



Integrating Innovation and Promoting Cluster Organization in
WOMen Enterprises – ICON WOMEN'

Local maps of women entrepreneurship
and recording of problems of
entrepreneurs and potential entrepreneurs
Deliverable 3.3.1



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INTRODUCTION

In the frame of the European project **“Integrating Innovation and Promoting Cluster Organization in WOMen Enterprises” -“ICON WOM-EN”** which is being implemented under the “Co-operation Programme Interreg V/A Greece – Italy (GR-IT) 2014-2020 a record of the current situation and the problems faced by women entrepreneurs in the Ionian Islands region focusing on Corfu area is carried out.

Initially some general data of the field of entrepreneurship are presented and details on women's entrepreneurship in Greece are showed as well. Furthermore, some data concerning employment in the area of Ionian Islands are presented and data on women's enterprises in Corfu are analyzed. For the collection of data, electronic questionnaires were completed by women entrepreneurs in the reporting area.

1. ENTREPRENEURSHIP IN GREECE

1.1 The concept of entrepreneurship

In order to better understand the operating framework and the conditions that affect and form the women's entrepreneurship in Greece - and especially in the Ionian Islands region focusing on Corfu, - it is appropriate to present initially the general framework of entrepreneurship in Greece, which in combination with the wider environment and components that consists of, contribute to the formation of the characteristics of women's entrepreneurship. Besides, any attempt to understand women's entrepreneurship depends on not only from subjective and specific factors, but also from objective and general factors. These factors define the general entrepreneurial spirit in a society.

Entrepreneurship plays a vital role in economic growth, competitiveness, employment and social prosaience of a country. In low-income countries, the expression of business interest is enhanced because the need to acquire or increase income increases. As the economy experiences great growth and businesses thrive, the business interest decreases due to the fact that there are more opportunities finding stable and efficient employment. Therefore, when the per capita income increases more, the result is the growth of enterprises as there is availability of capital.

Entrepreneurship can be defined as the effort (which can be either individual or collective) to make good use of resources that are available both on individual or a group and through theirs contribute to the production of useful goods or services that are offered to the market. Through the achieving goal of satisfaction the market's need, we at the same time achieve the satisfaction of the goals, needs and desires of the individual or group (Lampropoulos 2004). According to Global Entrepreneurship Monitor, GEM, entrepreneurship is any attempt to start a new business or activity, such as the freelancing, the creation of a new business organization, or the expansion of an existing business, which is done by an individual, by groups of individuals, or by companies that already existing. So, there are two types of entrepreneurship, the basic type, namely the

creation and financing of a new activity and the corporate entrepreneurship, namely the activity of existing businesses.

Entrepreneurship is also related directly to know-how and innovation, as the relationship between know-how, innovation and efficiency-productiveness accompanies the entrepreneurial activity at all stages of growth. Numerous researches have shown that primary goals of entrepreneurial activity is the individual's tendency for independence and the need for personal creation.

At the same time, other factors as well, such as the individual's familiarity with the entrepreneurial activity, the business coincidence, the self-confidence and the behavior of an individual towards the possibility of failure, plays a vital role for the growth and the duration of entrepreneurial activity.

In fact, as for female's entrepreneurship, the flexibility of working schedule is highlighted as a very important factor. Furthermore, in many studies, the entrepreneurial activity is being researched on the basis of beginning motives and as a result is divided in two categories: a) entrepreneurship of "opportunity" and b) entrepreneurship of "necessity".

Those who select the entrepreneurship of "opportunity" they have seen a real entrepreneurship opportunity in the business environment and market in which they interact. On the contrary, the entrepreneurship of "necessity" is mainly mentioned to people who turn to entrepreneurship due to the lack of opportunities for satisfactory employment. Reasons that are likely to lead to this type of entrepreneurship are considered the insufficient family income, unsatisfactory earnings, difficulties in balancing work and family life. As a result, when the selection of entrepreneurship does not develop out of necessity then there are possibilities to prove successful. Reasons that are likely to lead someone to select the entrepreneurship of "opportunity" are the tendency for independence, the fulfillment of personal goals and expectations, and the desire to acquire wealth, social prestige and power.

Furthermore, the entrepreneurial activity is divided in: a) Early Stage Entrepreneurship and b) "Established" Entrepreneurship. According to the Report on "Entrepreneurship in Greece 2018-2019", Entrepreneurship in the Early Stages includes ambitious entrepreneurs (18-64 years old) who are in the stage of preliminary actions to start a project (capital accumulation, search for business location, equipment and financing) or have already set up business within the last quarter. Entrepreneurship in the Early Stages also includes young entrepreneurs (18-64 years old) who are owners or managers of a new business, i.e. a business that has been setting up for no more than 42 months.

According to the latest Report on Entrepreneurship in Greece 2018-2019, it is interesting to mention that over 20% of young / ambitious entrepreneurs set up business due to necessity, while the majority of entrepreneurs are motivated by a business opportunity, which they came by in the financial environment. On the other hand, an established entrepreneur "is defined as a person who is the owner of the whole or part of a business project, who has paid salaries or profits for more than 42 months."

1.2 Entrepreneurship in Greece

Entrepreneurship, as already mentioned, has returned to the forefront of timeliness due to its significant contribution to economic growth, especially nowadays with the rapid development of knowledge and technology. There are many factors, both financial and social that contribute to the development of a positive or negative corporate environment. The main components of a country's economic policy in order to increase and improve the quality of entrepreneurship are considered to be the stability and reliability as well.

In Greece lately, remarkable steps have been recorded concerning the growth of entrepreneurship. However, the Report on "Entrepreneurship in Greece 2018-2019 lists a number of problems resulting from collected data. In particular:

1. Business opportunities are very few. Especially, Greeks/Greeks women underline the lack of opportunities and this is testified by the difference among those who are thinking to start up a business and those who finally set up business.
2. The majority of enterprises focus on providing products for consumption. In fact, this regards not only new but established enterprises as well.
3. Family plays a vital role in financing new enterprises. Apart from its contribution to the accumulation of initial capital, family has a leading role in "informal investment".
4. Greeks/Greeks women still have the sense of fear or failure. As business development involves risk and experimentation, the sense of failure leads to ventures that are not characterized by innovation.
5. The way that Greek society treats entrepreneurship is contradictory. Greeks/Greeks women consider business to be a socially acceptable professional choice, they dream of new ventures and they believe in their abilities. But at the same time, they don't accept the differences in income levels, they don't recognize significant business opportunities and they are possessed by the fear of failure.

The latest report of the Observatory Entrepreneurship's highlights two more obstacles that are identified during the attempt to start up a project in Greece. In particular, it refers the following:

- New enterprises are called to overcome complex bureaucracies' processes, which require a lot of time, have high costs and many services are get involved simultaneously.
- Although programs and actions that are made to support and promote entrepreneurship are constantly growing and judged as sufficient, the complexity and the requirements of bureaucratic procedures are inhibitors for their utilization.

In addition, the annual Report of the Foundation of Economic and Industrial Research in Greece (IOBE 2019) reveals for the period 2018-2019 the following findings regarding the position of entrepreneurship:

6. In Greece the percentage of population that belongs to the category 18-64 which apart from people that are in the early steps of entrepreneurial activity consists of 6,4% (approx. 418 thousand people) in 2018 in contrast with 4,8% (314 thousand people) in 2017. In recent years, this percentage reveals the highest performance for the country, in spite of this percentage is lower than the average of innovation countries (2018: 10,1%). It seems that the intense uncertainties that have existed in recent years and affected the new entrepreneurship is beginning to be eliminated. However, this finding even though is a positive development, it is not accompanied by a substantial improvement of quality characteristics which affects viability of new ventures.
7. Taking into account the percentage of established entrepreneurship in the whole country, ie when an enterprise is already operating for at least 3,5 years, reaching 10,8% (from 12,4% to 2017), then the overall index entrepreneurship accounts for 16,8% of the population aged 18-64 (1,10 million people). The high percentage of the established entrepreneurship –result which reveal the high percentage of self-employment in the country- categorize Greece to have the

third highest performance in comparison to the whole entrepreneurship among countries which are characterized by innovation.

8. For the first time is evaluated the easiness of the procedure of starting up an enterprise to the whole percentage of population aged 18-64 years. Greece records the lowest percentage between the concerning countries and groups of countries, with a percentage 12% of the population believe that starting up an enterprise it is an easy procedure. The corresponding percentage is almost 40% in countries which are characterized by innovation. This finding reveal the obstacles that still exist in the effort of a new entrepreneurship in the country. On one hand, the time-consuming and high cost procedures and on the other hand the bureaucracy and overlapping responsibilities which meet in the public sector, has the effect of inhibiting the entrepreneurial growth.
9. The percentage of population that stopped or postponed their entrepreneurial activity in 2018 consider to reach 2,8% of population (approx. 183 thousand people), in comparison to 4,8% in 2017 and close to the average of countries which are estimated innovative (2,5%). Lack of profitability is the main reason of pausing or postponing the business operation. To some extent, this finding associated with the high level of entrepreneurship, as in many countries with many new ventures many failures are recorded. Therefore, the policies plans for stimulating entrepreneurship it cannot only focus on algebraic growth of new ventures but on ensuring high performance and quality features as well.
10. In Greece, 4,1 % (approximately 267 thousand people) of people aged 18-64, stated in 2018 that they played an informal investor role in financing a new venture started by someone else, slightly highly than in 2017, but even lower than the average of innovation countries (5,9%). Three out of five informal investors are family members, while another 12,6% come from the wider family circle (compared to 85% in 2017). The role of informal investors is crucial when the economy faces financial tightness. Therefore, the alternative source of

funding might be a solution, but this doesn't mean that it can replace country's financial sector.

11. In 2018 the majority of population that was in initial steps setting up an enterprise seems to be people aged 18-24 (11, 5%), (9, 5% in innovation countries). In all ages groups recorded lower participation in entrepreneurship in comparison to innovation countries, with the exception of the younger age group. Overall, however, the 30% of start-up entrepreneurs are between the ages of 18 and 24, with an average age of 36 years. In recent years there has been an increase in the participation of people from younger ages. However, whether this is positive progress is quite debatable. The wide involvement of young people in start-up entrepreneurship is not necessarily desirable, because while they characterized by greater passion and power, they lack of experience and knowledge and maybe lack of the suitable networking that will drive them chances to successful venture.
12. In 2018, the augmentation of the overall level of entrepreneurship comes exclusively from men. The percentage of women entrepreneurship in the early stages decreased to 3,8 % (approximately 127 thousand women) from 3,9 % in 2017 while in men it increased to 8,9 % (approximately 289 thousand men) from 5,7 % in 2017. In absolute terms the women entrepreneurs decreased in 2018.
13. At the sectoral level, the percentage of ventures in primary sector is enhancing to 7,9 % in 2018 (from 4% in 2017). At the same level there are new ventures in the manufacturing sector with the relevant indicator formed to 24,9 % (from 24,1 % in 2017), while the ventures with the client the final consumer dominate.
14. In Greece in 2018, almost three to five entrepreneurs state that no one potential client will consider their products/services new and innovative, much higher than the average of innovative countries (51,3 % in innovative countries). On the other hand, 10% declare that all clients will consider their products innovative from 3,9 % last year (18,8 % in innovative countries). At the same time, 20% declare that they use completely new technologies in the production /supply of

their products/services (from 16% in 2017). Finally although the majority (54, 7%) of entrepreneurs enter in market with high competition, there is an 11, 4 % which declares that they are entering in a completely new market (from 3, 2 % in 2017).

15. Almost 68% of start-up entrepreneurs declare that (will) employ 1 to 5 people (excluding the founders) at the beginning of their entrepreneurial activity, while at the same time the percentage of ventures employing more than 6 people is limited (from 11,7 in 2017 to 9,1 %). Therefore new ventures remain small in their infancy, offering employment basically to their founders. Regarding the development perspectives, in 2018 85% of start-up entrepreneurs estimate that they will create at least one job in the next five years. However, there is 22% who declare that this job offers are expected to be more than five, progress that will be considered as a significant boost to employment expectations.
16. 23, 7% of start-up entrepreneurs declare that they are focused exclusively in domestic market, compared to 45% in innovative countries. In fact, 27, 5 % of enterprises declare that more than ¼ of their financial turnover comes from foreign customers, performance slightly higher from the average of innovative countries (24, 3 %). Part of this extroversion is due to the tourism industry and related activities.
17. In 2018, the percentage of the population that view business opportunities in the country appears stronger, as it exceeds 19% (from 13, 7 % in 2017), although this is the lowest performance globally and with a significant deviation from countries that follow. Despite the stabilization of economy, the uncertainties regarding the economy remain and prevent the Greek entrepreneurship climate in 2018 as well.
18. 46, 4 % of the population (from 43, 4% in 2017), -- regardless of whether they are dealing with entrepreneurship--declares that they have the skills, knowledge and experience to do business. But especially for early stages entrepreneurs, this percentage stands at 82, 5 %, a sign of their emphatic self-confidence. But, at the

same time, Greece maintains one of the highest performance in the world, the fear of failure, a trend that have been strengthen overall in Europe in recent years. After 2009 there is an upward trend as a result of the crisis, while it remains above its long term average over time. Thus, in 2018, the relevant index is 68% of the population from 70, 4 % in 2017.

19. About 65% of the country's citizens declare that entrepreneurship is an alternative choice of career, while 67, 7% declares that the successful entrepreneurs are treated from country with respect and acclamation. This is one of the highest rates ever recorded since the onset of the crisis. On the other hand, Greece continues to record one of the lowest performances in Europe in the projection of successful cases of entrepreneurs from the media.

Opinions from experts

According to the results of the research of experts concerning the entrepreneurship issues, the country's inner business environment continues to be inferior significantly to plenty of European countries of innovation in several dimensions.

Bureaucracy, unstable tax framework, the lack of political and strategic programs create an unfavorable business environment to the country. According to experts, the inner market is extremely fluid, which this could be positive factor if mutual interest is showed as well. The lack of both a straight strategic framework and politics that will enhance entrepreneurship are the main obstacles who intervene business blossom. Furthermore, the unstable tax system, the lack of tax incentives, bureaucracy and inefficiency of public sector who are responsible for establishing new businesses are significant obstacle for new entrepreneurs. The high obstacles that faces someone when enters in market and the prevailing culture of entrepreneurship which is rather ambiguous are crucial factors that entrepreneurship cannot boost. On the other hand, according to experts crucial factors of promoting entrepreneurship might be the improvement of economic climate through actions that enhance entrepreneurship, the

improvement of education and training level in Greece, the upgration of natural infrastructures such as roads, water supply networks, natural gas and electricity, telecommunications networks but organized infrastructures for the establishment of business that facilitate the procedure of development of business ventures. However, in comparison to years ago in the field of education there is a slight convergence in the average of innovative countries in 2018, which indicates an improvement in the field of developing skills at all levels of education.

According to the experts, the three most important factors that seem to have significant impact on entrepreneurship in Greece are:

- National policies which enhance and encourage entrepreneurship through public and individual training programs. Also, actions that will mainly concern new entrepreneurs, women and unemployed.
- The power of inner market, ie when the competition operates with balance and the obstacles for entering in market are reducing, then small and developing businesses can compete effectively with common rules.
- Primary and Secondary education. Improving the level of education in country has a result to provide the adequate knowledge to people so as to develop profitable business.

Finally, as far as the united business idex concerned, Greece occupies one of the last position. This highlights the importance and necessity for policies that will encourage and support entrepreneurship in country.

2. WOMEN ENTREPRENEURSHIP IN GREECE

2.1 Women Entrepreneurship

The conditions to be considered a business female, as defined by Organization for Economic Cooperation and Development (OASA) are the following: a) to exist female participation at a rate of at least 51% in company's capital and b) the strategic policies related to the development of the business to be taken by the owner/s. The definition of specific conditions becomes necessary for the "real" record of women businesses, as there is a large amount of business, in which partners are characterized by different gender or/ in cases of family businesses, woman recorded as owner for tax reasons, but in reality the person who make the strategic decisions and run the business is the man.

The entrance of women in business market, the increase of women employment and the improvement of women's position in market hierarchy in recent years have been factors that reveal gradually the gender discrimination and traditional interdependencies. Undoubtedly, the woman's involvement in modern economic production with paid employment upset the balance between private- women's sector and public-men's sector. Woman liberation in working and social field is associated, according to the feminism, with the transcendence of the dominant ideology of sexes and their social, cultural differences, the denial of the ideas of the natural destination and the rupture to any bifurcation between male-female, culture-nature, society-family. But while women are involved in production procedure and participate just like their partners in livelihood struggle, there is no corresponding participation of men in the responsibilities of the domestic chores.

Men invariably are free from painful and time consuming family obligations such as the care, the concern, the upbringing of children and elderly parents, domestic chores. They focus mainly on their professional career and success and thus has a result to have more often responsible and senior hierarchical positions from women. On the contrary, as women try to be adequate to their "family duties", which are female unpaid domestic work, they focus on searching of other forms of employment (for example part-time job)

without perspective of social prestige, professional development and career with ambitious goals. Sometimes are forced to quit from the production process. It is no coincidence that the female population is often pushed to this flexible working conditions and part-time job, thus enabling combined the paid work with the unpaid domestic work, which the compulsions of the patriarchal society make it “compulsory” for women.

So, taking into account all above, we can say that the relation between family and work covers a deeply social, cultural, economic and policy dimension.

In nowadays, the equality between men and women is an integral part of social policy of EE and recognized as a critical factor for the social cohesion and economic development, according its findings research by the European Foundation for the Improvement of Living and Working Conditions, “Quality of Life in Europe” (2003). The gender inequality is considered to have a direct effect of discrimination in employee participation, fertility, family formation and quality of life. Issues such as time schedule, working conditions, lifelong learning, public sector benefits such as childcare, retirement system, contribute to the formulation of measures which aim to better balance between work and private life for all European citizens. The women entrepreneurship has achieved a remarkable presence in global economy development. As a result, in recent years governments in many parts of the world, try to encourage women entrepreneurship, through various projects and promotion measures. However, women are still the minority of all entrepreneurs.

According to the “Opinion of the European Economic and Social Committee with topic: Woman entrepreneurship, specific policies to enhance growth and employment in the EU”, women-owned entrepreneurs are vital to the health of the European economy. Despite the progress, the EU should take further measures to unleash the power of businesses and in particular small and medium-sized enterprises (SMEs) owned by women. Today, women entrepreneurs in Europe have a very low percentage (30% approximately) of the total percentage of entrepreneurs. Research shows that the social factors that implemented by each country are important and affect significantly the

development of women entrepreneurship. There are several obstacles to women entrepreneurship worldwide such as difficulty in accessing finance, lack of funds, the institutional framework of each country etc. In addition, a tendency of women to be active in final consumer (e.g. retail trade) is being recorded. Especially for young women entrepreneurs there is a significant percentage of them that they focus on services related to consumer services rather than to businesses.

2.2 Institutional Framework

European Policy

The issue of gender equality has always been a dominant social subject of EU agenda. However, despite the fact that there were previous programs which subsidized women to start up business (eg. LEI and NOW), the women entrepreneurship seems to be a central theme of social policy since 2000, and gender equality at Lisbon Summit it also becomes an economic issue.

Lisbon's three main goals can be summarized as follows:

- Increase the percentage of employment and establishment of full employment
- Improvement the quality of work (through knowledge) which this will lead to an increase of productivity and consequently increase of competitiveness
- Enhancement social cohesion and integration into the market without exclusion

In particular the European policies for women entrepreneurship depends on two main axes (Artinopoulou 2001):

- The Treaty of Amsterdam, and the growth of entrepreneurship as one of the main pillars, which after joined the National Actions Plans for employment. Thus, we have the so-called European Commission guidelines 10 to 14, which aim to develop the entrepreneurial spirit through measures for small and medium-sized enterprises. With these measures will encourage the development of self-employment, the reduction of obstacles related to the tax systems and social insurance, the promotion of know-how entrepreneurial spirit and specific support for entrepreneurs.

- The «topical dimension of European employment strategy» which favors microeconomic growth with the formation of topical production systems. This systems are made up of small businesses. This includes programs for entrepreneurship of special group (NEE – Young Freelancers, OAED, and Leader+).

National Policy and actions under Community law

In Greece has been observed significant steps in recent years about the topic of discrimination of gender. In national level, there is on one hand, the constitutional commitment of the state for equality between men and women on the other hand, there is the growing need to make the best use of human resources which are available in society with a view the economic and social development. An economy like the Greek cannot develop having in margin half of its potential workforce.

In general, in recent years, with the utilization of resources of the third KPS, significant progress has been made in several areas, such as education infrastructure improvement, business training, combating social exclusion of vulnerable groups, strengthening employment, strengthening the role of local government for employment: nurseries, home help, promoting equality.

However, there is still a significant lag in all of the above in relation to the European development, possibly due on the one hand to the emphasis given so far to the bonus policy and not to the quality one (especially in training actions), and on the other hand to the lack of coordination of actions.

In addition, taking this into account in November 2004 were adopted the National Policy Priorities and the Gender Equality Action Plans (2004-2008) by Government Policy.

In particular, the first Axis concerns **the Fight against equality deficit in the labor market and employment relations in the private and public sector** and more specifically there is an emphasis in following:

The immediate implementation of all measures of the 3rd KPS concerning women:

1. employment promotion

2. support and enhancement women entrepreneurship
3. developing positive actions for equal opportunities for men and women in small and medium-sized enterprises
4. Strengthen, improve and expand benefits and / or structures to harmonize family and professional obligations and support the family
5. Filling legislative gaps (e.g. in tax issues, employment, family matters) and incorporating European legislation into issues such as sexual / moral harassment, etc.
6. Signing of Memoranda of Cooperation with the leading organizations of the social partners and the Hellenic Network for Corporate Social Responsibility, with the aim of promoting equality actions
7. Providing financial and other incentives to private and public sector companies, in order to promote gender equality in the workplace, which have been certified after implementation of relevant plans.

2.3 Demographic characteristics of women entrepreneurship in Greece

This Chapter examines three demographic characteristics of Greek women entrepreneurs - both those who have some kind of business activity and those who do not- who are supposed to define the social context in which business activity takes place. Demographic characteristics include a) age, b) level of education and c) level of family income of Greek women businessmen.

The following diagrams show the age distribution of business activity of men and women. The first diagram shows the early stage entrepreneurship, while the second the established entrepreneurship.

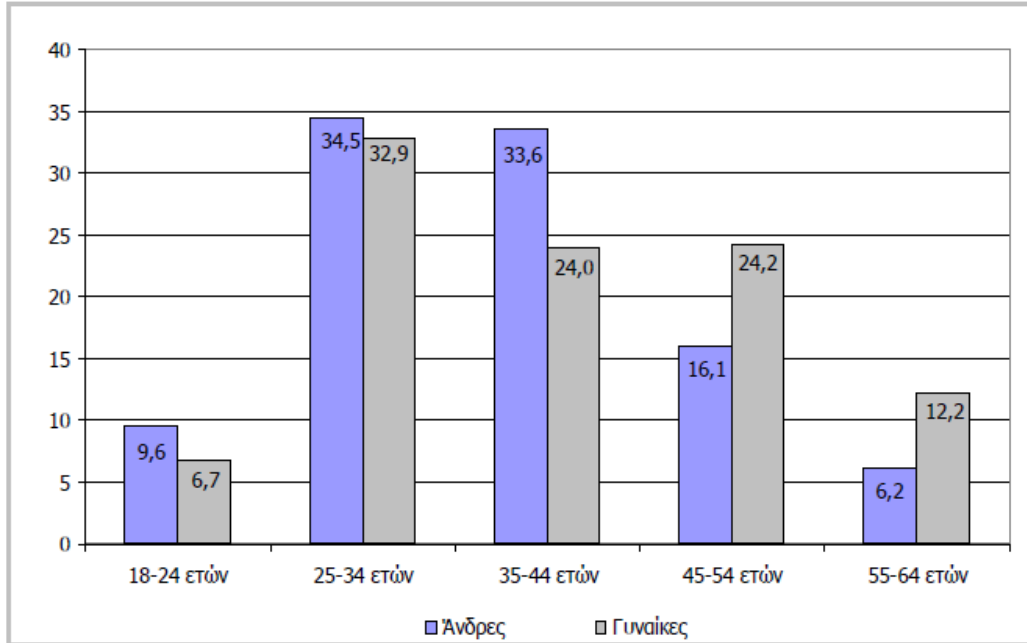


Diagram 1. Age distribution of business activity early stage per sex

The first finding shows that in the age distribution of established entrepreneurs there is not observed difference between men and women, as evidenced by the fact that the participation rates in established entrepreneurship of each age group differ little. Things are significantly different in the case of young entrepreneurs.

