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# Women's Entrepreneurship and Rural Tourism in Greece: Private Enterprises and Cooperatives

Stavriani Koutsou, Ourania Notta, Vagis Samathrakis & Maria Partalidou

*Women's entrepreneurship in the Greek countryside has been expressed in two forms of agro-tourism business: private and cooperative. The purpose of this paper is to investigate the differences between these two forms with regard to the characteristics of the businesses and women entrepreneurs alike. The research was based on personal interviews with 199 women and the results of the survey confirm the existence of significant differences between the two forms of enterprises. The woman who selects the cooperatives is not very young, has relatively little education, is uncertain and hesitant, while the woman who chooses the private form of enterprise is younger, better educated and has greater self-confidence.*

*Keywords: Greece; women's entrepreneurship; rural tourism; women's cooperatives; private enterprises*

Women have played an 'invisible' role for a long period of time in the economic development of rural areas, as they have been perceived as helpmates, wives and mothers, and as generally subservient to the dominant economic work of men, both in farming and outside it (Bock 1994; Saugères 2002; O'Toole & Macgarvey 2003). Nowadays, local economies are beginning to include the female labour force on the local agenda for economic development. Reforms in agricultural policy and many European initiatives and policies have focused on supporting actions to enhance entrepreneurship, alongside schemes to finance and foster the creation and growth of women's businesses in rural areas, especially mountainous and disadvantaged regions (Kazakopoulos & Gidarakou 2003), thus changing women's role and giving them an opportunity to take part in business activities largely similar to those traditionally performed by them at home (Anthopoulou 2006).

Despite the fact that women have been in charge of enterprises in Greece for at least 30 years, it has only been from the 1990s on that women's entrepreneurship has grown and become more visible. This situation is related to both the social and economic circumstances, which have improved in the Greek countryside during recent decades (Iakovidou et al. 2007). However, conditions prevailing in rural areas are considerably different from those existing in urban areas, and the case of Greece could be summarised in this regard by poor infrastructure, the inhabitants' low educational level, their ageing, etc. Due to these factors, the appearance of women's entrepreneurship was delayed in the Greek countryside compared both with Greek urban areas and with rural regions in other countries (Iakovidou et al. 2007).

Women's entrepreneurship in the Greek countryside was heavily dependent on diversified activities outside the farm and especially rural tourism. According to Partalidou and Iakovidou (2008), rural tourism in Greece is small-scale tourism developed in rural areas by private or cooperative firms, linked to activities such as accommodation, eating, catering, outdoor activities, tours with ecotourism and cultural interest, recreation, folk art workshops, etc.

People involved in rural tourism in Greece are not necessarily farmers by profession, but rather permanent residents of rural areas. Rural tourism has been proposed as the main opportunity for women to become engaged in business. Local stakeholders as well as public authorities view rural tourism as a tool capable of making women visible in the local economy, but also as the key solution to revitalising and restructuring mountainous and disadvantaged rural areas through supplementary incomes in the process of farm diversification (Oppermann 1996; Jenkins et al. 1998).

Entrepreneurial activity in rural tourism in Greece originated through national and European initiatives implemented since 1985. Mostly of local origin, rural tourism was developed primarily by farmers in coastal zones, adding to the existing seaside accommodation available to the mass tourist trade, and largely unrelated to their farms and everyday life in the countryside. At the same time, rural women were also involved in off-farm activities through the establishment of women's rural tourism cooperatives mainly offering manufactured products in local shops and, in some cases, bed and breakfast accommodation. This type of entrepreneurship developed by women is, according to Iakovidou (2002), considered to be the most genuine form of rural tourism, due to the fact that it is developed by local inhabitants who are permanent residents of rural areas with connections to farms, and thus appropriate to the initial aim of rural tourism.

In Greece many studies have examined rural tourism in general (Kizos & Iosifides 2007; Partalidou & Iakovidou 2008), women's entrepreneurship inside and outside farming and especially their personal characteristics (Iakovidou 1997; Gidarakou 1999; Safiliou & Papadopoulos 2004). Furthermore, the relevant cooperative literature includes studies referring to rural tourist cooperatives (Apostolopoulos 1996; Iakovidou et al. 1999; Gidarakou et al. 2000; Koutsou et al. 2003; Giagou & Vakoufaris et al. 2007).

Starting from the fact that women have established both private and cooperative enterprises in rural tourism, our aim is to prove the existence of these two different business types as two different groups of women entrepreneurs. We will then proceed to explore their differences in terms of the personal characteristics of the women in charge, as well as their business figures.

The research was based on personal interviews with women running rural tourism enterprises all over rural Greece. This approach contributes data on these women entrepreneurs that have not so far been provided through comprehensive analysis, thus adding to the relatively limited Greek literature on the subject. It is this paper's contribution to the discussion concerning women's entrepreneurship in rural tourism in Greece.

