



WE GREEN

Rural Women's Empowerment through
GREen Social **EN**trepreneurship

Guide For Stakeholders

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CONTENT

Introduction	4
Project summary	5
Scope and objectives of the report	6
Methodology	7
European context	8
National contexts in Romania, Slovenia, Cyprus and Serbia	11
Romania	11
Operational Tools and Policy Measures	12
Political measures required to create an enabling environment for women's entrepreneurship in rural areas.....	15
SLOVENIA	16
Operational Tools and Policy Measures	17
Political measures required to create an enabling environment for women's entrepreneurship in rural areas.....	19
CYPRUS	20
Operational Tools and Policy Measures	20
Political measures required to create an enabling environment for women's entrepreneurship in rural areas.....	21
SERBIA	22
Political measures required to create an enabling environment for women's entrepreneurship in rural areas.....	23
Conclusion and final recommendations	24
References	26

Introduction

High unemployment, low employment on non-agricultural activities, low incomes, and a high proportion of people of 65 and older are among the main reasons for the higher poverty and social exclusion in rural areas (Bencheva et al., 2017). All these challenges activate a vicious circle where due to the low population density and the ageing profile of the rural regions, economic activity is low. Accordingly, rural areas suffer from lack or even the inaccessibility of goods and services. Moreover, a lack of employment prospects causes younger people to move to other areas, worsening the demographic profile and bringing the area into a low loop (van Twuijver et al., 2020).

Women living in rural areas within the European Union are not a homogenous group. They play many roles and contribute to society and rural development. They also face challenges depending on their nationality, age, family and other circumstances. They have different needs, interests and expectations. However, discrimination remains a constant feature. Women in rural areas of the EU make up almost 50% of the total rural population, they represent 45% of the economically active population, and about 40% of them work on family farms (Franić and Kovačiček, 2020). Their importance in the rural economy is even greater since their participation in the informal rural economy is not statistically recognized (Franić and Kovačiček, 2020). 43% of unpaid workers in agriculture are women, even if 26% of them are owners of their agricultural activity (Franić and Kovačiček, 2020).

The European Green Deal sets Europe on the pathway to become the first climate-neutral continent by 2050, while the EU's first-ever Gender Equality Strategy is designed to make gender equality in the EU a reality. Building synergies between these two strategies, especially in the rural area, will be crucial to improving gender equality in energy, climate, and sustainability space in Europe and harnessing Europe's talent to support a green and sustainable recovery from the last recent crisis (COVID-19 pandemic, energy crisis, the consequences of the war).

Rural areas are crucial for the green transition. They cover around 80% of EU territories and contain the natural resources and ecosystem services needed to sustain our lives. However, climate change makes these areas

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vulnerable. Rural areas could contribute to our economy and way of life but are often left out of low-carbon planning and strategies. However, their transition must be supported, considering their distinct challenges, such as declining and ageing populations, fewer economic and social opportunities, and low population densities, which make infrastructure and service provision a challenge.

The forthcoming report represents a milestone in the endeavour to foster women's entrepreneurship in rural areas, with a particular focus on green social enterprises. Assembled through a comprehensive bottom-up approach, this guide encapsulates the collective wisdom gleaned from national reports, focus groups, and stakeholder consultations. Its primary aim is to furnish stakeholders at local, national, and European levels with actionable insights and recommendations, thereby catalysing the creation of an enabling environment for women's entrepreneurship. By distilling best practices and policy interventions, this guide not only addresses the challenges faced by women in rural areas but also lays the groundwork for unlocking the full potential of green social entrepreneurship across Europe and beyond.

Project summary

Rural Women's Empowerment through Green Social Entrepreneurship (WE-GREEN) proposed to foster social green entrepreneurship among women in rural communities through education in the form of practical local programs. The project aimed at bridging the "gap" in the educational system between the need for new green skills and entrepreneurial skills and the lack of adequate educational content for the development of such skills, through an innovative training course for teachers in delivering green social entrepreneurship education, utilizing blended learning methodology.

The specific objectives of the project were:

- a) Building awareness in rural areas about women and green entrepreneurship as vehicles of the empowerment of local communities
- b) Building the capacities of formal & non-formal educators in a rural area on green social entrepreneurship for women;
- c) Design & implementation of local programmes aiming at empowering women in rural area through green social entrepreneurship.
- d) Develop guidelines for stakeholders at local, national and European level about needed measures for building an enabling environment for women's entrepreneurship in the rural area

The WE GREEN project foresaw four Project Results. The first result (PR1. Inspirational package) implied the development of a sound and updated knowledge base repository on rural women's green social entrepreneurship, necessary for the preparation of the upcoming activities. This repository includes reports at the national and EU level on specific the needs of rural women and the exact problems they face, preventing their integration in the labour market and fostering green social entrepreneurship and a collection of best practices related to green social entrepreneurship for women in rural areas.

The second result (PR2. Development of the capacity building programme for formal and non-formal educators working with women in a rural area) foresaw the organisations of a training programme for formal and non-formal educators working with women in a rural area. For delivering the training programme, a comprehensive interactive online tool was developed, which serve both the delivery of the capacity building programme for formal and non-formal educators and made available useful information for the development of green social entrepreneurial skills in rural areas. The activity involved both the development of the capacity building programme and information material for formal and non-formal educators, along with the basic tool that was utilized for their delivery (online platform).

A third project activity (PR3. Implementing Capacity building programme at the transnational and local level) implied the delivery of the capacity building programme for formal and non-formal educators supporting women in rural areas with the upskilling path in green social entrepreneurship. The results involved the training of trainers that deliver the training sessions, following a 3-day transnational webinar. The capacities of 40 formal & non-formal educators of rural women/ social entrepreneurship/ green skills in the 4 implementing countries (Romania, Cyprus, Slovenia and Serbia) were developed in terms of implementing the developed capacity building programme in green social entrepreneurship.

Finally, the fourth project result (PR4. Guide for Stakeholders. Elaboration of a guide for stakeholders at local, national and European level with recommendations about building an enabling environment for women's green social entrepreneurship in the rural area) includes the drafting of a toolkit on local policies and best practices for the inclusion of rural women at the local level having education and training as the main vehicle. In this toolkit the key success factors in each case, the specific skills and competencies necessary for the successful implementation of this practice are highlighted, as well as dos and don'ts for future reference.