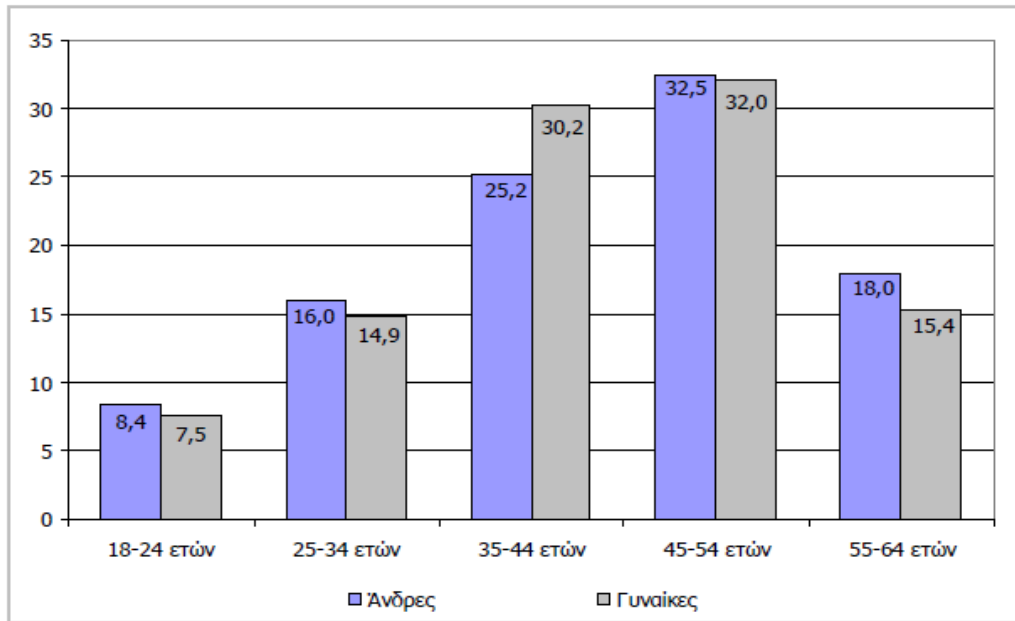


Diagram 2. Age distribution of established entrepreneurship per sex

As expected, young entrepreneurs - men and women - tend to be younger in age than the established ones. However, there is a significant difference between the sexes here, as male young entrepreneurs are apparently starting a business at a younger age than women. Thus, while 78% of Greek young entrepreneurs were - during the four years 2003-6 - under 45 years old, the corresponding percentage of Greek women entrepreneurs was only 63%.

The reasonable assumption that can be made regarding this is that women tend to start a business at an older age than men due to their dedication to family responsibilities. Because if the assumption is made that younger people tend to start more ambitious ventures, with better growth prospects through innovation, then measures that relieve women of the burden of family responsibilities and thus allow them to enter the business more safely, in a multiplier increase of operations with high potential that appear on an annual basis.

The following diagrams show the distribution of Greek and Greek businesswomen at four levels of education: a) primary secondary, b) secondary, c) tertiary and d) postgraduate or doctoral level.

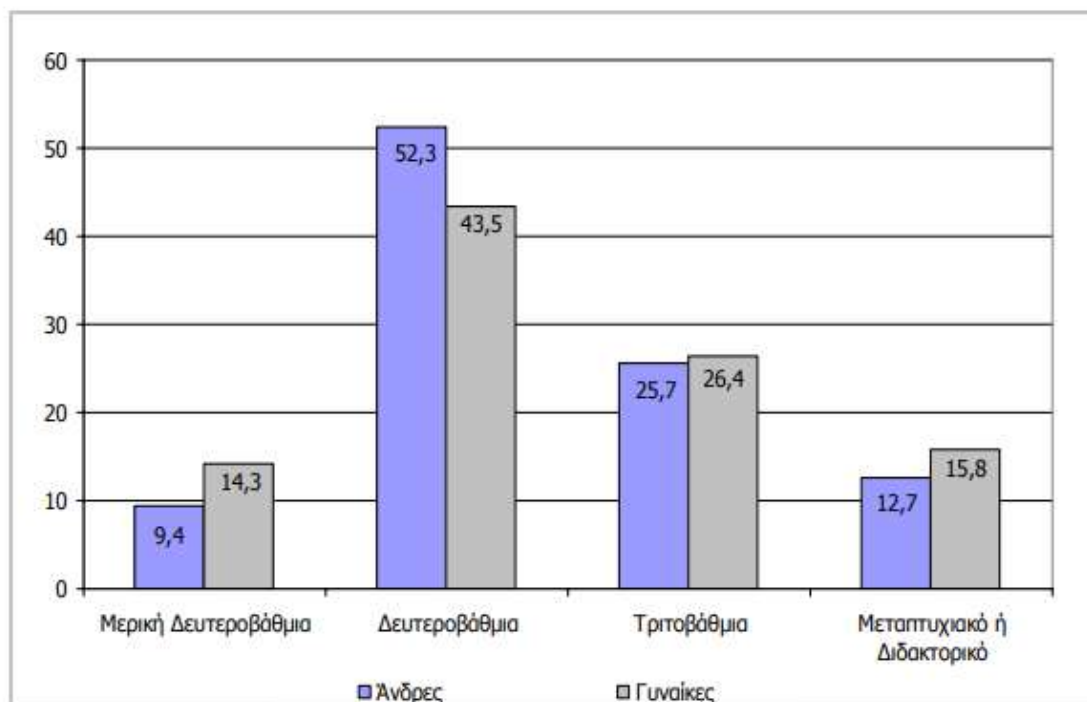


Diagram 3. Educational level of early stage entrepreneurship by gender

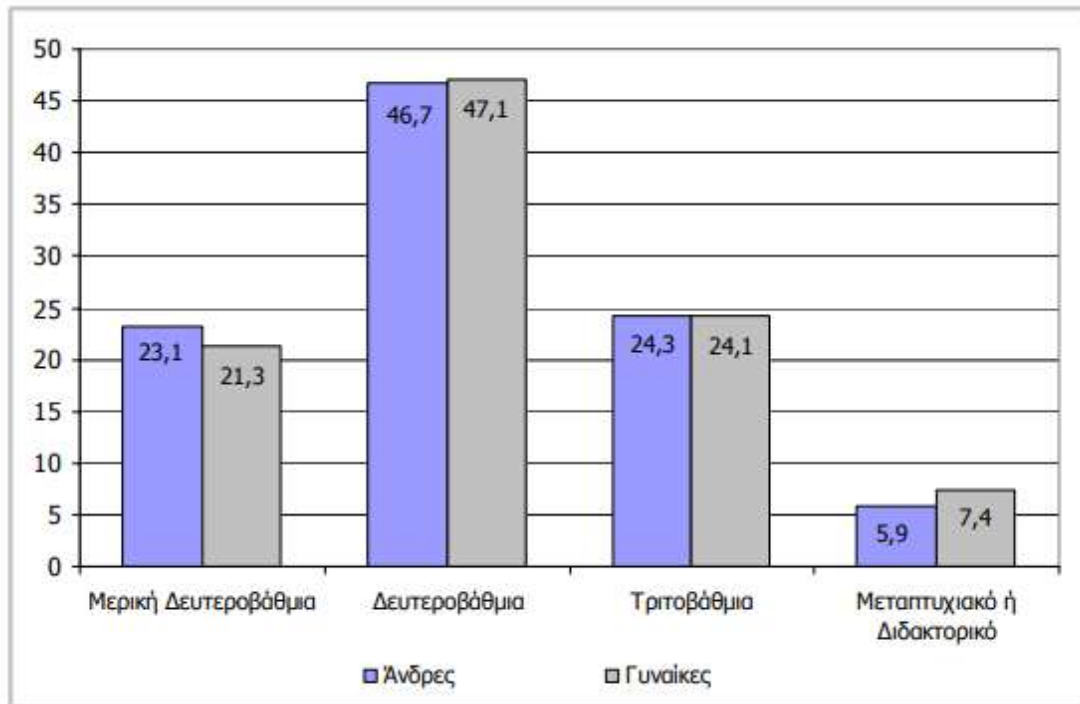


Diagram 4. Educational level of established entrepreneurship by gender

The first two findings to be noted are the following. Firstly, it is obvious that, as in the previous issue, there are no significant differences between the educational characteristics of established male and female entrepreneurs.

Indeed, the percentage of participation of each particular educational level are almost identical for both sexes. Secondly, it is obvious that young entrepreneurs - women and men - tend to have a higher level of education compared to elder. This is a promising finding, given that people with a higher level of education are coming to the forefront than in the past.

However, the most interesting findings concern the new entrepreneurship of men and women. A first point that is significant to be noted is that the percentage of new entrepreneurship involving people from partially secondary education is almost 50% higher for Greek young women entrepreneurs compared to men (14.26% vs. 9.35%). The reasonable assumption here is that this is a finding that is directly related to the higher need entrepreneurship of Greek women. However, the second important

element that emerges is the percentage advantage - even marginal - of women in the two highest levels of education, i.e. those who have completed higher education and / or have obtained a master's degree or doctorate. This is a finding with significant policy implications, as it reveals that the educational level of Greek young women entrepreneurs is at least not inferior to that of men.

The last demographic characteristic that will be examined in relation to the entrepreneurship of Greek women has to do with the family income, which is divided into three branches: lower, middle and higher one third for the data of each country.

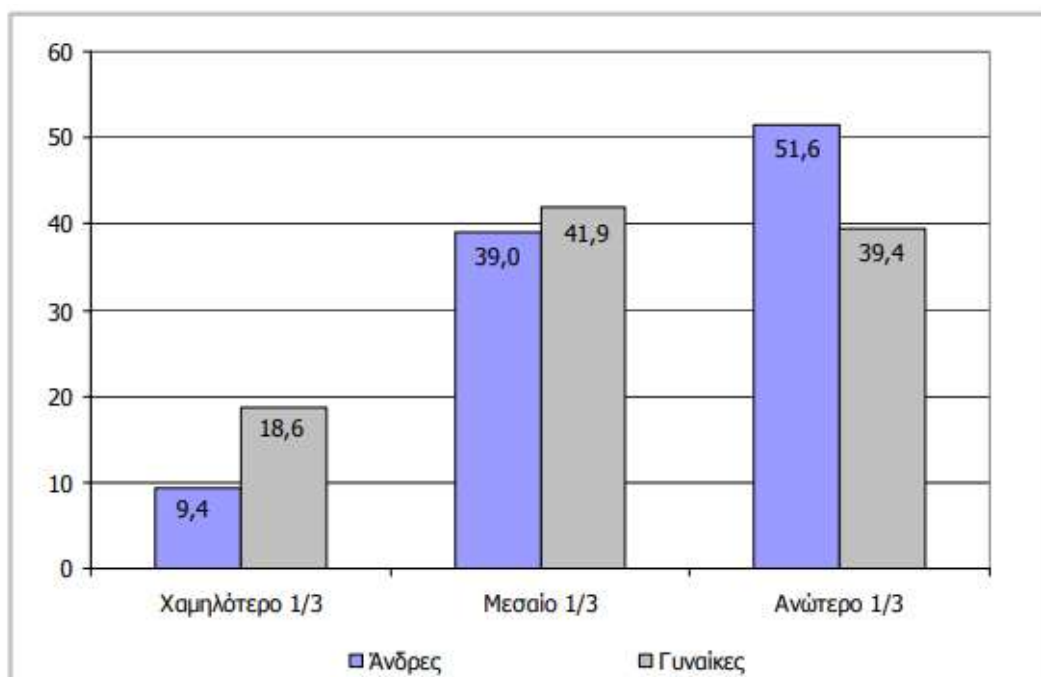


Diagram 5. Income level and early stage entrepreneurship by gender

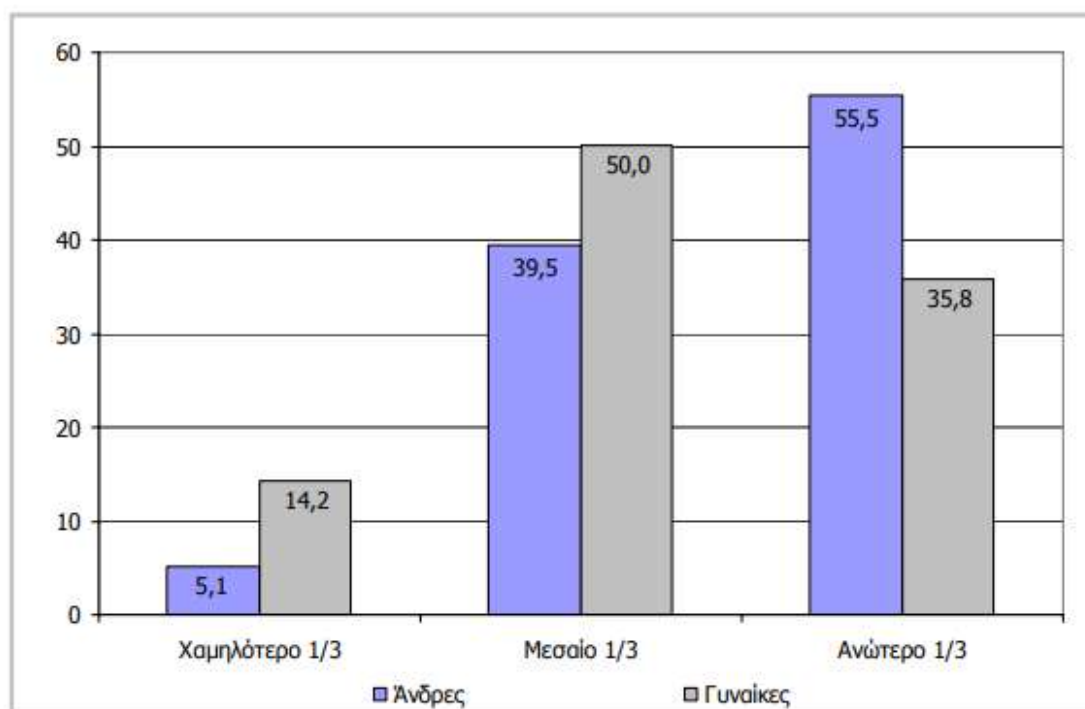


Diagram 6. Income level and established entrepreneurship by gender

In contrast to the demographic characteristics which previously discussed, there are significant differences between men and women in both young people as well as established entrepreneurs.

Regarding young entrepreneurs, 51.6% of Greek young entrepreneurs come from the upper income group. It is obvious that this finding reflects the difficulties of searching financing from sources besides the family, which have been identified and discussed in detail in previous IOBE Entrepreneurship Reports in Greece. Things look very different for Greek young women entrepreneurs, where the percentage of those coming from the upper family income category is only 39.5%. In fact, 18.5% of Greek young entrepreneurs come from the lower echelon - twice as many as men. Of course, this is a finding that can only be related to the higher need entrepreneurship of women.

The entrepreneurship of need is high and this certainly explains the fact that the percentage of women entrepreneurs coming from the lowest family income level is three times that of men (14.2% vs. 5%). However, the interest here is the great superiority of men over women entrepreneurs coming from the highest ranks (55.5% vs. 35.8%). One possible explanation is that, in the case of established entrepreneurship, the family income in which the entrepreneur belongs should be treated more as a result of his / her business activity, rather than as a condition of business activity. In this context, the low participation in the established entrepreneurship of Greek women of the highest rank may indicate that, due to the provision of financial comfort, the motivation for doing business is significantly lower for women in this category, which this also explains the large difference in the percentages found above.

2.4 Sectoral structure of women entrepreneurship in Greece

It has previously been reported that despite the effort of filling the gender gap in entrepreneurship, women are still lagging behind men. However, beyond this gradual reduction, an additional interesting element is the strengthening of the business presence of women in certain sectors where the entrepreneurial activity of men is predominant, such as e.g. agriculture-stock raising, manufacturing, -retail and the hotel-

restaurant sector. However, there are still sectors in which women's business presence is negligible (e.g. fisheries, energy, water, etc.), and others in which, while women account 60% of employment and in the last decade have occupied three quarters of the new jobs which are created, there is a significant decline in the business presence of women and a corresponding significant increase in the business activity of men (education, health).

At the level of intra-sectoral analysis of the composition of business activity of men and women, it appears that in 2018 the business activity of women was more intense in hotels-restaurants (7.2% of female employment in the sector), in the construction sector (6.8%), retail (5%), real estate management (5%), other personal or social services (4.9%), manufacturing (3.9%) and agriculture -breeding (3.4%). It should be noted that in these sectors, men also show intense business activity, in fact the size - about 2.5 - 3 larger than that of women.

On the other hand, the retail sector is the sector with the largest number of employers-entrepreneurs of both sexes (24.8% of men and 25.5% of women employers in 2018). In addition, as far as women concerned, the hotel-restaurant sector is the second most important sector in terms of business activity, because in this sector in the last decade the business activity of women has increased impressively (from 8.5% in 1993 to 18.2% of women entrepreneurs-employers in 2018).

The other sectors are followed by agriculture-stock raising (17%), the manufacturing industry (11.3%), the real estate management industry (10%), the other individual or social services (6.2%), the education sector (4.4%) and health-care services (3.2%). In the transport-communications, construction and financial institutions sectors, the presence of female employers is relatively limited (1 to 1.5% of the total number of female entrepreneurs-employers), while in the fisheries, mining and quarrying sectors, the presence of women entrepreneurs is few or non-existent.

More specifically, the following are observed in the different sectors of the economy:

1. Agriculture-stock raising

In the agriculture-stock raising sector, there is a significant increase of female employers-entrepreneurs, with the result that the representation of women in the business arena of this sector is formed at a higher level than their share based on their participation in the human resources of the sector.

2. Fishing Industry

In the fishing industry, the presence of women in employers / entrepreneurs was zero, while the business activity of men in the industry also showed a significant decrease. Respectively, but comparatively smaller, is the reduction of the total paid employment, while especially the paid employment of women in the sector, although limited, increased.

3. Mining - quarry

In this sector, similar phenomena are observed with that of fishing: zero presence of women entrepreneurs, reduction of men's business activity and reduction (to a lesser extent) of total wage employment.

4. Manufacturing Industry

In this sector there hasn't been change in the number of female employers-entrepreneurs in recent years. In total, about 6,000 women employers are active in this field, while on the other hand, there has been a significant reduction in male entrepreneurs from 50,000 to 39,000. The chances of women taking up business in this field increased by 2.5 percentage points, but remain very low compared to the chances of men (13% for women versus 87% for men). On the other hand, the chances of women being hired are reduced from 35% to 31.3%.

5. Energy- gas - water

In the sector of energy, gas and water distribution, the presence of women in employers / entrepreneurs was minimal or zero throughout the decade, while on the contrary, the business activity of men increased.

6. Constructions

In the construction sector, the business activity of women is negligible, while the dominance of men in the management of companies in this sector is strong. Women constitute only 3% of all employers and employees in the industry (approximately 247,000 people). Salary of women increased - in relative terms - at a faster rate than that of men, while it was much higher than the increase in employment of women employers-entrepreneurs.

Overall, although some positive changes have taken place in this sector over the last decade towards balancing the employment of the two sexes, the chances of women employment payment remain very small compared to the chances of men.

7. Commerce

The commerce's sector accounts for about 25% of entrepreneurs-employers of all sexes. The total human resources of the industry increased in the decade 1993-2003 by 36% reaching approximately 393,000 people. The number of female employers increased, while a larger increase - in relative terms - was presented by female paid employment (by 65%). On the other hand, men showed a marginal increase in the number of employers-entrepreneurs (2.3%) and an increase of 30% in their employment.

8. Hotels-Restaurants

This sector has the most positive progress in female employment: in the last decade the total human resources of this sector have increased by 60%, while women entrepreneurs have increased by 320%, and women employees by 81%. The increase in the number of male entrepreneurs-employers was - in relative terms - smaller (36%), as was the increase in male employment.

2.5 Qualitative Characteristics of female entrepreneurship in Greece

In the following diagrams present data about the quality characteristics of women entrepreneurship such as innovation, the use of modern technological means, the intensity of competition and the hours of employment on a weekly basis. The data were taken from the Annual Report of the IOBE Business Observatory.

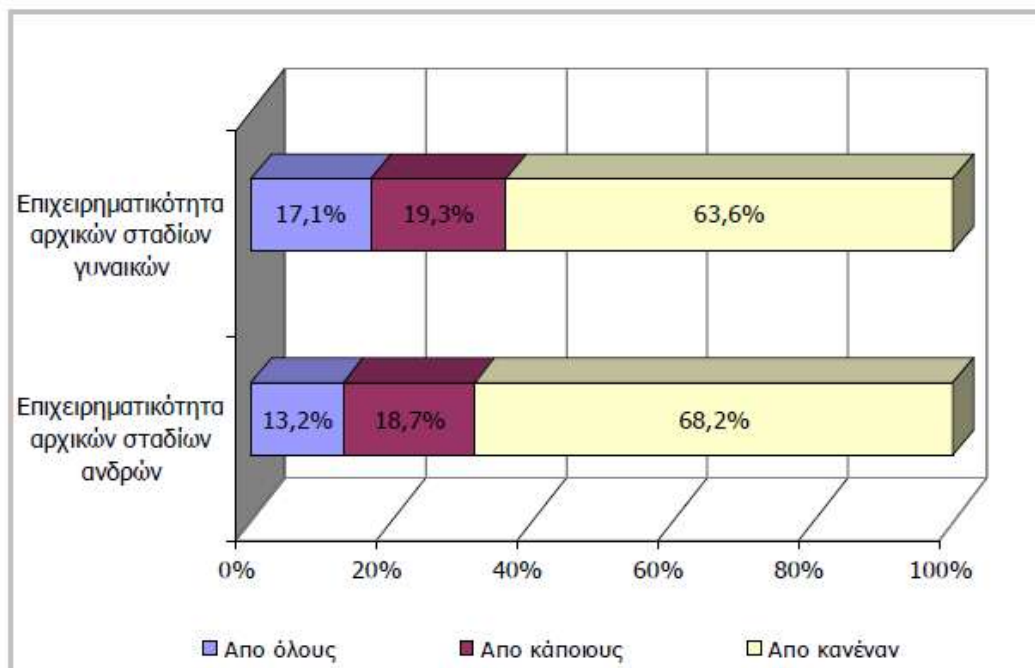


Diagram 7. Innovation and early stage of entrepreneurship of men and women

The diagram shows that the ventures of Greek young women entrepreneurs appear to be more innovative than those of men. While 68% of male young entrepreneurs state that the product or service they offer will not be considered new and innovative by any of their customers, the corresponding percentage of Greek women is only 63.6%. Conversely, 17.1% of Greek young women entrepreneurs state that their product is considered new and innovative by all their customers, while the corresponding percentage of men is only 13.2%. However, the superiority of women in terms of the innovation of their ventures is even more important in the category of established entrepreneurs, as the data in Diagram 8 reveal.

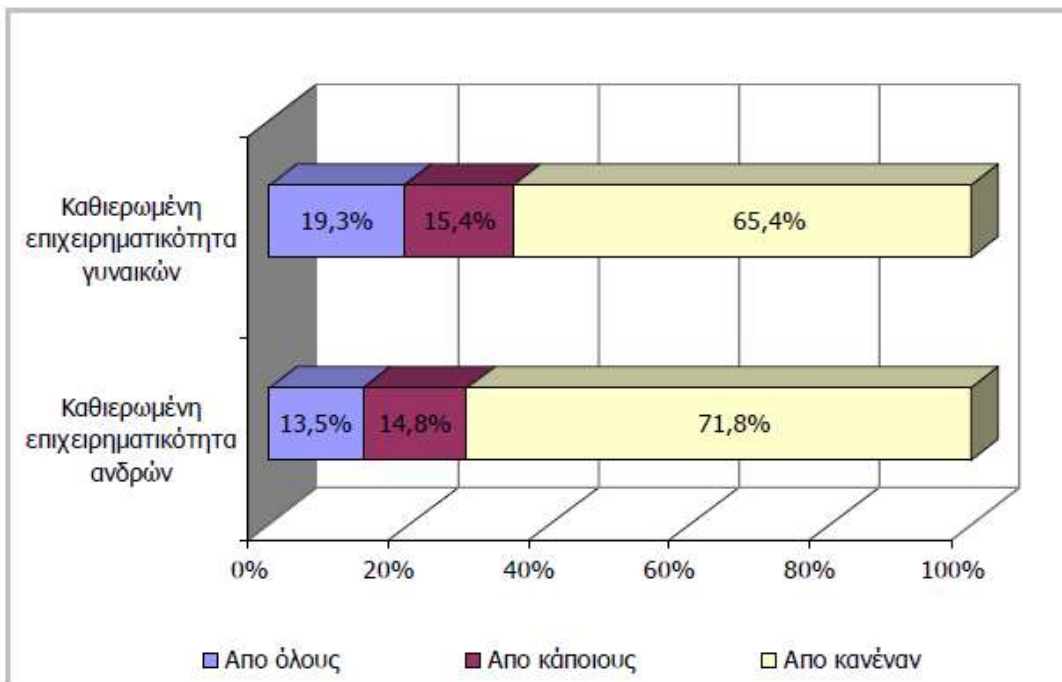


Diagram 8. Innovation and early stage of entrepreneurship of men and women

As expected, given that the data for established enterprises, the percentage of those who believe that the product or service they offer will not be considered new and innovative by any of their customers is slightly higher for both men and women. However, while 19.3% of Greek women established entrepreneurs estimate that their product will be considered new by all their customers, the corresponding percentage of men is only 13.5%. So both the new and the established ventures of Greek women

entrepreneurs appear to be more innovative than those of men.