### **Women's Entrepreneurship and Rural Tourism**

According to the OECD (2000), there has been an increase in women's entrepreneurship globally since the early 1980s. Since then, a growing body of work has sought to examine women entrepreneurs (Baygan 2000; St-Cyr & Ganon 2004; Bruni et al. 2004; Smith-Hunter & Boyd 2004) and many studies have discussed personal characteristics, industry/business choices, and barriers to success (Greenberger & O'Neil 1993) as well as theoretical issues in an attempt to explain why women do the jobs they do (Little 1991).

Another well-documented issue is that of women in farming (Symes & Marsden 1983; Gasson & Winter 1992; Whatmore 1994; Petrin 1997; Gidarakou 1999; Robinson 2001; Kazakopoulos & Gidarakou 2003; Bock 2004; Anthopoulou 2006; Iakovidou et al. 2006; Verheul et al. 2006). Particular emphasis has been placed on the situation of women on family farms, and on the gender division of family labour. The research began with the important task of trying to make women visible within the boundaries of family farms. It set out to document the hours worked, property resources and women's involvement in decision-making on farms (Gasson 1989; Whatmore 1991; Gasson & Errington 1993; O'Hara 1994; Shortall 1999). Research has described how women in farming have been reported to have severe difficulties in describing their roles and identifying their occupation, often being unable to describe their work as an occupation since all their work was unnoticed and invisible to others. Women were the farmer's wife through marriage, the farmer's helper or assistant on the family farm, as well as being mothers and responsible for looking after the family and household tasks in the private confines of their homes (Brandth 2002; Saugères 2002).

According to Brandth (2002), when modernisation took place in agriculture, as manifested in technological and labour changes, there was a redistribution of tasks between men and women. This development prompted women to leave work on the farm in favour of off-farm work in social services, nursing, teaching, child care, clerical work and the tourist industry. Anthopoulou (2006) believes that, given the reduction of agricultural incomes in the last decade and the decreased employment

opportunities in the countryside, the motive of creating additional family income, and the need for professional activity and socialisation outside the home, rural women turned their interest to jobs that utilise 'the knowledge and skills accumulated in the family and local community'. As farming families have turned to diversification, growing numbers of women have taken paid off-farm employment or have engaged in non-agricultural activity on the farm (Saugères 2002).

Many researchers have tried to describe the profile of women entrepreneurs outside farming in rural areas. Sullivan et al. (1997) found that women in the rural United States were about 47 years old and well educated. Conway and Sheridan (2005) determined the average age of women in rural Australia as 41 years old and found them to have a medium educational level. Talves and Laas (2004) claim that women entrepreneurs in rural areas of Estonia are more than 36 years old. Research shows that Greek rural women start their businesses between 30 and 45 years of age, at which time they are already married with children (Iakovidou et al. 2007; Anthopoulou 2006).

Women tend to establish small businesses and do not invest a large amount of capital, which in many cases is derived solely from personal savings and not from bank credit (IFAD 2000). Tigges and Green (1994) state that women are involved in retailing, and have small incomes and small investment demands. They also found that these businesses do not employ a large number of employees and that they grow slowly. This was also pointed out by Clark and James (1992). Research has shown that farmers' wives who work off-farm mostly find low-paid casual and part-time employment in the service sector (Saugères 2002). Younger women, with higher education in particular, find more promising employment opportunities outside farming and especially in rural tourism (Sharpley 1996; Bock 2004; Akpinar et al. 2005).

According to Gannon (1994), rural tourism appears to be the most attractive field for rural women. Small-scale enterprises in rural tourism seem to be better suited to the reality of the countryside and the profile of women entrepreneurs. Gidakou et al. (2000) also argue that small-scale rural tourism businesses are the best way for women to enter the labour market. Rural tourism and the promotion of local cultural particularities are sectors that provide growth prospects for business activities by women in the countryside.

Self-employment in rural areas can be seen as disadvantageous to women, for while some women may find it liberating to organise their own employment, the majority are reluctant, for a variety of reasons, to assume personal responsibility. They have no access to money or to the formal and informal networks that can help by providing the advice, training and even premises that would allow them to start their own businesses (Little 1991).

