

# PR4 Stakeholder Guide

**Dieses Network** 

Rural Women's Empowerment through Green Social Entrepreneurship







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## **CONTENT**

1.	Introduction	4
2.	Project summary	5
3.	Scope and objectives of the report	6
4.	Methodology	7
5.	Empowering rural women through green social enterprises: European context	8
	Building a Supportive Ecosystem for Rural Women Entrepreneurs: Operational Tools and Measures	•
	Opportunities for improvement	17
6.	Rural Women Entrepreneurs Through Green Social Enterprises: National contexts	19
	ROMANIA	20
	Operational Tools and Policy Interventions	21
	Political measures required to create an enabling environment for women's entrepreneurs rural areas	•
	SLOVENIA	27
	Operational Tools and Policy Measures	28
	Political measures required to create an enabling environment for women's entrepreneurs rural areas.	•
	CYPRUS	33
	Operational Tools and Policy Measures	33
	Political measures required to create an enabling environment for women's entrepreneurs rural areas.	•
SE	RBIA	37
	Operational Tools and Policy Measures	38
	Political measures required to create an enabling environment for women's entrepreneurs	hip in
	rural areas.	40
7.	Conclusion and final recommendations	42
Q	References	11





### 1. Introduction

Rural areas in the European Union face a number of challenges that contribute to higher levels of poverty and social exclusion. These challenges include high unemployment rates, low incomes, and a large proportion of elderly residents. These factors create a vicious cycle where low economic activity leads to a lack of goods and services, making rural areas even more inaccessible. This, in turn, leads to fewer job prospects, pushing younger people to move to other areas and worsening the demographic profile of rural regions (Bencheva et al., 2017; van Twuijver et al., 2020).

Women in rural areas of the EU are not a homogenous group, but they play a significant role in contributing to society and rural development. They face discrimination based on factors such as nationality, age, family background, and other circumstances. Almost 50% of the total rural population in the EU are women, representing 45% of the economically active population, with about 40% of them working on family farms. Moreover, their contributions to the rural economy are often not fully recognized, as their participation in the informal rural economy is not statistically recorded. In fact, 43% of unpaid workers in agriculture are women, and 26% of them own their agricultural activity (Franić & Kovačićek, 2020).

The European Green Deal is aimed at making Europe the first climate-neutral continent by 2050. At the same time, the EU has launched its first-ever Gender Equality Strategy to ensure gender equality in the EU. Creating synergies between these two strategies is vital, particularly in rural areas. Doing so will be essential in promoting gender equality in the energy, climate, and sustainability fields in Europe. It will also help tap into Europe's talent to support a green and sustainable recovery from recent crises such as the COVID-19 pandemic, the energy crisis, and the aftermath of the war.

Rural areas are crucial to achieving a green transition. They cover almost 80% of EU territories and contain the natural resources and ecosystem services that are essential for our survival. However, climate change has made these areas vulnerable. Rural areas have the potential to contribute significantly to our economy and way of life, but their inclusion in low-carbon planning and strategies is often overlooked. The transition of these areas needs to be supported, considering their unique challenges, such as declining and ageing populations, fewer economic and social opportunities, and low population densities, which pose challenges to infrastructure and service provision.

The upcoming report is a significant achievement in promoting women's entrepreneurship in rural regions, with a focus on environmentally friendly social enterprises. The report was created through a thorough bottom-up approach that gathered insights from national reports, focus groups, and





stakeholder consultations. The primary goal of this guide is to provide actionable recommendations and insights to stakeholders at the local, national, and European levels. By outlining policy interventions, this guide seeks to address the challenges faced by women in rural areas, paving the way for an enabling environment for women's entrepreneurship. This guide is a foundation for unlocking the full potential of green social entrepreneurship across Europe and beyond.

## 2. 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.

## 3. Scope and objectives of the report

This guide has been developed to equip stakeholders at the local, national, and European levels with the knowledge and tools required to foster a conducive environment for green social enterprises led by rural women. It is aimed at bridging the gap between research and practicality by presenting evidence-based and best practice recommendations collected throughout the project. The guide specifically addresses the challenges faced by rural women when establishing green social enterprises.





Meticulously structured, the guide provides a comprehensive overview of the project and targeted national contexts. The initial section outlines the broader European framework for green social entrepreneurship led by women in rural areas, summarizing the challenges and opportunities.

Dedicated sections will explore specific national contexts, with a focus on countries such as Romania, Slovenia, Cyprus, and Serbia. Each national context will identify operational tools and policy measures that can be implemented at the national level to support green social enterprises led by women. Additionally, it will highlight political measures for creating an enabling environment for women's entrepreneurship in rural areas.