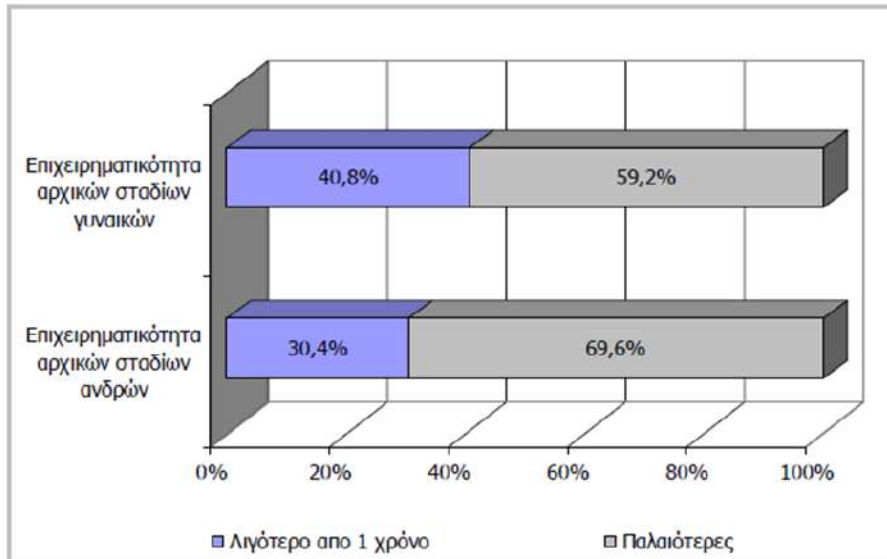


Diagram 9. Innovation and early stage of entrepreneurship of men and women

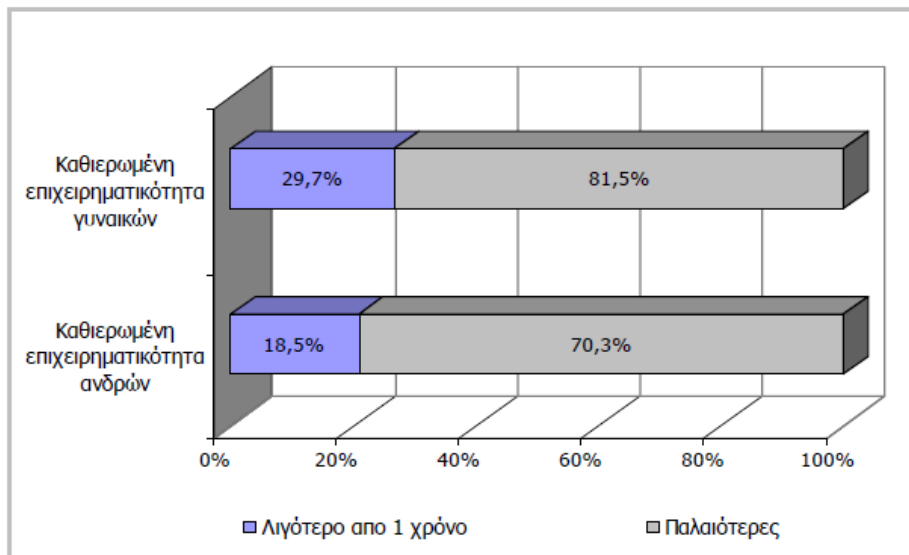


Diagram 10. New technologies / processes and established entrepreneurship

According to the GEM (Global Entrepreneurship Monitor), Greece presents the highest performance worldwide in the use of modern technological means by Greek women entrepreneurs, which indicates that the trend towards technological upgrading of the country's production system is strong. According to the data, women compared to men make extensive use of new technologies in their work.

Continuing, it is known that high levels of innovation and technological upgrades does not coincide with high competition, as innovation and the use of new technologies differentiate a company from companies in the industry. However, previous GEM reports have revealed that the intensity of competition is particularly strong in our country, which suggests that business is failing to create significant new markets.

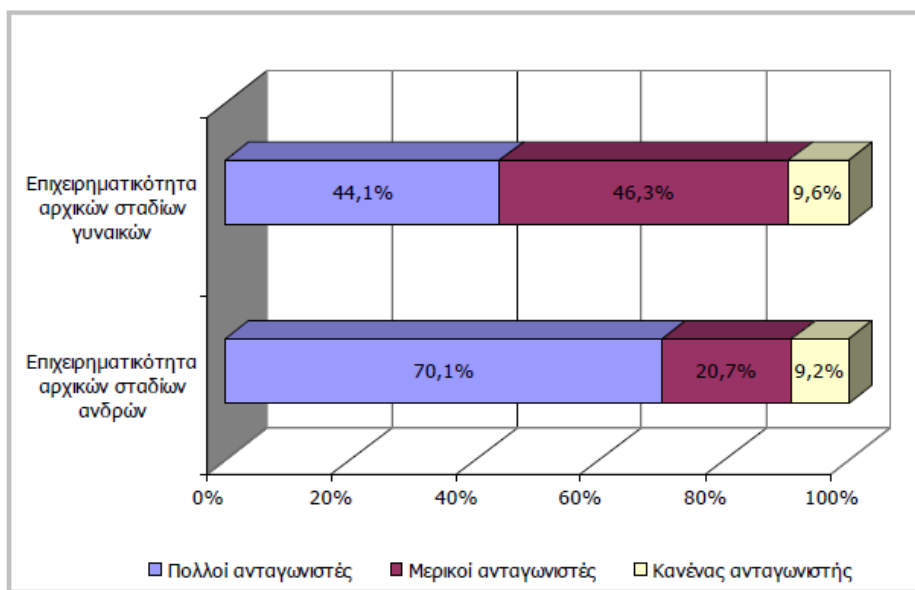


Diagram 11. Intensity of competition and entrepreneurship of startups men and women

According to the diagram, 44% of Greek young women entrepreneurs state that they have many competitors, while the corresponding percentage of men is double, i.e. 70%. From the data presented, it seems that Greek young women entrepreneurs are superior to men in terms of innovation and technological upgrade of their ventures, which this translates into less competition they have to face.

However, the data are quite different in the case of established entrepreneurship, as shown in the diagram below.

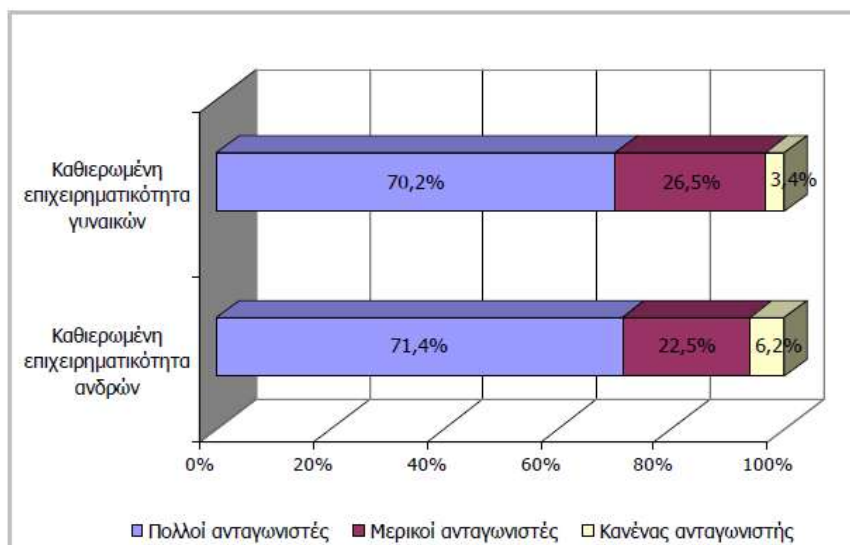


Diagram 12. Intensity of competition and established entrepreneurship men and women

The picture is quite different, as few established entrepreneurs, men and women, state that they face no competitors. Also, with a higher percentage of 70% for each gender, men and women entrepreneurs state that they face many competitors. From this we conclude that their activities do not create new markets, but rather tend to repeat activities that are already known and established in the Greek economy, and in which many competitors are already active.



Diagram 13. Working hours per day

According to the primary survey on Women Entrepreneurship by the ICAP Group of 2018, most women work an average of 8-10 hours a day, while fewer women work an average of 6-8 hours a day.

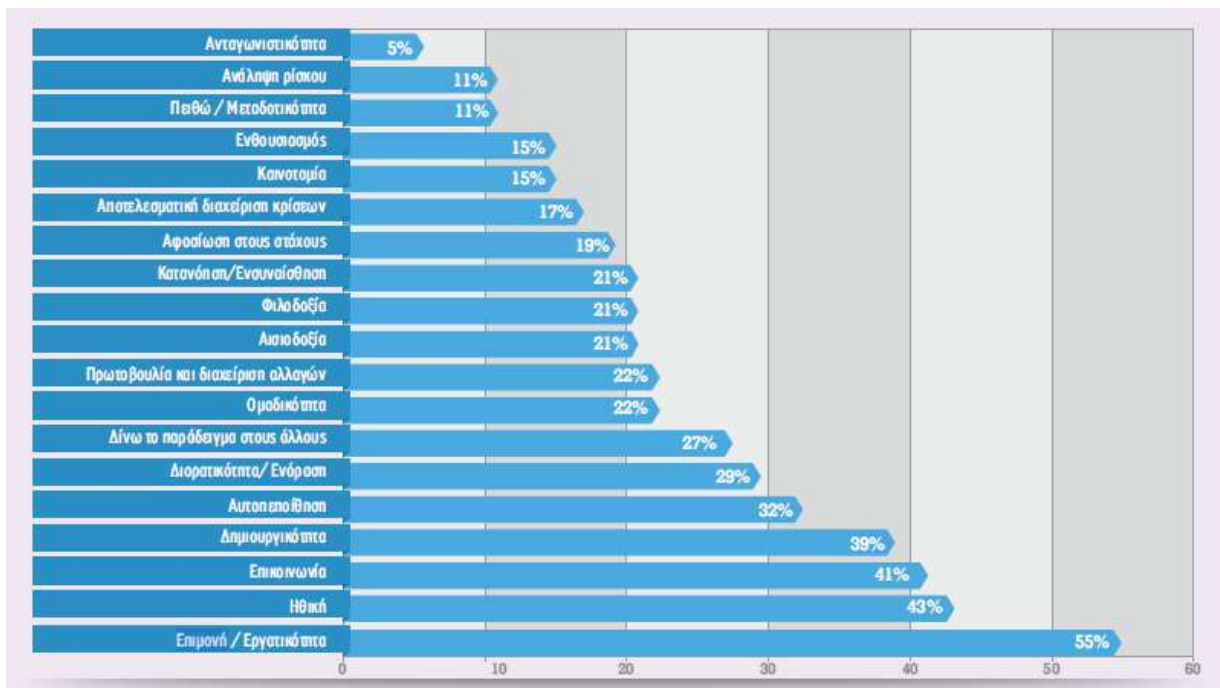


Diagram 14. What are the characteristics of working women?

Also, based on the same research, persistence / hard work represented the 55% of the answers to the question regarding the main characteristics that distinguish women senior executives. Ethics also received a large percentage of responses (43%), which shows that women leaders work with integrity and believe in their personal values, which lead them to make their business decisions. The characteristic of communication is also important, since more than 4 out of 10 consider it to be an integral part of their character. In addition, women at the top of corporate governance are creative (39%) and confident (32%).

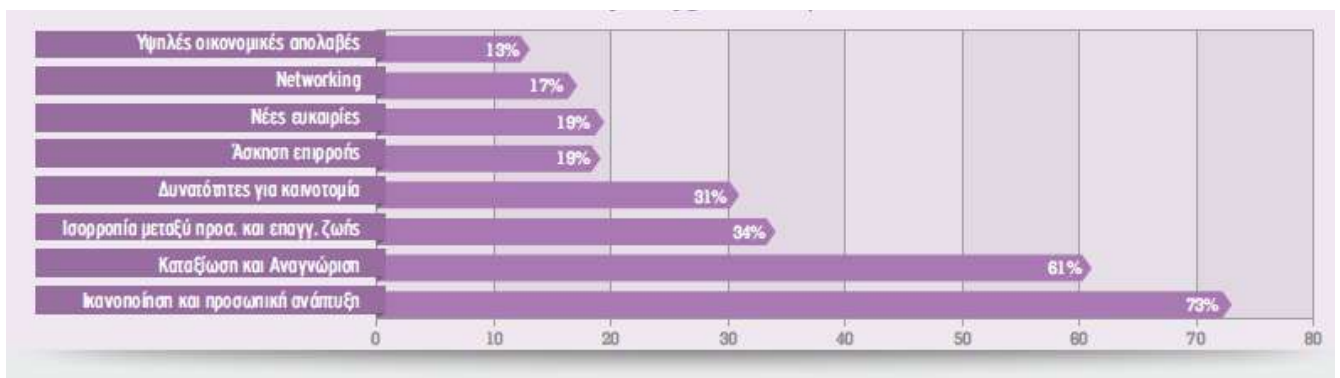


Diagram 15. What the professional position offers

In addition, according to the results of the survey, satisfaction and personal development is the most important reward for women. More than 7 out of 10 chose this answer, while lower, but with an equally significant percentage (61%) followed the recognition and acclaim. Also, both the balance between personal and professional life (34%) and the opportunity for innovation (31%) provided by their senior management position are important motivators for a successful career. Interestingly, only 13% of respondents chose financial earnings, a finding that partially dispels the stereotype that "financial earnings are the biggest motivator for a successful career".

2.6 Women's Agricultural Cooperatives

Women's Cooperatives are the most common form of business activity of women farmers in agricultural production. The policy that promoted, through mainly the

cooperative form, contributed to the development of the business initiatives of the farmer and not by chance.

The first women's cooperatives were created in the 1950s by the Address of Agricultural Applications of the Ministry of Agricultural Development and Food, without any particular claims to efficiency and survival possibilities. The dynamic era of began in 1983, with the establishment of the first cooperative in Petra, Lesvos, with the support of the General Secretariat for Equality of the Ministry of Development.

In addition to the General Secretariat for Equality, the Ministry of Agricultural Development and Food (Address of Agricultural Home Economy) and PASEGES deals with the organization and operation of women's cooperatives. Other who also contribute to the encouragement and support of the female percentage of agricultural areas for the startup of cooperatives, such as EOMMEX, OAED, development companies operating in the regions and other public and private sector.

The above addresses support the cooperatives by organizing education and training programs for their members, providing consulting assistance in matters of organization and management of the cooperative, in tax and legal issues, matters of advertising and marketing of their products. The Ministry of Agricultural Development and Food, through the Address of Agricultural Economy, has several times financially supported women's cooperatives, subsidizing the monthly rent of their laboratories or sales outlets. These organizations also organize workshops for information, animation, awareness and exchange of experiences and information between women participating in cooperative groups.

The EU, in the context of its agricultural policy and the promotion of equal opportunities, supports women's actions and through them also women's cooperatives. The investments that are supported in the case of women's cooperatives concern investments of agro-tourism, agro-craft- and household nature. The first actions refer to investments in tourist accommodation and restaurants and relaxing centers. The latter concern investments for creation of small enterprises of preparation, processing and

maintenance of food items, workshops for the production of local traditional products, the creation of spaces for the exhibition and sale of products, the logistics (catering) etc.

Today in our country there are more than 200 women agritourism cooperatives, which are active in the processing of local products, in the production of household goods and in the offer of agritourism services. Women, take advantage of the 55 pure and quality products of the Greek land, revive the wonderful nutritional culture they inherited and with traditional ways produce food of high nutritional value, safe and healthy.

In a short period of time, however, it proves that women's cooperatives, with agricultural, handicraft, home-made production, manufacturing and marketing of cultural heritage products, organic agriculture manage to exploit local sources of wealth, while playing a key role in keeping the agricultural population in the countryside.

2.7 Enhancing of women's entrepreneurship

In recent years, there has been a broad consensus on the promotion of women entrepreneurship as a factor of equal opportunities in the development of women enterprises and consequently the increase of the competitiveness of the economy. Institutions that support women's entrepreneurship are presented below:

2.7.1 Institutions and sources of information to support women entrepreneurship

1. **Greek Women Entrepreneurs Association**

The Association of Greek Women Entrepreneurs (SEGE) is a non-governmental and non-profit organization for women doing business in Greece. It is a member of the Trade & Development Committee of the World Trade Organization (WTO), the Association of Industries of Northern Greece (SVBE), the Association of Women Entrepreneurs of the Mediterranean (FAEME), while several members participate in the administrations of Chambers. Collaborates with ministries, social organizations, professional and non-

governmental organizations at local and European level to promote the targets of women in business.

SEGE provides to women entrepreneurs in Greece with the environment to grow their businesses, promotes youth entrepreneurship, improves the recognition of their achievements in their businesses and promotes the development of women businesses through research and information. SEGE promotes ethics and ethics in the women's professional activity, while at the same time undertaking initiatives that prove the awareness of its social responsibility.

In general, SEGE was created with the aim of networking all women entrepreneurs. Addressing collectively the difficulties and obstacles faced by women entrepreneurs today, trade partnerships and networking with similar bodies in the EU Member States, so that they have a comprehensive approach to the problems they face and even to be more organized and able to cope with competition and the needs of professional and social modernization.

SEGE currently numbers more than 1,000 members from all over Greece, who have the opportunity to:

1. Connect women entrepreneurs who have a similar mindset and willingness to share ideas, information and opportunities.
2. Attend events, conferences and forums on vital business issues
3. Expand their business networking and knowledge base
4. Gain access to business networks in Greece and abroad for the development of collaborations at national and international level.
5. Participate and benefit from the position of SEGE as a representative body for the improvement of social, political and business issues concerning women entrepreneurs
6. Women entrepreneurs and their staff are trained in specific programs and seminars

7. Women entrepreneurs are being informed about business, development national and Community programs and economic issues of immediate interest
8. Participate in a community that recognizes the importance of personal growth and change
9. They exchange experiences, gain access to knowledge and look for new partners
10. They maintain and expand communication networks

All women who own or run a business, regardless of size, can become full members. SEGE members are encouraged to take active action in support of their colleagues and the goals of SEGE.

2. Mediterranean Women Entrepreneurs Association (AFAEMME)

The purpose of AFAEMME is to link the Associations and Associations of women entrepreneurs and executives of the Mediterranean countries. Furthermore it targets to represent their efforts to promote and coordinate their activities with a common goal at European level.

Part of AFAEMME mobility is the Woman Mobility Information Campaign, which includes two basic, necessary and complementary activities:

WOMEN MOBILITY MED PLATFORM: an activity of production and distribution of information material on key aspects of labor mobility in Mediterranean countries

WOMENMOBILITY.ORG: an activity that concerns the online information of all women entrepreneurs about the current developments, opportunities and possibilities offered by the Mediterranean markets.

3. Information portal for female entrepreneur

Businesswoman.gr is the first Greek electronic magazine for women entrepreneurship with the aim of providing immediate information and reliable information to all interested professionals, executives and women entrepreneurs. Created by a group of women entrepreneurs, with the aim of familiarizing the modern woman entrepreneur with the constantly evolving technology. Its intention is to bring entrepreneurs in

contact with famous scientists and business experts and at the same time, to inform them responsibly and in detail about programs, services and resources that will allow them to save time and money.

Businesswoman.gr is a communication tool through which issues of common interest are discussed and opinions are exchanged with women entrepreneurs in Greece and around the world. It covers the information needs of the modern woman entrepreneur in many ways, without being dependent on associations, special interest groups or other bodies.

In its contents you will find research, opinions and expert advice, information about programs, seminars and exhibitions, useful topics related to everyday business, book presentations related to the world of business and success, the latest technology news, news and business publications.

4. European Network to Promote Women's Entrepreneurship (WES)

To enhance women entrepreneurship, the European Commission has set up the "European Network for the Promotion of Women Entrepreneurship". It has members from 30 European countries, including Iceland, Norway and Turkey. The network's representatives represent central national governments and institutes with the responsibility to promote women entrepreneurship. Network members are provided with advice, support, information and contact links on women entrepreneurship support programs. They also help to identify and implement good business practices.

5. General Secretariat for Equality

The General Secretariat for Equality is the governmental body responsible for planning, implementing and monitoring the implementation of equality policies for women and men in all areas.

The European Employment Strategy with the goals set by the Lisbon Council of Ministers in 2000, makes equal opportunities for men and women on an economic issue in terms of improving women's participation in employment and the labor market, as part of its competitiveness European and consequently the national economies of the Member

States and as a means of securing its development future and the preservation of its social systems.

The goal set to increase women's employment to 60% by 2020, as a means of developing the total employment needed by the EU. In addition it ensures a more representative participation of society as a whole in all sectors, thus achieving wider social cohesion. In particular, the promotion of equal access and development of the two sexes in the labor market and entrepreneurship ensures in part a fairer distribution of wealth, but also of human resources, while contributing to the alleviation of social exclusion and poverty.

At the same time, the development of policies that facilitate the integration into the labor market of women belonging to specific cultural or minority groups, apart from the respect for diversity and multiculturalism, reduces social exclusion in favor of social cohesion. Social cohesion is in turn a lever of economic growth. Thus, equality acquires both economic and political interest.

6. Research Center for Equality and Promotion of Women Entrepreneurship

The Research Center for Equality Issues (KETHI) was founded in 1994, it is a Legal Entity under Private Law of the wider Public Sector (General Government Agency). It is under the Ministry of Labor and Social Affairs, supervised by the General Secretariat for Family Policy and Gender Equality (GGOPIF).

1. It is **actively involved** in the promotion of gender equality in all areas of social, political, cultural and economic life, with the main goal of eliminating gender discrimination and inequality.
2. **Seeks** the integration of the gender dimension in all policies and actions (gender mainstreaming), as well as the development of positive actions in favor of women, so as to contribute to the elimination of gender discrimination, stereotypes and inequalities.
3. It **aims**, through its actions, to develop institutional-type interventions and to influence national policies, seeking at the equal promotion of the sexes, as well as the fight against the problems faced by women in private and public life.

Objectives

1. Supporting women who are victims of violence and / or multiple discrimination, through the provision of counseling services.
2. Production of scientific knowledge, through the conduct of research and elaboration, publication and publication of scientific studies in the field of gender equality.
3. Eliminate gender discrimination and inequalities, as well as strengthen the position of women, through the design, implementation, monitoring and evaluation of action plans
4. Development of actions on gender equality issues at work, entrepreneurship and social inclusion, through the provision of documentation and information.
5. Promoting the integration of the gender dimension, through the implementation of educational actions from the perspective of gender (gender training).
6. Promoting gender equality in special conditions of multiculturalism, through the undertaking of relevant initiatives.
7. Transportation of know-how and experience in counseling of women and socially vulnerable groups, from the perspective of gender.

7. National Chamber Network of Greek Women Entrepreneurs

(E.E.Δ.E.Γ.E.)

The National Chamber Network of Greek Women Entrepreneurs is a movement of women professionals that started in 2007 in Brussels and spreads throughout Europe with the aim of developing women's entrepreneurship and implementing the Lisbon decisions. The Network is made available to women entrepreneurs, members of the Greek Chambers, as well as those who want to join the production and declares war on female unemployment, devaluation and the inclusion of women in the reserves of the productive classes.

Objectives

- Awareness of the Chambers and their entrepreneur-members about the benefits of the full integration of women in the economy.
- Identify barriers to women's integration into the workforce.
- The participation of women in production units and decision-making centers

2.7.2 Programs to promote and support women entrepreneurship

Entrepreneurship combined with new technology, research and innovation plays a central role in the age of the new economy, contributing significantly to job creation, productivity, quality and the dynamic growth of the labor market.

The global trend for increasing business creation by women seems to be observed in our country as well, offering employment and income, but also jobs and growth in the country. But in order to maintain capacity and continue growth, support policies are needed.

Such policies are women entrepreneurship support programs that aim to develop, support and promote the entrepreneurship of women who want to do business, utilizing their knowledge, training and talents. The objectives of these programs include support actions and, in particular, technical assistance for the planning and implementation of business plans, information on financing possibilities, monitoring of the new company by expert consultants for some initial period of operation and financial support, such as subsidized loans and grants, for specific business expenses. This interest includes programs and actions funded by national and Community funds.