Empirical research (Petrin 1997) has shown that rural women engaged in rural tourism prefer to work in teams. It is possible that their choice is heavily dependent on the fact that group entrepreneurship provides a range of skills, the possibility of a balanced management team, combined strengths and psychological support, which is particularly necessary when starting out. Women's agrotourism cooperatives in Greece

provide a good example of this tendency on the part of women entrepreneurs in rural areas. They constitute a Greek particularity, implemented and supported by a top-down national policy (Iakovidou 2002). Women's entrepreneurship in rural tourism in Greece was, in fact, stimulated by the establishment of the cooperatives. In the late 1980s, the Greek General Secretariat for Equality<sup>1</sup> encouraged rural women in the direction of entrepreneurship in rural tourism by means of training seminars. Starting from the little village of Petra on the island of Lesbos in 1983, this movement of women towards rural tourism developed in stages. After 1993 there was a significant increase in its numbers and activities, and by 1998 they had established a Hellenic union. By this time, no fewer than 12 cooperatives had been set up (Iakovidou 2002). After 1998, many European projects and initiatives helped women in their activities (NOW, EQUAL, LEADER), which showed particular growth after 2000 (Koutsou et al. 2003). One major factor was the passage of Law 2810/2000 regarding the agricultural cooperatives organisations, which stimulated the development of many more cooperatives, owing to the fact that the minimum number of cooperative members was reduced from 20 to seven women. Another factor was the initiative by many local authorities to help women by providing them with rent-free buildings to use as their business premises.

The fact is that many rural women have tested their business skills on their own through privately owned firms in rural tourism. These women have been supported by another policy framework; the LEADER Initiative implemented after 1991 (Iakovidou et al. 2002). The Community LEADER Initiative (I and II) gave a boost to rural tourism in terms of both numbers and activities, and was one of the best-known policies, especially as regards financing private enterprises (Emmanouilidou 2006). LEADER has acted using a bottom-up (European Commission 1999), multi-level, multi-actor and multi-faceted approach towards integrated, endogenous rural development (Snowdon et al. 1998; Ray 2000; Van der Ploeg et al. 2000) and has mapped out new paths of development which can now be seen as an important initial response to the need to revitalise and develop rural areas to the full (Farell & Thirion 2001). More specifically, it drew rural tourism and recreation into the context of integrated rural development processes (Roberts & Hall 2001).

## **Methodology**

In order to provide answers to our search for the differences between the two types of women's businesses in rural tourism in Greece, we deemed it necessary to use field research as well as face-to-face conversations with women in charge. Unfortunately, there has been no official record to date of the total number of rural tourism enterprises in the Greek countryside—much less data regarding their ownership and the particulars of the person in charge—and official data tend to be contradictory (Kizos & Iosifides 2007). Given this lack of official data referring to actual numbers of women entrepreneurs in rural tourism in Greece, a qualitative survey was conducted prior to our research of the 51 LEADER local action groups (which have records of all

rural tourism businesses supported, at any stage of their establishment, by LEADER I and II whether they are run by women or men, and are private or cooperative) as well as the Greek General Secretariat for Equality (which has records of women's rural tourism cooperatives). The stakeholders involved in women's entrepreneurship in rural tourism were found from the literature. A priori, this technique did not take into consideration any activity taken up by women that was not supported by some national or European policy framework, but it was the only way to come up with a sample. However, all local stakeholders claim that very few rural tourism businesses have not received support at some stage of their investment or operation processes.

This survey came up with an actual number of 408 rural tourism enterprises owned by women (298 of them were private firms and 110 cooperative ones). The calculation of the sample was then made according to simple random sampling, one of the most classic and effective methods (Siardos 1997). Using the monthly incomes = €850, derived from a preliminary sample, a precision of  $d = \pm \text{€}200$  on both sides of mean and with a reliability factor of  $z = 3$  (reliability level  $p = 99.7$  per cent), the sample was calculated to  $n = 202$ .

Monthly incomes were identified by a preliminary survey conducted during a focus group discussion with ten women, an acceptable number according to Peterson (1994), based on self-reporting. Official data on revenues from rural tourism in Greece do not exist and are hard to obtain from the owners. Finally, we must bear in mind that rural tourism in Greece is a niche market offering no more than supplementary—and thus apparently low—incomes to those involved.

Three cases were rejected; two of them were not run by women and one was not currently in operation. The sample size was finally set at 199 cases covering many geographical regions of rural Greece (Figure 1). Sixteen were from Eastern Macedonia and Thrace, 33 from Central Macedonia, 29 from Western Macedonia, 23 from Ipeiros, 26 from Thessalia, six from Central Greece, six from Western Greece, 13 from Peloponnisos and 47 from the Aegean islands (Crete 22, Southern Aegean one and Northern Aegean 24). Research in the study area was based on personal interviews with women in charge of the 199 rural tourism businesses between June and December 2005. In any event, the sample size covered 49 per cent of the population, which is considered representative for the purposes of this research.