Scope and objectives of the report

The main aim of this PR is to create a valuable guide that can help stakeholders at local, national, and European levels to enable women's entrepreneurship in rural areas. The project has a goal to establish a vibrant entrepreneurial ecosystem that is accessible to everyone, regardless of gender or background. It will create an evidence-based framework that is rooted in the experiences, challenges, and successes of women entrepreneurs in rural areas for informed policy development and decision-making. By collecting data and insights from women entrepreneurs, policymakers will have a tangible framework that can be used to build an enabling environment that promotes the growth of green social entrepreneurship.

The project's primary objective is to facilitate the growth of green social entrepreneurship, promote environmental responsibility, and sustainability. The knowledge and best practices generated through this project will offer valuable insights that can apply to similar contexts within the European Union and beyond. As the project progresses, it will gather insights, engage with local communities, and build partnerships to achieve its objectives. The resulting guide will be a collaborative effort of stakeholders dedicated to enhancing women's entrepreneurship and promoting sustainable practices for a more inclusive future for rural communities and the broader European community.

The document is divided into two parts. The first part summarizes the challenges faced by rural women in establishing Green Social Enterprises and provides actionable recommendations to overcome these challenges. The second part focuses on practical solutions and policy interventions to support the growth of social economy enterprises in rural areas, with a specific emphasis on women.

Methodology

The methodology employed in developing this guide aimed to ensure a comprehensive understanding of the challenges and opportunities surrounding women's entrepreneurship in rural areas, while also promoting green social enterprise. Through a structured approach involving data collection, analysis, stakeholder engagement, and validation, the methodology sought to create a robust framework that addresses the diverse needs of stakeholders at local, national, and European levels. The methodology employed in developing this guide reflects a systematic and inclusive approach to addressing the challenges and opportunities surrounding women's entrepreneurship and green social enterprise in rural areas. By engaging stakeholders, synthesizing diverse insights, and fostering collaboration, the methodology ensures the guide's relevance and effectiveness in promoting sustainable economic development and gender equality.

Data Collection and Insight Gathering: To capture a wide range of perspectives, online focus groups were conducted at the EU level, involving representatives from partner countries and stakeholders. These sessions provided valuable insights into the needs of women in rural areas and the essential skills and competencies required by educators to support them effectively. Additionally, policy labs held during national multiplier events facilitated discussions among policymakers, educators, entrepreneurs, and community leaders, further enriching the data pool. Guiding questions were utilized during these sessions to delve into specific aspects of women's entrepreneurship and the green transition.

Analysis and Synthesis: The gathered data underwent rigorous analysis, including thematic analysis to identify common challenges, needs, and opportunities across different geographical contexts. These insights were synthesized to develop a structured framework for the guide, ensuring alignment with the overarching goal of promoting women's entrepreneurship and green social enterprise in rural areas.

Stakeholder Engagement and Validation: Throughout the process, stakeholders were actively engaged to validate findings and ensure the relevance and accuracy of the framework. Feedback from policymakers, educators, entrepreneurs, and other stakeholders was solicited and incorporated into the framework, reflecting diverse perspectives and needs.

Documentation and Reporting: The entire process, including methodologies, data collection techniques, analysis procedures, and stakeholder engagement activities, was meticulously documented. A comprehensive report outlining the methodology employed, key findings, framework development process, stakeholder engagement activities, and resulting guideline was prepared for transparency and accountability.

European context

Rural areas account for more than 341 million hectares, representing 83% of the total EU area but only 27.4% of the EU's population lives in rural areas. The highest value of people living in rural area comes from countries within Central Eastern Europe, in particular Slovakia (46.18%), Romania (45.67%) and Slovenia (44,57%). Concerning the North Europe countries, the average of population living in rural area is around 18% with significant difference between them (e.g., Lithuania and Latvia around 32% while Finland and Sweden around 11%). In the countries of the Southern Europe the population in rural area represent around the 30% (e.g., Italy 28.6%, Portugal 33,5%) with some countries where the average is bit lower such as Spain (18.9%). The Western Countries reflects the trend present in the North Europe with Belgium with a very low percentage with 1.8% of people living in rural area (The World Bank, 2021).

With almost half of rural citizens without access to a good internet connection, the rural communities face the double challenge of low GDP per capita and rapidly ageing population with the lowest population shares in age groups below 50 years old (Eurostat, 2018). High unemployment, low employment on non-agricultural activities, low incomes, and a high proportion of people of 65 and older are among the main reasons for the higher poverty and social exclusion in rural areas (Bencheva et al., 2017). Rural areas suffer from lack or even the inaccessibility of goods and services. Moreover, a lack of employment prospects causes younger people to move to other areas, worsening the demographic profile and bringing the area into a low loop (van Twuijver et al., 2020).

Rural areas face an increasing digital divide compared to urban areas which is in part due to a lack of development of the digital infrastructure (Interreg Europe Policy Learning Platform on SME competitiveness, 2020). On the supply side, many rural communities in Europe are lagging behind in terms of net generation access infrastructure like fibre internet connection or 5G wireless connection. Additionally, rural areas face demand side limitations as there is a lack of basic skills and knowledge of the potential of digital technology in their daily lives (European network for Rural Development, 2017). Such shortfalls make difficult the implementation of the digital transition of SMEs in rural areas, even if existing SMEs could improve their firm's efficiency with digital tools.

Local communities and rural areas should be empowered and actively involved in the green transition through various strategies. An example could be the enhancement of energy communities and the strengthening of local production systems that rely on the social economy and are based on the safeguarding of local agriculture and biodiversity to foster strategic autonomy and resilience (Costantini and Pastorelli, 2021).

Without appropriately targeted training, education, employment placement, financial tools and supportive social policies, transitioning to a green economy may exacerbate existing inequities and hinder global human development goals. Rural people's access to education and training is often limited by financial barriers (e.g. training costs) and non-financial barriers (e.g. inadequate education infrastructure, inflexible training schedules). Unequal gender relations and traditional gender roles entail difficulties for rural girls and women accessing education and training. ILO (2019) states that 1.2 billion jobs (40% of total employment) depend on a healthy environment. The whole rural economy is a much more complex ecosystem of activities than farming and forestry. It's about services, it's about quality of life, it's about creative economy and tourism. Rural areas provide a wide variety of flora and fauna and natural resources that can contribute to employment, economic growth, and prosperity, preserving the environment and cultural heritage (ILO, 2018). Various experiences suggest

that diversified economies could provide new opportunities to improve local development in sparsely populated and underpopulated areas and mitigate the youngster's emigration from rural regions to find good quality and sustainable jobs.