Such programs and actions that are currently in force are the following:

Community Initiative EQUAL

The EQUAL Community Initiative is a tool of the European Employment Strategy and aims at the experimental implementation and dissemination of new ways of combating discrimination and inequality in the field of employment. The EQUAL Community

Initiative builds on the experiences gained under previous EMPLOYMENT and ADAPT Community Initiatives and complements existing policies on equal opportunities in the labor market.

Basic principles of implementation of the Program are:

- Development Partnerships, as strong and binding agreements of institutions in the form of civil non-profit companies through which the projects are legalized
- Transnationality through the exchange of experiences & know-how and the development of joint actions in the thematic subjects of EQUAL
- Innovation in terms of processes and methods, objectives & content of actions
- Empowerment as an active participation of the target groups in the selection and implementation of the proposed interventions
- The horizontal approach to promoting equality between men and women
- The mainstreaming of innovative approaches focusing on national employment policies

The thematic areas of the programs implemented under this framework are based on and refer to the pillars of the European Employment Strategy which are:

1. Improving employment opportunities
2. The Development of entrepreneurship spirit
3. Encouraging the adaptability of businesses and employees
4. Enhancing equal political opportunities for men and women
5. Supporting the social & professional integration of asylum seekers

ΕΠΑΝ ΙΙ- WOMEN ENTREPRENEURSHIP

The "Women Entrepreneurship" Program is implemented in the framework of the Operational Program "Competitiveness and Entrepreneurship"– (ΕΠΑΝ ΙΙ) and is part of Priority Axis 2, which seeks the creation and expansion of extroverted entrepreneurship, as a strong and capable condition for the productive upgrading of the country to high value-added goods and services, with the integration of knowledge, quality and innovation..

The program aims to facilitate - through financial aid - the establishment of new businesses by women (Women Entrepreneurship), in almost all areas of economic activity. The specific objective of the program is to shift the entrepreneurship growing in the country from need entrepreneurship to opportunity entrepreneurship.

The amount of subsidy for the "Women Entrepreneurship" program is:

1. from **30.000€** to **200.000€** for companies in the processing sector and the recycling and pollution reduction sector
2. from **30.000€** to **100.000€** for service and tourism businesses
3. from **30.000€** to **80.000€** for commercial enterprises

ΕΠΑΝ ΙΙ- Integrated intervention to support women's employment by strengthening entrepreneurship

This Program "Integrated Intervention to Support Women's Employment by Enhancing Entrepreneurship" is co-financed by the European Social Fund (ESF), under the Operational Program "National additional access to the labor market for women at risk of unemployment, unemployed jobseekers and inactive women.

The Total Budget of the Program is 40,000,000 euros Public Expenditure. The Public Expenditure of the program is co-financed by the European Union, and in particular by the European Social Fund (ESF), and by the Greek State.

In this context, the following two Reactions are strengthened:

Reaction 1

Integrated intervention to support women's employment by strengthening entrepreneurship for **women 18-35 age**.

Reaction 2

Integrated intervention to support women's employment by strengthening entrepreneurship for **women 36-64 age**.

The Reactions will be implemented based on the Approved Program Guide, which is an integral part of this Decision. The Program Guide describes in detail the conditions of participation, the required supporting documents, the way of submitting proposals, the process of examination and evaluation of proposals, their inclusion for financing, the method of payment of financing, the process of control and monitoring, the obligations of the beneficiaries and the other terms of the Program.

Reference Areas: Eastern Macedonia & Thrace, North Aegean, Western Greece, Epirus, Thessaly, Ionian Islands, Peloponnese, Crete

Interreg Europe -Female participation in high-tech enterprises (FEMINA)

The project "Women Entrepreneurship in the fields of High Technology" (FEMINA – Female Participation in High Tech Enterprises) co-financed by the European Regional Development Fund through the INTERREG EUROPE 2014 - 2020 Program.

FEMINA examines how to identify, implement, monitor and evaluate those measures that will remove barriers to women's entrepreneurship in high technology as well as barriers to employment and career advancement in medium-sized enterprises high tech. In this context, FEMINA partners work together at interregional level to achieve their overall goal: to ensure the integration of selected policies with specific measures to promote women's participation in high-tech entrepreneurship, with an emphasis on the areas of RIS3 strategies.

FEMINA partners believe that the increased participation of women in small & medium-sized high-tech enterprises can make them more competitive. This belief, based on



academic studies and practical experience, should become part of general policy. From Greece, partners in the project are the Athens University of Economics and the Regional Development Fund of Central Greece.

3. MAPPING WOMEN ENTREPRENEURSHIP IN GREECE

3.1 Incentives for the development of women entrepreneurship

At this point it is important to study the motivations that actuate women into entrepreneurship in relation to men. To begin with, similar motivations between men and women are the need for independence and the need to achieve. It is even claimed that different career motivations are what give a different form to entrepreneurship.

The main reasons that can lead a woman to start her own business are, first of all, her financial recovery. Entrepreneurs expect a return on investment, which will not only compensate them in terms of time and money, but will reward them for the risks and initiatives they have taken in the course of their business. Independence is important as well. The freedom to work independently is definitely another reward and motivation of entrepreneurship. In addition, the interest in the subject and finally, personal-family reasons.

3.2 Inhibitory factors for the development of women entrepreneurship

Several studies have been done on the issue of women entrepreneurship, including the various obstacles and challenges in her business career. The main factors that significantly affect the establishment of a business by women, are social, economic, political environment, infrastructure and emerging market.

The inhibitory factors are presented in more detail below:

1. *Lack of available time:* Family obligations never stop for the woman. Women still have the main responsibility of the house. This is why women entrepreneurs find it quite difficult to harmonize family and work issues. We should even point out that their entry into self-employment is delayed and prevented until their children reach adulthood.
2. *Traditional stereotypes:* Despite the increase of women in the business sector and despite their knowledge and skills, they seem to face particular difficulties

which are reinforced by the social position of women and cultural and social stereotypes, projecting the man.

3. Entrepreneur as something "normal" while the woman entrepreneur as something "different" and "strange".
4. *Lack of funds*: The main problem in starting a business is the money, but also the knowledge capital. A large proportion of women are employed in low-income industries. This makes it difficult to raise the required funds. In addition, financial institutions are quite cautious in lending to women businesses.
5. *Lack of networking and the social position of women*: The importance of social networks for an entrepreneur is great enough. The woman, however, spends more time in her personal relationships, that is, in the relationship with the family, than in social networking.
6. *Lack of experience*: An ideal condition is to have a lot of technical and administrative knowledge, skills and talents. But for those who do not have the above characteristics, the ideal solution is experience. The woman often due to her insecurity, which results from lack of experience, hesitates to turn to entrepreneurship.
7. *Lack of business standards*: Society is less open to accepting women entrepreneurs, and the models of successful women entrepreneurs are not promoted at all or are not promoted in the right way.

In addition, a common phenomenon, which particularly concerns our country, is that despite the high qualifications of many working women, they face difficulty in rising to senior management positions. This is the main reason why the largest percentage of women turn to the public sector.

There are many obstacles to the development and advancement of women in the workplace. In fact, the main ones are:

1. Differences in management style

2. Stereotypes and prejudices
3. Human resource management practices
4. The balance of work and personal life

So this is called the "glass roof effect". The phenomenon of the "glass roof" is present in all sectors of the Greek economy. According to surveys and data provided to us by KETHI, in companies that reach about ten employees, women amount to 36.1%, but about 17.7% hold salaried-hierarchically higher jobs, positions that belong to the higher than 10% of the corporate salary scale.

The relationship between the "glass roof" and the size of the business is proportional. That means, the larger its size, the greater the specific phenomenon. In the smaller companies, which consist of 10-49 employees, 58% of women fill top jobs of their top positions according to their total employment in the company. In medium-sized companies, which consist of 50-99 employees, women hold only 51% of their top jobs. And finally, in the largest companies that consist of 100+ employees, the total number of top positions allocated to them amounts to 30%, difficulties that reach an even greater degree.

It is especially important to mention that over the years other similar terms such as that of the «glass roof» have appeared. Specifically, such is the term "sticky floor". This term was used to describe exactly the same situation as in the case of the "glass roof", perhaps to a slightly more disappointing degree for the difficulties of their development in the workplace. Finally, the optimistic side is given by the term "labyrinth effect" (labyrinth effect) which shows that despite the difficulties faced by women there is a solution, the way out of this labyrinth.

3.3 Social Stereotypes in the career of women

Stereotypes are entrenched perceptions that characterize an individual or a group, or even an entire society. The adoption of stereotypes is strongly linked to the performance of some characteristics that function as elements of differentiation. One such feature is

that of gender. Societies, from antiquity to the present day, are characterized by the strong existence of stereotypical perceptions around gender. Thus, they attribute specific characteristics to the man and the woman which are claimed to affect them in all areas of their lives.

Traditionally, the characteristics that express independence and power, are attributed to the male sex, while those of weakness and charm to the female. In a sense, the female side was identified with sexuality and the need for protection. More specifically, the man is attributed characteristics such as those of self-confidence, ambition, competitiveness and a generally strong personality. On the contrary, women seem to show weaknesses, less productive, even passive.

Because of these perceptions that existed and continued, women did not have high expectations for themselves or they didn't trust many times in their abilities, unlike men who are strong and assertive. Even today, stereotypes and prejudices continue to exist, which strongly influence the entry of women into leadership, creating a negativity that follows her in the field of employment in general. This phenomenon is not only related to our country but is a global issue.

The employment factor is very important for a person both financially and emotionally. In particular, entering in the field of employment, the primary benefit it offers is undoubtedly that of economic stability. The financial benefits offered boost either family or individual income and offer a sense of independence to the employee. It was this need that initially pushed women to seek their place in the employment. However, it is not the only benefit that employment offers. When the person feels that he/she is offering, it contributes to his psychological situation as this way he feels useful. Still, the workplace is conducive to the socialization of individuals.

Studying the field of employment one will discover a disproportion in the workforce. This disproportion concerns the gender of the employees. Thus, it seems that the largest percentage of positions is filled by male employees, while women are a minority. This is explained by considering what has been said about stereotypes. For these reasons, women are treated as less productive than men and less dynamic.

However, one cannot ignore the steps that have been taken to change this phenomenon. The presence of women in the workplace has clearly become more pronounced in recent years. It seems that women are increasingly trying to obtain a place in the labor market and to a large extent they succeed. Even there, however, there are some obstacles that are strongly related to the remnants of the perceptions of the past.

The participation of women in the field of employment has improved, but issues related to their professional careers remain largely unresolved. So their ambition to get a better position is not being satisfied. In particular, the senior and top executives of the largest percentage of companies are men. Women are filling inferior positions which do not require administrative qualifications. This is because both male employees and society at large believe that women be inferior to men in solving the problems that arise in a business. Their ability of leadership and administration are therefore questionable.

Regarding the above, the professional career of women is characterized by a stagnation. Thus, it is difficult for a woman to achieve her promotion in the field of employment, even if there is a need to fill a senior position. Even though, there is an employment vacancy will be preferred a man with less working experience than a woman who is already employee because they believe that the man will respond better.

In conclusion, despite the developments that have been observed in the field of employment in terms of gender discrimination, the remnants of the perceptions of the past are able to largely halt the work process of women, as a result, the representation of women in prestigious positions in companies it becomes a dead end.

3.4 Sexual harassment of women in the employment

Sexual harassment is the intimidation or coercion of a sexual nature and the unwanted or inappropriate promise of rewards in return for sexual favors. Sexual harassment includes a range of actions from mild harassment to sexual abuse or assault. Often, the perpetrator is in a position of power over the victim (due to gender, age, or social, political, educational, or employment relationships).

As anti-social behavior, sexual harassment violates human dignity, the principle of equal treatment and fundamental human rights in the field of employment. Here are some basic statistics on sexual harassment in the field of employment:

1. 79% of the victims are women
2. 51% are harassed by a boss and 49% by a colleague
3. Large companies, trade and the banking industry are the largest industries where sexual harassment occurs
4. 12% receive dismissal threats if they do not comply with their demands
5. 38% of cases were committed by someone of a higher degree
6. The targets of sexual harassment are mainly women under the age of 40

The effects of sexual harassment on women are varied and adversely affect their mental and physical health, social life and career. More specifically, the negative consequences include the following:

1. Psychological stress and deterioration of health
2. Decreased work performance as a result of stressful conditions and increased fear of a recurrence of harassment
Η γυναίκα γίνεται αντικείμενο κριτικής και σχολιασμού
3. The victim becomes the "accused" and his way of life and privacy are often attacked
4. Loss of confidence in environments similar to those where harassment occurred
5. Loss of confidence in the types of people who occupy similar positions with the person being harassed or their colleagues
6. Reduced opportunities for learning and development at work
7. Forced change of jobs and unemployment

4. MAP OF WOMEN ENTREPRENEURSHIP IN CORFU- ANALYSIS OF QUESTIONNAIRE ANSWERS

4.1 General data of the Ionian Islands-Corfu region

The Ionian Islands Region has a total area of 2,318 sq.km and covers 1.8% of the total area of the country. It consists of the Prefectures of Corfu, Lefkada, Kefallinia & Ithaca and Zakynthos and according to the new administrative division ("Kapodistrias") consists of 33 new municipalities and 6 communities, which remained for national or economic reasons. The seat of the Region is located in Corfu. In total, the Region has 32 islands, small and large, of which only 13 are inhabited. As far as its population is concerned, it amounts to 202,000 and corresponds to 1.9% of the total population of the country.

Particularly:

- shows the second largest "intensity of participation" of human resources in the production process with the quota of the economically active population aged 15-64 in the total population of the Region amounting to 69.7% (compared to 67.9% in Greece and 71, 7% in the EU27 (Eurostat 2012). Women in the Region have significantly lower levels of participation than men (60.2% vs. 79.0% of men).
- In terms of employment, participation between the ages of 20-64 is estimated at 64.9% (compared to 55.3% in the country and 68.4% in the EU27- Eurostat 2012). This performance, although characterized by strong seasonal fluctuations, is the best among the regions of the country, although it is far from the employment target for 2020 (70% - based on the NRP). Regarding the gender discrimination in employed women, a significantly lower employment rate is recorded compared to men (53.1% compared to 76.3%).
- Respectively, the Ionian Islands show the lowest unemployment rate among the regions of the country (14.8% in the ages 20-64, compared to 24.1% for the country and 10.2% for the EU27- Eurostat 2012) Unemployment of women is significantly higher than that of men (20.2% vs. 10.7% for men), but smaller percentage than what happens in

most of the country's regions. Unemployment among young people is comparatively lower (22.7%, compared to 55.3% for the country and 22.9% for the EU27).

The same is observed of long-term (> 12 months) unemployment (40.3% vs. 59.3% for the country and 44.6% for the EU27). Unemployment is also lower for graduates of higher education (10.2%, compared to 16.6% of people in secondary education and 13.8% of people with primary education - ELSTAT 2012).

Unemployment characteristics show a small number of recruitments despite the increase in dismissals. In addition, the relatively low unemployment rate in the Ionian Islands, as well as in other island regions, is obviously also due to the structure of production in these areas. The small family business that dominate in all sectors of the economy are characterized by relative stability in employment, while the share of restructured processing is relatively small. These characteristics are consistent with the developments observed in unemployment. It is obvious that these unemployment rates are also closely linked to the dominant position of seasonal tourism in the economy of the prefectures of the Region.

ΔΕΙΚΤΗΣ	ΕΕ27	ΕΛΛΑΔΑ	ΙΟΝΙΑ ΝΗΣΙΑ
Οικονομικά ενεργός πληθυσμός 15-64 ετών (%)	71,73	67,93	69,68
Οικονομικά ενεργός πληθυσμός 15-64 ετών - Άνδρες (%)	77,93	77,37	78,99
Οικονομικά ενεργός πληθυσμός 15-64 ετών - Γυναίκες (%)	65,55	58,41	60,21
Συμμετοχή στην απασχόληση 20-64 ετών (%)	68,4	55,3	64,9
Συμμετοχή στην απασχόληση 20-64 ετών - Άνδρες (%)	74,6	65,3	76,3
Συμμετοχή στην απασχόληση 20-64 ετών - Γυναίκες (%)	62,4	45,2	53,1
Ποσοστό Ανεργίας 20-64 ετών (%)	10,2	24,1	14,8
Ποσοστό Ανεργίας 20-64 ετών - Άνδρες (%)	10,1	21,3	10,7
Ποσοστό Ανεργίας 20-64 ετών - Γυναίκες (%)	10,3	27,8	20,2
Ποσοστό Ανεργίας Νέων 15-24 ετών (%)	22,9	55,3	22,7
Ποσοστό Ανεργίας Νέων 15-24 ετών - Άνδρες (%)	23,5	48,4	15,8
Ποσοστό Ανεργίας Νέων 15-24 ετών - Γυναίκες (%)	22,1	63,2	34,2
Μακροχρόνια ανεργία (%)	44,6	59,31	40,37

Chart 1. Employment and unemployment indicators of P.I.N. in relation to the country and the EU27

S	W	Weaknesses
<ul style="list-style-type: none"> Υψηλή αναγνωρισιμότητα ως δημοφιλούς και διεθνώς γνωστού τουριστικού προορισμού Οικονομική εξειδίκευση σε συγκεκριμένες μεταποιητικές δραστηριότητες του πρωτογενή τομέα Ισχυρά & Διαχρονικά Πολιτισμικά Στοιχεία (πόλη-μνημείο UNESCO κλπ) - Ιστορική και πολιτισμική παράδοση Σημαντική βιοποικιλότητα, περιοχές φυσικού κάλους – NATURA Πανεπιστήμιο και Τ.Ε.Ι με ερευνητικές δυνατότητες σε πεδίο όπως η βιο-πληροφορική, η αγροδιατροφή και η πολιτιστική κληρονομιά Τοπικά προϊόντα / «Καλάθι Περιφέρειας» (Λάδι – κρασί– αλλαντικά κλπ) Θαλάσσιοι πόροι (αλιεία, θαλάσσια χλωρίδα και πανίδα) 		<ul style="list-style-type: none"> Χαμηλό επίπεδο Ε&Α, έλλειψη καινοτομικής κουλτούρας στις επιχειρήσεις & χαμηλός βαθμός διάχυσης ΤΠΕ Οικονομία βασισμένη σε παθασιακά μοντέλα, μονοκαλλιέργειες και «μαζικά» πρότυπα Νησιωτική περιφέρεια με τα σχετικά μειονεκτήματα σε (αυξημένο κόστος διακίνησης και διαβίωσης κτλ.) Χαμηλό εκπαίδευτικό επίπεδο πληθυσμού Χαμηλή εξωστρέφεια (δίκτυα προώθησης) & περιορισμένη τυπικότητα (πιστοποίηση – τυποποίηση) Έλλειψη διατομεακών και διακλαδικών συνεργασιών
O	T	Threats
<ul style="list-style-type: none"> Νέα καταναλωτικά πρότυπα προϊόντων & υπηρεσιών (τοπικά προϊόντα, ειδικά τουρισμός κλπ) που προσφέρουν δυνατότητες μεγαλύτερης προστιθέμενης αξίας. Νέες μέθοδοι παραγωγής, τεχνολογικές και ψηφιακές δυνατότητες, που ενισχύουν την παραγωγικότητα, την προβολή και την απόδοση Νέες τεχνολογίες ενεργειακής εξοικονόμησης και μείωσης περιβαλλοντικού αποτυπώματος Στροφή των ΑΕΙ/ΤΕΙ της Περιφέρειας σε αντικείμενα έρευνας συναφή με την περιφερειακή εξειδίκευση Νέες ευρωπαϊκές περιφερειακές στρατηγικές για ευφυή εξειδίκευση, θαλάσσια οικονομία, συγκρότηση Μεγρο-Περιφέρειας Αδριατικής-Ιονίου Αξιοποίηση της τουριστικής αγοράς προς όφελος και άλλων τομέων της περιφερειακής οικονομίας 		<ul style="list-style-type: none"> Δυσμενές οικονομικό περιβάλλον εξαιτίας της κρίσης Σημαντικός διεθνής ανταγωνισμός στους κλάδους εξειδίκευσης Οικονομική εξειδίκευση σε τομείς χαμηλής τεχνολογίας Ανταγωνισμός από οικονομίες χαμηλού κόστους Περιβαλλοντικοί κίνδυνοι

Chart 2. SWOT Analysis for P.I.N.

The prefecture of Corfu accounts for 1.1% (104,371) of the country's population according to the last census of 2011.

The economy of Corfu island is based mainly on tourism and agriculture. Thousands of tourists flood the island of Corfu especially during the summer months every year and the tourist currency is the main income of the people of Corfu. The development of tourism on the island was particularly facilitated by the transport connection (air and ferry) which is associated with the corresponding increase in tourist facilities. In addition, the short distance from Italy has enhanced the tourist traffic of the island over time, as the Italians are the nationality that prefers the island of Corfu more than any other European nationality for summer holidays.

14% of the economically active in the city of Corfu are unemployed. Of the unemployed, 53% are women, while youth unemployment among all economically active people is

4.6%. As in youth unemployment as well, women have a small percentage lead over young people, accounting for 52.7%.

	Οικονομικώς ενεργοί						Ανεργοί	Οικονομικώς μη ενεργοί
	Σύνολο	Απασχολούμενοι				Δεν δήλωσαν κλάδο δραστηριότητας		
		Σύνολο	α' γενής	β' γενής	γ' γενής		Σύνολο	
Περιφέρεια Ιονίων Νήσων	85.348	72.645	13.737	12.541	42.170	4.197	12.703	124.260
Νομός Κέρκυρας	46.042	38.532	6.062	6.051	23.803	2.616	7.510	65.039
Δήμος Κέρκυρας	18.009	15.516	321	2.300	11.769	1.126	2.493	23.523

Chart 3. Economically active, inactive population and employed by sector of economic activity

4.2 Local maps of women entrepreneurship in Corfu

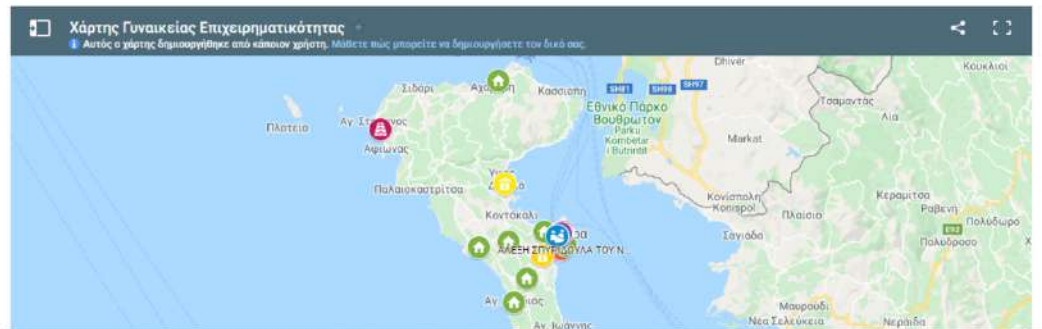
The following are the areas of business activity of the existing women's companies in Corfu and their recording on the map.

Χάρτης Γυναικείας Επιχειρηματικότητας

Παρακάτω μπορείτε να βρείτε επιχειρήσεις σχετικά με τα παρακάτω επαγγέλματα:

- Ασφαλιστικούς πράκτορες,
- Λογιστικά Γραφεία - Φοροτεχνικά,
- Ενοικιαζόμενα δωμάτια,
- Μεσιτικά Γραφεία,
- Φροντιστήρια Ξένων Γλωσσών,
- Ταχυμεταφορές,
- Συμβουλευτικές εταιρείες,
- Ανθρωποκεία,
- Γραφίστες,
- Είδη Γάμου - Βάπτισης.

Πατήστε στο αριστερό μέρος του παραθύρου του Χάρτη προκειμένου να εμφανιστούν τα φίλτρα των επιχειρήσεων.

