

Women's Entrepreneurship in Rural Greece

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Abstract

In rural areas female entrepreneurship may contribute to the economic diversification of households and the preservation of their social fabric. In Greece, small private enterprises owned by women and the women's cooperatives are almost the only forms of women's enterprises in rural areas. This paper highlights the image of women entrepreneurs and their enterprises and points out positive aspects and difficulties of these two forms of enterprises. In conclusion, the paper identifies areas where Greek policies should be focused on enhancing women's involvement in entrepreneurship or improving their business efficiency.

The work reveals that solo entrepreneurs are almost the norm in rural areas and are focused on the final consumer. However, their enterprises do not have great chances of surviving and ensuring future work for the family's children. Women cooperatives were created by a top-down process and despite the problems they confront, they are a recognized form of female entrepreneurship and some of them are proven to be good practises. The simplification of the bureaucratic process for setting up a business, the creation of alternative financing tools and the improvement of the ways of dissemination of information to women are some important policy issues.

Keywords: female entrepreneurship, rural areas, women's enterprises, women's cooperatives, business

1. 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).

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).

The purpose of this paper is to highlight the image of female entrepreneurship in the Greek countryside, both in the form of private enterprises and women's cooperatives. It aims to point out the positive aspects and difficulties of this subject as well as identify areas where policies could focus in order to enhance the degree of women's involvement in business initiatives and improve business efficiency.

2. Methodology-Paper Structure

The paper is prepared as a literature review of the female entrepreneurship in the Greek countryside. It begins with the positioning of the subject in the introduction, followed by a relevant international literature review. This review is also useful for the validation and the comparability of the relevant research findings in Greece with international evidence. The rest of the paper is devoted to female entrepreneurship in the Greek countryside, highlighting the image of female entrepreneurs, the positive aspects of their enterprises as well as the difficulties they face. The first section of this part is concerned with individual enterprises while the second talks about women's cooperatives. Finally, the section of conclusions summarizes thoughts on policies that could support female entrepreneurship.

3. Literature Review of Female Entrepreneurship

The accurate investigation of the phenomenon of female entrepreneurship is difficult, as there is no sufficient gender disaggregated data recorded in statistics, while the possibility of satisfying the criteria for a precise characterization of women as business owners is obscured by proprietary and working conditions in family businesses. In many family businesses women are only nominally entrepreneurs for various reasons of family strategy, while in fact the woman is part of the labour force of the business (Barret, Jones, & McEvoy, 1996; Labrianidis, Skordili, & Kalogerisis, 2003; Skordili, 2005; Theodoropoulou, 2008).

Shortall (2006), referring to the scarcity of gender disaggregated data in statistics which hampers the comparative study of issues concerning women in rural areas, notes that questionnaires of national surveys have to be adjusted so that the information they provide takes account of the changes that have occurred in gender relations, work roles and the economic situation in rural areas, the type of business women are involved in as well as other indicators. International organizations, for reasons of data comparability between countries, use the criterion "employers and solo entrepreneurs" which loosely speaking is the closest we can get to the term "business owner" (eg. OECD, 2001; GEM (Note 1), 2011-2012; EC, 2014). Despite the shortcomings of definitions, data shows a remarkable dynamic of the phenomenon worldwide. In the 1970s, women entrepreneurs in OECD member countries accounted for 1/4 of the businesses, but this share increased by the end of the 1990s to almost 1/3 (OECD 2001; Skordili 2005). In the EU-28 the percentage of woman owned businesses increased by 2.1% in the years 2003-2012 (from 28.9% to 31%) (EC 2014).

Studying entrepreneurship in relation to gender reveals an important and ever-present gap between the proportion of women entrepreneurs and that of men, which indeed affects businesses of any size, although it is less evident in smaller enterprises (OECD, 2004; FEIR/Ioannides and Giotopoulos, 2014; EC, 2014). In Greece, women entrepreneurs represent 30% of all entrepreneurs. This rate is very close to what the same survey records as an average in the EU-28 as well as in all 37 countries included in the survey (31%) (EC, 2014). Moreover, in a few countries the percentage of female early-stage entrepreneurs approaches that of male ones and it occurs in the poorest countries, where the lack of other alternative employment pushes women to "necessity entrepreneurship" (FEIR/Ioannides and Giotopoulos, 2014). The entrepreneurship index is also indicative of the entrepreneurship gap between the two sexes. The rate of entrepreneurship of economically active women is 10% in the EU-28 as opposed to the men's rate of up to 19%. In Greece, the basic structure of the economy is based on very small businesses and the continued recession in recent years leads to an increase in "necessity entrepreneurship" (3 out of 10 early-stage entrepreneurs) (Skordili, 2005; Magoulios & Kydros, 2011; EC, 2014).

