self-diagnostic tools and the personal goals of each trainee citizen, the platform will offer personalized 'educational paths,' combining courses from various providers.



Case Study 1

Identification of the initiative/ program	<i>Citizens' Digital Academy</i>
Promoter(s):	<i>Aristotle University of Thessaloniki</i> <i>E-Learning E.K.II.A</i> <i>National Technical University of Athens</i> <i>Hellenic Open University (EAP)</i> <i>Economical University of Athens</i> <i>University of West Attica</i> <i>University of Western Macedonia</i> <i>University of Ioannina</i> <i>University of Patras</i> <i>Academic Internet (GUnet)</i> <i>Hellenic Center for Secure Internet (FORTH)</i> <i>Open Technologies Organization - EELLAK</i> <i>Vodafone Foundation</i> <i>Development Programs Management Organization Unit (MOD)</i> <i>Piraeus Bank</i> <i>Alpha Bank</i> <i>eTwinning</i> <i>Eurobank</i> <i>gov.gr</i> <i>intellectual</i> <i>Mathesis</i> <i>OTE Academy</i> <i>SaferInternet.gr</i> <i>SQLearn</i> <i>Amazon</i> <i>Cisco Networking Academy</i> <i>Coursera</i> <i>Edx</i> <i>Google</i> <i>LinkedIn Learning</i> <i>Microsoft</i> <i>Oracle University</i> <i>iServices</i> <i>Letstudy</i> <i>HPNOKIA</i> <i>University of Helsinki</i> <i>Reactor</i>



Website:	<i>https://nationaldigitalacademy.gov.gr/</i>		
Country:	Greece		
Active:	<i>YES</i>		
Language (s):	<i>Greek – English (some Courses)</i>		
Type of training:	<i>Online – E-Learning</i>		
Is it the initiative addressed to rural female (exclusively)?	<i>NO</i>		
If no, please indicate other groups addressed.	<i>At the Digital Academy, the citizen can choose freely, free of charge and without complicated registration procedures the courses that suit his needs, interests and level of knowledge and skills. The monitoring is online and is done at the pace that suits everyone!</i>		
Starting point:	<i>Summer 2020</i>		
Objectives	<i>To effectively address the digital divide in the labor market, rehabilitate the unemployed and strengthen the digital economy</i>		
Description	<i>The courses were provided free of charge and for use by the citizens, selected organizations with recognized academic and educational prestige: Greek academic institutions, well-known international companies, banking institutions, telecommunication providers and digital education organizations.</i>		
Training/ learning methodology applied	<i>The courses are aimed at both those who need basic digital skills in their daily lives and those who want to further enrich their knowledge in new technologies. Each citizen can choose the course that suits his interests and level of knowledge, attend it and complete it whenever</i>		
Competences developed:	<i>The Digital Citizens' Academy gives the opportunity for general digital skills improvement, ie the skills that are needed in your daily digital life, with a free choice of courses per level in the 5 digital skills areas</i>		
Structured - learning/training topics covered:	<ul style="list-style-type: none"> • <i>Internet browsing</i> • <i>Search engines</i> • <i>Social Networks</i> • <i>Content (development, evaluation)</i> • <i>Office applications</i> • <i>Communication applications</i> • <i>Software development</i> 		



	<ul style="list-style-type: none"> • <i>Development of internet applications</i> • <i>Modern business framework</i> • <i>Computer use</i> • <i>Security</i> • <i>Databases</i> • <i>Device programming</i> • <i>Mobile devices</i> • <i>Big Data</i> • <i>Development of mobile applications</i> • <i>Privacy</i> • <i>Digital marketing</i> • <i>Cybersecurity</i> • <i>Computer Cloud</i> • <i>Artificial Intelligence</i> • <i>Machine Learning</i> • <i>ICT and Education</i> • <i>Work from home</i> • <i>communication networks</i> • <i>Operating Systems</i> • <i>Information systems</i> • <i>Programming languages</i> • <i>Human-Machine Communication</i> • <i>Citizen transactions</i>
Results:	<p><i>With the self-assessment tool integrated in the Digital Academy and following the European assessment standard Digi Comp v2.1, the citizen gets the opportunity to evaluate the level of his digital ability.</i></p> <p><i>Then, and according to the result of the self-assessment, the citizen is provided with the possibility of an individualized course proposal. Especially for specialized users or ICT professionals there is a possibility to choose and attend a significant number of courses.</i></p>
Challenges:	<p><i>The Citizens Digital Academy was set up during the pandemic lockdown, starting with 156 classes, which increased to 279 and 2,070 hours in total, including "self-diagnostic" tests where people could assess their own digital skills, from searching for something on the internet to coding.</i></p>
Potential for Bridging the gap:	<p><i>At the Digital Academy, the citizen can choose freely, free of charge and without complicated registration procedures the courses that suit his needs, interests and level of knowledge and skills. The monitoring is online and is done at the pace that suits everyone. The platform is dynamic. That is, both the thematic units and the courses will be constantly enriched, covering a wider range of educational needs. Even more content providers will offer educational material and an opportunity for more hours of "presence" of citizens at the Digital Academy.</i></p>