Finally, the guide summarizes the key findings and presents actionable recommendations for policymakers and stakeholders. The comprehensive structure ensures that the guide addresses the specific needs of women entrepreneurs and the broader ecosystem required for their success. The guide is perfectly aligned with the project's goal of empowering women in rural areas to lead the charge in green social innovation.

## 4. Methodology

This guide was developed using a multi-phased methodology to ensure that it is comprehensive, engaged stakeholders, and created a robust framework. 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. Here's a breakdown of the key phases:

Phase 1: Initial Needs Assessment (Beginning of Project)

EU-Level Online Focus Groups: These sessions gathered insights from partner countries and stakeholders on challenges faced by women entrepreneurs in rural areas, particularly related to green social enterprise development.







Spanning over 341 million hectares, rural areas encompass a massive 83% of the EU's landmass. However, despite this vastness, only 27.4% of the EU's population resides in these areas (The World Bank, 2021). This distribution varies significantly across regions:

- Central and Eastern Europe: Countries like Slovakia (46.18%), Romania (45.67%), and Slovenia (44.57%) boast the highest shares of rural populations.
- Northern Europe: This region features a lower average (around 18%) with substantial variations. Lithuania and Latvia hover around 32%, while Finland and Sweden dip much lower at roughly 11%.
- Southern Europe: Rural populations here average around 30% (e.g., Italy: 28.6%, Portugal: 33.5%). Some countries fall below this average, such as Spain (18.9%).
- Western Europe: Mirroring the trend in Northern Europe, countries like Belgium exhibit very low percentages, with only 1.8% residing in rural areas (The World Bank, 2021).

Almost half of the rural citizens don't have access to a good internet connection, which makes it difficult to maintain a good quality of life. Rural communities face the dual challenge of low GDP per capita and a rapidly aging population with the lowest population shares in age groups below 50 years old (Eurostat, 2018). The higher poverty and social exclusion in rural areas are mainly due to high unemployment, low employment on non-agricultural activities, low incomes, and a high proportion of people of 65 and older (Bencheva et al., 2017). Rural areas lack goods and services, which makes it difficult for people to meet their basic needs. Additionally, a lack of employment prospects causes younger people to move to other areas, worsening the demographic profile and perpetuating a negative cycle for the area (van Twuijver et al., 2020).

#### **Double Trouble: Socioeconomic and Demographic Barriers**

Limited opportunities: Rural areas often have a smaller population and an aging demographic. This means fewer potential customers and a shrinking workforce, making it difficult for businesses to thrive. (Eurostat, 2018) On average, rural areas in the EU have a lower GDP per capita and a higher proportion of people aged 65 and older compared to urban areas. (Bencheva et al., 2017) This can lead to a situation where there simply aren't enough customers to support a new business.





Stuck in place: Lack of reliable public transportation, especially for women and children, limits access to education, healthcare, and training crucial for business development. Public transportation is often less frequent or even non-existent in rural areas, making it difficult for women to travel to access essential services and training opportunities.

Societal constraints: In some regions, traditional social structures make it harder for women to participate in the economy and access resources like land ownership. This can hinder their ability to get funding and become entrepreneurs. (Copacogeca, 2017) Unequal gender relations and traditional gender roles can make it difficult for rural women to access education and training, which are essential for starting a business.

Knowledge gap: Rural women may have less access to the knowledge and resources needed to launch and manage successful green social enterprises. This includes training in areas like business management, sustainable practices, and available funding opportunities. Rural areas often have fewer educational and training opportunities compared to urban areas.

#### **Business Development Obstacles: Climbing a steeper hill.**

Funding struggles: Securing financial resources is a major hurdle for rural green social enterprises, especially those led by women. Compared to their urban or male counterparts, they face greater difficulty getting investments. (Franić and Kovačićek, 2020) Women entrepreneurs tend to get smaller loans than men and may be required to provide more collateral.

Skill gaps: Women entrepreneurs may lack essential business skills like financial management, marketing, legal knowledge, human resource management, and using digital tools.

Market blues: Matching production with the limited local market demand can be a challenge for some green social enterprises in rural areas. Digitalization could offer opportunities to connect with a wider audience and expand their reach.

Fewer connections: Rural areas often have fewer opportunities to connect with mentors, investors, and collaborators who can provide valuable support and guidance for green social enterprises.

#### The Digital Divide: A Deepening Gap

Left offline: Nearly half of rural citizens lack access to a good internet connection. This digital divide isolates rural women entrepreneurs from online training resources, market opportunities, and crucial





information networks that could support their businesses. (Interreg Europe Policy Learning Platform on SME competitiveness, 2020) This lack of internet access can be a major barrier to starting and growing a business in today's digital world.