Related literature and previous research were used as the basis for our questionnaire, which included multiple-choice and open-ended questions. A panel of experts reviewed the questionnaire and revisions were made in accordance with their suggestions. Finally, it was pilot-tested for content validity. Reliability and validity tests, followed by descriptive statistics of basic research variables, were the first steps in the statistical analysis (Siardos 1997). Further statistical analysis involved two-step cluster analysis in order to check the two groups of women's businesses (private and cooperative). Nine variables were selected for the typology, two of which refer to the owners' demographic characteristics (education and age) and the rest to the characteristics of the business (type, activities, initial capital, funding programme, number of employees, seasonal employees and monthly income).



**Figure 1** Sample Size Distribution to Study Area

Frequency and cross-correlation tables were assessed separately for the two types of rural tourism businesses (cooperative and private), but also per level of independent variables. A likelihood-ratio chi-squared for each of the preference questions and in relation to the independent variables of classification was also implemented as well as analysis of adjusted standardised residuals.

### **Discussion of the Characteristics of Cooperative and Private Enterprises**

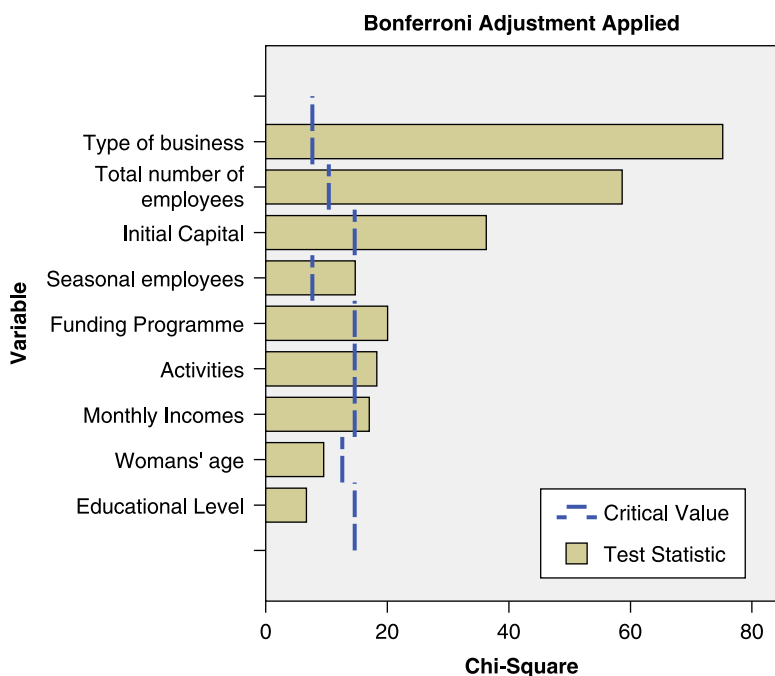
A short description of the sample and its characteristics shows that women entrepreneurs in rural tourism in Greece are 36–45 years old with a relatively high educational level. Their enterprises were established in 1990–2000 and are mainly private. The sector that attracts women in rural tourism is the agro-alimentary one (manufacture and sale of local products, and some catering services) and accommodation in small guest houses. The initial capital invested by women exceeded €50,000 in one out of three cases (at current values). The initial capital for the other third was less than €10,000, and in between fell the other third. According to the research, these women's businesses employ fewer than five people. However, 60 per cent of these enterprises declared that family members (spouse, children) provide

unpaid help. Given that the activities of many enterprises in this research present peak periods (tourism, food production from seasonal rural products), some of them also employ seasonal personnel. Women engaged in rural tourism make low monthly incomes of less than €1,000.<sup>2</sup>

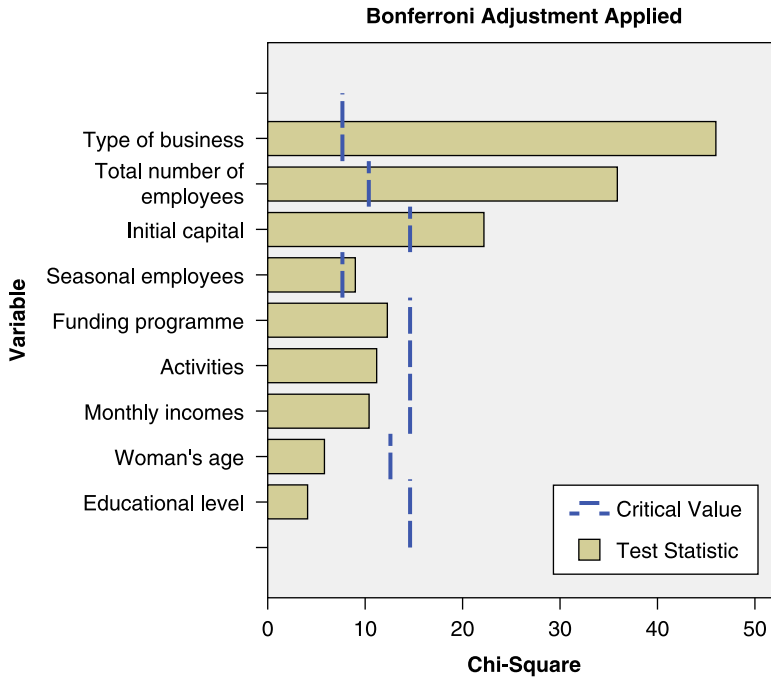
Both types of rural tourism businesses that have the countryside as their field area attract the same type of clientele. Greeks from urban areas who feel the need to get closer to nature and rural settings take part in daily rural life, try the local products, communicate with the local people, and join in regional festivities etc. In fact, in many cases, one business often supports another, particularly when cooperatives supply local products to a guest house. This collaboration is either informal or works on a broader plan of mutual support among rural tourism businesses in the area.