A grid of push and pull factors affects women's attitude towards undertaking a business venture. These factors largely constitute explanatory causes of the ongoing gap in entrepreneurship index between the sexes, but also of the different behavior towards the risks inherent in a business venture and the goals and aspirations that women invest in this endeavor. Economic reasons, such as labour-market integration, support of family income, independence at work, loss of a paid employment, acquisition of personal property etc have been identified as push factors. However, personal and psychological reasons such as dissatisfaction with the former workplace, social esteem enjoyed by a successful businessman, a sense of creativity, self-esteem etc also motivate people to undertake a project (Gidakou, Xenou & Theofilidou, 2000; Orhan & Scott, 2001; Baron & Shane, 2005; Theodoropoulou, 2008). Especially rural surveys find that the vast majority of women acknowledge that securing additional income for the household is the main reason, while social reasons such as personal and social

recognition are of minor importance (Kibas, 2005; Iakovidou, 2007; Kazakopoulos & Gidarakou, 2003; Gidarakou, 2007).

However, stereotypical symbolic barriers and cumulative roles of women act as repellents both to the conception and the realization of a business idea. The need for work and the promotion of the image of the modern and independent woman which push women to pursue a career are in contrast with the informal power relations within the family. Women need to balance between conflicting priorities that result in female entrepreneurship being very often linked with the need to provide time flexibility for family care. The issue of flexibility is more urgent in rural areas, where care structures for children and the elderly are non-existent (Loscocco & Leicht, 1993; Ntermanakis, 2004; Anthopoulou, 2006; Gidarakou, 2008). The family environment consents less frequently to the idea of starting a business if it is a woman who wants to start it. Moreover, the absence of good women business practices in the media does not favor changes in stereotypes. The different starting points of the two sexes when taking an entrepreneurial initiative are evident in their attitude towards economic jeopardy involved in taking business risk. Women are more cautious than men in taking risks and that differentiates their behavior in terms of seed start-up capital of business, which is also related to more frequent “necessity entrepreneurship” and the smaller size of enterprises, regarding both the amount of annual sales and the number of workers in relation to male entrepreneurship (Marlow, 1997; Tigges & Green, 1994; Minnity, 2003; Nina-Paparzi & Giannakourou, 2003; Ntermanakis, 2004; EC, 2014). Women usually use personal funds for the creation of the enterprise or appeal to the family environment, as bank loans typically require property guarantees and women are not willing to risk dependencies from financial institutions or to jeopardize the family property in case of failure (Bock, 2004; Weiler & Bernasek, 2001; Zavali, 2007). In rural areas patriarchal relations in family farm work, possession and control of land and other resources, decision-making etc remain strong (eg. O’Hara, 1994; Shortall, 1996 & 2006; Gidarakou, Kazakopoulos, & Koutsouris, 2008) and add to the reluctance of women to risk. Economic resources are a key factor in the business’ organizational success and its survival and the possibility of a loan allows the business to modernize and increase its efficiency. However, lenders are often reluctant towards women. Banks are more cautious towards small entrepreneurs because they consider them high risk borrowers -and women, who usually have no guarantees, are considered particularly high risk ones (UNECE, 2004). Difficulties over external borrowing create barriers for women also regarding the possibility to join informal financial networks. These networks are, however, important sources of information and advice for entrepreneurs (Clark & James, 1992; Tigges & Green, 1994).

In addition, much discussion has taken place in academic literature on the subject of women’s individual characteristics and particularly age and education, as factors associated with entrepreneurship initiative. Research findings show that the age group of about 35-44 years is the one with the largest percentage of early-stage women entrepreneurs (GEM, 2005; FEIR/Ioannides & Giotopoulos, 2014). In contrast, men enter the business arena at a younger age. The GEM 2012-13 survey for Greece shows a concentration of 39.5% of men entrepreneurs in the age group of 25-34 years and 35.7% of women in the age group of 35-44 years. The delay of women’s entrance in the business arena reported in surveys is related to the need and also desire of women to be released from their family obligations, particularly the upbringing of children at an early age. A possible explanation could also be sought in the event of women’s weaker tendency towards entrepreneurship (Minniti, 2003; Magoulis & Kydros, 2011).

In studies, family tradition is marked as a push factor in entrepreneurship. It is argued that women’s choices can be affected by the entrepreneurial perceptions of their father or husband. Women will also be encouraged to inherit a family business or to undertake it jointly with a husband or brother (Barret et al., 1996; Papadimitropoulos, 2005). Family tradition as well as the fellowship with entrepreneurs are considered sources of information about business management issues, access to financial resources and networking with the business and market world (GEM, 2005; OECD, 2004).