One of the obstacles for young women entering the profession is their access to family property and finally, being able to invest and be granted a loan in the same way as the farmer owner. At the European level, Directive-2010/41/EU has been adopted to develop an adequate social cover for women in agriculture to facilitate and improve access to social services and loans for women, and encourage the establishment of women in rural areas as actors in the agricultural sector concerning country-specific property-law and tax-law situations (Franić and Kovačićek, 2020).

Generally, women are more frequently employed in part-time and temporary jobs in rural areas than in urban areas. There is a higher concentration of women in lower-paid roles, resulting in women being more likely to live in poverty or social exclusion than men (COPA, 2017). The gender pay and pension gaps are predominant in rural areas compared to the urban areas: women's gross hourly earnings are, on average, 16.2% lower than men's in the EU-28 (Franić and Kovačićek, 2020).

Women manage around 30% of farms across the EU-28. The proportion of female farm managers is below the EU average (30%). In rural areas of the EU, the share of women in self-employment is about 38%, slightly higher than in total areas. The greatest number of self-employed people in rural areas are in France, Germany, and Italy. According to available data, the highest share of self-employed women in rural areas is registered in Croatia, Cyprus and Greece. Regarding the share of women in unemployment in predominantly rural regions (2017), Franić and Kovačićek (2020) show a significantly high percentage of unemployed women in Mediterranean countries (Greece, Spain, Italy), but also in new Member States (Bulgaria, Slovakia, Slovenia).

There is a new phenomenon occurring in some European regions showing that well-educated women decide to move to the countryside to carry out their professional activities. Due to the structural deficiencies of local labour markets, women (mostly highly-qualified) have to out-migrate from rural areas at a higher rate than men. Out-migration is essential for rural women to access higher-quality occupations. Yet, for older generations, the domestic caregiver role is a significant barrier to mobility.

From a gender point of view, there are significant gaps between women and men in the sector of agriculture. Farming continues to be a predominantly rural profession and male domain. Women farmers have significantly less access to, control over, and ownership of land and other productive assets compared to their male counterparts. However, the number of farms run by women is continuously growing. The Eurostat data suggest that despite huge differences among Member States, an average of 30% of farms across the EU are managed by women. Female entrepreneurs represent only one third of self-employed people in the EU and women farmers represent 30% of total EU farm managers. They tend to have smaller farms: on average 5.84 ha compared with 12.88 ha owned by male farm holders. Women take more calculated risks than men, yet it is still difficult for them to access loans. Women's ideas for innovation are as marketable as men's, but they are not recognised by predominantly male stakeholders (EC, 2017; COPA, 2017).

The specific need of rural women and the challenges they face was the first of the two main topics of the interviews and focus groups conducted in the field research phase with professionals and stakeholders supporting rural women entrepreneurship and green skills development. For all interviews and focus-groups, identical questions were used in each participating country, to ensure

that cross-country and cross-cultural comparisons are achievable. The following section discussed and synthesises the main results.

People living in rural areas often face mobility challenges due to the lack of public transport, which has a greater impact on women and children, limiting their access to essential social and public services such as healthcare and education. The closure of public schools in rural areas has exacerbated this problem, as not every community can provide public transport for pupils. Even when services are available, they are often abandoned or inactive, thus limiting access to information.

In some European contexts, women face societal issues as they belong to patriarchal societies where men are considered the head of the household. Women lack opportunities to participate in economic activities and approach entrepreneurial ventures. They only own 7% of the rural farms, and they face obstacles in gaining self-confidence and attending training. The potential for development in rural areas is seen in tourism and small private boutique farms. More policy support, funding, and training are required to address these issues.

Rural areas face a vicious circle of low population density, an aging population, and low economic activity. These conditions make it difficult to start a business due to the lack of potential customers. Rural women face a lack of opportunities and limited access to education and information on entrepreneurship and sustainability. The lack of clarity and information on funding opportunities creates further challenges.

Entrepreneurs starting a business in rural areas may face sustainability issues due to the lack of market demand. Digitalization can help link with urban areas and expand the market. In Romania, the lack of support for social enterprises and women's empowerment creates challenges for green and social enterprises to ensure a market for their products. Similarly, rural women in Slovenia recognize social problems but fear entrepreneurship due to the risks of failure and uncertainty about survival.

Lastly, rural areas often lack good digital infrastructure and connectivity. Frequently, people living in rural areas have very basic housing, and connectivity is not included. The lack of digital connections also implies a lack of digital skills and consequently, less practice in using or creating digital content. Today, the digital sector is a source of opportunities and services also in terms of programs and training to support the development of new businesses.

Women in rural areas who want to establish their own business need to acquire a broad range of business skills, including general entrepreneurial skills, financial and managerial training, understanding of legal frameworks, marketing and communication skills, digital skills, and human resources skills. These skills are essential for developing successful social green businesses.

To motivate rural women to pursue entrepreneurship, it's important to share concrete experiences and best practices among peers. Creating a network of rural women who can support each other is also vital. Cooperation, creativity, and adaptability are necessary for establishing sustainable businesses in rural areas.

Innovation and design thinking are crucial for improving the relationship with the community. Training programs in design thinking can help rural entrepreneurs to be more innovative and create new concepts of rurality. To establish a successful business in a rural area, women entrepreneurs should understand the context and the demographic, geographical, economic, and social background around them.

Social entrepreneurship requires education and support about social importance. Green entrepreneurship requires continuous education about ecological concepts. Women in rural areas need to understand green businesses technically to develop a sustainability-oriented attitude.

National contexts in Romania, Slovenia, Cyprus and Serbia

Romania

In Romanian society, there are usually gender imbalances and less participation in decision-making. In rural areas, one can also observe structural problems:

- greater gender discrimination, even less access to various facilities;
- lack of employment opportunities;
- limited developed entrepreneurship in non-agriculture activities;
- lower access to services – education, health, transport, etc.;
- lack of basic digital skills (e.g. using a computer, communicating through email, using a reservation platform for touristic activities etc.) and green skills.