Limited digital skills: The lack of internet access often translates to a lack of digital skills needed to effectively promote their green social enterprises online, utilize digital marketing tools, and participate in online training programs.

#### Addressing Challenges in Support Outreach and Implementation

Limited Outreach and Visibility: Programs intended to support women in rural areas may not be tailored to the particular needs of rural communities, which could be better addressed through a bottom-up approach developed within rural communities. Rural women may need help accessing available programs due to geographical isolation or lack of internet connectivity, which could limit their outreach and visibility. Moreover, existing programs may prioritise theoretical business training, while practical skills are essential for the success of rural enterprises.

Membership Barriers: Membership-based organisations may pose membership barriers for rural women who cannot afford fees or may be hesitant to engage with formal structures, impeding their access to support networks. Finally, existing support structures may need more cultural sensitivity and align with rural women's traditional work styles and priorities.

Cultural differences: It is crucial to design programs that cater to the specific needs of rural communities, including practical training and support systems sensitive to cultural differences. This approach would enable rural women to access the resources they require to establish successful enterprises and stimulate economic growth in their communities.

Understanding these challenges is the first step towards creating a more supportive environment for rural women leading green social enterprises. The next chapter will explore potential solutions and good practices that can empower these women and unlock their full potential for building a more sustainable and equitable rural future.





# Building a Supportive Ecosystem for Rural Women Entrepreneurs: Operational Tools and Policy Measures

Access to information, funding, and training are common barriers for entrepreneurs, but rural women face additional obstacles. Traditional gender norms may discourage their ambitions, and a lack of internet connectivity can leave them isolated from valuable resources. However, these women possess a wealth of traditional knowledge and a deep connection to the land, making them well-suited to drive sustainable development. The key is to create a supportive environment that bridges these gaps. By implementing well-designed policy interventions and providing the right tools, we can empower these women, unlock their entrepreneurial potential, and contribute to a more vibrant and sustainable future for rural areas.

#### **Designing Effective Training Program**

Educators in rural areas need to possess the ability to deliver training programs that are tailored to the specific needs and contexts of women in those areas. These programs should focus on practical knowledge and skills relevant to green and social entrepreneurship, such as financial literacy, business management, marketing, and communication skills. Additionally, educators should be adept at translating complex concepts into simple language understandable to the community.

Moreover, educators should act as mediators between different groups within the community, bridging gaps in communication and understanding. They should facilitate the building of local partnership networks, bringing together individuals from diverse backgrounds and interests to collaborate on common goals. Creating a sense of community support and cohesion is crucial for empowering women and fostering entrepreneurship.

Educators need to be knowledgeable about the latest developments in green and social entrepreneurship, including funding opportunities, policy mechanisms, and market trends. They should provide practical guidance on accessing information and resources relevant to starting and sustaining businesses in rural areas. This could involve organizing exchange visits, facilitating knowledge-sharing sessions, and centralizing information about opportunities and resources.

Additionally, soft skills such as communication, leadership, and public speaking are essential for women in rural areas to overcome traditional gender norms and assert themselves in decision-making processes. Educators should provide training and support in developing these skills, enabling women to effectively communicate their ideas, build confidence, and advocate for their interests. Educators





must empower women with the self-confidence to pursue entrepreneurial endeavors and advocate for themselves. This includes addressing issues such as fear of bureaucracy and lack of confidence in financial matters. Training programs should focus on building financial literacy skills and providing practical guidance on accessing financial resources, including navigating banking systems and applying for loans.

#### **Financial Instruments for Green Growth**

Access to funding is a critical roadblock for many aspiring entrepreneurs. Micro-loan programs with flexible repayment options and reduced collateral requirements can remove this hurdle. Additionally, financial literacy training can empower women to make informed financial decisions and manage their businesses effectively.

Furthermore, grant programs specifically designed for green social enterprises in rural areas can provide crucial seed funding. Partnering with the private sector can unlock further support, with financial institutions offering loans and businesses providing mentorship and access to markets.

Micro-loan programs specifically designed for green social enterprises led by rural women should be created. These loans should have lower interest rates, longer repayment terms, and consider alternative forms of collateral that reflect the assets of rural women (e.g., land ownership).

Grant programs should be established that provide matching funds for women entrepreneurs who invest in green technologies or sustainable practices. This can incentivize the adoption of environmentally friendly approaches.

Encourage the creation of social impact investment funds that target green social enterprises in rural areas. These funds can provide patient capital that allows businesses to grow while achieving social and environmental goals.

#### **LEADER** programme

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.