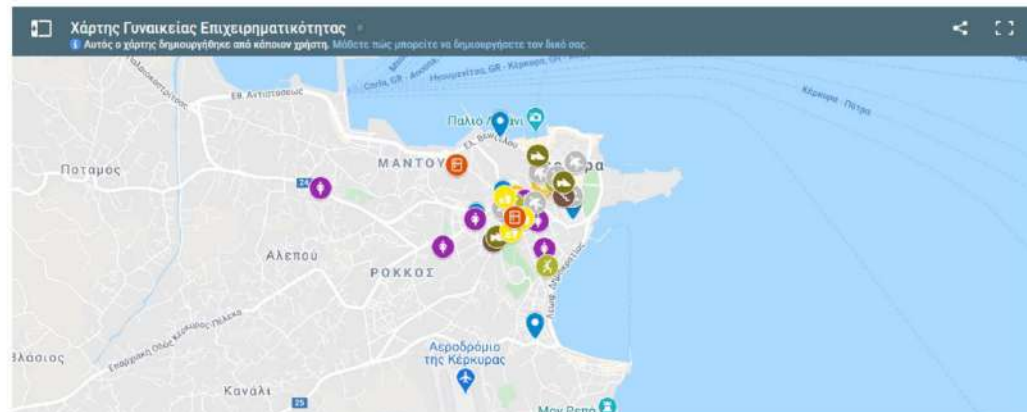


Χάρτης Γυναικείας Επιχειρηματικότητας 2

Παρακάτω μπορείτε να βρείτε επιχειρήσεις σχετικά με τα παρακάτω επαγγέλματα:

- Κομμωτήρια,
- Οπτικά,
- Είδη Καλυμνικών,
- Σχολή Χορού,
- Ενδύματα,
- Εμπορία Επίπλων - Ειδών σπιτιού,
- Υποδήματα,
- Διατροφολόγοι - Διαπολόγοι,
- Ηλεκτρικά Είδη.

Πατήστε στο αριστερό μέρος του παραθύρου του Χάρτη προκειμένου να εμφανιστούν τα φίλτρα των επιχειρήσεων.

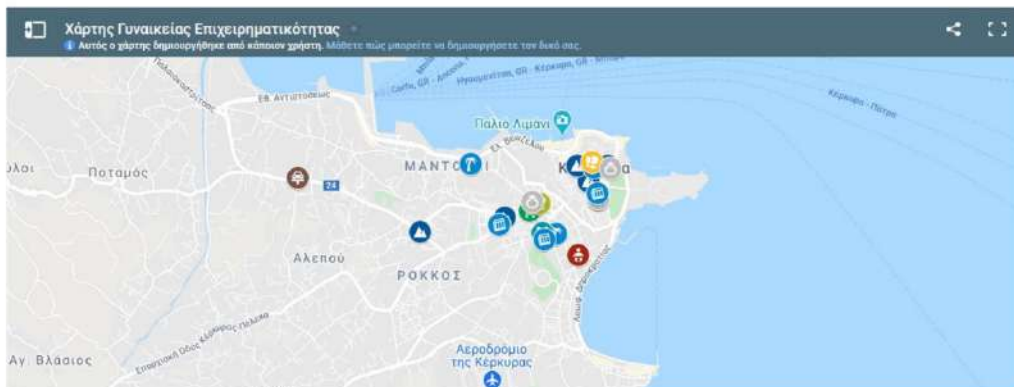


Χάρτης Γυναικείας Επιχειρηματικότητας 3

Παρακάτω μπορείτε να βρείτε επιχειρήσεις σχετικά με τα παρακάτω επαγγέλματα:

- Έργα Τέχνης - Δώρα - Τουριστικά Είδη - Κοσμήματα - Εκκλησιαστικά Είδη,
- Super Market - Παντοπωλεία,
- Τουριστικά Γραφεία,
- Λογοθεραπεία,
- Παιδικά Σταθμοί,
- Οδοντίατροι,
- Εστίαση Καφέ Μπάρ,
- Κοσμήματα,
- Διαφήμιση - Διαφημιστικά Είδη
- Συνεργεία Αυτοκινήτων.

Πατήστε στο αριστερό μέρος του παραθύρου του Χάρτη προκειμένου να εμφανιστούν τα φίλτρα των επιχειρήσεων

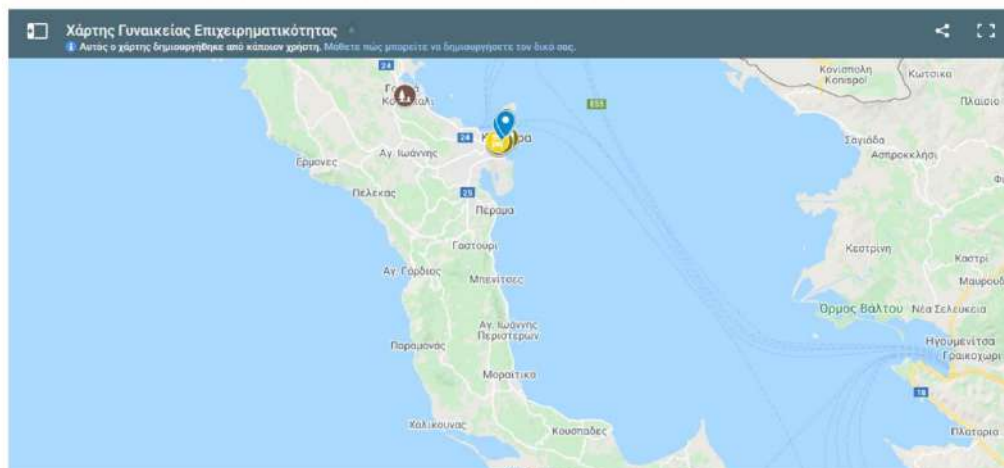


Χάρτης Γυναικείας Επιχειρηματικότητας 4

Παρακάτω μπορείτε να βρείτε επιχειρήσεις σχετικά με τα παρακάτω επαγγέλματα:

- Βιβλιοπωλεία - Εκπαινώσεις - Εκδόσεις
- Σχολές Οδηγών
- Γεωργικά Προϊόντα
- Ελασχορμητισμοί
- Διοργάνωση Εκθέσεων Εκδηλώσεων

Πατήστε στο αριστερό μέρος του παραθύρου του Χάρτη προκειμένου να εμφανιστούν τα φίλτρα των επιχειρήσεων



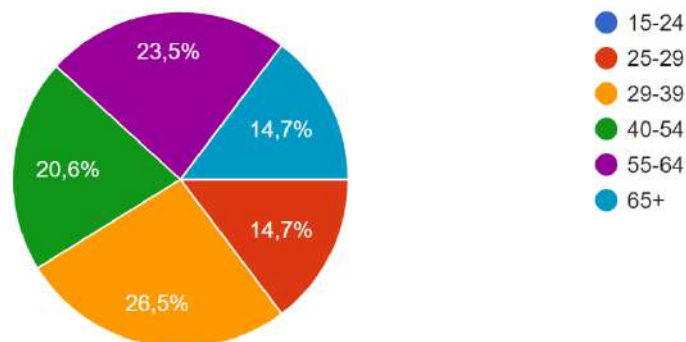
4.3 Mapping of entrepreneurship and the problems of entrepreneurs in the area of Corfu

In the framework of the project, the following questionnaire was sent electronically, because due to COVID-19 it was not possible to have live interviews, in the existing women's companies of Corfu <https://docs.google.com/forms/d/1KeCCWmLsDf1-7kab8yRWTDpU9HxaD4abAOqTusRgXN8/edit> in order to record the current situation and the problems experienced by women entrepreneurs. Due to the standards of the General Data Protection Regulation (GDPR) the questionnaire is strictly anonymous and the collected data are used entirely on behalf of the project.

Following is being presented the data.

Age

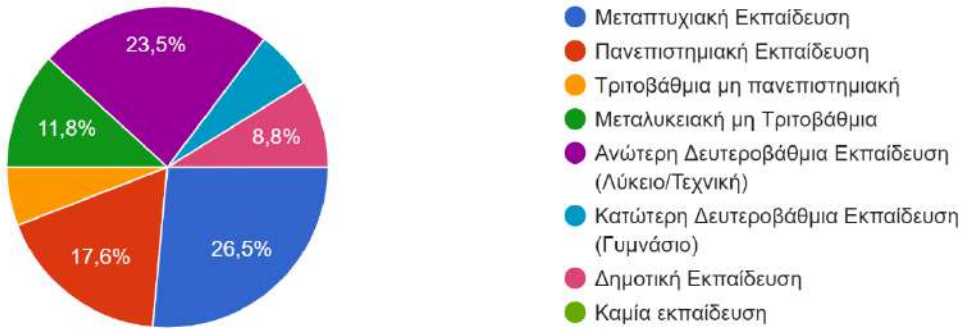
The age of the women surveyed shows a different distribution. More specifically, 26.5% are aged between "29-39", 20.6% are aged between "40-54", 23.6% have "55-64" while 14.7% have "65+" and "25-29" respectively.



Educational Level

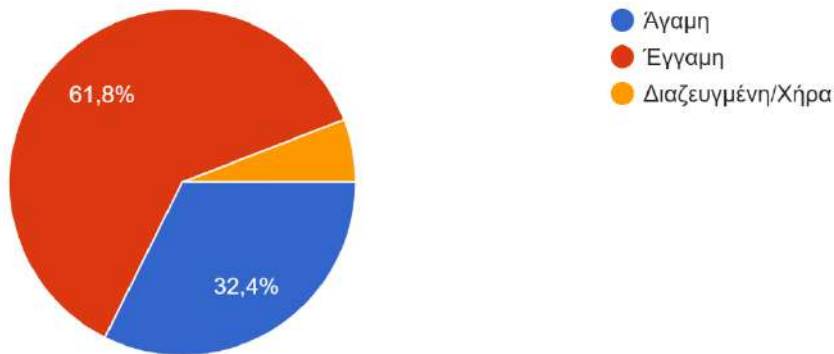
The responses of the women surveyed show a different distribution. More specifically, the largest proportion (26.5%) of the women's declared 'Lower secondary education (Gymnasium)', followed by a rate equal to 23.5% of the "Higher secondary education (High school/Technical)", 17.6% declared "University education", while a small

percentage of the answers correspond to a declining number in the replies "Post-secondary non-higher", "Primary education" and lastly "Higher non-university"



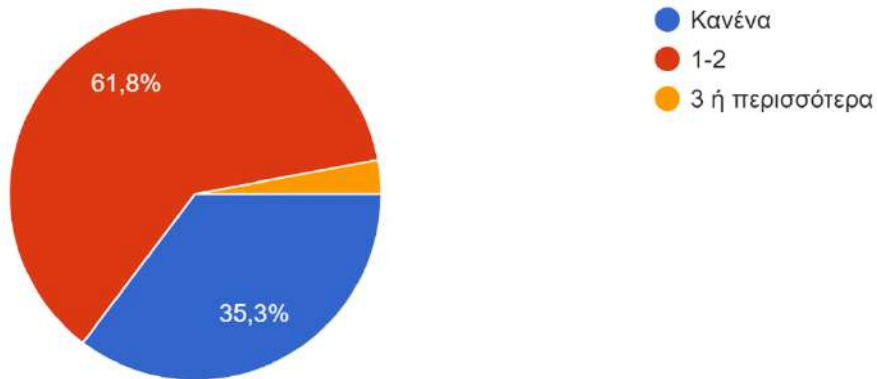
Family status

The largest proportion (61.8%) of those surveyed stated 'Married', while 32.4% stated 'Unmarried'. Finally, the remaining percentage of replies corresponds to 'Divorced/Widow'



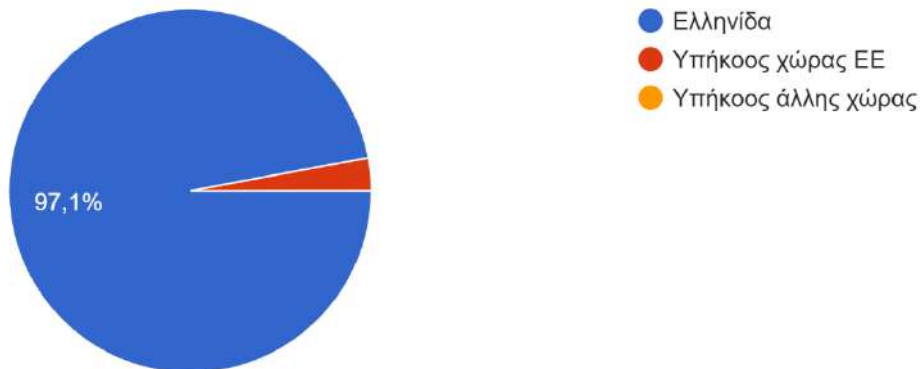
Number of Children

The largest proportion (61.8%) of those surveyed '1-2', while 35.3% stated 'None'. Finally, the remaining percentage of replies corresponds to '3 or more'



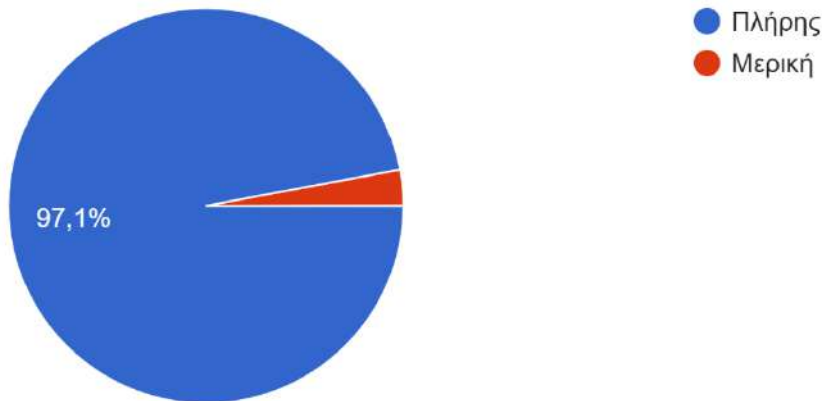
Citizenship

The majority of women surveyed (97.1%) declared "Greek", while a small percentage declared "EU national"



Full-time or part-time

The majority of women surveyed (97.1%) declared 'Full', while a small percentage declared 'Partial' employment.



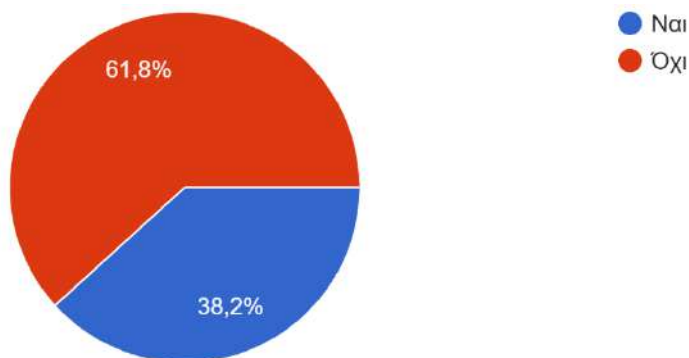
Main current activity (if part-time)/Previous activity (if full-time)

The following answers were received: (In parentheses is the frequency of responses)

TOURISTIC SECTOR (5), RESTAURANT (3), HAIR SALON (2), PRIVATE SERVICE (2), MINI MARKET (2), ACCOUNT OFFICE, JEWELRY STORE, FLOWER SHOP, OPTICA STORE, BAKERY, WORKING OPERATIONS,

Previous business activity

The majority of women surveyed (61.8%) stated that they have no previous business activity, while the remaining percentage (38.2%) stated that they had.

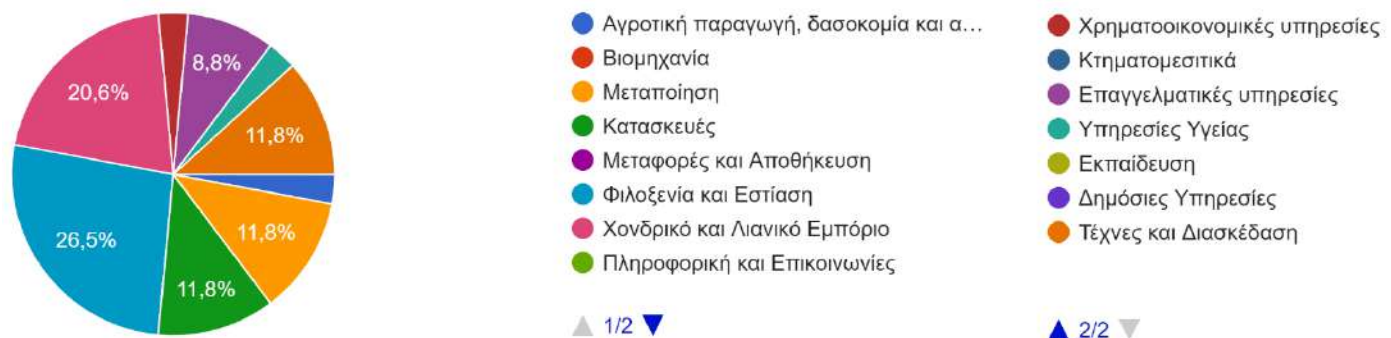


- **Start Date**
- • 6 Enterprises started in 1990
- • 3 Enterprises started in 1980
- • 3 Businesses started in 2010

- 2 Businesses started in 2019
- The other companies had different start. They were declared from 1966 to 2018.

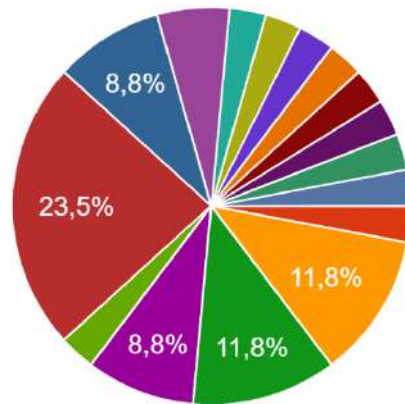
Economic activity sector

The responses of the women surveyed show a different distribution. More specifically, 26.5% of women stated that their business sector is "Hospitality and Focus", followed by 20.6% who stated "Wholesale and retail", 11.8% corresponding to the answers "Manufacturing", "Arts and entertainment" and "constructions", respectively. While the 'Financial Services', 'Health Services' and 'Agricultural Production, Forestry and Fisheries' have a lower incidence rate.



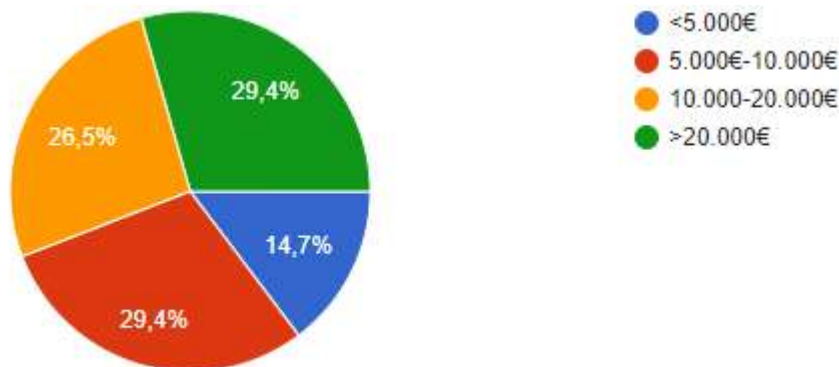
Specific area of business activity

The responses of women surveyed are different. More specifically, 23.5% of women declared as a sector of activity "Tourist enterprises", 11.8% of women declared "Commercial shops", "Gyms, salons, beauty salons", respectively. 8.8% stated "Crafts-Crafts" and "Catering & Entertainment Enterprises", respectively. While a smaller percentage of responses corresponds to the categories "Partnerships", "Education", "Contractors", "Website Construction", "Hairdresser", "Mini Market", "Fruit Shop".



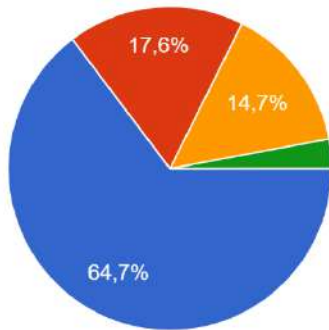
Initial Capital for the Start of the Business

29.4% of women surveyed stated that the required initial capital for the company is «5.000€-10.000€» and ">20,000€", respectively. 26.5% stated «10.000€-20.000€», while the remaining percentage stated "<5,000€".



Source of the initial capital?

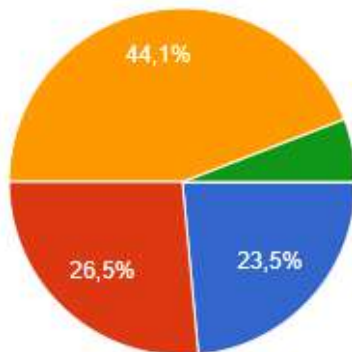
64.7% of women stated that the likely source of the initial capital is from "Personal savings", 17.6% stated from "Family-Friends", 14.7% stated from "Bank lending", while the rest, small, percentage declared from "Subsidy".



- Προσωπικές αποταμιεύσεις
- Οικογένεια-Φίλοι
- Τραπεζικός δανεισμός
- ΕΠΙΔΟΤΗΣΗ

Number of salaried staff in the company

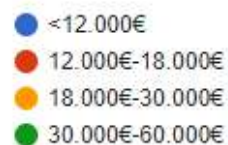
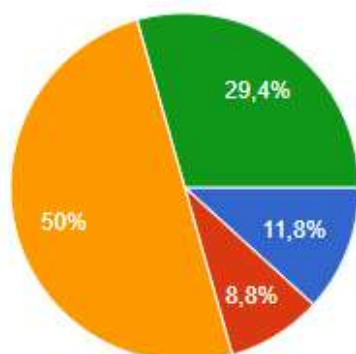
44.1% of women surveyed stated the number of paid staff in the company is "1-3", 26.5% stated "Family member, unpaid", 23.5% stated "None", while the remaining percentage stated "4-10".



- Κανένας
- Μέλος οικογένειας, άμισθο
- 1-3
- 4-10
- 11-20
- <20

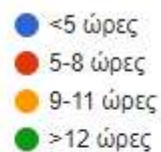
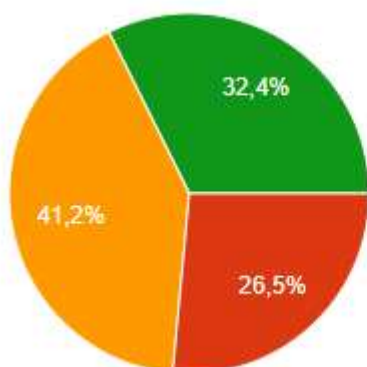
Annual turnover of the company

50% of women surveyed stated their company's annual turnover was «18000€-30000€». 29.4% stated their turnover was «30.000€-60000€», 11.8% stated '<12000'. While, 8.8% of the total amounted to«12.000€-18.000€»



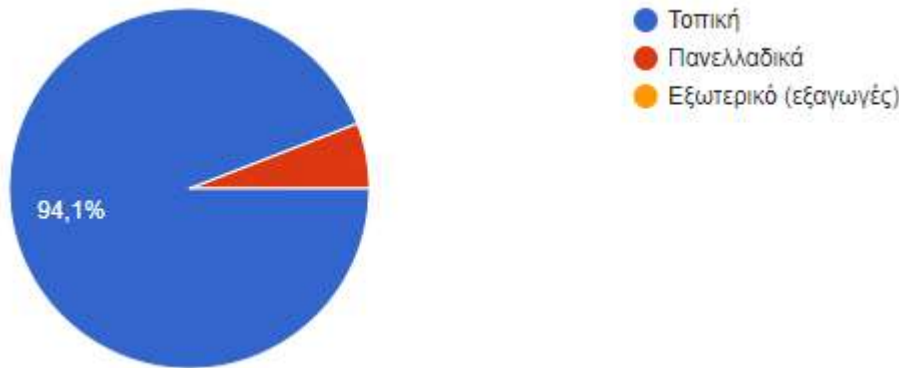
Average daily work

41.2% of women surveyed stated the average daily work is '9-11', 32.4% stated '>12hrs', while the remaining proportion of responses corresponded to '5-8 hours'.



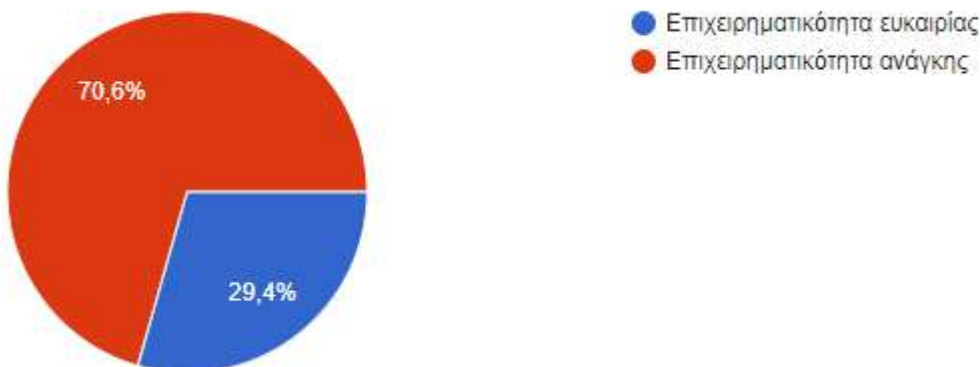
Business reference market

The majority of women (94.1%) stated that their company's reference market is "Local".



What is the point of doing business?