All of these further reinforce the obstacles rural women face compared to urban women.

An aspect worth pointing out is the fact that rural women are very aware of the lack of opportunities for them and thus what motivates them to become entrepreneurs is often the lack of employment options. However, this is challenged by the lack of access to education and information on both entrepreneurship and ecological sustainability, corroborated with the lack of clarity and information about the opportunities for small producers in various areas. The opportunities in question are also the ones regarding potential funding opportunities, which are surrounded by their own set of challenges – European funded projects sometimes inspire fear of the unknown, especially in the context in which the Romanian mass media popularized numerous cases of people who accessed such funds and came under the scrutiny of the criminal authorities.

To develop social green businesses, rural women need a wide range of skills to be developed, along with targeted empowerment programs. In the first place, there lays the need for rural women to acquire general entrepreneurial skills, completed by specialized trainings on financial and managerial matters. Specifically, women need to learn first-hand how to plan their business, how to manage their finances separately from their budget and how to establish prices and costs in order to ensure a balance between providing a fair price and obtaining profits.

Case studies, learning trips and presentation of real examples with which they can relate could be really useful in fostering both the understanding and the actual implementation of the theoretical aspects of entrepreneurship. Community facilitators could have a defining role in advancing women's knowledge and could also foster connections between different businesses that can collaborate and draw mutual advantages from one another. Women could use better abilities to identify and use to their advantage the specifics of the area they live in.

An improvement in knowledge and a better understanding of what a business implies could also tackle a second important need of rural women – that of improving self-confidence and courage in taking on

an entrepreneurial activity. An improvement in women's attitudes could help a lot in overcoming the lack in knowledge.

Competences on the legislative/legal side are also needed and should be developed, because without them it is very difficult for entrepreneurs to deal with the dialogue with the authorities, especially in the case of controls, but also in the day-to-day activities. Moreover, marketing and PR abilities are also of the essence, given that in rural areas it is very difficult to find highly specialized service providers.

Women in rural areas also need to understand green and ecological concepts, in order to develop a sustainability-oriented attitude. There is a great need for women to know and understand the technicalities of a green or ecological business.

In some rural areas, women (and sometimes neither their families) are not the owners of the lands or buildings they could use in developing a business and thus efforts are needed for them to be able to start the activity.

Concerning funding, women lack both the skills and the courage to access the public funds available to them, fearing that they could be tricked or that they could jeopardize the family's wellbeing by engaging in activities perceived as high-risk.

Another challenge in fostering green or social green entrepreneurship in rural areas is that women often do not see themselves as capable enough or empowered enough to start-up a local business, given the lack of knowledge or self-trust.

Operational Tools and Policy Measures

The social economy sector is regulated in Romania by the Law 219/2015. This law provides recognition as a social enterprise or social insertion enterprise to various types of entities (regardless of their legal form) that meet several criteria and comply with the principles of social economy. The principles of social economy stipulated by Law 219/2015 are (article 4): priority given to the individual and social objectives compared to the increase of profit; solidarity and collective responsibility; convergence between the associated members' interests and the general interest and/or the interests of a community; democratic control of members over their activities; voluntary and free nature of association in forms of organization specific to the social economy; distinct legal personality, management autonomy and independence from public authorities; allocating most of the financial profit/ surplus to achieve the objectives of the general interest, of a community or for the non-economic personal interest of members.

Programs and financial instruments

- **Romanians are Entrepreneurs** - It is a privately initiated program that supports small entrepreneurs from Romania.
- **The WE Lead Food programme** creates a supportive environment where women in leadership positions in the food system can develop and be inspired by other women leaders across the value chain, allowing them to gain know-how and insights from other parts of their industry that they would otherwise not have access to.

- EU Prize for Women Innovators - Competition organised by the European Commission for female entrepreneurs from EU Member States who are founders or co-founders of a company of at least 2 years.
- Lead Forward programme - dedicated to women leaders in various innovative or tech industries around the world, working for startups, corporations, NGOs, or other international organisations. Lead Forward offers a comprehensive learning programme: from strategy and execution, resilience to change resistance, leadership skills and empathy.
- Supernovas | Women2Invest - Learning opportunity for women with STEAM (science, technology, engineering, arts or math) backgrounds to start a career in early-stage investing and connect with various investor teams (venture capital, corporate venture capital or corporate investment units). The program offers training to develop skills, knowledge, connect with various players in the investment space, as well as interview opportunities for internships in the field.
- Empowering Women in Agrifood is a programme dedicated to women entrepreneurs and their projects in the agrifood sector.

Communities and support organisations

- Antreprenoare.ro: Community launched since 2018 that supports and connects female entrepreneurs in Romania, currently through an online platform. The platform includes a series of courses, useful articles, tips and also a search engine with businesses set up by women in community.
<https://www.antreprenoare.ro/>
- Cuib Community - Project involving the provision of services free of charge, through members of the Cuib Community Association and non-members involved, in the areas of activity in which they are active in their daily professional life.
<https://cuib.community/>
- Women 2.0 - A community dedicated to women working in startups. The platform also offers resources for business development or creating inclusive work environments.
<https://switchthefuture.com/about/>
- Women in Tech® Romania: The new division of the global non-governmental organisation, the Women in Tech community has been active in our country since November 2022 and has brought together representatives of the IT&C industry and the community of professionals from technology-based industries to present their goals and initiatives. Women in Tech® Romania aims to run projects in partnership with schools and NGOs, contributing to the development of educational programs aimed at informing and increasing young women's interest in STEM studies and embracing a career in technology.
<https://women-in-tech.org/>
- Association of Women Entrepreneurs in Romania - Non-governmental organisation created to support the entrepreneurial and managerial activity of women, to develop their capacity for action and leadership, to encourage private initiative among women, to counsel women who are in a position to change their socio-professional status, to promote women in administration and public institutions.

<https://afar.ro/>

- National Confederation for Women Entrepreneurship (CONAF) - It is the first and only employers' confederation in Romania whose main objective is to support and promote women entrepreneurship, opening new horizons of collaboration and cooperation both at national and international level.

<https://conaf.ro/>

- Association for the Support of Peasant Agriculture (part of the Urgenci network) provides support for small-scale farming and contributes to the development of socially, environmentally and economically sustainable agriculture. It promotes the agriculture model sustained by the community. It is not only for women but can help the women farmers that implement a model friendly with the environment. <https://www.asatromania.ro/proiecte/>

- WWF Romania promotes the green businesses - <https://wwf.ro/campanii/treci-pe-verde/>

Implementing public policies to stimulate social entrepreneurship among women in Romania can help promote economic inclusion and social sustainability.