#### Gender equality and women's economic empowerment - European Investment Bank (EIB)

Through its operations, the EIB promotes gender equality and women's economic empowerment and works towards a sustainable and equitable world. EIB invests in projects that enable women to actively tackle the effects of climate change, such as backing female-led climate funds and women entrepreneurs.

It is important to strengthen existing Local Action Groups (LAGs) or establish new ones specifically tailored to support rural women entrepreneurs. These groups can function as operational hubs, providing focused training, mentorship, and networking opportunities aligned with the requirements of women in their communities. To ensure relevance and effectiveness, it's essential to develop and execute tailored tools that resonate with the local context and cultural subtleties of rural women. This may involve offering training sessions in local dialects and integrating traditional knowledge systems into business development strategies. Incorporating language and cultural considerations into operational practices is also crucial. This can be achieved by delivering training programs in local dialects and designing activities that respect and honor cultural norms. By doing so, an inclusive environment is fostered where rural women feel valued and empowered to engage fully in the learning process. Moreover, it's important to guarantee that operational tools and resources are accessible to rural women, ensuring that barriers to access such as distance, time, and financial constraints are addressed.

#### Collectif Or du commun

Collectif Or du Commun is a dynamic association founded by a group of visionary women entrepreneurs seeking to create a supportive network and imbue their businesses with purpose. Their mission revolves around unlocking human potential, sustaining career paths, and facilitating individual professional transitions through collective action. By fostering a collaborative environment and pioneering innovative practices, they empower each other to thrive in their endeavors. It serves as a hub of empowerment and solidarity, where women entrepreneurs come together to inspire, support, and uplift one another on their journey towards meaningful and fulfilling business ventures.





#### **Building a Supportive Ecosystem for Rural Women Entrepreneurs**

Investing in childcare facilities or providing subsidies to existing childcare providers can help address the childcare needs of rural women entrepreneurs. Policies that promote flexible work arrangements can also allow women to balance their business ownership with their family responsibilities. Additionally, co-working spaces and business incubators designed for green social enterprises should be established in rural areas to provide affordable office space, shared resources, and access to business development services.

To support rural women starting their businesses, mentorship programs that connect them with experienced women entrepreneurs should be developed. Mentorship can provide invaluable guidance, support, and access to networks. Establishing a robust network of support is essential for long-term success. Online platforms and offline events that connect women entrepreneurs, mentors, and potential customers can foster knowledge exchange, share best practices, and create a sense of community.

Facilitating connections between rural and urban communities can also be transformative. Urban entrepreneurs can share their expertise and connections, while rural entrepreneurs can bring their unique knowledge and experiences. Highlighting successful women entrepreneurs as role models can inspire and motivate others, demonstrating the possibilities that lie ahead.

The WE Lead Food programme<sup>1</sup> is crafted to establish a nurturing environment specifically geared towards supporting women in leadership roles within the food system, with the flexibility to adapt its offerings to foster female green social entrepreneurship in rural areas. It provides a unique platform for these women to connect with and learn from other female leaders across the entire value chain, facilitating the exchange of insights and know-how from various sectors of the industry that might otherwise remain inaccessible. Moreover, initiatives such as the EU Prize for Women Innovators<sup>2</sup> not only celebrate the contributions of female entrepreneurs but can also be readapted to spotlight innovations that promote sustainable practices and green entrepreneurship in rural communities.

 $food/?gad\_source=1\&gclid=CjwKCAjwkuqvBhAQEiwA65XxQH2\_xw1PVQtBKMxWR57Viz5\_Zn18Hok3OBrW1UoxmOEhWWs2d1K6fBoCFWIQAvD\_BwE$ 

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<sup>&</sup>lt;sup>1</sup>https://learning.eitfood.eu/courses/we-lead-

<sup>&</sup>lt;sup>2</sup> https://eic.ec.europa.eu/eic-prizes/european-prize-women-innovators-powered-eic-eit\_en





Similarly, the Lead Forward programme,<sup>3</sup> while initially focused on women leaders in innovative or tech industries worldwide, can be modified to provide tailored support and resources for female entrepreneurs seeking to establish green social enterprises in rural areas. By integrating modules on sustainable business practices and environmental stewardship, the programme can empower women to lead the way in building sustainable communities.

Initiatives like Supernovas | Women2Invest<sup>4</sup>, with their focus on bridging the gender gap in investment, can also be leveraged to support female entrepreneurs in rural areas looking to launch or scale up green social enterprises. By providing training and networking opportunities specific to sustainable ventures, the programme can equip women with the skills and connections needed to succeed in the green economy. Lastly, the Empowering Women in Agrifood programme,<sup>5</sup> with its dedication to supporting women entrepreneurs in the agrifood sector, can be adapted to provide targeted assistance for female entrepreneurs seeking to establish environmentally friendly agricultural practices and green businesses in rural areas. This tailored support can help women overcome the unique challenges they face in pursuing green social entrepreneurship ventures while fostering sustainability and innovation in rural communities.