To sum up, in the literature the diversity of women’s entrepreneurial behaviour against men’s one is interpreted by focusing on two groups of basic causes. The first one is the different orientation of girls and boys in the fields of education that reproduces discrimination in the labour market. The girls’ orientation in theoretical studies renders them less equipped in terms of technological knowledge. Jobs in businesses that use intensive technologies typically require formal education or training in mathematics, physical science and engineering (Franco, 2007; Ntermanakis, 2003; Karamesini & Ioakimoglou, 2003). Women entrepreneurs show a distinct tendency to concentrate in traditionally female jobs. Branches of health services, education, and retail are the most common women enterprises. A reading of the sectoral orientation of female entrepreneurship research in the countries of the EU-28 indicates that the share of women-owned businesses in the health and social services sector is 60%, other services 59% and education 55%, and this percentage in the sector of construction is only

3%, in transport and storage it is 7% and in communications and information technology it is 19% (EC, 2014). The second group of causes focuses on women's and men's different entrepreneurial motivations and ambitions. Some researchers emphasize that the balance between economic objectives, personal satisfaction and family life as a starting pattern of a business is more important for women, while for men the economic success, profit maximization and innovation have greater pull power (Weiler & Bernasek, 2001; Bock, 2004; Labrianidis et al., 2003).

The rural space presents even more difficulties for entrepreneurship activity. This issue is related on the one hand with structural weaknesses such as the lack of infrastructure of social care facilities for the children and elderly, skilled labour and capital and the small size of local markets, and on the other hand with the low social capital of women (increased age, low education, low access to vocational training, low access to resources, lag in innovative initiatives). An addition to these reasons could be the difficulties of commuting to places outside of the community as rural women rarely have access to personal means of transport as well as their role as backup labour force on family farms, all of which are significant deterrents for rural women to develop business outside their area of residence (Tigges & Green, 1994; Petrin 1997; Labrianidis, 2004; Spilanis, Kizos, & Iosifides, 2004).

In recent years, diversification of the local economy is a priority of EU's policy and of our country thereof and it is supported through the funding of specific initiatives involving the creation of small enterprises. Moreover, the increasing awareness of consumers on nutritional issues, the investment in rural areas with representations referring to the nostalgia of the "old", the "genuine", the "high quality" and the "idyllic character" are elements that enhance the image of the countryside as a place for tourism and recreation (eg. Sharpley, 2000; Butler, 1998). Small local markets contribute to the structural adjustment of the rural economy through diversifying the family income, expanding the framework for women's entrepreneurial activity, redefining their identity as actors in rural development (O'Hara, 1994; Labrianidis, 2004; Kazakopoulos & Gidakou, 2003; Gidakou, Kazakopoulos, Nellas, & Gerra, 2010). Within these perspectives, in Greece rural tourism became central to rural development policies, in the broader context of interest on diversifying the rural economy.

Greece in particular, 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.

4. Women's Enterprises in Greek Rural Areas

4.1 Individual Enterprises

The solo entrepreneurs are the vast majority of entrepreneurs in EU-28 countries. Greece ranks first in all countries, scoring 82% versus 77% in the EU-28 in 2012 (EC, 2014). In the Greek countryside solo entrepreneurs are almost the norm. Women are supported, when necessary, from the narrow or wider family environment (Vlachou, 2001; Iakovidou, 2007; Anthopoulou, 2006 & 2010). In the few enterprises which use regular salaried employees, the number of employees does not exceed five people. Research findings in northern and southern Greece (prefectures of Macedonia and Peloponnese) show that the personal enterprises were respectively 90% and 86% of all women-owned ones. The rest are different forms of companies. Women create small businesses that generate a small profit and that do not have great chances of surviving and ensuring future work for the family's children. Research findings show that for few women (16%) the expectation to secure a future employment for their children was an important reason for creating the business. However, the very small

size minimizes business risk and removes the reservations of women against the danger of external borrowing which would be forced to appeal if the business was great.