Case Study 2

Identification of the initiative/ programme	Free distance Vocational Training Program "Education in Digital Marketing" from OAED & Google (second cycle)		
Promoter(s):	OAED & Google Greece		
Website:	https://www.oaed.gr/programma-epangelmatikes-katartises-enischyse-psephiakon-dexioteton-psephiako-marketin-nk-digital-marketing-b-kyklos		
Country:	Greece		
Active:	YES		
Language (s):	Greek		
Type of training:	E-Learning		
Is it the initiative addressed to rural female (exclusively)?	NO		
If no, please indicate other groups addressed.	Long term unemployed people (with or without working experience). Post-secondary education diploma holders (with or without working experience).		
Starting point:	October 2020 with the first edition of the program.		
Objectives	Repetition of the initiative for the employability for an extra 3.000 people. After the overcrowding of the 3,000 offered positions of the program announced in July, for which more than 5,000 applications were submitted within 6 days, OAED and Google jointly decided the immediate implementation of a second cycle.		
Description	The program offers free education online courses for All the subscribers. As members of the National Alliance for Digital Skills and Employment, OAED and Google Greece work together to effectively address the digital divide in the labor market, rehabilitate the unemployed and strengthen the digital economy.		
Training/ learning methodology applied	<i>With a combination of online learning, beneficiaries will attend a total of seventy-five (75) hours of training, of which forty (40) hours of Asynchronous Online Education and thirty-five (35) hours of Modern Online Education. Something that was proven very effective, especially in Covid-19 times. The successful Completion of Asynchronous</i>		



	<i>Online Education leads to the acquisition of Google Greece certification while with the successful completion of the entire program, beneficiaries will receive a certificate of attendance that will issued by Google and OAED.</i>
Competences developed:	<p>The content of the teaching units of modern online education is presented in detail as follows:</p> <p>Section 1: a) Digital marketing trends in small and medium enterprises, b) Introduction to the tools and basic principles of digital marketing, and c) Development of a digital marketing plan.</p> <p>Module 2: a) Website creation and management techniques, b) Local web directory creation and management techniques, and c) Case study.</p> <p>Section 3: a) Search Engine Management: SEO and SEM, and b) Introduction to Google Ads: How to Set Up a Campaign.</p> <p>Section 4: a) Digital marketing on Social Media, b) Content marketing and critique management, and c) Introduction to data analytics platforms (Web - Google analytics).</p>
Structured - learning/training topics covered:	Basic Digital Skills – Digital Marketing – Google Platform – Google Ads – Social Media - data analytics - project management - IT support - UX design
Results:	Following the successful cooperation for the vocational training program in digital marketing, OAED and Google Greece, with the support of the Ministry of Labor, expand the scope of their joint actions, offering 3,000 unemployed people up to the age of 29 the opportunity to obtain four new certificates free of charge. Google's comprehensive professional training in high demand areas, offered for the first time in Greece, such as data analytics, project management, IT support and user experience design (UX design).
Challenges:	N/A
Potential for Bridging the gap:	Opportunity to engage with people from all over Greece, including all rural areas, for free, enhancing digital skills and digital marketing, something which is essential for first steps of rural, or not, entrepreneurs, for free. A quite useful source – tool to be added in BtG Toolkit - Platform