#### The ZAMm on the move

The ZAMm on the move. Project aims to promote gender equality in Austrian agriculture and forestry, where existing gender differences often put women at a disadvantage. Project served as a model for other initiatives and cross-sector best practices for promoting gender equality and also social inclusion for women in minority communities.

#### Fliara

Female-Led Innovation in Agriculture and Rural Areas. The FLIARA project aims to create a European wide rural innovation ecosystem, which supports women-led innovative practices in farming and rural areas. FLIARA will challenge existing gender norms and stereotypes, increasing gender consciousness through a recognition and appreciation of the actual impact and economic value.

<sup>&</sup>lt;sup>3</sup> https://female-founders.org/leadership-program/

<sup>&</sup>lt;sup>4</sup> https://supernovas.eitcommunity.eu/women2invest/

<sup>5</sup>https://www.eitfood.eu/news/applications-open-for-ewa-empowering-women-in-

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#### **ENRD Thematic Group on Rural Revitalisation**

ENRD Thematic Group on Rural Revitalisation. The European Network for Rural Development (ENRD) is the hub that connects rural development stakeholders throughout the European Union (EU). The ENRD contributes to the effective implementation of Member States' Rural Development Programmes (RDPs) by generating and sharing knowledge, as well as through facilitating information exchange and cooperation across rural Europe.

#### **Opportunities for improvement**

Developing a supportive ecosystem is crucial for promoting green social entrepreneurship, especially amongst women living in rural areas. These women face unique challenges, such as limited access to information and funding, as well as a lack of confidence and social acceptance. However, they possess a wealth of traditional knowledge and a deep connection to the environment. By creating a nurturing environment that addresses these challenges and leverages their strengths, we can unlock their entrepreneurial potential and contribute to a more sustainable future for rural communities.

#### Recommendations and Opportunities for Improvement at the EU Level

- 1. Foster the establishment of local action groups and transnational virtual forums, prioritizing engagement with women's associations in rural communities to ensure their active involvement in grassroots initiatives. Leverage existing local networks by forging partnerships with community organizations or creating new ones embedded within rural areas to build trust and expand outreach.
- 2. Enhance awareness and promotion of existing resources and funding opportunities for producer organizations, particularly cooperatives led by women. Utilize technology effectively to disseminate information about available resources, addressing limitations in internet access and technological familiarity.
- 3. Provide tailored support for young people, including educational initiatives, employment transition assistance, and specialized training programs focusing on skills development in green entrepreneurship. Design programs with consideration for the unique challenges and opportunities of rural areas, offering training in sustainable agriculture, eco-tourism management, or traditional crafts with a business focus.
- 4. Address the financial needs of elderly individuals through targeted support programs aimed at alleviating rural poverty among this demographic. Establish micro-loans with flexible repayment





options and grants tailored for green social enterprises in rural areas to overcome financial hurdles, ensuring accessibility of financial resources.

- 5. Advocate for policy flexibility to accommodate the diverse needs and contexts of rural communities, incorporating mechanisms for community input and feedback in policy development and implementation. Promote bottom-up approaches by empowering rural women to identify and address their own challenges and opportunities through training and forums for idea exchange.
- 6. Improve market access for rural entrepreneurs, especially women, by offering targeted financial incentives and grants for businesses focusing on green products and sustainable practices. Simplify access to financial resources by creating loan programs with flexible terms and subsidies for green social enterprises led by rural women, increasing accessibility of financing.
- 7. Increase awareness and knowledge about sustainable practices and opportunities in the green economy through targeted information and dissemination activities, specifically designed for women in rural communities. Conduct culturally sensitive outreach and share success stories of rural women entrepreneurs to inspire and motivate others, building trust and confidence.
- 8. Strengthen institutional support for social enterprises by establishing incubation centers or hubs in rural areas, providing access to mentorship, networking opportunities, and specialized training programs. Invest in infrastructure like high-speed internet access, childcare facilities, and co-working spaces to bolster rural businesses, creating programs facilitating resource access for rural women.
- 9. Develop place-based policies emphasizing community engagement and participatory decision-making to ensure alignment with the specific needs and preferences of rural populations. Empower local communities to advocate for their interests and priorities, driving change and innovation in rural development policies and initiatives.
- 10. Support grassroots efforts to influence policymakers by providing resources and training for community leaders and advocates, empowering effective communication of the needs and priorities of rural communities to decision-makers at all levels.









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 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 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 public relation abilities are also of the essence, given that in rural areas it is very difficult to find highly specialised service providers.