A common feature of the vast majority of enterprises in Greek rural areas is the coincidence of the headquarters of the business with the place of residence of women or at least with a place not very far away from it (Vlachou, 2001; Iakovidou et al., 2012). This element and the small business size comply with the spatial and temporal flexibility that helps women cope more easily with the role of the mother and housewife (Ntermanakis, 2004; Stratigaki, 2005; Gidarakou, 2008). It is also in line with movement difficulties women of rural areas face as they rarely possess an own vehicle. Anthopoulou (2006), in her research in south Greece, notes that a great percentage of women entrepreneurs (75%) is born either in the same community where they have established their business or in another neighbour community, while 84% have rural origin. Similarly, Iakovidou et al. (2012) in their research in Macedonia find that 80% of women entrepreneurs live in the village where the business operates and only 10% live in a nearby village. The rest of the businesses that are located further away from the place of the women's permanent residence are tourism businesses near the sea and they operate seasonally. Shelleman and Shields (2003) find similar evidence regarding the place of permanent residence and the place of the headquarters of the businesses of the majority of women entrepreneurs in rural areas.

Women say that the motivations of women in the Greek countryside to create an enterprise are mainly the acquisition of income to support the household finances as well as the lack of other employment opportunities. For the great majority of women, social and personal motivations related to the desire for social recognition, career, social contacts or individual economic independence follow from the financial motivations (Anthopoulou, 2006; Iakovidou, 2007; Gidarakou, 2008). In her survey, Iakovidou finds that more than $\frac{3}{4}$ of the interviewed women reported that the contribution to the family income as well as unemployment were the two most important reasons for starting a business. The highlighting of the economic reasons as dominant is also consistent with the reasons of Greek rural women engaging in other forms of pluriactivity (Gidarakou et al., 2000).

Women enterprises in Greek rural areas are relatively new in terms of their operating time. Research findings in northern Greece showed that a significant proportion (about 30%) was established during the last five years while 38% 6 to 15 years (Iakovidou, 2007). This fact is related to the agricultural policies' interest that has arisen over the last two decades towards the multifunctionality of rural space and farm households as well as entrepreneurship as a working outlet. However, it is also not irrelevant to the low sustainability of small businesses. Seeland (2002), for example, presents some strategic lessons from the implementation of the Community Initiative NOW on female entrepreneurship in Europe and notes that SMEs face many risks of failure. Thirty five per cent of them fail within the first three years and cumulatively 60% fail after 8-10 years of operation.

In terms of age, women start a business in a considerably older age than the normal age of a person's integration into the labour market, and there is an obvious deviation from the mean age of men. In particular, business activity occurs in the whole range of ages, but the largest group of women gathers at the age of 35-45 years, followed by the older age groups and followed by the younger ones. Various studies in Greece coincide on this finding (Anthopoulou, 2006; Gidarakou, 2008; Iakovidou, Koutsou, & Simeonidou, 2006; Iakovidou et al., 2012). The tourist areas gather more young-aged women entrepreneurs than the mainly agricultural ones where, either way, the thinning of younger population minimizes the potential cases of young women entrepreneurs.

One possible explanation surveys give for the delay in the women's entry in the business world is that they prefer to meet their childcare duties before they engage into their entrepreneurship initiative. However, it could also be argued that the greater reluctance of women to "attempt" compared to men postpones the implementation of their decision, which largely represents the accumulation of failed attempts to find a job in other sectors or the loss of prior employment. The "necessity entrepreneurship" is a characteristic of most of the women's business initiatives. The majority of women entrepreneurs in Greek rural areas is of low educational level (primary and early secondary school), a fact that is accentuated by the thinning out of young people in these areas. However, a considerable proportion of women entrepreneurs (about one third) are high school or tertiary education graduates (Anthopoulou, 2006; Iakovidou et al., 2012). This is consistent with the younger age of a number of women entrepreneurs mentioned above, but also with the fact that at least some of these women are of urban origin, in the sense that they have been born or lived for many years in an urban area where the probability of obtaining a higher level of education was greater. Most of the women have previous professional experience and several women have experience working in a family business or other businesses (Papadimitropoulos, 2005). These observations are consistent with literature data on the factors pushing individuals towards entrepreneurship (Barret et al., 1996; DiBenedetto & Tittle, 1990).

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).

4.2 Women's Cooperatives as Business Initiatives

Pure women's cooperatives have a special dynamic in Greek rural area during the last two decades (Note 6). This is not a novelty of recent years. The first cooperative was founded in the 1950s by the Ministry of Agriculture and aimed at educating rural women to better organize the household economy and improve their social position in rural communities (Gidakou, 2007). The cooperatives of that era, approximately 10 in number throughout Greece, failed to make their impact as economic units. To a large extent this was a consequence of the priorities of the rural policy during the first post war period that focused mainly on the agricultural modernization and the increase of agricultural production and not on the diversification of farm activities. The idea of supporting women's cooperatives came back strongly in mid 1980s. The decline of employment in urban centres and the risk of desertification of disadvantaged rural areas necessitated the search for employment opportunities in the countryside. This became more urgent due to the negative externalities of the post war model of agriculture and the shift of rural development policy to support post-productionist models based on the motivation of human, tangible and intangible resources, the on-farm and/or off-farm sources in addition to the income obtained from primary agriculture (eg. Woods, 2005; van Huylbroek, Vandermeulen, Mettepenningen, & Verspecht, 2007; Wilson, 2007). The female labour force was a valuable factor for the expansion of the productive base of the holding, along with the promotion of equal opportunities.