Interviews

Interview 1

INTERVIEWEE PROFILE	
Profile	<input type="checkbox"/> female entrepreneur
Organisation:	WOMEN DO BUSINESS VASILIKATA
E-mail (further contact):	INFO@VASILIKATA.GR
Job position:	OWNER
Experience in years	TOTAL 27 YEARS
TO BE FILLED BY INTERVIEWER	
Control data	
Hour:	17.00
Date:	08/06/2021
Place:	Online call
A. Identification of interviewer	
Name	ALIKI DIALYNA
Summary of her professional and personal background	<p>PROFESSIONAL.</p> <p>SALES MANAGER FOR 22 YEARS AT ALPHA BANK AND AT THE SAME TIME MANAGER AND CO-OWNER OF A RESTAURANT AND TRADITIONAL GUESTHOUSES.</p> <p>PERSONAL,</p> <p>DIVORCED WITH 2 KIDS, 21 AND 15 YEARS</p>
B. Experience as entrepreneur	
Experience as entrepreneur	THE LAST 5 YEARS, OWNER OF AN AGROTOURISTIK HOTEL, FARM, CAFE, ORGANIZING MANY DIFFERENT ACTIVITIES IN NATURE.
Training to be entrepreneur	MANY SEMINARS AND TRAVEL
Digital skills and competencies	COMMUNICATIVE AND OPEN TO LEARNING
C. Training/learning on entrepreneurship/digital skills	



Existing training on digital skills to entrepreneurship	DEGREE IN FINANCE	DEGREE IN INTERIOR DESIGN	SEVERAL SEMINARS
Future training/learning tool:	SOCIAL MEDIA		
Final question			
5 digital competences and skills	RESEARCH	UNDERSTANDING OF FUTURE NEEDS	QUICK REACTION AND CHANGE OF PLAN WHEN NEEDED
	DEDICATION TO PURPOSE	FRIENDLY TO DIGITAL TRANSFORMATION	

Interview 2


INTERVIEWEE PROFILE			
Profile	<input type="checkbox"/> female social entrepreneur		
Organisation:	Women Do Business		
E-mail (further contact):	info@womendobusiness.eu		
Job position:	co-Founder – Director		
Experience in years	7 YEARS		
TO BE FILLED BY INTERVIEWER			
Control data			
Hour:	17.00	Date:	20/06/2021
Place:	Online call		
A. Identification of interviewer			
Name	Eirini Pavlaki		
Summary of her professional and personal background	Eri Pavlaki holds a MSc degree in International Law, Diplomacy Studies & Human Rights. She is professionally experienced in various fields, while she had also taken over the management of a family business active in the sector of imports & trade. She occupied herself with Marketing and B2B sales of		



	various companies in Crete. She was the founder and chairwoman of the voluntary association "I'm Still a Child" for abused and needy children. She was identified as a trainee and mentor in Erasmus+ activities. Eri Pavlaki has supported several respective social projects as a Leader or Project Manager during her social activism. Through her actions in Civil Society, she has directly or indirectly benefited almost 11,000 people.		
B. Experience as entrepreneur			
Experience as entrepreneur	1 years		
Training to be entrepreneur	Participations in business management seminars		
Digital skills and competencies	Holder of European/International Certificate of Digital Literacy		
C. Training/learning on entrepreneurship/digital skills			
Existing training on digital skills to entrepreneurship	ECDL	Online Seminars participations in ICT Tools usage	
Future training/learning tool:	SOCIAL MEDIA		
Final question			
5 digital competences and skills	social media marketing	digital marketing	internet searching, internet browsing
	e mail marketing	google suite	online events, teleconferences

Focus Groups

Focus Group 1

BRIDGING THE GAP PROJECT 2020-1-ES01- KA204-082832			
 Rural female entrepreneurs			
Date:	24/06/2021	Place:	Online
Name and surname		Professional profile / working area	



Natasa Grigoraki	Co-founder – Director / Women Do Business NGO
Eri Pavlaki	Co-founder – Director / Women Do Business NGO
Effie Pouli	Owner / Workhub co working space
Elena Gkeka	Freelancer / Finance services
Ioanna Liouta	Agriculture products company owner
Aliki Dialina	Freelancer/ Investment consultant
Sotiria Kesari	Freelancer / Beautician
Magda Themeli	Freelancer / Store owner

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?