Women in rural areas also need to understand green and ecological concepts, 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 Interventions**

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. While Romania has a legal framework for social enterprises (Law 219/2015) and existing programs supporting female entrepreneurship, significant gaps remain in fostering green social enterprises led by rural women.

#### **Programs and financial instruments**

Financial tools can be very helpful to rural women entrepreneurs and green social enterprises. Microloans are a good option for those who need a small amount of capital to start or expand their businesses. Flexible repayment options are crucial to accommodate varying income streams. Grants can offer seed funding for green initiatives or cover the costs of training and technical assistance. Matching grants, which require a partial investment from the entrepreneur, are particularly useful in promoting financial commitment and ensuring long-term sustainability.

Social impact investments are also an excellent way to attract investment to rural areas. Social impact investment funds focus on businesses that generate positive social and environmental outcomes and financial returns.

Micro-grant programs target women entrepreneurs, aiming to stimulate female entrepreneurship across various sectors. European Union-funded social inclusion programs include components focused on developing social entrepreneurship and supporting women entrepreneurs, particularly those employing individuals from vulnerable groups.

The application process should be streamlined to facilitate rural women's access to financial resources. Clear information about available financial tools should also be provided, and technical assistance should be offered to help rural women navigate the process.

Several programs exist, but most lack a specific focus on rural women or green initiatives.

Examples below, can be adapted for a rural green social enterprise focus.





#### **Startarium**

Startarium - It is a privately initiated program that supports small entrepreneurs from Romania. Launched in 2016 under the aegis of the 'City of Entrepreneurs' metaphor, Startarium brings together in one place everything needed to start, grow and sustain a successful business. Startarium, an Impact Hub and ING initiative, is based on 4 pillars, designed to provide support on the 4 verticals of entrepreneurial growth: know-how, tools, a network of people and organisations to rely on and active funding and development opportunities.

#### **Patria Credit**

Established in 1996, originally as a World Vision Programme and later transitioning into a Non-Governmental Organisation (NGO) before evolving into a Microfinance Institution (MFI), our organisation specialises in rural financing. Our primary goal is to provide tailored financial services to small-scale agricultural farmers and rural enterprises facing barriers to accessing traditional banking products due to geographical and social constraints. With a commitment to fostering entrepreneurial endeavours among rural clients, our vision is to amplify their positive impact within their local communities through the provision of easily accessible financial products.

#### **Communities and Support Organizations:**

In Romania, a range of tools and networks exist to support women entrepreneurs, particularly those in rural areas. Community and support organizations offer diverse resources, both online and offline, along with training and mentorship programs tailored to women entrepreneurs. These programs cover essential aspects like business development, marketing, and financial literacy, crucial for their success. To ensure accessibility, delivering these programs through mobile technology platforms and local workshops is imperative. Co-working spaces and business incubators provide affordable office spaces, shared resources, and professional guidance, though they may not be uniformly available in rural areas. Strengthening existing networks and enhancing accessibility to remote locations is essential. WWF Romania<sup>6</sup> advocates for green businesses, promoting sustainability initiatives.

Public policies aimed at stimulating social entrepreneurship among Romanian women can foster economic inclusion and social sustainability. Numerous NGOs implement projects supporting social entrepreneurship, with a focus on women. These initiatives encompass consultancy, training,

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<sup>&</sup>lt;sup>6</sup> https://wwf.ro/campanii/treci-pe-verde/





mentoring, and access to financial resources. Government initiatives like Start-Up Nation<sup>7</sup> offer non-reimbursable funding for entrepreneurs, including special categories for women. Educational and skills development programs help women acquire necessary management skills. Some banks and financial institutions offer finance programs tailored for social entrepreneurs, including those in rural areas. A network of NGOs and online communities offers invaluable support and resources for women entrepreneurs. Nonetheless, the accessibility of these organizations in rural areas remains a concern, necessitating focused outreach efforts. To address this gap, several good practices can be implemented, specifically tailored for rural women and subsequently scaled up. Here are a few examples:

#### Antreprenoare.ro

Antreprenoare is a 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.

#### **Cuib Community**

Cuib Community aimed at providing free services, within the areas of activity they pursue in their daily professional lives. The Community unites individuals who aspire to gain wisdom and live passionately. Their roles as mothers, wives, friends, businesswomen, or career women are as pivotal as the joy derived from sharing stories, exchanging advice, and authentically presenting themselves to society, guided by deeply rooted values and beliefs.