In Greek countryside the variety of the landscape and the survival of the traditional food production techniques formed the perception that rural tourism and women are important factors for the diversification of the rural economy. Policies showed interest in supporting female entrepreneurship, especially through establishing

cooperatives. The General Secretariat for Equality contributed to the founding of the first women's cooperative of the modern era in the island of Lesbos (Aegean Sea) in 1983. Subsequently, the contribution of the Ministry of Agriculture (now named Ministry of Agricultural Development and Foods) was very important. Moreover, other institutions such as the Panhellenic Confederation of Unions of Agricultural Cooperatives, the Agricultural Bank, the National Federation of SMEs, some Regional Development Agencies and the Local Authorities took several actions to support women to "co-operate". The actions of these bodies were part of National Development Programs or programs of Community Initiatives, co-financed by the EU and included seminars for the mobilization of women, training, consulting in legal and accounting issues, information days and interconnection opportunities with members of various cooperatives and other facilities, all of which encouraged women to "attempt" as a cooperative (Kazakopoulos & Gidakou, 2003; Varoufakis, Kizos, Koulouri, & Zacharaki, 2007; Kotzavakali, 2014). Furthermore, Local Authorities and Regional Development Agencies frequently offered consultancy information or assistance in accounting issues during the first years of the establishment of a cooperative or, especially the Local Authorities, offered the use of public buildings for the accommodation of business for free or for a low rent.

A number of reasons contributed towards the initiative to encourage women to "attempt" as a group under the cooperative form: teamwork increases the confidence of women especially in rural areas where women's social capital is low, symbolic barriers to entrepreneurship are powerful and the business environment is more difficult. The low educational level of rural women and the relatively increased age were important factors of women's reluctance to "attempt" alone. Moreover, the financing of the project through the cooperative shares eases women's reluctance to risk family finances and reduces the financial costs incurred to each woman alone. Creating pure female cooperatives seemed more feasible, since women's participation in mixed cooperatives and their substantial presence in them are very low. Participatory action also strengthens the negotiating power of the group, its public speech towards institutions from which information, expertise and financial support can be drawn, as well as its networking as a partner in regional development programs.

Considering the adverse conditions of female entrepreneurship in rural areas, the minimum number of women needed to create a cooperative is quite small, just 10 people (some years ago this figure was only 7). The fact that women's cooperatives are monitored and supported by the Ministry of Rural Development and Foods, the Panhellenic Confederation of Unions of Agricultural Cooperatives and the General Secretariat for Equality is an additional advantage not enjoyed by private businesses. Today there are 141 women's cooperatives scattered in all regions of the country. As far as the number of their members is concerned, these cooperatives are mainly small groups of women-residents of a rural community and they rarely include any members from neighbouring communities. In a nationwide investigation, 20% of the cooperatives had less than 15 members, 43% had 15-19 members, 27% had 30-49 and only 11% had more than 50 members (Gidakou, 2008). A part of them, approximately 15%, is engaged in providing accommodation to tourists-visitors in hostels or the houses of the partners. Some of them, along with hosting, also produce gastronomy products or handicrafts. The high investment costs related to the construction and maintenance of accommodation is a key reason for the limited inclination of women to engage in the hosting activity (Kazakopoulos & Gidakou, 2003; Koutsou et al., 2003). The vast majority of the cooperatives are small-craft cottage enterprises that turn agricultural products into products of the local gastronomy by utilizing the expertise of traditional recipes (sweets, jams and other delicacies, frumenty, noodles, drinks etc.) or that produce handicrafts and items of folk art. The range of their products is extremely varied (weaving, embroidery, traditional costumes, collecting herbs, painting of holy images, etc.). The refreshment-café stores and the catering services are also some of the important activities of the cooperatives. In particular, cooperatives engaged in logistics that serve local social events (weddings, christenings etc) is a rising category, as consumers are increasingly becoming sensitive to food hygiene issues and local dishes.

