



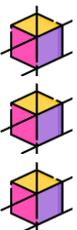
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WIDE
Women Integration through Digital Entrepreneurship

Project. Reference no. 2021-1-RS01-KA220-ADU-000033661

Project Result 2
Rural Entrepreneurial Ecosystem Manual

Capacity gap assessment

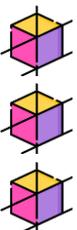




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1. Introduction

The context and or background to the WIDE Project is the deficit in entrepreneurship digital skills identified by the EU Commission, the associated unemployment statistics and the opportunity presented by digitalization, especially in the area of developing self-employment - entrepreneurship opportunities in particular for the older, rural female worker.

Digital technologies are a great opportunity for rural women to compensate for their environment deficiencies in order to join the labor market and/ or carry out actions of entrepreneurship.

WIDE supports especially vulnerable target groups who are preparing for the unavoidable impact of digitalization. External global drivers of change such as rapidly changing technologies, globalization, climate change and urbanization will have significant impacts on enterprises nationally and at a European level.

Therefore, WIDE ICT-based learning could foster greater opportunities for business in many ways such as accessing related information for reducing uncertainty, and participating in economic activities more competitively.

This document is part of the output of work package Rural Entrepreneurial Ecosystem Manual, Capacity gap assessment (Project Result 2) and summarises the key findings from country snapshots.

The country snapshots outline challenges, opportunities, trends and obstacles faced by women entrepreneurs in the project countries.

All project partners prepared Country Snapshots that mapped quantitative and qualitative indicators on female entrepreneurship in rural areas, skill gaps and needs assessments in their countries. The partners in the analysis and mapping involved the following essential elements:

1. Competences: partners have marked the profile of women in rural areas to see if there are competences and skills that are directly and specifically related to the professional profile
2. Skills: partners have identified the specific skill sets needed by women in rural areas to thrive;
3. Tools: After identified the competences and skills, partners have investigated the available tools/resources/solutions available to embed women in rural areas in the innovative training as operational tools for better vocational education solutions.

In the research partners have mapped the possibilities of upskilling digital skills in women from rural area in order to develop an entrepreneurial aptitude represented by the project at national and EU level. Partners also have identified and have selected among existing tools/resources/solutions those that are more amenable to objective of the project, i.e., to enhance job opportunities for women (especially those in rural areas) who are looking for first employment, temporarily unemployed, and/or want to create their own enterprise.

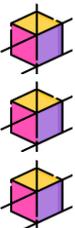
Specifically, in the context of this task partners:

1. Have set methodology: general scale and scope, overall methodological approach, timing and sequencing of specific activities, etc.)
2. Identified sources and resource for mapping and secondary assessment
3. Defined literature and other sources for secondary assessment
4. Analysed documents

The WIDE Mapping outlined real and perceived learning needs, through a series of qualitative and quantitative data and information. The Mapping of possibilities and needs for training, is the backbone of the WIDE project as it identifies and defines the types of experiences, problems, needs and dynamics of considered target group: women looking to increase entrepreneurial skills, temporarily unemployed, and/or want to create their own enterprise.

Project partners made a desk research that identifies relevant literature, documents, statistics and data on entrepreneurship. Also they identified the key stakeholders in the women entrepreneurship ecosystem of their country (policy makers at any layer of governance, agencies devoted to the promotion of entrepreneurship, business and/or industry associations, VET/educational providers, civil society, academia and research community, etc.)

They researched quantitative and qualitative information and data that describe women entrepreneurship and



have identified the training needs that can be tackled by the WIDE project.

Partners with the desk research have investigated existing literature, policy papers, analysis and diagnostics on the trends, dynamics, challenges and opportunities on capacity needs of women in rural areas, to grow, to start their own business and become competitive in the sharing economy. The focus was to identify needs and available guidelines and resources at both national and international levels, also to ensure coherence and effectiveness of the training. Furthermore, partners had carry out a comprehensive analysis of EU and national documents.

In their researches partners set up the definition of upscaling digital skills in women in rural areas and gave a description of the project-related ecosystem in each Country with description of the support system and/or institutional framework.

They described the quantitative and qualitative indicators on digitalisation and upscaling digital skills in women in rural areas. They also presents the opportunities like trainings available at any level in both formal and non-formal, the opportunities and the needs of this category of women.

2. Key Findings

We live in a time when digital literacy is equally necessary to attain both personal and professional ambitions. It is mandatory in almost every field of action because it allows seemingly complex tasks to be performed in a much simpler and more efficient way with better results. In this way, any improvement from the aspect of digital literacy in every single individual, contributes to the promotion of economic and social life through increased productivity.

Although the formal tests conducted so far in many countries across Europe show an increasing level of digital literacy among people, this topic remains relevant for thinking and acting in the direction of its improvement. Many of the European countries recognize the need and opportunities that digital era offers and has many documents with which is regulate integration, e- inclusion, development and use of ICT in the state. E-Inclusion arises as a result of the fact that in the European Union between 30% and 40% of the population is excluded from the advantages of the information society.