#### 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.

#### **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.

<sup>7</sup>https://accesare-

 $fonduri.ro/?gad\_source=1 \& gclid=CjwKCAjwkuqvBhAQEiwA65XxQKKFr1fhsrl9V0VIEwTB281Yj8d8hoL0hDg53296SfSY2M1JFO5s6hoC6pcQAvD\_BwE$ 





#### 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.

#### **Association for the Support of Peasant Agriculture**

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.

# 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 a., 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 counselling 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 womenled 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.







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 feedback 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 entrepreneurships 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 agrienvironmental-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.

#### **Junior Achievement**

Junior Achievement in Slovenia on youth entrepreneurship: The purpose of the program to develop a sense of youth entrepreneurship through education, the youth groups work with the best or the most enthusiastic ideas, and participation in the regional and national meetings. Knowledge to improve employability or creation of own enterprise with high added value, which requires a courage, the search for innovative solutions, cooperation and learning from one's own mistakes.

#### **Girls Go Circular**

Girls Go Circular is a workshop-based educational project, which takes place through the educational platform as EU funded project that supports girls (schoolgirls aged 14 to 19) to develop their digital and leadership skills while learning about the circular economy and finding solutions for a sustainable future. The courses and application are designed to engage girls in hands-on activities, both individually and in groups, and empower them to work to solve important social and environmental challenges. GREEN SKILLS: Learning modules on the challenges of sustainable use, consumption and reuse of natural resources.





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. Lack 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 outmigration 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 agegenerations 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.







Rural women encounter significant obstacles in accessing and sustaining employment, primarily due to unfavorable 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).





#### **Women's Association of Rural Larnaca**

The Women's Association of Rural Larnaca (W.A.R.L) is a Non-Governmental Organisation that has been established since 2004. At present, it boasts approximately 400 members, all of whom hail from the rural mountainous District of Larnaca. Engaged in the production of local traditional products and handicrafts, these members are pivotal in preserving Cypriot traditional customs and authentic local products, which form an inseparable part of the region's culture. The Association's main aims are to promote the entrepreneurship of its members and to maintain these cherished traditions. Additionally, it seeks to develop partnerships and cooperation with other organisations that share similar interests and objectives.

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

Creating an environment conducive to women's entrepreneurship in rural areas demands a multifaceted approach. Here's a plan outlining key political measure:

- 1. Integrated Support Systems for Women in Rural Social Economy:
- Develop comprehensive support systems tailored to women in rural areas engaged in social enterprises and cooperatives.
  - Enforce gender-inclusive policies guaranteeing equal opportunities and access to resources.
- Implement financial instruments like microfinance programs and targeted grants specifically for women-led initiatives.
- Deliver entrepreneurial and technology literacy training programs specifically designed for rural women.
- Establish women's cooperatives and networking platforms to encourage collaboration and resource-sharing among female entrepreneurs.
- 2. Promotion of Green Economy and Sustainable Practices:
- Allocate significant funds to upskill individuals for green professions, especially in sectors like agriculture.
- Prioritize 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.
- Utilise data and feedback from stakeholders to inform decision-making processes and refine strategies over time.







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 endeavours. 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 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.

#### **Operational Tools and Policy Measures**

After years of preparation and discussions of draft documents, the National Assembly of the Republic of Serbia on 4 February 2022 adopted the Law on Social Entrepreneurship10 which entered into force on 15 February 2022. According to Article 1, this Law, Republic of Serbia regulates the concept, objectives, principles, and area of activity of social entrepreneurship, legal position, rights and obligations of entities performing activities under the status of social entrepreneurship, conditions for acquiring and terminating the status of social entrepreneurship, the concept of socially vulnerable groups, encouragement of the development of social entrepreneurship and the support for socially vulnerable groups, registration of the social entrepreneurship status, reporting, supervision and other issues of importance for social entrepreneurship in the Republic of Serbia.

Before the adoption of the Law on Social Entrepreneurship, social economy activities were partly legally framed through the Law on Cooperatives, Law on Associations, Law on Social Protection, Law on professional rehabilitation and employment of persons with disabilities, Law on Business, Law on Profit Tax, Law on Value Added Tax and other legal regulation and strategic documents.

Besides adopting the Law on Social Entrepreneurship, the Serbian government formed the Council for Social Entrepreneurship and started with the preparation of a Program for social entrepreneurship with the aim to support the current and formation of new social enterprises11. Also, the Serbian Chamber of Commerce (PKS) formed the Social Entrepreneurship Section12 to work on sustainability, innovation, and market orientation of social enterprises.





Law on Agriculture and Rural Development13 is regulatory framework for agricultural policy and rural development in Serbia. In the Article 3 are defines objectives of agricultural policy and rural development policy of the Republic of Serbia:

- 1) Strengthening competitiveness of agricultural products on the market;
- 2) Providing high-quality and safe food;
- 3) Providing support to the living standard of farmers that cannot, through their own production, ensure economic survival on the market;
- 4) Providing support to rural development;
- 5) Protecting the environment from adverse effects of agricultural production.