Following the remark by Kritzinger and Vorsters (1996) that rural women cannot be viewed as a homogenous group, the results of two-step cluster analysis for the classification of women entrepreneurs into different types led to two clusters, as the optimum solution based on the Schwarz criterion. From the total of 199 cases, 75 were assigned to the first cluster and 124 to the second. Furthermore, the 'by variable' importance charts, produced with a separate chart for each cluster, showed the relative significance of the nine variables used to create each one of these clusters.

For cluster 1 (Figure 2), the variables 'type of business', 'total number of employees', 'initial capital', 'seasonal employees', 'activities', 'monthly income' and 'funding programme' have higher than average values (so they are the most significant ones).



**Figure 2** Variable Importance for Cluster No 1



**Figure 3** Variable Importance for Cluster No 2

For cluster 2 (Figure 3), the variables ‘type of business’, ‘total number of employees’, ‘initial capital’ and ‘seasonal employees’ are found to be significant. For the first type of women entrepreneurs, which could be characterised as ‘small-scale cooperative’, we find cooperative-owned rural tourism businesses that are involved in the agro-alimentary sector. National funding as well as no funding at all can describe the profile of the businesses in this first cluster. The initial capital was small, up to €5,000. The monthly income gained for the type of business in this cluster is low, since for the majority it is around €500. The total number of employees is between six and ten, with no seasonal employees.

The second type of rural tourism business owned by women is characterised as ‘privately owned large-scale’, since the main type of businesses are found to be privately owned. The initial capital is more than €50,000. This type of business is involved in tourism and therefore has a small number of permanent staff (zero to five) but a large number of seasonal employees.

The above facts do not come as a surprise, but rather as a starting point, according also to the literature reviewed. What is worth mentioning, and is an interesting finding, is that age and educational level appear to be of less importance as factors influencing both types of entrepreneurial activity. However, a question raised at this point is whether these variables, along with all the others used in the clustering, play a

significant role when tested separately. These interrelations between private firms and cooperative are described in this paper.

Starting with age, the overall Likelihood-ratio test ( $\chi^2 = 12.232, p = 0.032$ ) indicates (Table 1) that cooperatives and private enterprises differ with regard to the age of women in charge. In private rural tourism firms, 66.6 per cent of women are younger than 45 years old, while in cooperatives that figure is 45.7 per cent. The age group with the highest percentage in both types is 36–45 (41.7 per cent for private, 35.7 per cent for cooperative). Although the 25–35 age group has quite significant representation in private enterprises (25.0 per cent), it is very small in cooperatives (10.0 per cent). The older age groups have greater representation in cooperatives compared with private firms: 35.7 per cent of women are 46–55 years old in cooperatives, while in private enterprises the figure is only 20 per cent. Furthermore, although 15.7 per cent of women running cooperatives belong to the 56–65 age group, the corresponding percentage for private firms is ten per cent.<sup>3</sup> Thus, the older age groups have a higher representation in cooperatives while the younger ones are more likely to be found in private enterprises.

A comparison of the educational level of women in charge of private firms and of cooperatives also shows statistical differences ( $\chi^2 = 13.234, p = 0.010$ ). Women in cooperatives tend to have a lower educational level: 38.6 per cent of women in cooperatives have finished primary school, while the corresponding percentage in private firms is 20.2 per cent.<sup>4</sup> For all other levels of education, private firms present higher percentages, the difference being more visible in higher education, where 27.7 per cent are graduates of universities or technical colleges, as compared with 11.4 per cent of women in charge of cooperatives.

The overall Likelihood-ratio test ( $\chi^2 = 38.792, p = 0.000$ ) indicates that cooperatives and private enterprises differ with regard also to the activities developed. Private firms are active mainly in the hospitality sector and less in the food industry, while the reverse is true of cooperatives. Of private firms, 37 per cent deal with accommodation, 19.7 per cent with restaurants, 24.4 per cent with food production and 15.7 per cent with home handicrafts. Of cooperatives, 63.9 per cent deal with traditional food production, 16.7 per cent with home handicrafts, 8.3 per cent with restaurants and 8.3 per cent with hospitality.