4.2.1 Positive Aspects and Weaknesses of Women's Cooperatives

The theoretical legitimacy of the role of women's cooperatives as endogenous development and female entrepreneurship levers has strong footholds. The cooperatives can add value to the local agricultural products as well as maintain and highlight elements of the cultural identity of the area, elements which are also wealth sources for the region and the households. Moreover, they can support the social fabric and cohesion in rural communities. As a form of entrepreneurship, they provide the labour flexibility which women seek especially in areas such as the rural ones that lag in care structures for small children and the elderly and they provide an employment outlet in a place where the labour market is usually extremely weak. An additional reason, important for the legitimacy of women's cooperatives, is their contribution to the emergence of a detraditional

image of women in rural communities as actors in the rural transformative process (Asztalos Morell, & Bock, 2008).

The studies exploring such aspects of female entrepreneurship reflect many positive elements expressed by women themselves. The additional income to the household, the personal satisfaction even when the revenue obtained is very low, the sociability and the acquisition of a professional identity, the acceptance by the social environment of the micro-society in which they live, the self-esteem for what they do as well as the contribution to the recognition of the value of local products are positive aspects highlighted by women (Kazakopoulos & Gidarakou, 2003; Koutsou et al., 2003; Zavali, 2007; Kotzavakali, 2014).

But is this point of view the only reality? Studies also mention several weaknesses. Firstly, most cooperatives were created by a top-down process and not as an initiative of women who decided on their own to find a way to solve problems that concern them. With few exceptions, their establishment was a directed effort. This favourable behaviour of the state and regional institutions has induced the syndrome of seeking external economic assistance in women's mentality, while their focus should be on building on their own strengths (Gidarakou, 2007; Varoufakis et al., 2007; Petridou & Glaveli, 2008). Cooperatives are small units, usually located in remote and demographically weak rural areas without any additional tourist infrastructure (Kazakopoulos & Gidarakou, 2003). The low administrative and organizational experience, the low amount of available capital, the difficulty of monitoring and adjusting the production to market needs and most importantly, the difficulty of effectively promoting the products on the market are some of the main problems faced by women's cooperatives. The members' revenue is also low (Kazakopoulos & Gidarakou, 2003; Zavali, 2007). The revenue problem becomes more intense during the current period of the Greek economic crisis, because sales are falling due to the fact that prices of the cooperatives' products are relatively higher than the prices of their substitute industrial products (Kotzavakali, 2014). Kotzavakali also reported that out of the 119 cooperatives she recorded at her work, only 90 were in operation.

Focusing on cooperatives' key issues and the reasons behind them we can highlight the following: The organizational and management problems as well as the products' marketing are common problems highlighted in all surveys concerned with women's cooperatives (e.g. Gidarakou et al., 2000; Koutsou et al., 2003; Petridou & Glaveli, 2008; Kotzavakali, 2014). The lack of administrative and organizational experience often creates problems concerning the division of the workload between the members, difficulties in monitoring the accounts etc. The tendency of women to cover all job requirements by themselves as well as the economic crunch the majority of cooperatives face does not allow them to hire qualified personnel that could solve the organizational and management issues. Thus, they operate based on their experience and therefore not always effectively. In a survey of 40 cooperatives (Koutsou et al., 2003) only 7 were found to employ permanent staff (usually a secretary) and in only 4 cases accounting records were prepared by an accountant. Moreover, in Crete, Kotzavakali (2014) states that cooperatives do not employ individuals that are not their members. As an exception, sometimes they hire an accountant or a vehicle driver for raw materials or the products they produce.

The marketing of the products is the most important problem. The main practice of marketing is done from the door of the cooperative or the supermarket of the nearby urban area. Some cooperatives sell products to the market of large cities or in foreign markets, but these cases are exceptions. The high production costs due to the handmade production and the small quantities produced thereof, the high cost of advertising and the recent decline in the purchasing power of consumers are the main causes of this problem. Advertising is of particular importance for market access from outside of the small local community. A variety of strategies can be used, depending on the specific product or service offered by the cooperative as well as the market to which they are addressed. One could mention the use of posters, brochures, calendars, T-shirts with logos etc as possible ways of marketing the products. However, implementing the advertising techniques is difficult for the members of a women's cooperative, who are usually individuals of old age and live in remote geographical areas. The advertising cost is also high for the cooperatives to respond to (Kazakopoulos & Gidarakou, 2003). The local media, the participation in local and national reports and the printed brochures are prominent means of advertising the cooperatives use (Varoufakis et al., 2007; Kotzavakali, 2014). Lists of cooperatives that include some basic information about each of them can also be found on the web, a fact attributed, as previously reported, to the initiative of public and private bodies who undertake this facility on the women's behalf (Note 7).