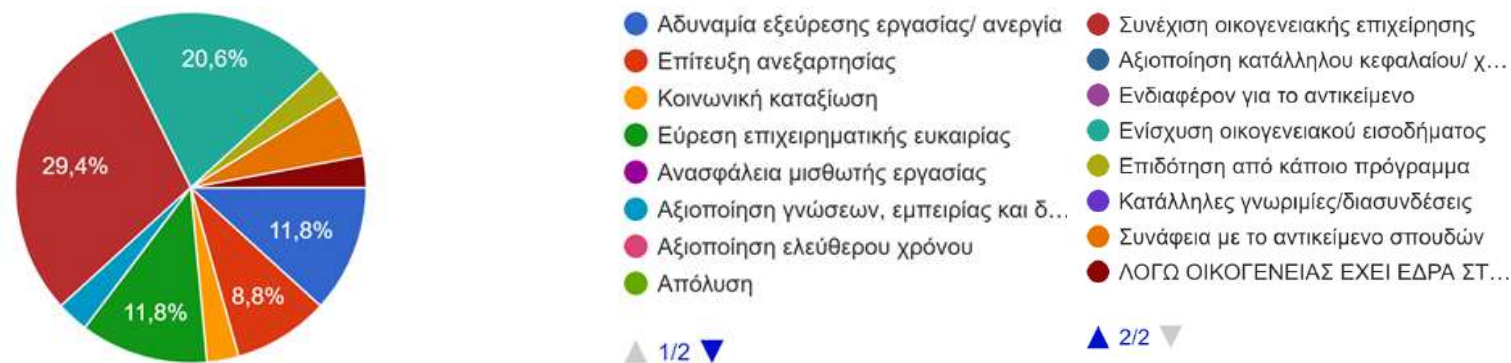
The majority of women surveyed (70.6%) stated that the reason for doing business is "Entrepreneurship of need". While 29.4% stated the reason for doing business is "Opportunity Entrepreneurship".



What factors specifically determined your initial decision to do business?

A percent equal to 29.4% stated that the factor that defined the initial decision to do business is "Continuation of a family business", 20.6% of women replied "Strengthening family income". In addition, 11.8% stated "Unable to find a job" and "Finding a business opportunity", respectively. While, the other women stated the following answers: 'Using

knowledge, experience and skills', 'Achieving independence', 'Subsidy from a programme', 'Relevance to the subject of study', 'Social recognition'.

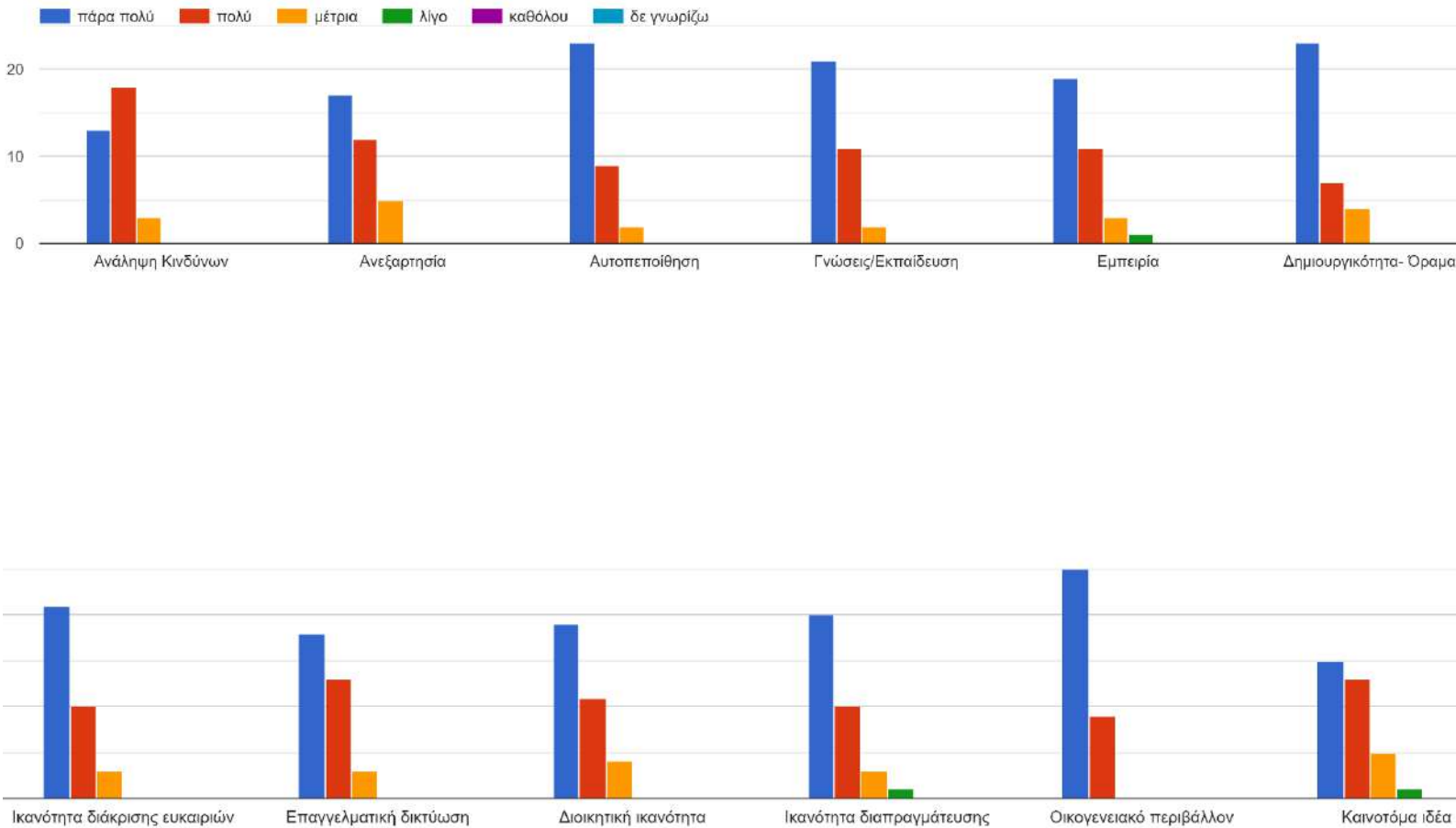


How important are the following characteristics in terms of the qualities/skills that a female entrepreneur must possess in order to succeed?

The majority of women assessed the degree of importance of properties/competences with "Very " and "Very Much".

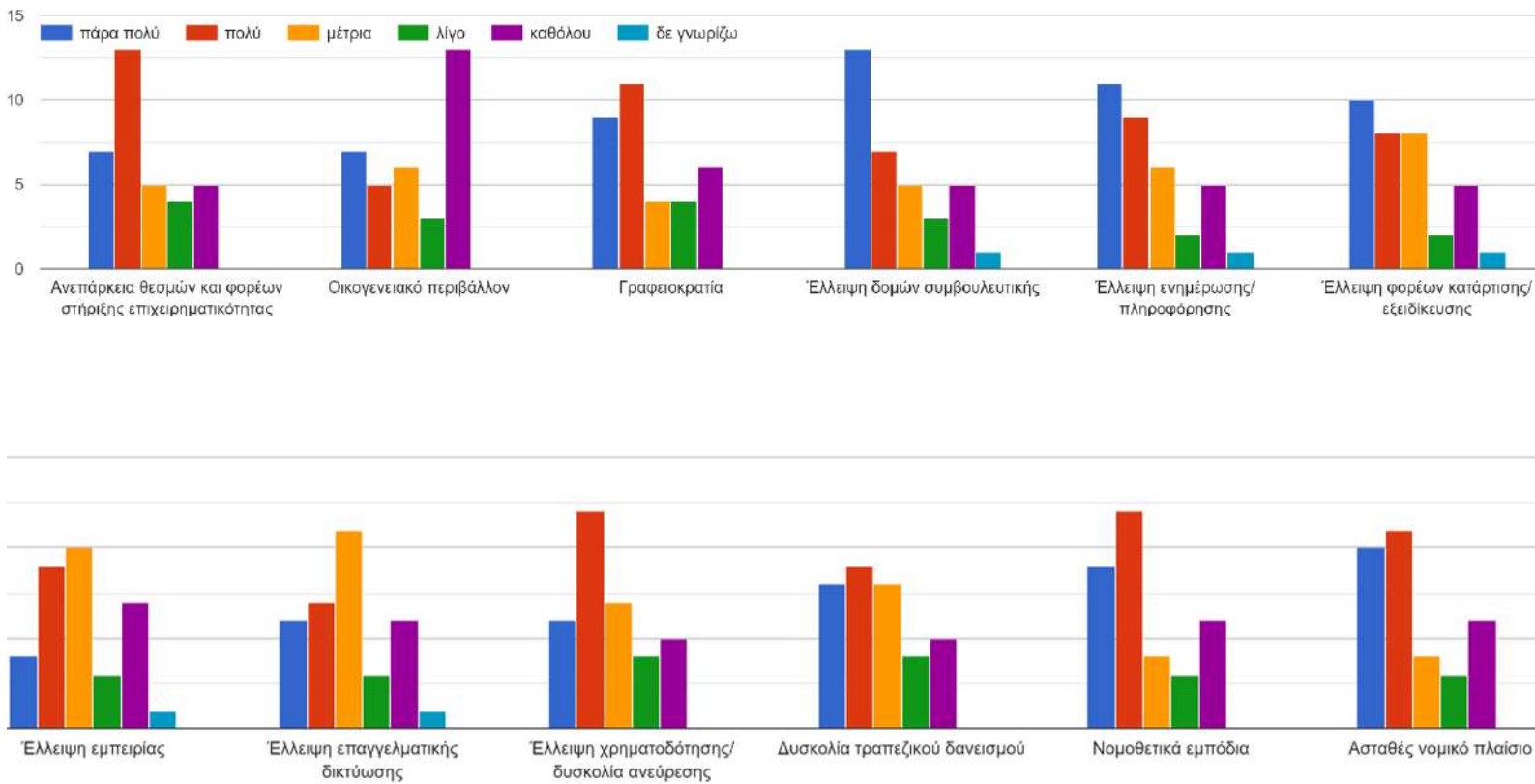
To what extent did you address the following risks/obstacles at the start of your business?

The responses given by the women surveyed show diversity described in the charts below. However, increased importance is observed in the risks/obstacles at the start of the business concerning the following: "Legislative barriers", "Unstable legal framework", "Lack of advisory structures" and "Lack of information" as the majority of women rated them with a high degree of "Very" and "Very Much". In addition, "Moderate" obstacles are "lack of experience", "Difficulty in Banking Lending", and "Bureaucracy".



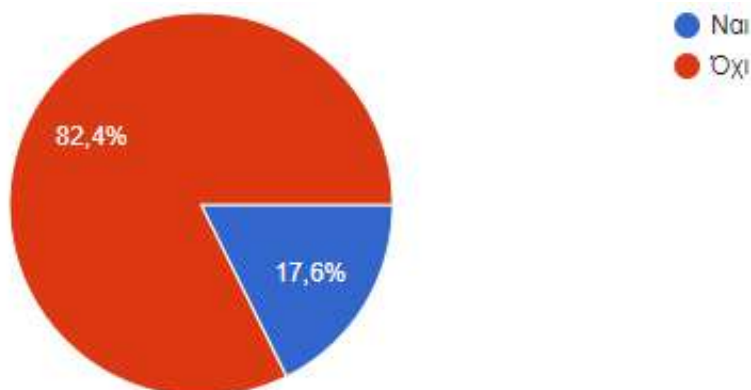
To what extent have you addressed the following risks/obstacles in the conduct of your business?

The responses given by the women surveyed show diversity described in the charts below. However, increased importance is observed in the risks/obstacles in the conduct of the business concerning the following: "Deficiency of institutions and bodies supporting entrepreneurship", "Lack of funding/difficulty in finding", "Legislative obstacles", "Lack of advisory structures" and "Bureaucracy" as the majority of women rated them with a high degree of "Very" and "Very much". In addition, "Moderate" obstacles constitute a "lack of experience", "Difficulty in Bank Lending".



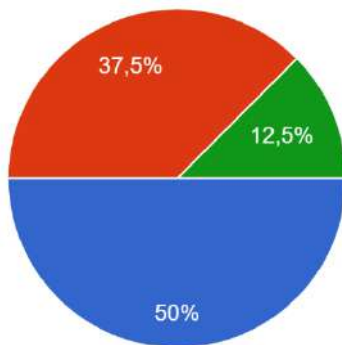
Have you resorted to bank lending when setting up the business?

The majority of women surveyed (82.4%) stated that they did not resort to bank lending at the time of the establishment of the business, while a small 17.6% stated that they had resorted to.



If the answer is yes to the previous question what was the result of your request

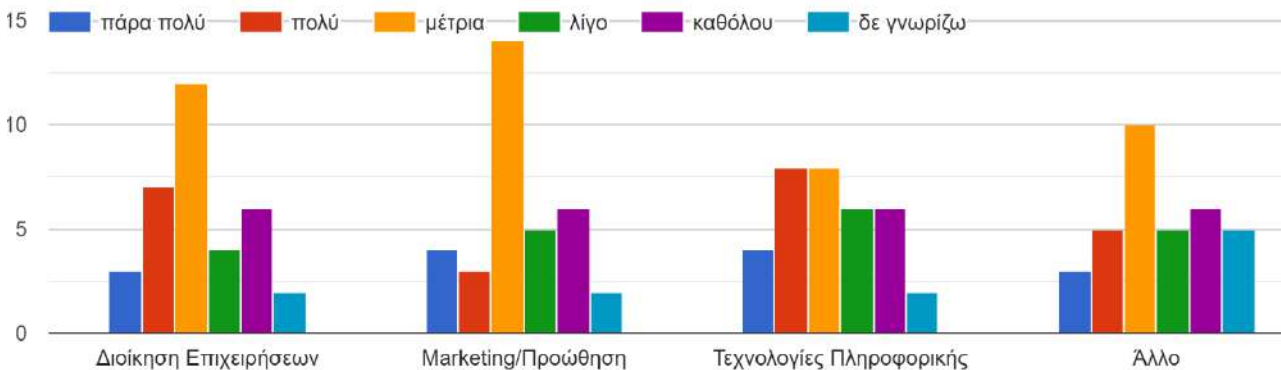
50% of women surveyed who resorted to borrowing from a bank replied that they "received the full amount requested", 37.5% stated that "Part of the requested amount was approved", while the remaining percentage stated "My application was rejected".



- Εγκρίθηκε το δάνειο και έλαβα όλο το αιτούμενο ποσό
- Εγκρίθηκε μέρος του αιτούμενου ποσού
- Δεν δέχτηκα τους όρους της τράπεζας
- Η αίτηση μου απορρίφθηκε

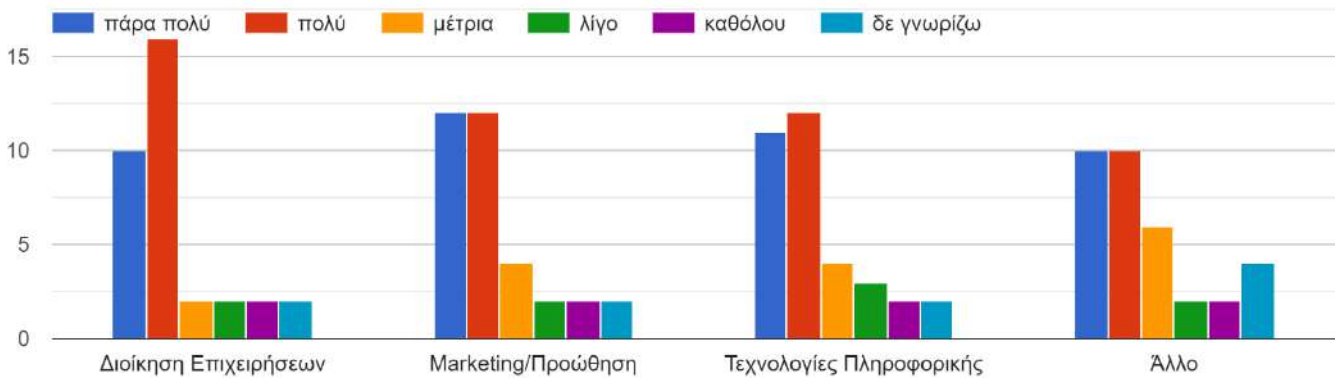
Do you consider that you have adequate training in the following?

The largest number of women surveyed rated their education in the individual categories with a grade corresponding to "Moderate". While, there are few answers that rate the individual educational sectors with a grade of "Very " and "Very Much", such as in the category "Business Administration" and "Information Technology".



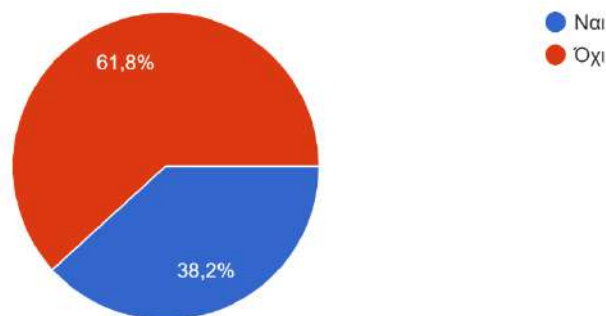
How important is knowledge of the following to your subject?

The majority of responses consider "Very Much" and "Very" important knowledge of all the following educational areas. However, the greatest importance appears in the field of "Business Administration".



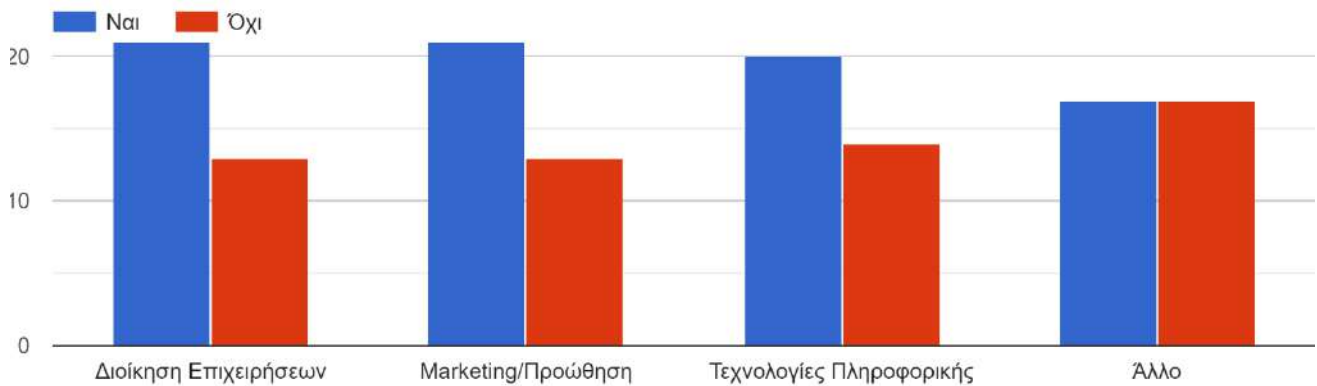
Have you attended entrepreneurship training programs?

38.2% of women surveyed stated they had attended entrepreneurship training programs, while 61.8% stated they had not attended entrepreneurship training programs.



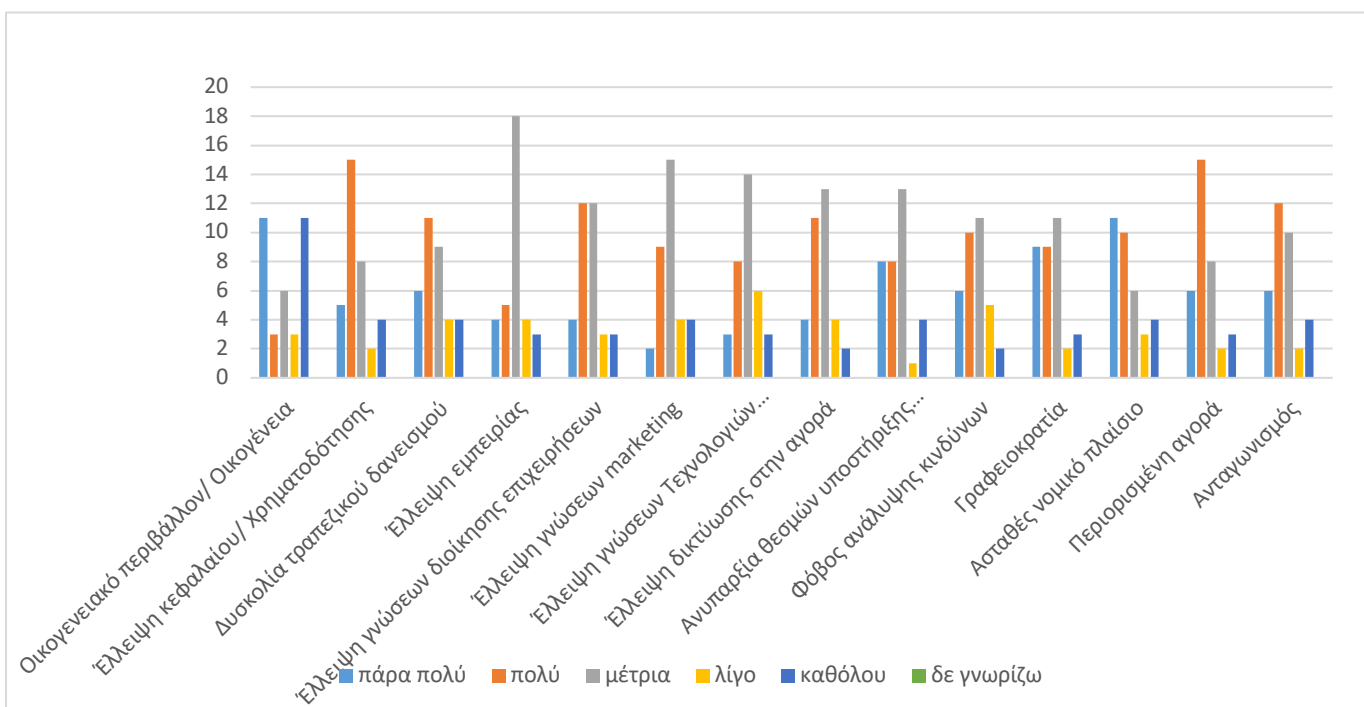
You are interested in attending training programs in the following areas:

The majority of women answered "Yes" they would like to attend training programs in these areas, with a greater desire in the field of "Marketing / Promotion" and "Business Administration". A large number of women felt that they did not need to attend training programs.



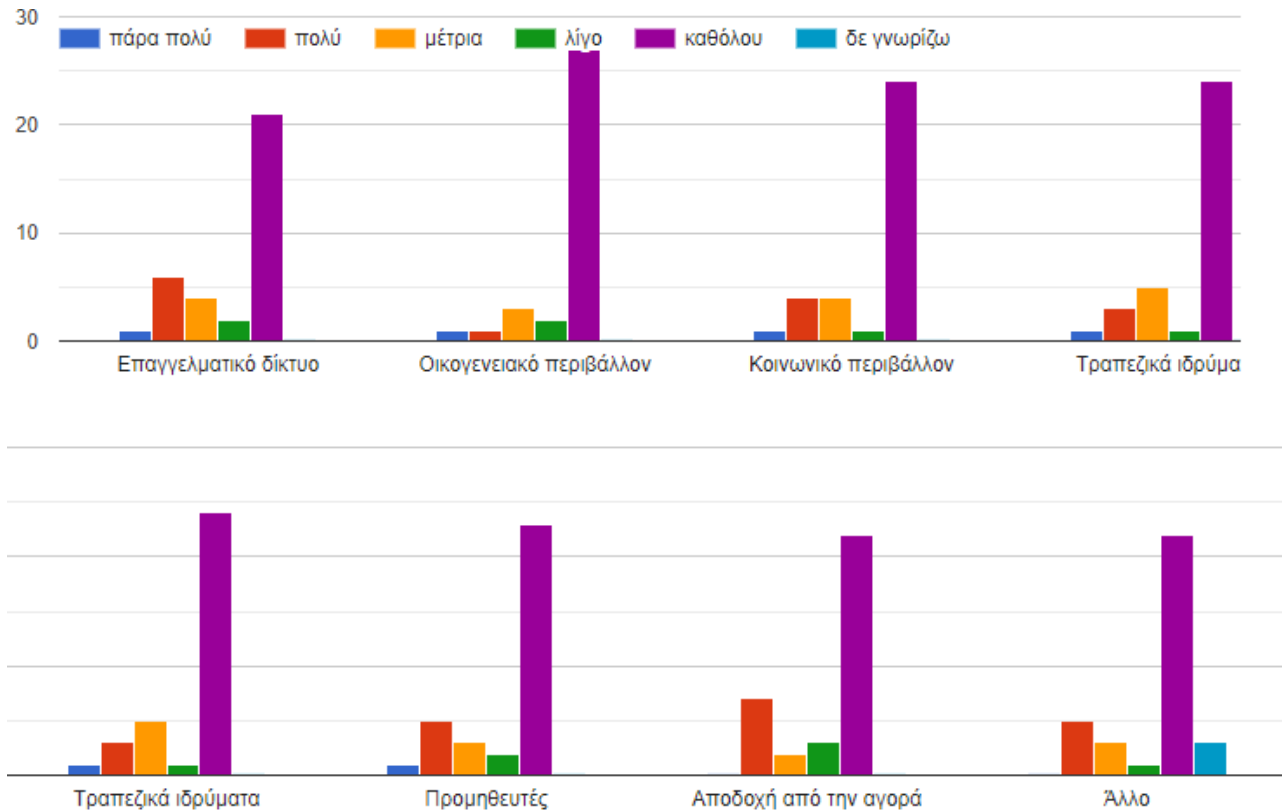
What do you consider to be the biggest obstacles for the modern woman entrepreneur?