Another field of comparison was the initial funding programme for both types. The overall Likelihood-ratio test ( $\chi^2 = 58.108, p = 0.000$ ) indicates that cooperatives and private enterprises differ. The initial investment of 85.8 per cent of private firms was subsidised, while the corresponding percentage for cooperatives was 79.2 per cent. Private enterprises took advantage of European programmes, while cooperatives used national ones. LEADER subsidised 80.3 per cent of private firms, other European programmes were used by 3.1 per cent and national programmes by just 2.4 per cent. LEADER subsidised 36.1 per cent of cooperatives, especially for soft actions, 8.3 per cent were assisted by other European programmes and 25 per cent by national ones. Thus, the majority of private enterprises were financed by European programmes, whereas national programmes played the most important role in the initial investment of cooperatives.

**Table 1** Differences Between Cooperatives and Private Firms

Variable	Categories	Organisational form (%)			$\chi^2$ -test
		Cooperative	Private enterprise	Total	
Age of chairperson or person in charge	<25	0.0	0.8	0.5	12.232
	26–35	10.0	25.0	19.5	S
	36–45	35.7	41.7	39.5	
	46–55	35.7	20.0	25.8	
	56–65	15.7	10.0	12.1	
	>66	2.9	2.5	2.6	
Educational level of chairperson or person in charge	Primary school	38.6	20.2	27.0	13.234
	High school	14.3	14.3	14.3	S
	Senior high school	32.9	30.3	31.2	
	University or TEI	11.4	27.7	21.7	
	Other	2.9	7.6	5.8	
Firm's activities	Food	63.9	24.4	38.9	38.792
	Home handicraft	16.7	15.7	16.2	
	Catering	8.3	19.7	15.7	S
	Tourist accommodation	8.3	37.0	26.3	
	Other	2.8	3.1	3.0	
Initial funding programmes	No funding provided	20.8	14.2	16.6	58.108
	Leader programmes	36.1	80.3	64.3	S
	National resources	25.0	2.4	10.6	
	Other European programmes	8.3	3.1	5.0	
	Donations	9.7	0	3.5	
Initial capital	<5,000€	49.2	6.4	21.8	52.024
	5,001–10,000€	13.1	9.2	10.6	
	10,001–20,000€	16.4	15.6	15.9	S
	20,001–50,000€	6.6	20.2	15.3	
	>50,000€	14.8	48.6	36.5	
Number of employees	<5	12.7	94.7	63.2	142.384
	6–10	47.9	2.6	20.0	S
	>10	39.4	2.6	16.8	
Seasonal employees	No	81.7	48.7	61.1	21.541
	Yes	18.3	51.3	38.9	
Monthly income	< 300€	34.3	7.9	18.5	47.684
	301–500€	47.8	27.7	35.7	
	501–1,000€	11.9	33.7	25.0	S
	1,001–2,000€	0	16.8	10.1	
	>2,000€	6.0	13.9	10.7	

Notes: Chi-squared test = likelihood ratio, S = statistically significant ( $p \leq 0.05$ ), NS = non-statistically significant ( $p > 0.05$ ).

There is likewise a statistical difference (chi-squared = 52.024,  $p = 0.000$ ) between private firms and cooperatives regarding the capital invested. Private enterprises began with relatively significant capital: almost half invested more than €50,000, 20.2 per cent invested between €20,000 and €50,000 and only 6.4 per cent started with capital of less than €5,000. Conversely, the initial capital of cooperatives was particularly low, almost half invested less than €5,000, only 14.8 per cent more than €50,000, while investment in the rest falls somewhere in between. A business's investment activity is directly related to its choice of sector of activity: private enterprises invest higher initial capital while cooperatives select activities that require lower initial capital.

The number of employees is also different (chi-squared = 142.384,  $p = 0.000$ ). For cooperatives, 12.7 per cent employ up to five women, 47.9 per cent employ 7–10 women and 39.4 per cent more than 10 women.<sup>5</sup> In private enterprises, however, much smaller numbers of workers are employed and self-employment is quite intense. Of private enterprises, 24.7 per cent guarantee employment for just one individual, the person running the enterprise; 33.3 per cent employ two individuals; 31.5 per cent three; 2.6 per cent six to ten persons and 2.6 per cent more than ten persons. However, 60 per cent of these enterprises declared that family members (mainly husbands and, to a lesser degree, children) provide unpaid help. According to the above, the cooperatives offer work to a larger number of women in the countryside, although it is more in the nature of underemployment than full-time employment, which nevertheless often meets their members' requirements, since 59.7 per cent of them also work on the family farm.