- More business oriented digital skills to advance their business in today's Covid-19 era.
- Continuous lifelong training activities

2. Most demanded training by rural female entrepreneurs.

- Business financing and relevant ICT tools to use for business management and human resources.
- Social Media Strategy
- Marketing Plan

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)

- More opportunities for women in remote areas from public bodies to empower them
- Global view knowledge for all areas of a business to make it easier to work with internal and external partners.
- Finding partners to fill their gaps through training.
- Get rid of stereotypes about women regarding technological tools.

4. Development of personal skills

- Starting a business essential, finances, businesses, grants and how they can find on their own, essentially acquire skills to be independent.
- Human resource management trainings
- Training regarding Organization charts creation
- Getting knowledge about technological tools for electronic invoices (logistics), use of google drive, basic tools such as word, excel that are necessary for everyday work.
- Emphasis on the benefit of each technological tool in practice
- Evaluation tool such as *swot* analysis
- Psychometric tool such as *my analytics*

- Mistakes that can be avoided with examples.

BLOCK 2. Digital skills and competences for rural female entrepreneurs

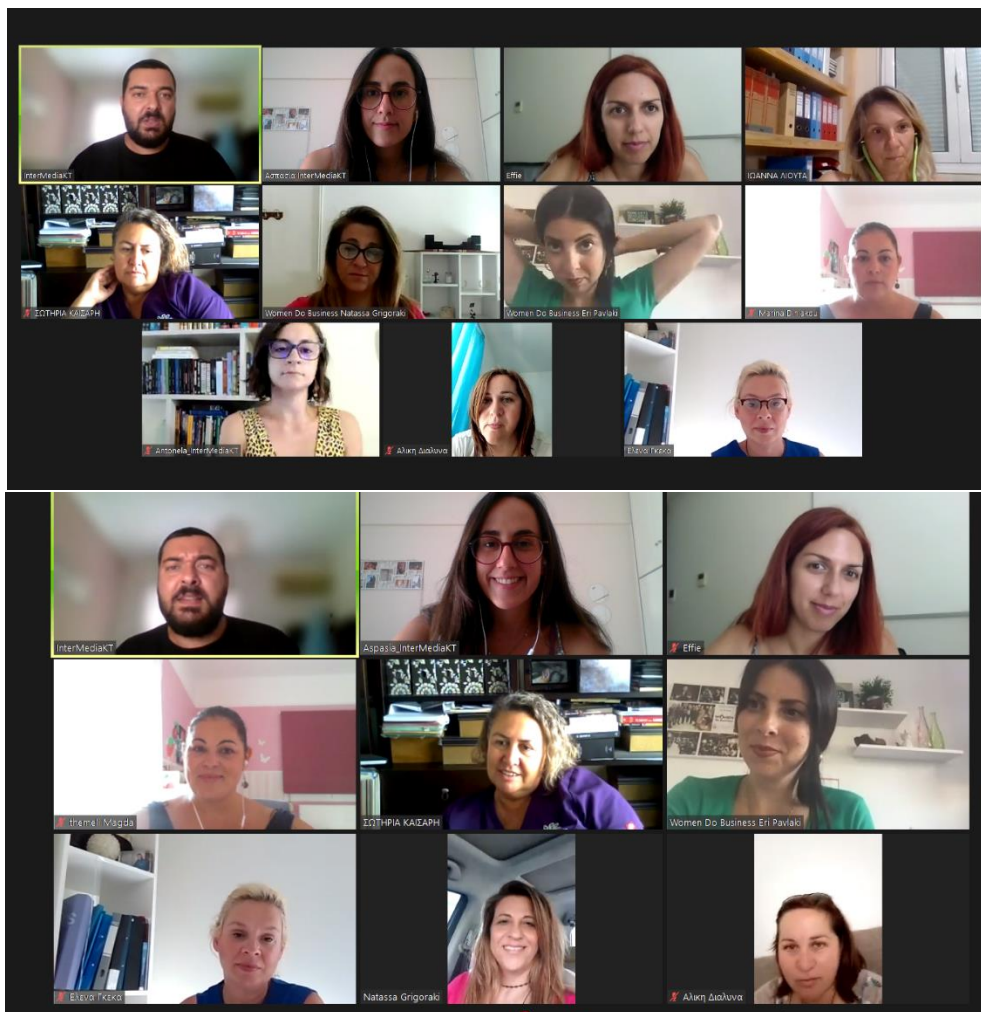
- 1. Status of digital skills and competences on existing training - does specific training to promote digital skills exist (as specific course or training activity)? Main methodologies used in training activities.**
 - Lack of relevant training of modern ICT tools in education and entrepreneurship by the public/ government/ school education
 - Seminars from private sector companies and NGOs have indeed increased, especially during Covid-19 era, more opportunities come up daily with free online seminars.
- 2. Good practices – examples in training on digital skills for rural female entrepreneurs.**
 - Private sector's and NGOs free online seminars about entrepreneurship and technology (e.g., such as InterMediaKT's trainings)
- 3. Main barriers/difficulties to access training.**
 - **Geography.** Most of these regular educational/training activities take place in big city centers and/or capitals which is costly for them to travel and participate (incl. accommodation costs) which leads to
 - **Lack of time.** They need to “sacrifice” their daily routine and work/planning if they need to participate, something that eventually leads them not to participate. Thus, the online trainings seem to be much more beneficial for them.
 - **Lack of local government/ towns initiatives.** There are some initiatives that are taking place and are practically accessible for them but they either happen to be “rare” or in a “close circle” of participants.
 - **Stereotypes:** Unfortunately, we might be living in 2021, but there is still the “women’s place is not in business” stereotype. Something that often leads to not gathering experiences in a business environment and gather relevant experiences that will help them to grow professionally.
- 4. Specific skills and competences to be reinforced - in the area of digital skills.**
 - Teleconferences
 - Distant learning
 - Online/ Digital Marketing
 - Branding
 - Networking skills and tools for finding potential business partners abroad