The answers of the women interviewed show diversity. However, a large percentage of women consider "Very Much" a major obstacle for the modern female entrepreneur: "Family environment", "Unstable legal framework", "Limited market", "Bureaucracy" and "Lack of entrepreneurship support institutions". In addition, "very" important obstacles for the modern woman, among others, are: "Lack of capital / financing", "Limited market" and "Competition". While, "Moderate" is the importance of "Lack of Marketing knowledge", "Lack of experience" and "Lack of networking in the market".



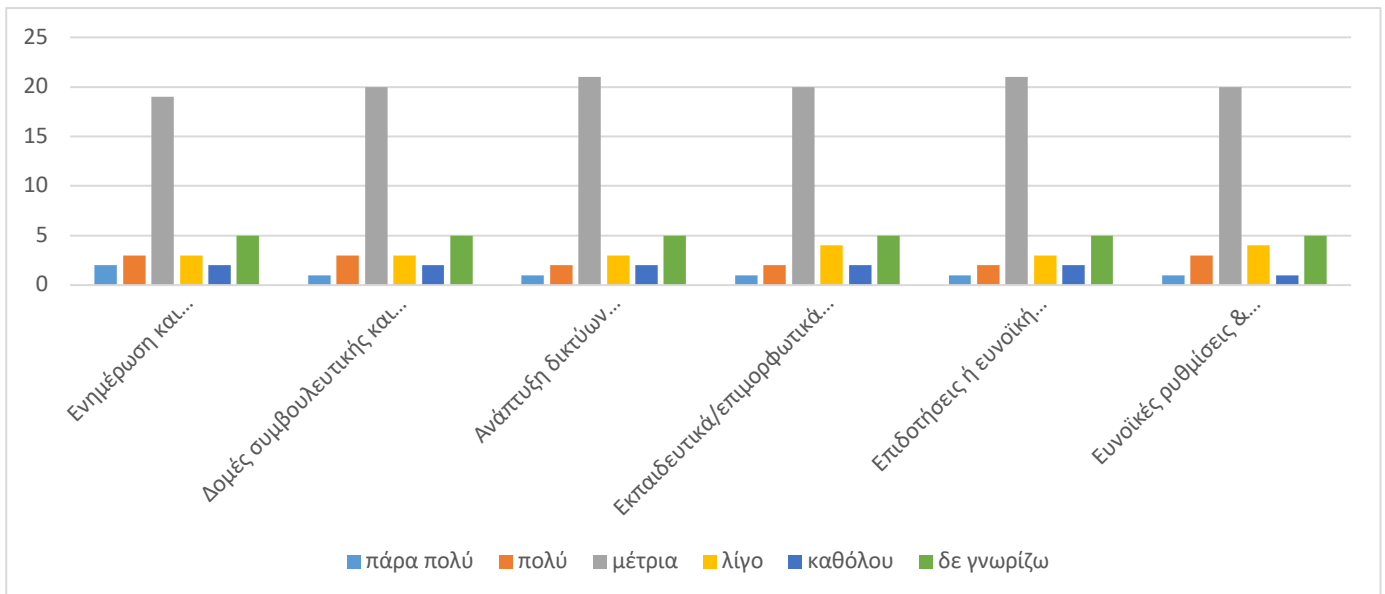
Do you feel that you have experienced gender bias below?

The majority of women stated that they faced "Not at all" gender bias in the following areas. However, few women rated the categories "Professional Network", "Acceptance by the Market", "Suppliers" and "Social Environment" with "very much".



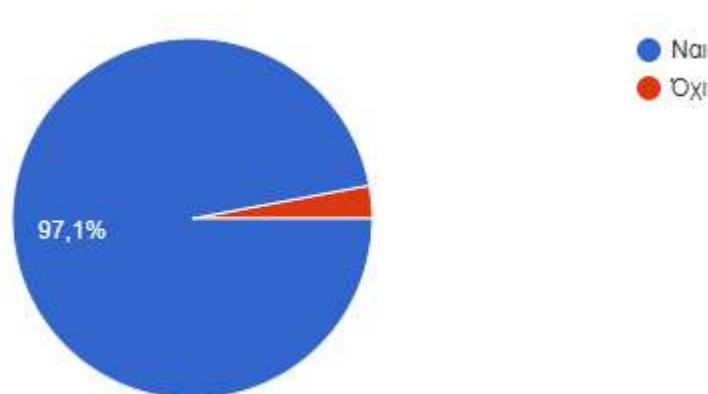
Note if you are satisfied with the current situation below

The majority of women surveyed stated they were "Moderate" satisfied in all areas that assess the current situation, in the field of "information and information on programs that favor women entrepreneurship", "training / training seminars for women entrepreneurship" and all balances.



Are you satisfied with the course of your business so far?

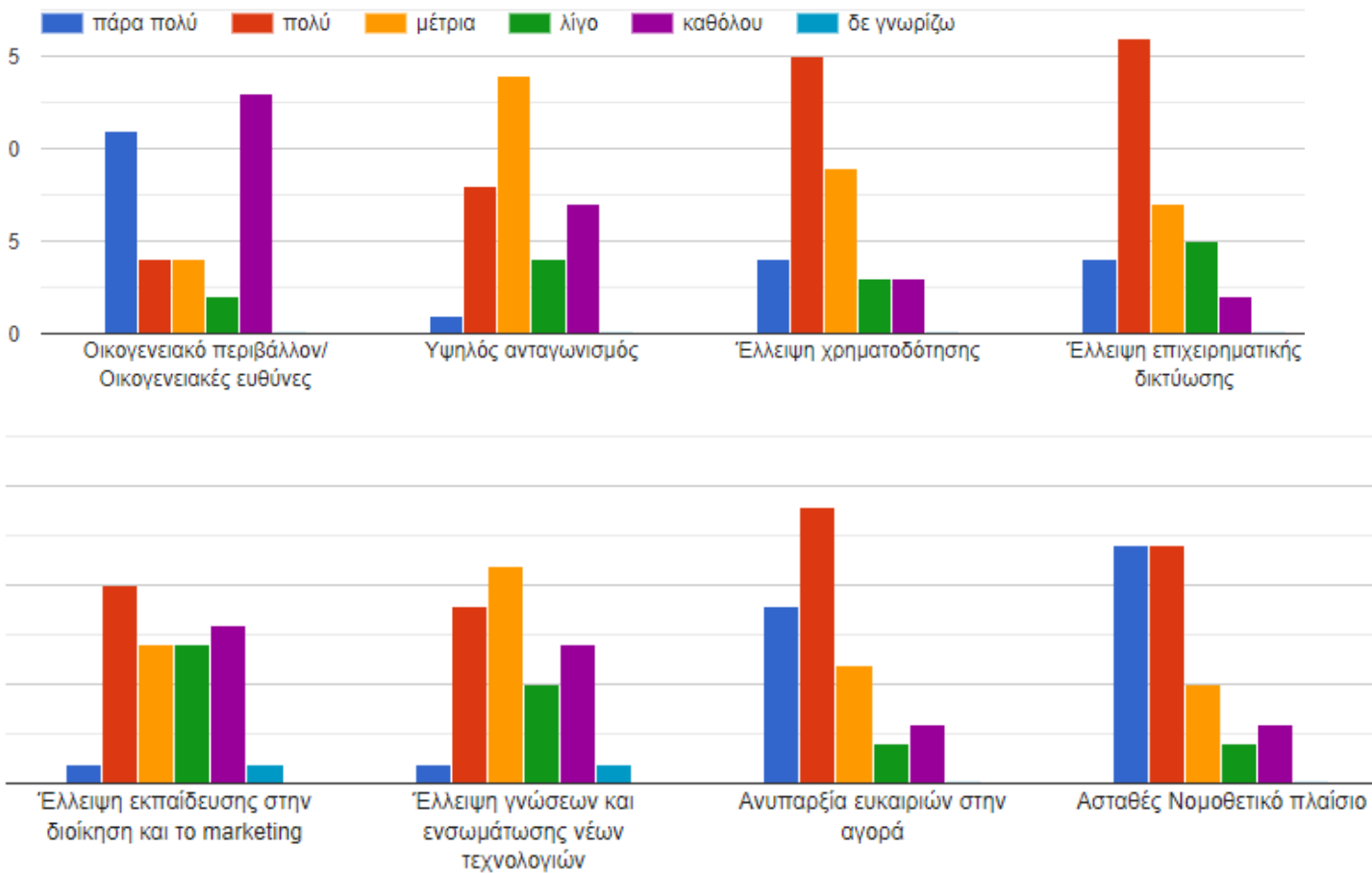
The majority of women surveyed (97.1%) stated that they are satisfied with the course of their business so far.



What factors do you think can lead to the cessation of your business?

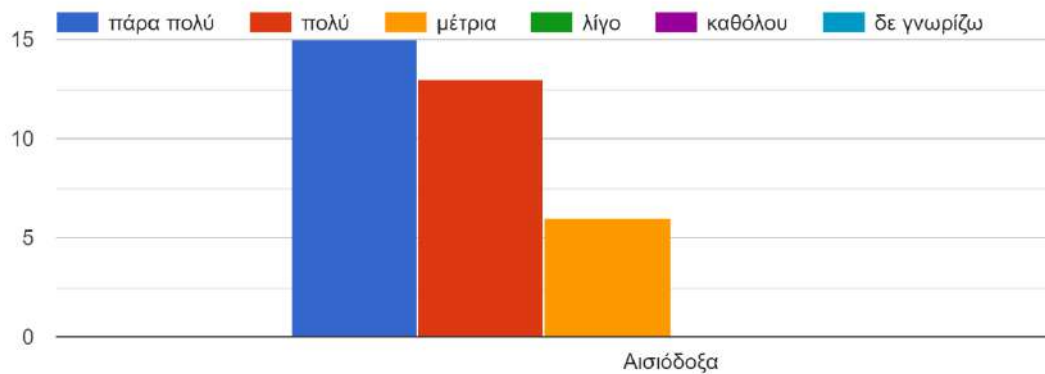
The answers of the women interviewed show diversity. However, a large percentage of women consider "very Much" important factors that can lead to business interruption, "Family environment", "Unstable legal framework" and "Lack of market opportunities". "Very" important factor for women are considered "lack of business networking", "Lack of market opportunities", and "Lack of funding". In addition, a large number of women rated the factors "Lack of education in management and marketing", "Lack of knowledge

and integration of new technologies" and "High competition" as "Moderate". While many women rate with "not at all" the category "Family environment".



How do you see the long run of your business?

The majority of the women surveyed stated that they are "Very Much" optimistic about the long course of their business. There are many women who stated "Very" and fewer who stated "Moderate" optimistically.



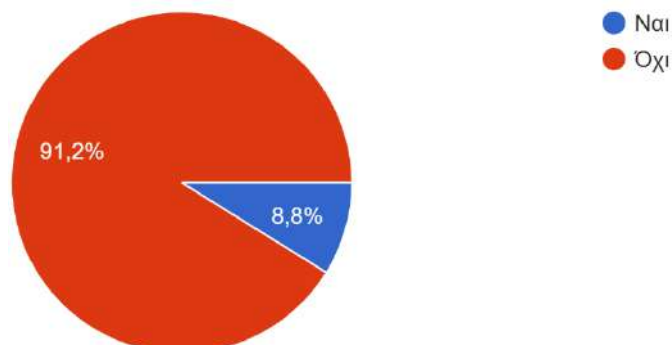
How do you see the long run of your business?

The majority of women surveyed stated that the probability of hiring staff in the coming years is to hire "1-3 people", fewer women stated "none" while much less stated "I do not know".



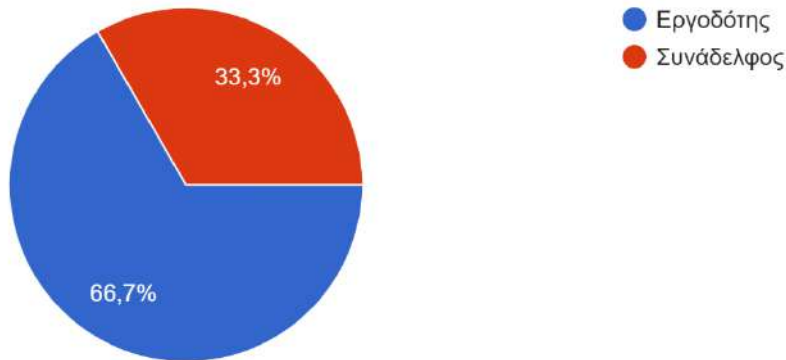
Have you been sexually harassed in your workplace?

The majority of women surveyed (91.2%) stated that they have not received sexual harassment in their workplace, while 8.8% stated that they have accepted.



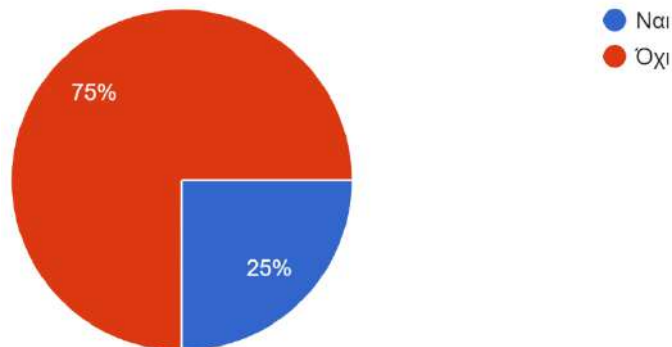
If so, by whom?

66.7% of women surveyed stated they had been sexually harassed at work by an employer, while 33.3% had received it from a colleague.



If so, did you report the incident immediately?

The majority of women surveyed (75%) stated they did not report the incident immediately, while 25% stated they did.



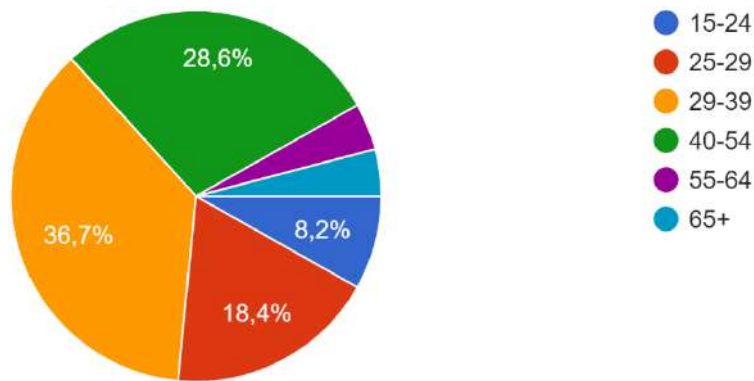
4.4 Entrepreneurship mapping and the problems of potential women entrepreneurs in the Corfu area

In the framework of the project, the following questionnaire was sent electronically to potential female entrepreneurs, because due to COVID-19 it was not possible to have live interviews <https://docs.google.com/forms/d/1jz12d->

Awpg3dvx0y6buFC5Uos2x9zQLab_db9yoI6fo/edit in order to record the current situation and the problems experienced by potential women entrepreneurs. Due to the standards of the General Data Protection Regulation (GDPR) the questionnaire is strictly anonymous and the collected data are used entirely on behalf of the project.

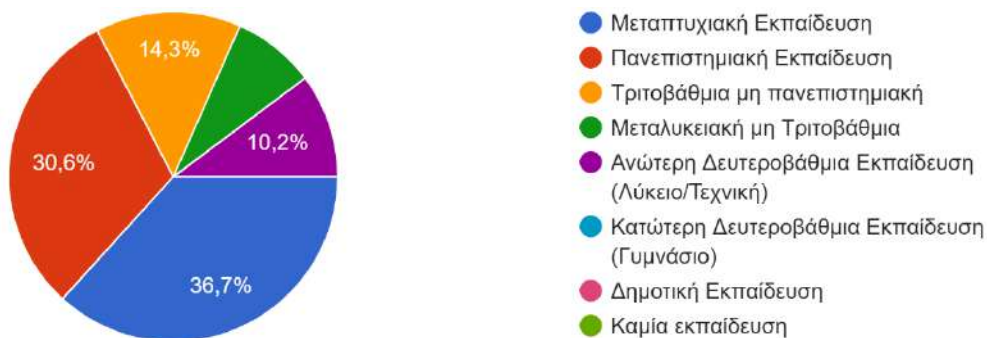
Age

36.7% of women surveyed, who participated in completing the questionnaires, are aged between '29-39', 28.6% have between '40-54', 18.4% have between '25-29', 8.2% have between '15-24'.



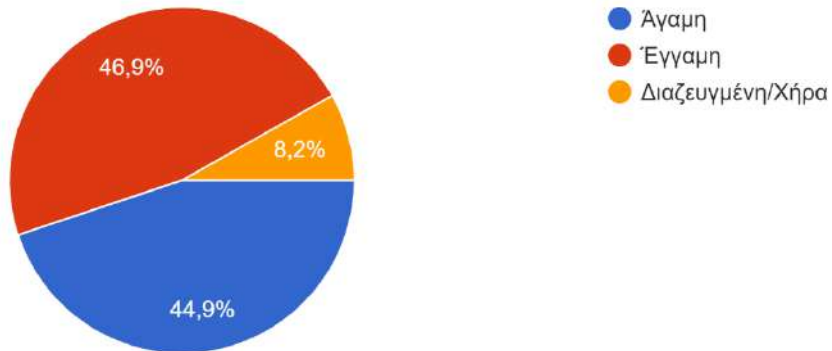
Educational level

36.7% of women surveyed have "Master's Education", 30.6% have "University Education", 14.3% have "Higher Non-University", 10.2% have "Higher Secondary Education", while the remaining 30.6% have "Post-Secondary Non-Tertiary"



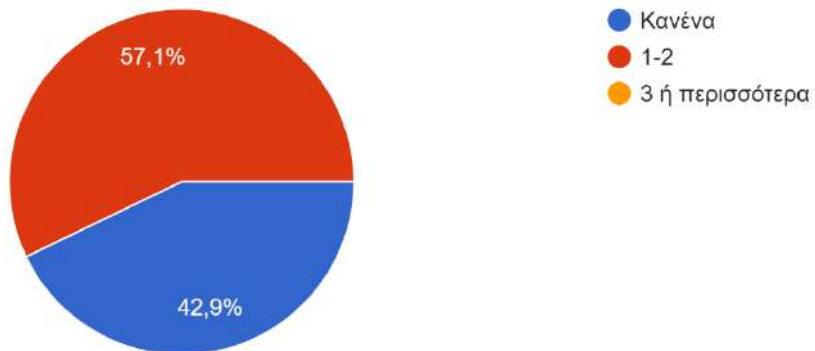
Family status

46.9% of women surveyed stated 'Married', 44.9% stated 'Unmarried', while the rest stated 'Divorced/Widow'.



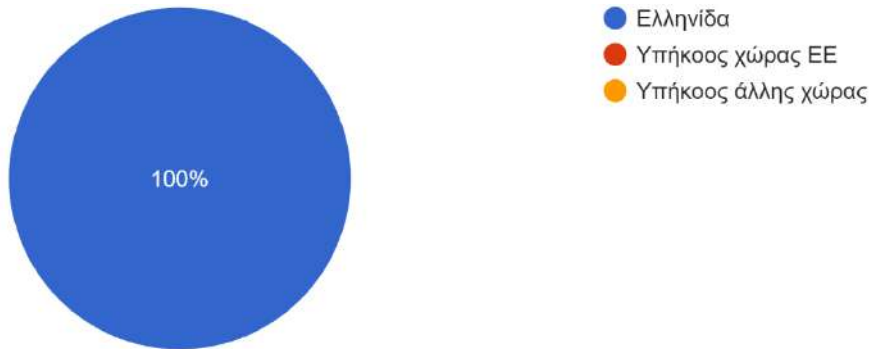
Number of children

The majority of women surveyed (57.1%) declared '1-2', the remaining 42.9% stated they have 'No' child.



Citizenship

All the women who participated in the survey stated that their nationality is "Greek".



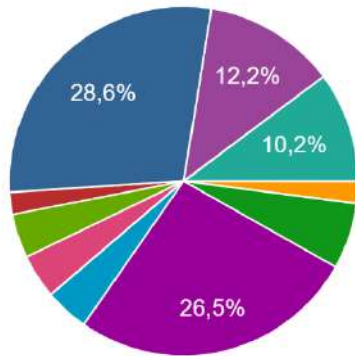
Current task domain (if any)

The answers of the women surveyed are as follows:

- UNEMPLOYED-EMPTY ANSWER (28)
- PRIVATE SECTOR (10)
- PUBLIC SECTOR (6)
- RETIRED (2)
- SERVICES
- DEVELOPMENT OF THE KERKYRAS SUMMARY
- CLEANING
- EDUCATION

Sector of economic activity of the potential undertaking

28.6% of women surveyed stated that the economic sector of their potential business is "Professional Services", 26.5% stated "Hospitality and Focus", 12.2% stated "Public Services", 10.2% stated "Arts and Entertainment", while the remaining percentages are allocated to "Financial Services", "Information and Communications" and "Wholesale and Retail Trade", "Constructions", "Real Estate".



- Αγροτική παραγωγή, δασοκομία και α...
- Βιομηχανία
- Μεταποίηση
- Κατασκευές
- Φιλοξενία και Εστίαση
- Χονδρικό και Λιανικό Εμπόριο
- Πληροφορική και Επικοινωνίες
- Χρηματοοικονομικές υπηρεσίες

- Κτηματομεσιτικά
- Επαγγελματικές υπηρεσίες
- Δημόσιες Υπηρεσίες
- Τέχνες και Διασκέδαση

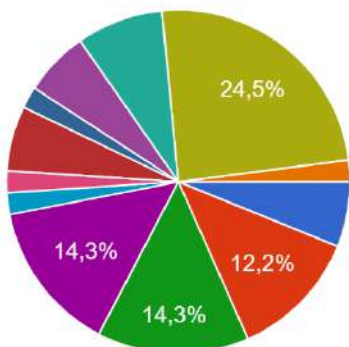
▲ 1/2 ▼

▲ 2/2 ▼

What's the point of starting a business?

The responses of women surveyed are as follows:

- 24.5% of responses correspond to the factor "Subsidy from a Program"
- 14.3% of responses to the factors "Finding a business opportunity" and "Insecurity of salaried work", respectively.
- 12.2% of responses correspond to the "Achieve independence" factor.
- The remaining answers are shared among the factors "Family income support", "Insecurity of salaried work", "Continuation of a family business", "Inability to find work/unemployment", "Knowledge exploitation" and "Relevance to the subject of study" (the rest are shown in the following diagram).