Given that the activities of many enterprises in our research present peak periods (tourism, food production from seasonal agricultural products), some of them hire seasonal staff. Almost half of the private firms (51.3 per cent) declared that they employ seasonal personnel, while in the cooperative enterprises, where there is an abundant available workforce, seasonal personnel are used in just a few cases (18.3 per cent) (chi-squared = 21.541,  $p = 0.000$ ). It is clear that, contrary to cooperatives, the majority of private enterprises depend on seasonal staff.

As a result of the differences between the two types of enterprises in terms of their composition, operation, organisation and investment activity, they ensure different incomes for their owners or members. As regards the form of the enterprise, the results show that there are important distinctions between private firms and cooperatives (chi-squared = 47.684,  $p = 0.000$ ). According to statements by persons in charge of enterprises, 82.1 per cent of cooperatives guarantee each member a monthly income of less than €500, i.e. lower than Greece's minimum wage (with 34.3 per cent under €300), 11.9 per cent between €500 and €1,000 and 6 per cent over €2,000. Conversely, in 64.4 per cent of private firms, the monthly income is higher than the minimum wage: 33.7 per cent ensure €500–€1,000 for their owners, 16.8 per cent between €1,000 and €2,000 and 13.9 per cent over €2,000. However, a significant percentage (27.7 per cent) declared that income of between €300 and €500 is guaranteed and only 7.9 per cent income lower than €300. In other words, 82.1 per cent of cooperatives provide their members with an income of less than the

minimum wage, and only 17.9 per cent provide a higher level, while the corresponding percentages in private firms are 35.6 per cent and 64.4 per cent respectively. As a general rule, private firms guarantee their owners incomes higher than that which cooperatives provide for their members.

### **Case Studies**

Two selected case studies<sup>6</sup> are presented, based on the differences between personal characteristics and basic business figures. These cases offer some additional insights into the discussion of the facts presented in this paper so far. The women's agro-tourism cooperative 'Rodia', established in 1994, is located in the northern part of Greece. Twenty-two rural women are involved in manufacturing local products, mainly pasta, and they have developed a catering business for local festivities such as christenings, weddings, etc. Women have been motivated by the local action group to take part in seminars financed by the European initiative LEADER. A major role in their decision to take up this entrepreneurial activity was also played by the local stakeholder, especially the representatives of the municipality, by donating to the cooperative an old building that once housed the elementary school (which no longer exists due to the very small number of children in the village). The women set up their workshop and store in this building.

The members of the cooperative are between 40 and 60 years old and completed primary school; only the president, who at 42 years old is among the younger members, completed secondary school. Women did not invest a large amount of capital in the cooperative. They bought very simple equipment for their production line. At the beginning, they took advantage of national funding programmes and, later, a European funding programme for equipment and marketing. Today, 12 women are involved, all from rural families living in the village, who make a living by farming. They help with the farm chores and work in the cooperative in their spare time. Their monthly earnings amount to €300. It is worth mentioning that in the first and second years of the cooperative, they received no income or sometimes just a small amount. Nevertheless they felt happy and satisfied: 'either way we have a lot of time to spare ... we don't work so much on the farm ... and however small the income is ... it's ours to spend'.

The private rural tourism business 'Maria' is located on the mainland. It is a small guest house with ten rooms established in 1998 and operates in a mountainous area where tourism is well developed. It is open all winter and at other periods as well. The woman in charge is 45 years old and graduated from secondary school. The motivation for this entrepreneurial activity was the LEADER initiative. There were no other employment opportunities in the village for Maria (the owner). Her family helped her by giving her some of their savings as capital, in addition to the subsidy from the programme, as well as the land on which to build the guest house. For Maria, this rural tourism business is her main occupation; her husband is a civil servant who helps occasionally with their children.

The average monthly revenue from the guest house is about €1,500–2,000, which is not as much as it seems, given the amount of time Maria spends on it. Nevertheless it gives her an opportunity to ‘work outside the home, to be in contact with tourists from all over Greece and to exchange ideas’. But what counts most for her is that her children ‘won’t have to worry about finding a job . . . they’ll be able to work at the guest house’.

## **Conclusions and Discussion**

The entrepreneurial activity of rural women in the Greek countryside is justified both by the socio-economic conditions that developed during recent decades, and by the policies promoting rural tourism in the country. Indeed, the reduction in agricultural incomes that has been observed since the early 1990s, following revision of the common agricultural policy, caused part of the female population to search for ways to supplement their family’s income. A decisive role in this development was played by national and European programmes in support of female entrepreneurship, especially those that promoted rural tourism.