The shortfall of capital is also an essential issue. The cooperative portions and the number of members are small and, as a result, the available capital is not sufficient to support investments. Few cooperatives resort to borrowing from banks and when this happens they wish to pay off soon (Zavali, 2007; Kotzavakali, 2014), a fact that reflects the women's reluctance towards business risk. Many cooperatives decide not to distribute profits to members in the early years of establishment in order to cover their operating costs or make purchases of

machinery and equipment etc. Most of them are also extremely reluctant to make costly investments such as buildings. The low social capital of women does not help them to respond to these problems. In related studies, the average age of women was found to be close to 50 years and the educational level of the vast majority of them corresponds to the completion of compulsory education.

4.2.2 Good Cooperative Practices

Some cooperatives, however, are examples of good practices. They prosper economically and their members enjoy a sufficient income. These cooperatives do not exceed one tenth of the total number of existing ones. Someone can detect particular reasons that favour the success of these cases: The adaptability to market conditions by enriching the range of products they produce, the reinvestment of part of the obtained funds for the improvement or expansion of infrastructures and equipment of the enterprise or the combination of activities that favour the marketing of products such as the operation of a restaurant or café for on-site consumption a part of the production. The cooperative of St. Antony, for example, that operates in a small village just outside the city of Thessaloniki (pref. of Macedonia) is a modern enterprise which invests in building infrastructure, purchases land for the expansion of the activities and produces organic wheat for the cooperative's food products, operates a cafeteria, etc. The area in which a cooperative is established also plays an important role in its prosperity. Some of the good cooperative practices appear in regions well known as tourist destinations or in regions with rich cultural tradition (e.g. the Cooperative of Zagora in mountain Pelion or of the Syros island), elements that attract tourists and visitors.

The welfare of the cooperative is supported by its ability to adjust production to market conditions by enriching it with new types of products or additional investments. One such case is the Agia Paraskevi cooperative on the island of Lesbos (Klavdianou-Papadaki, 2007). Women started producing traditional food species (sweets with local recipes, pasta, nuts, pies, various fruit drinks etc), but then expanded their activities to producing salted olives packaged in glass jars, preparing small white soaps as well as collecting and packaging aromatic plants. They also aim to prepare ceramics, construct brass, bronze and wooden items and also purchase a plot of land in order to install the business in a private area.

Last but not least, the existence of a dynamic woman with leadership skills as the president of the cooperative is very important, not only for the better distribution of the workload among the members as well as the avoidance of tensions, but also for her ability to seek of partnerships and alliances with local development agencies and professional networks. The case of the cooperative in Syros island is one illustrative example (Klavdianou-Papadaki, 2007; Gidarakou, 2008).

5. Concluding Remarks-Thoughts on Female Entrepreneurship support Policies

In modern times, female entrepreneurship is called for. The countryside's "commercialization" as a space for tourism and recreation along with the growth of consumer interest for local traditional foods broadens the scope of potential business activities of women while, at the same time, the power of symbolic barriers concerning "masculine" standards of business has been gradually weakened. The policies of endogenous and integrated rural development also support small business initiatives for women. The image of women's businesses mentioned in the previous sections shows an increasing trend in terms of their number. However, these businesses face many problems involving small economic efficiency that brings the possibility of long-term survival for many of them into question.

A number of issues can be pointed out as a reflection framework for strengthening female entrepreneurship. The study of women entrepreneurship at the macro level stumbles upon insufficiency in gender disaggregated data in official statistics and relevant professional organizations. Designing procedures to gather more detailed data on gender characteristics of entrepreneurship is needed in order to successfully address the problems related to women's entrepreneurship. This is necessary for private enterprises and other types of companies but it is certainly not an issue for women cooperatives. The national statistical authority and the centres of social and economic research should contribute to the improvement of available quantitative and qualitative data in fields regarding the gender in businesses, as the already existing data does not clearly reflect the current situation. These data should help to investigate, for example, the various problems associated with the entry of women in entrepreneurship, business development, survival or cease of operation, and, eventually, would contribute towards the creation of more effective gender sensitive policies.

The low social capital of women in rural areas internalizes the sense of reduced capacity, reluctance and fear of engaging in activities that are common for men (Bock & Derkzen, 2008). Apart from the social capital, the development of venture capital in rural areas is essential. This includes a wide range of social, political, legal, cultural and entrepreneurial values and is formed by a different set of policy instruments including education,

training and taxes. The shortfall in human capital related to entrepreneurial activities creates barriers to increasing their engagement in entrepreneurship. Women will more often be involved with entrepreneurship when they are convinced that they have the skills needed to take advantage of an opportunity (Note 8). Crucial in this respect is the training assistance/counselling and its thematic targeting (beyond the food technology) in fields such as: fostering entrepreneurial spirit that will help women identify a business idea, overcome the natural resistance to change and the reluctance in taking risk as well as gain knowledge on organizational and management issues of the business. On the contrary, the training focus is customarily more oriented to covering the needs of technical aspects (eg. food technology) or other issues that do not meet the immediate needs of cooperatives' development and their linkage to the local society.