Also, this Law is important for define main documents for the development of rural areas:

- Agricultural and Rural Development Strategy define long-term courses of agricultural development, in particular: establishment of market economy, increase of agricultural profitability in the Republic of Serbia and care for development of rural areas. From 2014, in Serbia is in force Strategy of agriculture and rural development of the Republic of Serbia for the period 2014-202414.
- National Agricultural Program define medium and short-term objectives of agricultural policy, manner, order and deadlines for achieving the abovementioned objectives, expected results, as well as form, type, purpose and volume of certain incentives.
- National Rural Development Program define measures and other activities, as well as expected results, forms, types, purposes and volume of certain incentive measures related to rural development.

Now is Serbia undergoing consultation processes for the adoption of the National Agricultural Program and National Rural Development Program for the period from 2022 to 2024.

Recognising the importance of rural areas in the Republic of Serbia, in 2020 was formed Ministry for the Care of the Villages. Ministry performs the tasks of state administration and related professional tasks related to a strategic assessment of the position of villages and the rural population; proposing measures and activities to improve living and working conditions in the countryside; nurturing





traditions and the traditional way of life in the countryside, to preserve the cultural and historical contexts of rural areas.

As important for women in rural areas, the National Strategy for Gender Equality for the period from 2021 to 2030 recognizes the economic position of rural women. Strategy emphasizes that existing support for women in agriculture and rural development is insufficient and it is necessary to replace it with systemic support that contributes to sustainable changes and improving the quality of everyday life in the villages.

#### **RURAL HUB**

The intertwining journey of the Centre for Education and Personal Development in Nature and the Centre for Socially Responsible Entrepreneurship (CSRE) commenced in 2010, unfolding from initial blueprints into the flourishing Rural HUB nestled within Vrmdža village. Recognised as the victor of a prestigious international competition, this endeavour envisions a harmonious and sustainable community, harmonising urban and rural insights. Serving as both a sanctuary and a launchpad, the Rural HUB offers invaluable mentorship, facilitates networking opportunities, and hosts enriching events. Here, individuals and organisations are empowered to realise their aspirations while fostering a profound connection with nature. As a beacon of socially responsible entrepreneurship, CSRE ignites the creation of innovative ideas aimed at enhancing overall quality of life.

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.





#### 7. Conclusion and final recommendations

Recognising the pivotal role of rural communities in Europe's socio-economic landscape, it is imperative for the European Union (EU) to address the unique challenges faced by women in these regions. Despite their significant contributions, rural women encounter barriers hindering their full participation in economic activities and entrepreneurship. To rectify this disparity and unleash the potential of rural communities, the EU must prioritise targeted interventions fostering accessibility, gender equality, and entrepreneurial endeavours.

**Investment in rural infrastructure and amenities:** The EU should prioritise investments in rural infrastructure, including public transport, healthcare facilities, and educational institutions, to enhance accessibility for rural women and tackle mobility challenges effectively.

**Promotion of gender equality policies:** Advocating for and supporting the implementation of gender equality policies in member states, particularly in patriarchal societies, is crucial. This ensures women have equal opportunities to engage in economic activities and entrepreneurship.

Support for women tailored rural entrepreneurship: The EU should provide tailored support, funding, and training programmes for rural entrepreneurship, emphasising sectors such as tourism and small-scale farming. Measures to enhance digital skills and access to entrepreneurship information should be included.

**Facilitation of market access:** Facilitating market access for rural entrepreneurs through digitalisation and connectivity initiatives is essential. Clear information on funding opportunities should be provided to support the sustainability of rural businesses.

Creation of peer networks: Encouraging the establishment of peer networks among rural women entrepreneurs is vital. These networks facilitate knowledge sharing, peer support, and best practice exchange, addressing challenges related to confidence-building and skill development.

Promotion of innovation and design thinking: Promoting innovation and design thinking in rural entrepreneurship through training programmes is crucial. These initiatives help rural entrepreneurs develop context-specific solutions and foster sustainable business practices.

In addition to these recommendations, targeted policy interventions are essential to empower women in rural areas to engage in green social entrepreneurship effectively. Tailored support programmes, policy coherence and integration, access to funding and resources, knowledge sharing and networking, and advocacy and awareness-raising efforts are fundamental aspects to consider. In





conclusion, by prioritising gender equality and women's empowerment in rural development policies and programmes, the EU can unlock the full potential of rural women as drivers of change and innovation in their communities, thereby fostering economic growth and promoting sustainable development across Europe.





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