Non-Governmental Organisation (NGO) programmes: Many NGOs in Romania implement projects and programmes to support social entrepreneurship, with a focus on women. These programmes can include consultancy, training, mentoring and access to financial resources.

- Start-Up Nation is a government programme that provides non-reimbursable funding for entrepreneurs starting businesses. The programme also includes special categories for women entrepreneurs.
- Educational and skills development programmes - can be implemented to support women in acquiring the skills needed to manage and develop social businesses.
- Bank finance programs with a focus on inclusion: Some banks and financial institutions may implement financing programs with specific conditions for social entrepreneurs, including those operating in rural areas.
- Micro-grant programme for women entrepreneurs: This program focuses on providing micro-grants to women who want to develop their own businesses. It was launched to stimulate female entrepreneurship in various fields.
- Social inclusion programmes funded by the European Union: Various EU-funded programmes managed at the national or local level include components aimed at developing social inclusion through various tools, including social entrepreneurship and support for women entrepreneurs. These programmes are dedicated mainly to developing new social entrepreneurs that employ people from vulnerable groups.
- LEADER programme provides grants for entrepreneurship and social entrepreneurship in rural areas and also for young farmers. There are no specific criteria for women entrepreneurs or women young farmers. These grants are provided by the Local Action Groups for rural entrepreneurs and are very useful for the development of entrepreneurship.
- Rural development programme (funded through EAFRD) provides grants for non-agricultural entrepreneurship and for young farmers. There are no criteria on green or social aspects.

Political measures required to create an enabling environment for women's entrepreneurship in rural areas

Policy measures to support female entrepreneurship in rural areas are essential to ensure balanced, inclusive and sustainable development across the country. These policies can be the catalyst for significant positive change in Romania's rural communities. Green public procurement is not well-developed in Romania (Petrescu et al., 2022) since green criteria are established only for six categories of products. Work is underway to develop green criteria for the other product categories (at least for the 14 existing ones at the European level), but the process is lengthy. Also, the green label is not used in public procurement. The bureaucracy associated with running certain green businesses in rural areas (e.g. local gastronomic outlets) is high and often a barrier to their development.

Policy measures needed to create an enabling environment for female entrepreneurship in rural areas may include:

- Financial support policies: Implementation of policies to provide women entrepreneurs in rural areas with access to finance through government programmes or European funds.
- Inclusion in Rural development programmes: Integrate specific components to support women entrepreneurship into rural development programs, with a focus on counseling services, training and access to resources.
- Financial Incentives for women-owned businesses: Create fiscal programs that provide special incentives for women-owned businesses in rural areas, including tax exemptions or reductions.
- Mentoring and coaching programme: To develop a mentoring and coaching program that connects rural women entrepreneurs with experienced mentors, supporting them in the development of their businesses.
- Promoting examples of good practice in the field - Bringing examples of good practice in social entrepreneurship among rural women to rural communities.
- Access to education and training: Provide access to education and training programs for rural women, covering both business management issues and skills specific to their field of work.
- Promoting Women's cooperatives: To encourage the development and promotion of women-led cooperatives in the agri-food sector and other relevant rural areas.
- Responsible public procurement policies: Implementation of policies that facilitates the participation of women-led enterprises in public tenders and procurement, including the establishment of specific quotas or criteria.
- Networking and experience sharing platforms: Development of platforms to facilitate networking and exchange of experiences among rural women entrepreneurs, contributing to increased collaboration.
- Promoting digital technologies: Implement policies that facilitate women's access to digital technologies, including through training and digital toolkit programmes.

SLOVENIA

With mixed approach of qualitative and quantitative analyses were identified national and cross-national strengths, weaknesses, opportunities, and threats that shape rural women's empowerment through green social entrepreneurship (Diesis, 2023a, 2023b). Rural women's empowerment is envisaged as an opportunity to strengthened rural development, green economy, entrepreneurship and social economy in their current and future businesses and social enterprises. From these analytical bases were developed training needs and training materials for capacity buildings of trainers and those working in rural areas that can help to improve and strengthened capacities that supports rural women's empowerments in sustainable development. Training of trainers, group work and national trainings combined with the multiplier event provided useful largely positive feedbacks from participants on presentations with sharing of new knowledges and skills focusing on green economy transition, entrepreneurship and social enterprises. As very valuable were presentations on interesting national and cross-country case studies. Cross-country comparisons widen and broaden the view on challenges and possible solutions in rural women's empowerments of different generations and in differently spatially or territorially situated rural areas.

The group work contributed to creating the structure of a training program for rural women's empowerment in general and particularly those interested in starting a social business. At the beginning, there was a need to strengthen educators' skills and competencies for green transition focusing on skills and competences of formal and non-formal educators.

As important tasks for mentoring education of a social enterprise were suggested priority axis: 3 Dynamic and competitive entrepreneurship for green economic growth:

specific skills and competences working with women in the rural area;

practical (hands-on) experience;

ability to analyse, connect and foresee the resolution;

knowledge in practice, the development of techniques and procedures for project management; and organization's goals, cooperation and teamwork.

The main challenges were defined as:

- new knowledge and educational opportunities in the local community;
- a certain practical experience or at least to know how to connect theory with practice or help with advice on how to implement a certain business idea in terms of green social entrepreneurship;
- encouraging and empathetic knowledge and skills, able to motivate, enhance and strengthen self-confidence and determination;
- basic entrepreneurship and management knowledge and skills;
- working with clients, developing ideas, and financing; and
- the importance of multidisciplinary skills and competences of formal and non-formal educators.

Training programs curricula to foster social green entrepreneurship in rural areas was identified an open question. In general, there are still missing specific “green” training programs for rural woman empowerment. However, in some regions it is possible to identify the training programs for rural women’s empowerment that include green skills and social green entrepreneurship in rural areas. In general, rural women might have the necessary skills to have their own entrepreneurial journey, but they just need support in a green social business via financial support for women start-up business. There are missing also more targeted promotion activities. Training programs dedicated to rural woman empowerment are not well-promoted. This leads to possible asymmetric information problem and mismatches as these trainings are not well known among rural women and others interested in for such capacity buildings trainings and life-long learning to improve knowledge and skills.