Moreover, becoming familiar with the use of new communication technologies and networking with other interrelated businesses at local, national or international level are also necessary for successful female entrepreneurship. Networking is a source of knowledge and of raising mutual aid, and it is a useful tool for business promotion. Compared to men, women, in general, hold a lower social position and this affects the kind of networks they can access as well as the possibility to access them. Women have, therefore, less access to critical resources, support and information needed to successfully start and manage a business. Especially for the women's cooperatives, the success of their activity is limited by the small, dispersed and in many cases isolated units that lack of access to good marketing and distribution channels. The encouragement and promotion of partnership arrangements and collaborative relationships of women's cooperatives with other local actors (professional organizations, local action groups, different levels of local government or other local resident groups) is a competitive advantage (Kazakopoulos & Gidarakou, 2003). The creation of networks in a national or regional level could lead to the establishment of selling shops in major urban centres, a fact that could help address the great problem of marketing of products faced almost by all cooperatives.

As it became clear, especially women owning small private business rarely acquire information on development programs they can take advantage of in order to improve their business or their professional knowledge. It would be useful if the channels of dissemination of information were designed in a way that the information would reach women more easily (eg. through targeted publicity). Given the heterogeneity of women's enterprises regarding their specialization and the age of the women, offering programs tailored to the right group of women and the issues their businesses face would be a good strategy for fostering entrepreneurship. An example could be to target the age group of 35-44 years that shows a greater tendency for entrepreneurship.

Creating alternative financing tools to facilitate the women's access to low cost finance would have a positive effect on small business. The micro-loans for start-ups or installed small businesses as well as the establishment of cooperative banks in which a particular policy for women entrepreneurs will take place are some tools that could meet the needs of micro-enterprises. These enterprises are considered too small and of high risk according to the banks' criteria for lending and, at the same time, women are reluctant to borrow. The Greek Fund for Rural Entrepreneurship that was established in order to achieve the objectives of the Rural Development Programme 2007-2013 through the Loan Credit Guarantee Fund for Small and Very Small Enterprises (*TEMIME*) is a good case for small and very small enterprises. Tax reductions or exemptions for the first few years (eg. the first five years) of women's businesses could be a significant lure for the mobilization of women. In Greece, the simplification of the bureaucratic process for setting up a business is essential, as this process now requires numerous documents and authorizations with lengthy procedures which move at a slow pace and eventually act as a disincentive for women especially for the older ones and the ones that have little technical knowledge. Similar obstacles arise during the funding process from development programs.

Actions which help in compromising the women's multiple roles will also have positive effects on female entrepreneurship. Such actions could be the design of policies for public awareness about equitable sharing of family responsibilities between the pair of spouses as well as the growth of childcare service structures in rural areas. In addition, the visibility of good female entrepreneurship practices could be a strategy of policies aiming to enhance it. As Deaux and Lafrance (1998) note, an individual will be more influenced by another individual of the same sex, as one's aspirations and choices tend to be more influenced by persons of the same sex.

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Notes

Note 1. Global Entrepreneurship Monitor. In its research two categories of persons aged 18-64 years are included: the "aspiring entrepreneurs" (those who are just starting their business) and 'new' entrepreneurs (those who their business does not exceed the age of 3.5 years)

Note 2. New Opportunities for Women.

Note 3. Interregional cooperation programme initiated to encourage collaboration throughout Europe.

Note 4. Initiative focused on supporting innovative, transnational projects aiming at tackling discrimination and disadvantage in the labour market.

Note 5. Liaison Entre Actions de Développement de l'Économie Rurale.

Note 6. In recent years, for gender equality reasons, participation of men is allowed. Few men are involved in some cooperatives. Those men have special jobs, such as drivers of vans that transport products of the cooperatives or accountants.

Note 7. www.minagric.gr

Note 8. Fear of failure is a general weakness of female entrepreneurship that is not only responsible for the strong orientation of women-owned businesses to the final consumer, but also for the fact that the projects are less bold and innovative, as demonstrated in the previous chapters of this work. Note that familiarity with entrepreneurship should start from levels of formal education and E.U. recommends integrating entrepreneurship issues in the formal educational process (European Commission 2005).

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