The profile of women running rural tourism businesses in Greece that has been outlined in this research corroborates the findings documented in the literature: women entrepreneurs in rural tourism are relatively young and educated, and they are active in sectors that do not require large investments and risks. Our findings, however, argue that women entrepreneurs in rural tourism in Greece are not a homogenous group, and it is here that the contribution of this paper lies. The results confirm the distinction between the two types of women’s enterprises in rural tourism in the Greek countryside, with distinct features.

On the one hand, there is the woman who is not very young and has relatively little education; she is uncertain, hesitant and has neither significant capital nor a lot of time to devote to her enterprise. This type of women chooses the collective form of entrepreneurship, preferring to deal with a sector she knows very well, such as traditional food production. She is hesitant about dealing with financing agencies and investments, so she sets up an enterprise that is not very dynamic, and that provides her with a small income. She is still connected to the farm, and the cooperative business is the only road open to her, because she is not in fact free to choose between the cooperative and a private rural tourism business. These women assume a minimal risk, given that they share the financial burden (which is limited) and the personal risk with the other group members, and do not engage in unfamiliar activities.

On the other hand is the woman who is younger, better educated and has greater self-confidence. This woman chooses the private form of enterprise (mainly individual), and orients herself mainly to the service sector, a choice that requires more capital and better knowledge and skills. She has good relations with the local stakeholders involved in financing, and creates an enterprise that may not be very profitable in terms of revenues gained, but is certainly more so than the cooperatives, and ensures a better income for her. She actually has a choice since she could easily be a part of a cooperative, but would rather start out on her own to earn a better income.

A variety of factors, which can be external (the lack of jobs, the availability of business opportunities and subsidy programmes), personal (age, work on the family farm, family obligations, lack of capital and time, lack of experience), and psychological (indecision and caution) determine the choices of the rural woman as regards the form of her business activity or, in some cases, lead her to the only available choice. What is of great significance here is whether the woman feels satisfied with her choices, irrespective of whether the results are meagre in purely financial terms, but also the importance of this entrepreneurship to the local society.

The small size of women's businesses in rural tourism may have limited the investigative interest in such enterprises from the financial viewpoint. However, they are of particular interest in social terms. They symbolise the efforts of women in the countryside, where roles are much more strictly determined than in urban societies, to go beyond their classical roles and to play an important and visible role in their family, but also in the local community. In other words, this activity is more significant than the corresponding men's activity, which is to be expected.

Private businesses are more in the nature of family enterprises, given that they rely heavily on work by family members, where it is the husband this time who plays the part of the 'invisible' workforce (a reversal of roles?). At the same time it is the expression of family strategy that has to do not only with providing supplementary funds for the family income, but also securing jobs for the younger members of the family, an element that lends continuity to the venture, and is of particular importance in retaining the rural population in the countryside.

Cooperatives are an interesting form of social economy in rural regions and affect a specific category of the agrarian population: women. The social importance of cooperatives is considerable because they provide full- or part-time employment to a significant number of local women who have no other job opportunities—as these are limited, if not non-existent, in rural areas—and because by today's standards in the labour market, many rural women lack the formal qualifications (age, education) necessary to be hired in some form of dependent labour, but neither do they have the capital or self-esteem necessary to start a business of their own. Given that the reserve of social capital in Greece is particularly limited (Lyberaki & Paraskevopoulos 2002), women's agrotourism cooperatives take on greater social significance because they operate in the countryside, where people's confidence in collective actions has been damaged owing to the recent history of agricultural cooperatives in Greece (Ananiadis et al. 2003).

The present research examines certain aspects of female entrepreneurship in the sector of rural tourism as regards the typical features of the businesswoman and her enterprise. There are, however, other aspects of this entrepreneurship that remain to be studied in the future; for example, the discussion would benefit greatly from a more geographical approach to locations in rural Greece with different features (coastal zones, mountainous regions, etc). In addition, some aspects of our research could be further developed and investigated. For example: how is the income declared by respondents linked to their family income? Is it supplementary income? If so, what

percentage of the whole does it represent? These are important issues that could also be part of future research.

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### Notes

- [1] The public authority responsible for the legal and substantial equality of opportunities for men and women in all sectors of economic and social life.
- [2] The lower gross wage for 2005 according to the Greek Ministry of Labour was €713.07.
- [3] The same roughly age-related distribution is also observed in the members of cooperatives, since 47.2 per cent of them are over 46 years of age, while the corresponding number of chairpersons is 54.3 per cent.
- [4] As the data analysis showed, in the case of cooperatives the educational level of chairperson, as well as the age, is indicative of the age and the educational level for the rest of the members.
- [5] These numbers are less than the total members of the cooperatives.
- [6] The names used are pseudonyms.

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