Operational Tools and Policy Measures

The training of trainers, the conduction of national trainings with presentation of good practices and multiplier event on green social entrepreneurship and green social enterprises with the role of rural women’s empowerment show that policy measures in these areas are underdeveloped, changing also ad hoc, and are not always known to rural women. All these can create uncertainties and unpredictability, while in their implementation can cause difficulties and risks instead of supporting development of rural entrepreneurship and social enterprises. Therefore, an enabling environment for women's entrepreneurship in rural areas is not always supportive and stable to assure sustainability. However, there are available measures and subsidies from Common Agricultural Policy (CAP) that can support such activities, for example for young farmers, for voluntary implemented agri-environmental-climate measures for eco-farming and greening farming practices, for rural development projects and investment support measures. In addition, there are available measures and supports from other European funds such as from European Social Fund and Cohesion fund, as well as from national sources. In spite of all these opportunities and measures, not many rural women are keen to start own business entrepreneurial journey or professional carrier to set-up social enterprise. From this point of view, training of trainers, national trainings and multiplier events were accepted as good opportunity to knowledge and skills dissemination, to learn from presentation and discussion, and from each other, particularly from presented and discussed case studies.

Life-long learning is extremely important for rural women’s empowerment, while trainings in entrepreneurial knowledge and skills building should start from a scratch already with youth. Two examples have been identified and presented in relation to education of youth, which are linked to internationalization of study curricula and cross-country projects development. At the Biotechnical Centre Naklo at least two courses deal with subjects of green rural entrepreneurship: Girls Go Circular, and Junior Achievements in Entrepreneurship. These and similar examples of good practices of green rural entrepreneurship aim to develop creative and innovative activities in the areas of ecological and niche agri-food products and services based on rural, village and farm tradition, culture, heritage as well as on modern trends in different areas of nutrition.

As an important in a curricula development for life-long learning are identified advancements of knowledge and skills such as in digital and communication-information technologies, foreign languages, good practices of networking and cooperation. The lacks of these knowledges and practices

are considered as important constraint for competitive development of rural areas, including green economy, entrepreneurship and social enterprises.

Needs for capacity buildings with trainings, skills and projects developments were identified for different age groups of rural population and women. Moreover, there have been identified territorial differences in advancements and trends between more developed or advanced and more remote rural areas. Therefore, the current gaps in the skills and competences of formal and non-formal educators working with women in rural areas differs according to age and between different rural areas. To enhance support towards green social entrepreneurship effectively, the constraints that discourage development of green social entrepreneurship should be identified. Among main identified constraints for green transition, innovative enterprises and social enterprises are missing relevant knowledge and competitive projects to overcome financial constraints and to assure project sustainability. In addition of a lack of funds for small farms and social enterprises, there are other constraints and disadvantages such as inequalities in factor endowments for setting up and operation of different enterprises and other organizations between urban and rural areas, then stereotypes that are also related to division of commitments and obligations of women between professional and family life.

The existing landscape of support for women's rural entrepreneurship development at the national level is underdeveloped and still in an initial stage of development. It was underlined that some regulations represent constraints for entrepreneurs and social enterprises, and for supplementary activities on farms. While these regulations might be similar as in some other EU countries, there might be differences in strictness and understanding in their implementation, which can encourage or discourage private or community initiatives. This can be also related to different inspections that are working in rural areas. As an opportunity, particularly in promoting bottom-up and partnership approaches, it is seen in establishment and development of Local Action Groups (LAGs). Therefore, among specific improvements can be raising awareness and access to information about LAGs and similar programs and initiatives that are mitigating asymmetric information problems and provides opportunities for networking and collaboration to ensure its effectiveness in promoting green social enterprises among women in rural areas.

Interventions or programs that are currently dedicated to promoting green and social entrepreneurship are fragmented and can be from different sources, particularly from the Ministry of Economy for social enterprises (Ministry of Economy, 2024) and the CAP in responsibility of the Ministry of Agriculture, Forestry and Food. However, measures that are specifically targeting women in rural areas, they are still underdeveloped or in an early stage. The key features of existing measures are that they are rarely focusing on gender specificity, and in the case of young farmers according to the age. As the analyses are rare, there are needs for investigation of outcomes of these initiatives.

In some regions there are dedicated training programs available for rural women's empowerment in green and social entrepreneurship. While these trainings used to be on rather general subjects, there is raising awareness on the importance of also specific training programs on rural development, green economy, entrepreneurship and social economy. These capacity and skills building trainings can be further developed or expanded in direction of demanded knowledges on the market and in everyday life. As challenges and possible advantages, it should not be neglected development of new professions and new professional carriers in green, social, and natural programs of education, training

and skills building. Due to this, there is a need for identification of both education programs and labour markets mismatches for smoother transition from education to employment.

Among desirable expected improvements in knowledges and skills in rural areas are in digital literacy and access to information and different services, regulatory and institutional quality improvements, and in implementation practices that limit and constraint farmers, green economy, entrepreneurs and social economy.

In addition, as challenges are increasing intergenerational problems in rural areas as with out-migration from rural areas more elderly people require additional health care and other services with increasing costs, while not all persons in rural areas, particularly working on family farms have sufficient cash flows or savings. It was particularly discussed that several women working on small family farms were not being included in social insurance and pensions systems, and now they are almost without current cash-flow, which increases poverty among elderly people.

Investments are needed for transition and transformation of traditional to green economy, which demand for young and educated people, who are not always motivated for farm and private family business succession.

With changes in the structure of rural population and substantial decline of agricultural rural population and farms, there are also increasing tensions and sometimes conflicts between autochthonic farming population and other citizens due to air pollution or noise made by livestock or farming machinery such as tractors and combines. In the past, in most of villages there were almost no households without a farming practice, but this has changed recently in the opposite direction that instead of several small farms, there are only few active farms in farming activities. The majority of non-farming households demand for new rules of the game in the previously farming communities that might create conflicting interests and tensions. In some parts of Slovenia, there are also increasing conflicting interests between farmers and society supporting wild animals such as bears, volves and jackals. Another group of citizens are also environmentalist demanding for biodiversity that is also supported by some non-farming non-government organization and professional associations. All these require regulatory, institutional and policy adjustment as well as evidence-based understanding, which sometimes is lacking behind the real-life developments and emerging conflicts between different parts of the rural and urban society with interests in rural areas.