- Αδυναμία εξεύρεσης εργασίας/ ανεργία
- Επίτευξη ανεξαρτησίας
- Κοινωνική καταξίωση
- Εύρεση επιχειρηματικής ευκαιρίας
- Ανασφάλεια μισθωτής εργασίας
- Αξιοποίηση γνώσεων, εμπειρίας και δ...
- Αξιοποίηση ελεύθερου χρόνου
- Απόλυση

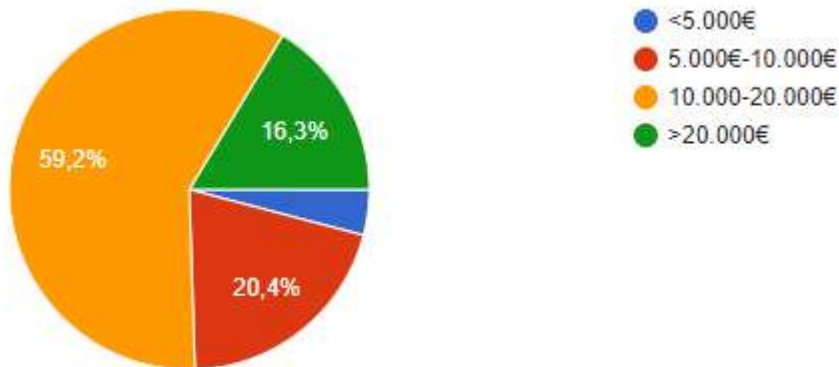
- Συνέχιση οικογενειακής επιχείρησης
- Αξιοποίηση κατάλληλου κεφαλαίου/ χώρου
- Ενδιαφέρον για το αντικείμενο
- Ενίσχυση οικογενειακού εισοδήματος
- Επιδότηση από κάποιο πρόγραμμα
- Κατάλληλες γνωριμίες/διασυνδέσεις
- Συνάφεια με το αντικείμενο σπουδών

▲ 1/2 ▼

▲ 2/2 ▼

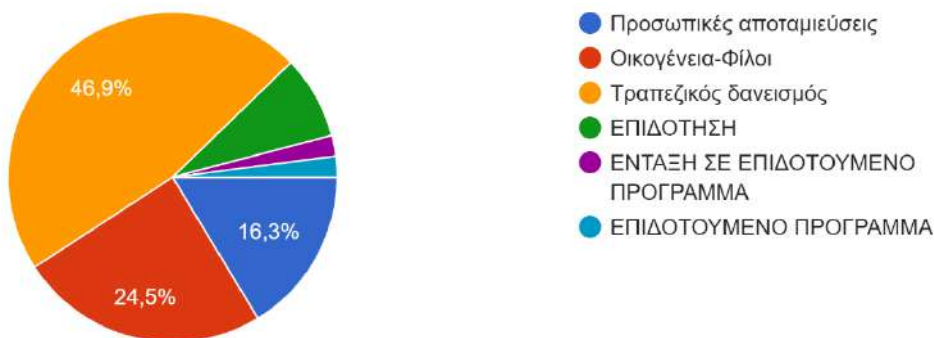
What is the required initial capital for the company?

59.2% of women surveyed stated that the required initial capital for the company is «10.000€-20.000€», 20.1% stated «5.000€-10.000€», 16.3% stated ">20,000€", while the remaining percentage stated "<5,000€".



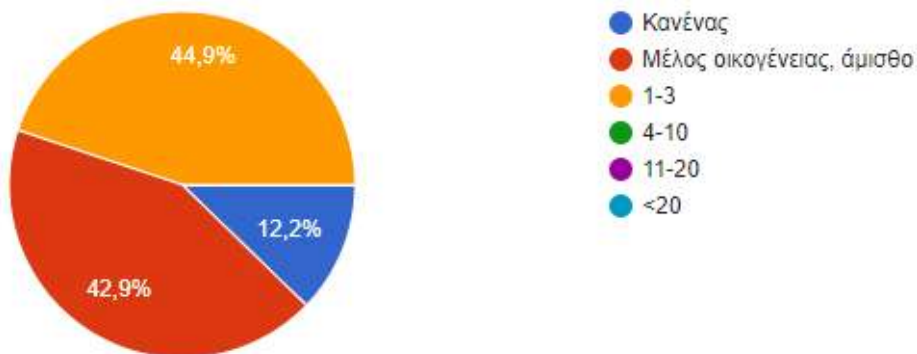
What is the possible source of the initial capital?

46.9% of women stated that the likely source of the initial capital is from 'Bank lending', 24.5% stated from 'Family-Friends', 16.3% stated 'Personal savings', while the rest, small, reported from 'Subsidy', 'Inclusion in a 'Subsidized Program'.



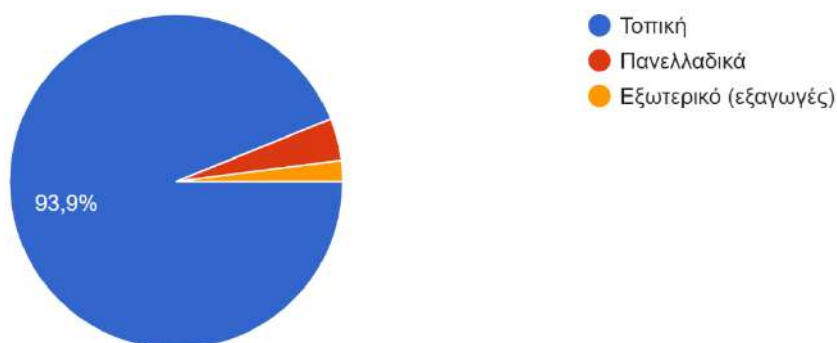
What is the number of paid staff in your business in the original plans?

44.9.2% of women surveyed stated that the number of paid staff in their business in the initial plans is "1-3", 42.9% stated "Family member, unpaid", while the rest stated "None".



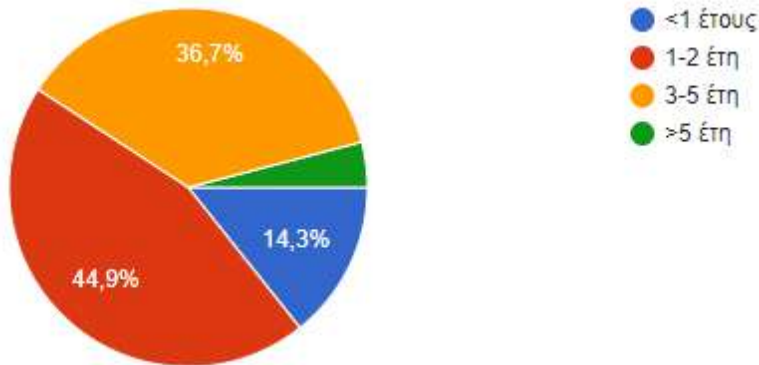
Business Domain in Market

The majority of women surveyed (93.9%) stated that the company's reference market is "Local", while a small percentage of women stated "Pan-Hellenic", "External (exports)".



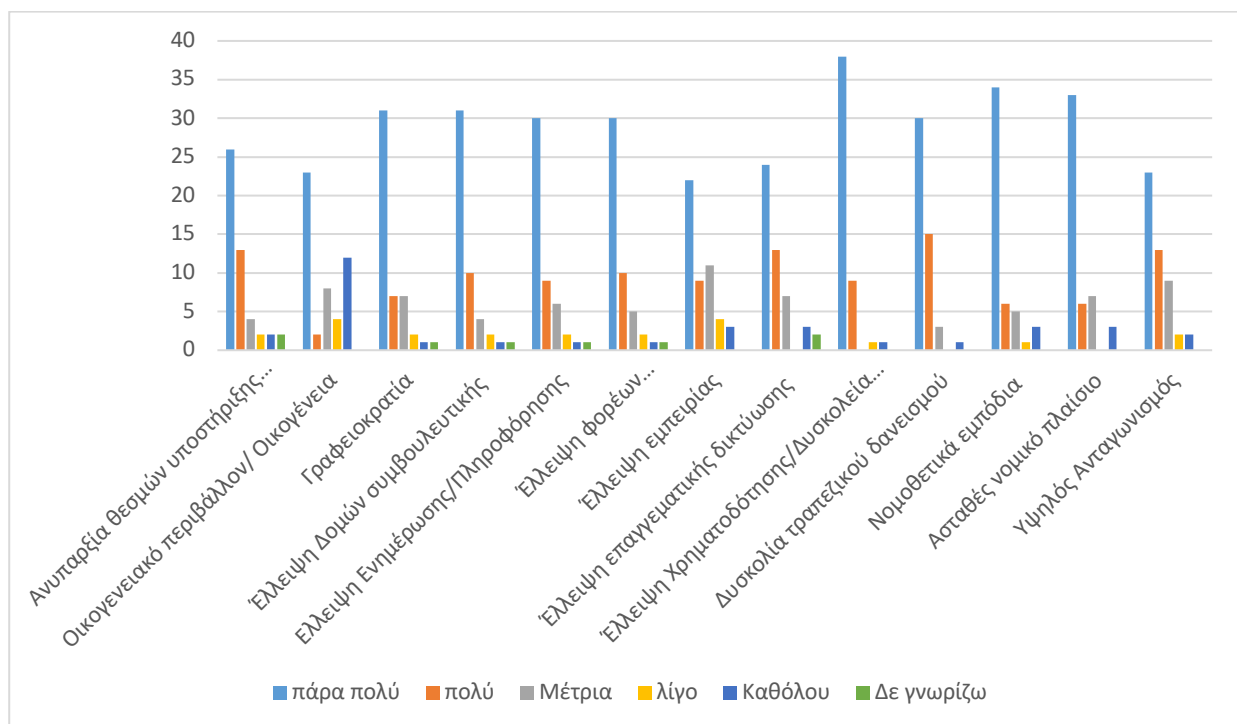
After how long do you plan to proceed?

44.9% of women surveyed stated that the length of time it takes to move forward is '1-2 years', 36.7% stated '3-5 years', 14.3% stated '<1 year', while the rest stated '>5 years' .



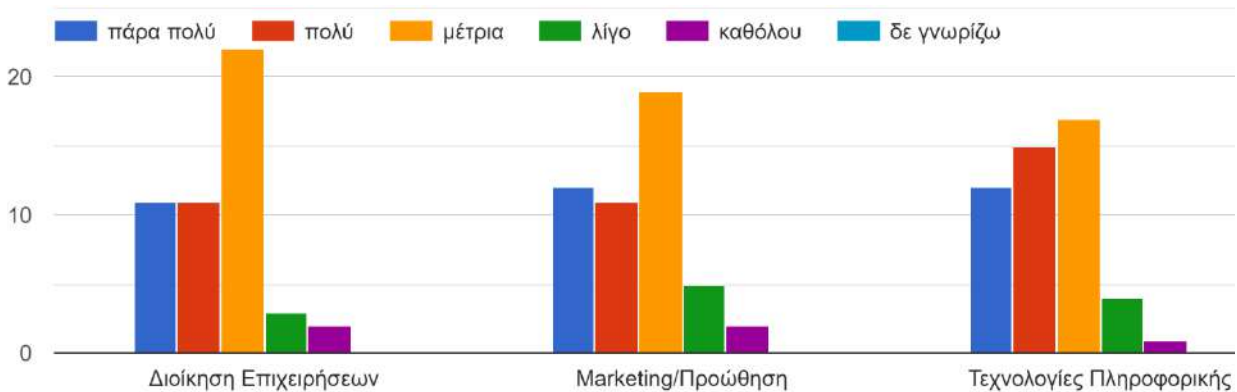
To what extent do the following prevent you from understanding a business venture?

A large percentage of women rated with "Very Much" all factors giving, equally, high importance. The most important factors appear to be "Lack of funding", "Legislative Obstacles", "Lack of support institutions", "Lack of professional networking". However, small numbers of women rated with "moderate" factors "Lack of experience", "High competition".



Do you consider that you have sufficient training in the following to start the business?

The majority of women stated that proficiency in education in all areas corresponds to "Moderate". However, there are several answers that rate the field "Information Technologies" with "Very much" and "Very" Regarding the other areas "Business Administration" and "Marketing" several of them give a score of "Very" and "Very Much", while fewer responses rate with "little" and "not at all".



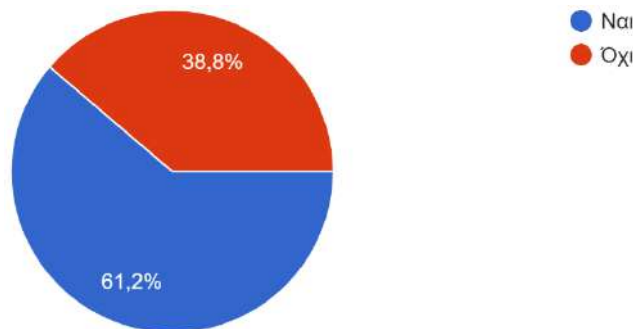
How important is knowledge of the following to your potential business?

The majority of women stated that knowledge of the following areas is "Very" and "Very much" important. A smaller number of women have declared "Moderate".



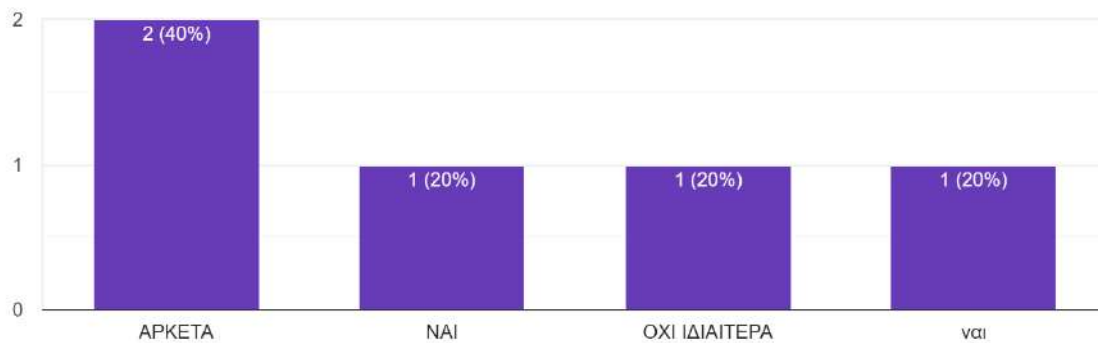
Have you attended training programs?

The majority of women surveyed (61.2%) stated that "Yes" has attended entrepreneurship education programs, while 38.8% stated "No" has not attended entrepreneurship education programs.



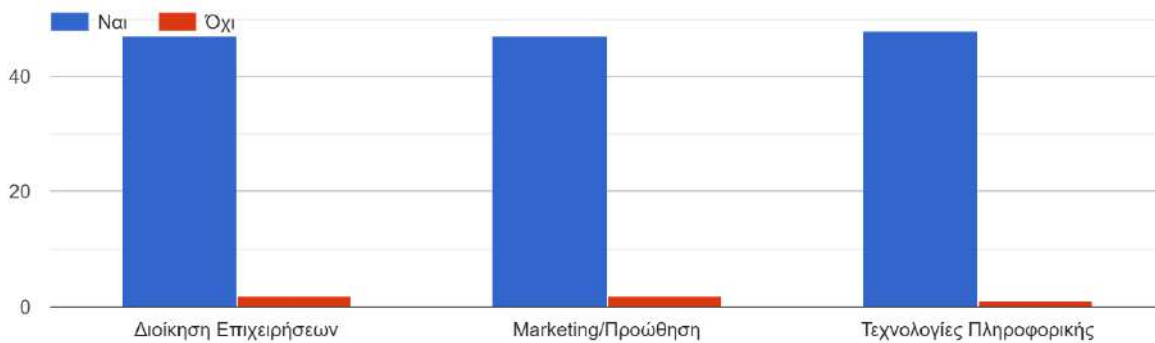
If so, do you think they helped you?

40% of women surveyed - who stated 'Yes' to entrepreneurship education programs in the previous question - stated they had been helped by 'Enough' and 'Yes', respectively. While 20% stated "Not Particularly".



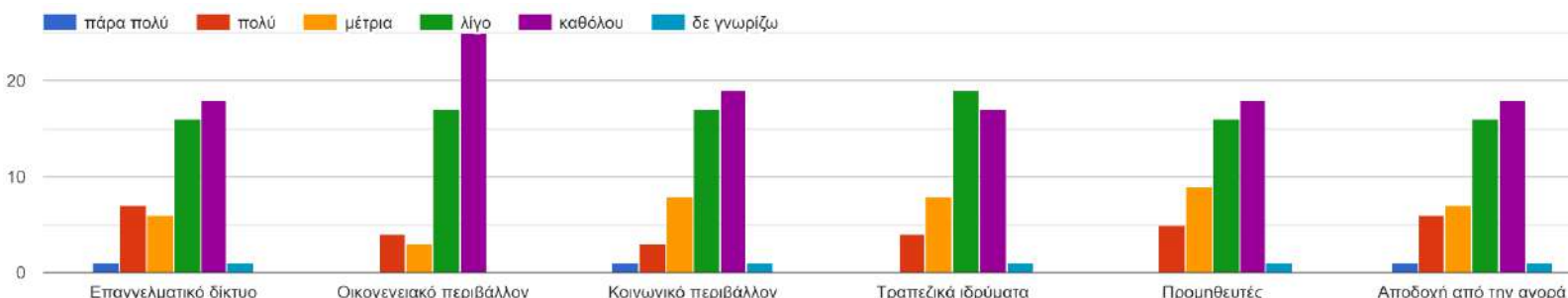
Are you interested in attending training programs in the following areas?

The vast majority of women stated that "Yes" would also be interested in attending education programs in the following areas, while a small number of women stated they would not be interested.



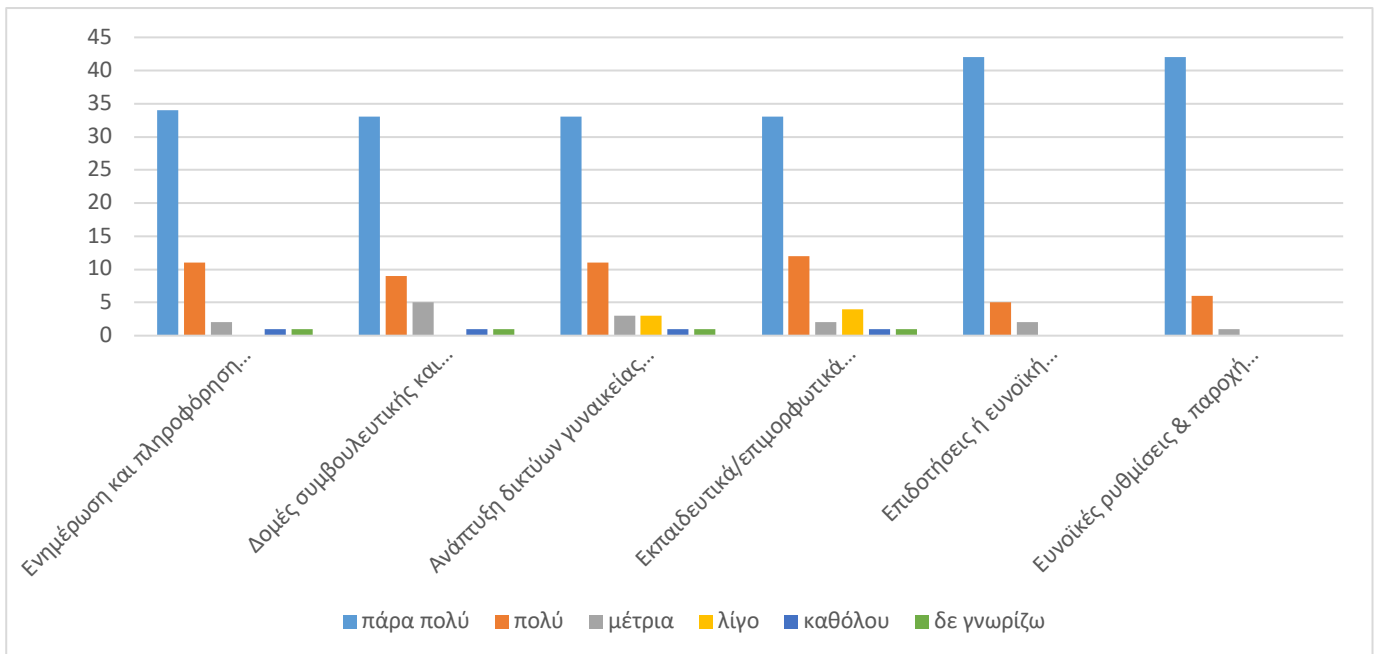
Do you think you'll experience gender bias in the following?

The majority of responses to the sub-categories appear to correspond to the grade 'Not at all' and 'Little'. However, the category "Professional Network" and "Suppliers" and "Accept from the Market" has been rated with a higher degree of importance such as "Very" and "Moderate".



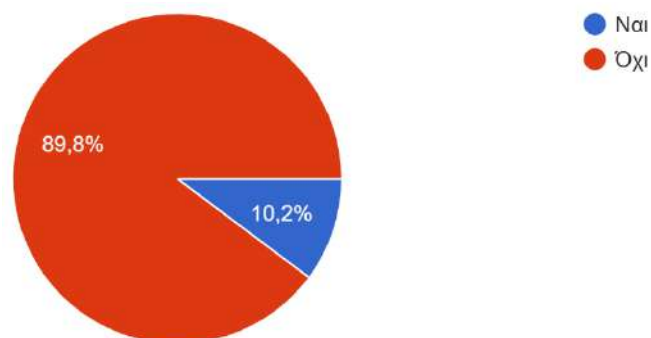
How important are the following for your decision to start a business?

A large number of women surveyed rated with "Very" and "Very Much" important factors such as "Favorable arrangements & incentives by the State for the development of female entrepreneurship", "Subsidies or favorable lending", "Information and information on programs that favor female entrepreneurship" as they influence their decision to start their business. However, the "Moderate" score shows frequency in the field of "Advisory and guidance structures for women's entrepreneurship".



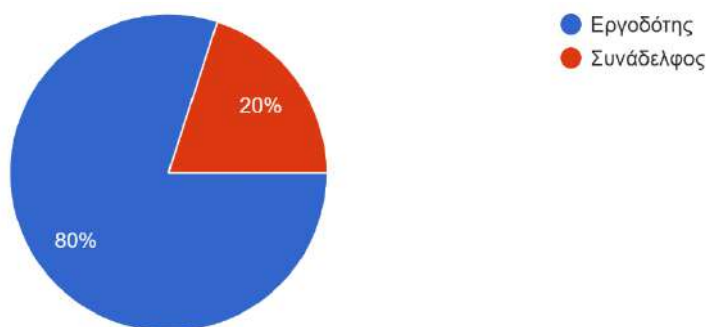
Have you been sexually harassed in your workplace?

The majority of women surveyed (89.8%) stated they had not received sexual harassment in their workplace, while 10.2% stated they had accepted.



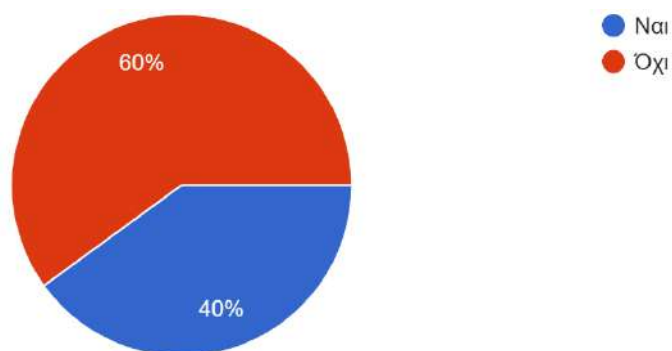
If so, by whom?

80% of women surveyed stated they received sexual harassment in their workplace from an "Employer", while 20% received from a "colleague".



If so, did you report this incident immediately?

The majority of women surveyed (60%) stated they did not report this incident immediately, while 40% stated they had done so.



RESEARCH CONCLUSIONS

Studying carefully the views of women entrepreneurs in Corfu about their business on the island, it is initially very encouraging that they do not face particular problems due to their gender. Over the years, women show significant dynamic in the field of entrepreneurship, they balance the dual role of employee-mother and can compete with men in the field of work. Due to the strengthening of their employment, their

position in the family and in the local community improved and their financial situation changed positively.

The significant problems / obstacles faced today by both existing and potential entrepreneurs are the lack of institutions and support bodies, the lack of business advisory structures, the lack of information, the limited market, the bureaucracy, the lack of professional networking, the unstable legislation system and the great competition. It is very encouraging that most women have stated that they have not been sexually harassed at work and that they may be sexually harassed at a professional level rather than in their family and social environment.

Conclusions

Over the years women have claimed and ensured their rights both in society and at work and today they must be treated as equals with men. The Greek family has diversified and is much more objective in the relations of the two sexes, supporting the woman more than it did in the past. Also, through this project, were understudied elements that can help a person, regardless of whether he is a man or a woman, to succeed in the business arena, such as the educational and spiritual level, the personality and the specialized knowledge.

In order to mobilize more women to start their own business and to strengthen existing women's businesses, it is necessary to take new measures. More specifically, in relation to training, there is a need to develop more specialized education and lifelong learning programs, which will give the opportunity to women who are not yet professionally active, to do so, while it will also be a boost for their mobilization, expanding at the same time their knowledge and developing skills. In addition, it is necessary to strengthen the innovation sector with a larger female population and to simplify the procedures for starting a business. It is also necessary the state support businesses and providing state subsidies. In addition, there is a need to strengthen the introduction of new technologies, networking and consulting services in women's businesses and to make greater efforts to advertise and promote women's entrepreneurship.

The new development strategy should be based on the complete elimination of gender inequalities, in order to eliminate any differences and ensure better jobs and reduce the risk of poverty, especially for women who remain unemployed for longer periods of time in relationship with men.

Finally, investing in women's entrepreneurship, their financial independence and the introduction of measures to balance entrepreneurship with women's privacy, leads to enhanced economic, social and business development. Women can now be the basis for the development of the Greek economy and the country's exit from the crisis.

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