BLOCK 3. Expectations of a new learning tool

- 1. Challenges of the development of digital skills of rural female entrepreneurs**
 - See #3 above.
- 2. Expectations of the new learning tool**
 - Financial management tips and resources
 - Social media and marketing plan examples and tips
 - Starting a business info, how to claim grants tips and how they can find on their own, essentially acquire skills to be independent.
 - Human resource management guide and employees selection tips
 - Tech tools resources for logistics (preferably free)



<ul style="list-style-type: none"> • Emphasis on the benefit of each technological tool in practice with examples • Self-Evaluation tools and (swot analysis) 			
Final questions			
<i>5 digital skills and competences</i>	<ol style="list-style-type: none"> 1. Logistics 2. Social Media Marketing 3. Branding 4. Digital Marketing 5. Self-assessment tools 		
<i>Define how the new tool should be</i>			
<i>4 (only 4) characteristics that could define the added value of the new training/learning tool</i>	1. Modern	2. Practical	3. Visually attractive
	4. Explanatory		



Conclusions/remarks

This project has been funded with support from the European Commission. This communication reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein.



According to the data of the present report, women Entrepreneurs in the Greek countryside are not a different category of people with distinct characteristics and all rural women could undertake business. Also, what turned women in self-employment and participation in business activities is the exclusion from dependent jobs.

The development of women's entrepreneurship in an area is manifested according to the local development dynamics and needs that prevail, but without the development sector defining the activities of companies. The woman entrepreneur of the Greek countryside, is middle-aged, married, of satisfactory educational level, without training related to the object of her business, with life experience in urban center, which did not grow up in a family with business activity, with previous professional experience but not related to the object of the business and which created the business opportunity to meet its family and personal needs.

Women entrepreneurs believe that with their businesses they play an important role in the life of their place, on the one hand encouraging its economy and on the other hand contributing to the service of the daily life of the locals but also to the service of their respective fields. They also believe that their involvement in the business was/is a factor of social prestige and upgrading their position in the local community.

Although women's businesses in the Greek countryside are not always viable and competitive in economic terms, their existence in the areas where they operate is very important. This is because they are companies that play an important role for the woman herself, for her family and for the local community.



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- [Rural Development Programme](#)
- [SEGE. The non-profit, non-profit organization dedicated to women doing business in Greece.](#)
- [Athens Chamber of Commerce](#)