Political measures required to create an enabling environment for women's entrepreneurship in rural areas

Policy measures should be designed and implemented in a way to ensure the sustainability and growth of entrepreneurship and green social enterprises led by women in rural areas. To facilitate their development, there are particularly missing and thus recommended the following specific initiatives or policies to be investigated further:

- Digital knowledge, access and use of information.
- Legal and taxation aspects of social entrepreneurship with the most recent changes.
- Practical (hands-on) experiences and skills on challenges of different generations: youth, middle age, and retired.
- Participation of women in trainings and skills building in rural areas of different age-generations from different parts of the country.

- Knowledge and practical experience on how to implement a certain business idea in terms of green social entrepreneurship.
- Specific “green” training programs for rural women’s empowerment.
- Sources of finance for start-up a business.
- Learning from cross-countries case studies of good practices.

CYPRUS

Rural women encounter significant obstacles in accessing and sustaining employment, primarily due to unfavourable conditions in rural areas, where the agricultural sector is unappealing and shrinking, while secondary and tertiary sectors remain underdeveloped. The lack of social infrastructure hinders entrepreneurial initiatives, as young families face challenges in establishing businesses and residing in these regions. Insufficient educational facilities and extracurricular opportunities for children, coupled with limited entertainment options, further discourage individuals from moving to rural areas. Gender stereotypes persist, particularly in rural communities, leading to a lack of respect for women's capabilities and discouragement from pursuing economic productivity.

The government of Cyprus offers housing sponsorship plans to promote rural living, but uptake is limited due to unmet social, educational, and employment needs. To address these issues, the research underscores the importance of educational programs for rural women with entrepreneurial aspirations. Training should cover sustainable production techniques, ecological construction, business plan development, functional and digital literacy, accessing funding, European program opportunities, marketing knowledge, and best practices in green social enterprises. Such initiatives aim to empower rural women and foster the development of social and green businesses.

Operational Tools and Policy Measures

To foster the social economy in rural areas, particularly focusing on women, a multifaceted approach involving various tools and interventions is crucial. Gender-inclusive policies should be implemented, ensuring equal opportunities for women in social enterprises and cooperatives. Financial instruments such as microfinance programs and targeted grants can provide the necessary capital for women-led initiatives. Entrepreneurial and technology literacy training programs tailored to women in rural areas can empower them with the skills needed for successful social entrepreneurship. The establishment of women's cooperatives and networking platforms can encourage collaboration and resource-sharing among female entrepreneurs. Additionally, the creation of social innovation hubs offers a supportive environment, providing resources, mentorship, and a space for collective growth for women-led social enterprises. Education and awareness initiatives further play a pivotal role in equipping women in rural areas with the knowledge and tools essential for the development of a thriving social economy.

Cyprus' commitment to the European Commission's climate neutrality target for 2050 occurs through its National Recovery and Resilience Plan (NRP), allocating over 440 million euros to support the transition to a green economy. Emphasis is placed on upskilling individuals in green professions, particularly in agriculture, with a focus on young, first-time farmers. Vocational training programs and scholarships aim to equip them with necessary skills and encourage studies in agriculture-related

topics. Collaborative efforts between the Cyprus Chamber of Commerce and Industry (CCCI) and the Cyprus International Institute of Management (CIIM) seek to promote green entrepreneurship through an Observatory. Additionally, we could focus on the increasing trend of organic farming in Cyprus' rural areas, with 1.4% of farms transitioning to organic production systems. Overall, Cyprus demonstrates a comprehensive approach to fostering green initiatives and sustainable practices.

In alignment with the European Commission's goal of achieving climate neutrality by 2050, Cyprus, as part of its National Recovery and Resilience Plan (NRP), has earmarked over 440 million euros to facilitate the transition to a green economy. A significant portion of this budget is dedicated to upskilling individuals employed in green economy professions or those seeking careers in the sector through vocational training programs conducted in Vocational Education and Training (VET) centers. The NRP also prioritizes educational initiatives for farmers and livestock breeders, with a focus on young, first-time farmers, aiming to equip them with the necessary skills for green interventions and the transition to a sustainable economy. Furthermore, vocational training programs are directed at young professionals and students, offering scholarships to encourage studies in agriculture-related topics at Cypriot universities.

Green entrepreneurship in Cyprus receives additional impetus from collaborative efforts between the Cyprus Chamber of Commerce and Industry (CCCI) and the Cyprus International Institute of Management (CIIM). Their memorandum of understanding, established in February, aims to create an Observatory promoting green entrepreneurship actions and enhancing the knowledge and skills of stakeholders to exploit sustainable development practices. Beyond national policies, various non-governmental organizations and civil society groups implement European-funded projects to upskill entrepreneurs and develop their green competencies. In Cyprus' rural areas, the manifestation of green entrepreneurship primarily centers around the adoption of organic farming, representing a rising trend in the last decade with an increasing number of farms transitioning to organic production systems (1.4% of farms).

Political measures required to create an enabling environment for women's entrepreneurship in rural areas

1. Integrated Support Systems for Women in Rural Social Economy:

Develop comprehensive support systems tailored to women in rural areas involved in social enterprises and cooperatives.

Provide gender-inclusive policies ensuring equal opportunities and access to resources.

Implement financial instruments like microfinance programs and targeted grants specifically for women-led initiatives.

Offer entrepreneurial and technology literacy training programs designed for women in rural areas.

Establish women's cooperatives and networking platforms to foster collaboration and resource-sharing among female entrepreneurs.

2. Promotion of Green Economy and Sustainable Practices:

Allocate significant funds towards upskilling individuals for green professions, particularly in sectors like agriculture.

Focus on educational initiatives for young, first-time farmers to equip them with necessary skills for sustainable agriculture.

Foster collaboration between chambers of commerce, educational institutions, and other stakeholders to promote green entrepreneurship.

Establish observatories or similar platforms to enhance knowledge sharing and skill development in green entrepreneurship.

Encourage the adoption of sustainable practices such as organic farming in rural areas, offering support and incentives for transition.

3. Capacity Building and Education:

Prioritize vocational training programs and scholarships targeting young professionals and students interested in green economy professions.

Collaborate with vocational education and training centers to offer specialized programs focusing on sustainable agriculture and green entrepreneurship.

Facilitate partnerships between NGOs, civil society groups, and government agencies to implement projects aimed at upskilling entrepreneurs and fostering green competencies.

Promote awareness campaigns and educational initiatives to highlight the benefits of sustainable practices and the importance of climate neutrality.

4. Monitoring and Evaluation:

Establish mechanisms for monitoring and evaluating the impact of interventions aimed at fostering the social economy and promoting green initiatives.

Regularly assess the effectiveness of policies, programs, and initiatives to identify areas for improvement and ensure alignment with overarching goals.

Utilize data and feedback from stakeholders to inform decision-making processes and refine strategies over time.

SERBIA

Rural women entrepreneurship in Serbia has been experiencing a notable upsurge in recent years, marking a significant shift in the country's economic landscape. This paper delves into the state of the art of rural women entrepreneurship in Serbia, highlighting statistics, impacts, and the challenges faced by these women, along with potential focus areas for intervention.

Statistics indicate a remarkable rise in rural entrepreneurship, with approximately 130,000 rural entrepreneurs in Serbia in 2019. This figure constitutes around 15% of all entrepreneurs in the country, among which about 30% are women. These women entrepreneurs are primarily involved in agriculture, crafts, and tourism-related ventures, and they play a pivotal role in fostering economic development within their communities. Their contributions extend beyond mere economic gains, as they often serve as catalysts for social empowerment and community resilience.

Challenges Faced by Rural Women and Focus Areas for Intervention:

One of the primary challenges faced by rural women entrepreneurs in Serbia is the limited access to essential resources such as finance, land, technology, and markets. Lack of collateral and financial literacy further exacerbates this issue, hindering their ability to expand businesses and access opportunities for growth. Interventions aimed at improving access to finance, land tenure security, and market linkages are crucial for empowering rural women entrepreneurs.

Many rural women lack formal education and vocational training opportunities, which impedes their entrepreneurial endeavors. Access to quality education and skill development programs tailored to their needs is imperative for enhancing their business acumen, fostering innovation, and enabling them to adapt to market dynamics effectively.

In an increasingly digitized world, proficiency in digital skills is indispensable for business success. However, rural women entrepreneurs often lag behind in this aspect due to limited exposure to technology and digital literacy programs. Initiatives focused on imparting digital literacy, e-commerce training, and leveraging digital platforms for business promotion can bridge this gap and empower rural women to harness the benefits of the digital economy.

Creating an enabling environment that fosters entrepreneurship among rural women is essential for unleashing their full potential. This involves raising awareness about entrepreneurship opportunities, providing mentorship and networking support, and fostering an entrepreneurial culture that celebrates diversity and innovation.

Deep-rooted patriarchal attitudes and gender norms persist as significant barriers to women's entrepreneurship in rural Serbia. Social stigmatization, unequal access to resources, and limited decision-making autonomy often restrict women's ability to pursue entrepreneurial ventures. Addressing these structural inequalities requires multifaceted interventions, including advocacy for gender-sensitive policies, community sensitization programs, and initiatives that challenge traditional gender roles.

Political measures required to create an enabling environment for women's entrepreneurship in rural areas

Based on previous analyses of rural areas in the Republic of Serbia, the following recommendations are proposed for the promotion of women-led social entrepreneurship:

- Revise strategic objectives for social entrepreneurship within national, regional and local policy frameworks, ensuring the inclusion of women-led initiatives in rural areas.
- Tailor financial and support mechanisms specifically to the challenges faced by women in rural social entrepreneurship.
- Design and implement market support programs tailored to promote products and services offered by women-led social enterprises operating in rural areas.
- Establish and maintain a registry of women-led social enterprises, accompanied by a national monitoring and evaluation framework to track relevant data on the rural social economy.
- Enhance capacity within the public sector to understand and facilitate the development of women-led social enterprises at all levels of government.

- Develop both formal and informal educational curricula for young women in rural areas, starting at the primary level, and incorporating models of dual education within social enterprises to strengthen women's participation and leadership in this area.

Conclusion and final recommendations

In recognition of the significant role rural communities play in the socio-economic fabric of Europe, it is imperative for the European Union (EU) to address the unique challenges faced by women in these regions. Despite their vital contributions, rural women often encounter barriers that impede their full participation in economic activities and entrepreneurship. To address this disparity and unlock the potential of rural communities, the EU must prioritize targeted interventions that enhance accessibility, promote gender equality, and support entrepreneurial endeavors. Investment in rural infrastructure, coupled with the promotion of gender equality policies, will create an enabling environment for women to thrive. Furthermore, by providing tailored support and fostering innovation in rural entrepreneurship, the EU can empower women, drive economic growth, and promote sustainable development throughout Europe. These recommendations offer a comprehensive framework for action, underscoring the EU's commitment to inclusivity, empowerment, and prosperity in rural areas.

Investment in Rural Infrastructure: The EU should prioritize investments in rural infrastructure, including public transport, healthcare facilities, and educational institutions, to improve accessibility for rural women and address mobility challenges.

Promotion of Gender Equality Policies: The EU should advocate for and support the implementation of gender equality policies in member states, particularly in patriarchal societies, to ensure women have equal opportunities to participate in economic activities and entrepreneurship.

Support for Rural Entrepreneurship: The EU should provide targeted support, funding, and training programs for rural entrepreneurship, with a focus on sectors such as tourism and small-scale farming. This support should include measures to enhance digital skills and access to information on entrepreneurship.

Facilitation of Market Access: The EU should facilitate market access for rural entrepreneurs by promoting digitalization and connectivity in rural areas. Additionally, the EU should provide clarity and information on funding opportunities to support the sustainability of rural businesses.

Creation of Peer Networks: The EU should encourage the creation of peer networks among rural women entrepreneurs to facilitate knowledge sharing, peer support, and the exchange of best practices. These networks can help alleviate challenges related to confidence-building and skill development.

Promotion of Innovation and Design Thinking: The EU should promote innovation and design thinking in rural entrepreneurship through training programs and support initiatives. These programs can help rural entrepreneurs develop innovative solutions tailored to their local contexts and foster sustainable business practices.

By implementing these recommendations, the EU can play a crucial role in empowering women in rural areas, fostering economic growth, and promoting sustainable development across Europe

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