Rural Entrepreneurship implies entrepreneurship emerging in rural areas as it harnesses innovation and invention, producing low-cost manufacturing goods, promoting exports, and providing employment for peasants contributing 'Sustainable Economic Development'.

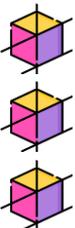
Rural women represent the female population living in rural areas. Rural areas are defined as “geographic area that is defined by the following criteria: small number of population or low density of population; specific socio economic characteristics”.

The rural women are powerful, strong and dedicated to the development of their communities. Confronted with numerous challenges, they are the driving force in food production, keeping traditions alive, fight against climate change and for sustainable rural development, reminding us that only through their social and economic reinforcement will we achieve social wellbeing, economic development, better quality of life in the rural areas and sustainable communities.

The fast and multiple changes reflect in all aspects of life for the women in rural areas – education, employment, entrepreneurship, access to programs for support of agriculture, political participation, right to health care, right to social security and right to legal protection of women in rural areas, yet there are no analysis and reports that offer insight data on the status and role of the rural woman in the many European societies.

PC literacy is important specifically for empowering women and increasing their employability. Using internet might connect the rural women more with the community and allow for exchange of information which is pertinent for development.

The EU Commission reports that 44% of Europeans lack basic digital skills. Digital and ICT are revolutionizing the way Europeans live, learn, work and participate in society. The digital divide is exacerbating the generational gap, leaving the low skilled adults even more exposed to the risk of socio-economic exclusion. The trends of digital entrepreneurship and focus on youth employment reveal the uncomfortable reality that low skilled adults, particularly older members of society are underserved by the training and learning systems; especially when two key elements of modern society are considered digital skills and entrepreneurship.



Many policy documents and reports confirm the needs of having basic digital skills: EU Commission “Senior entrepreneurship good practices manual” 2016 - OECD/EU “The Missing Entrepreneurs: Policies for Inclusive Entrepreneurship” 2017 - World Bank, World Development Report 2017 “Enabling Digital Entrepreneurs” - EU/JRC “Digital Entrepreneurship Barriers & Drivers” 2016 . In addition, the Commission also emphasizes the need to support more women to engage in the digital sector, estimating that it could boost EU members’ GDP by €9 million annually.

Therefore supporting more women to engage in the digital sector would benefit not only women themselves, but also European economies. This is the key finding of the European Commission survey on women active in the ICT sector. The study showed that the number of female entrepreneurs in ICTs were much lower compared to non-ICT sectors: women make up 31.3% of self-employed Europeans but only 19.2% of ICT entrepreneurs. Furthermore, the pandemic also demonstrates that learners in rural areas, particularly those who are older, can find it much more difficult to access learning centers, therefore utilizing the experience of local adult and community education providers in designing and testing an online platform is key in order to maximize uptake from these cohorts.

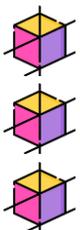
Rural areas are characterized by a population of relatively low density and by the preponderance of agricultural activities, traditional crafts and rural trade. From an economic point of view, the rural environment is characterized by the predominance of agricultural activities, small enterprises handicrafts production, craft activities, fishing, mining, forestry and tourism. Sociologically, it is characterized by a specific way of life, and the connections between people are much stronger. It is also the place where traditional values are preserved. Geographically, the localities contain small buildings, surrounded by yards and agricultural or forestry lands. 79% of Europeans go online regularly even if 44% of them still do not have basic digital skills. Such circumstance leads to the conclusion that training courses addressed to low-skilled adults, notably women, can easily reach the target group if delivered online via OER Platforms.

3. Situation in the countries / State of play

Equality between men and women is one of the fundamental principles of the European Union, and the equal representation of women and men in the labor market is one of the key areas where the European Union checks the application of the equality principle. Notwithstanding that the EU population has more women than men (52% versus 48%), women take only one third of self-employed in the EU (34.4%) and 30% of start-up entrepreneurs. This situation is caused due to some other factors (such as balancing work-family life), which impede the inclusion of women in entrepreneurial activities. The European Commission has been working with its member states on series of programmes to eliminate such limiting factors and to encourage women start own business ventures Rural Entrepreneurship implies entrepreneurship emerging in rural areas as it harnesses innovation and invention, producing low-cost manufacturing goods, promoting exports, and providing employment for peasants contributing 'Sustainable Economic Development'.

This document is based on information on EU level and partner countries included in the project. The European Commission has been working with its member states on series of programmes to eliminate such limiting factors and to encourage women start own business ventures. Therefore, the European Union thereto concludes that the entrepreneurial potential of women has not been utilized for economic growth and employment (new jobs), which should be further activated.¹

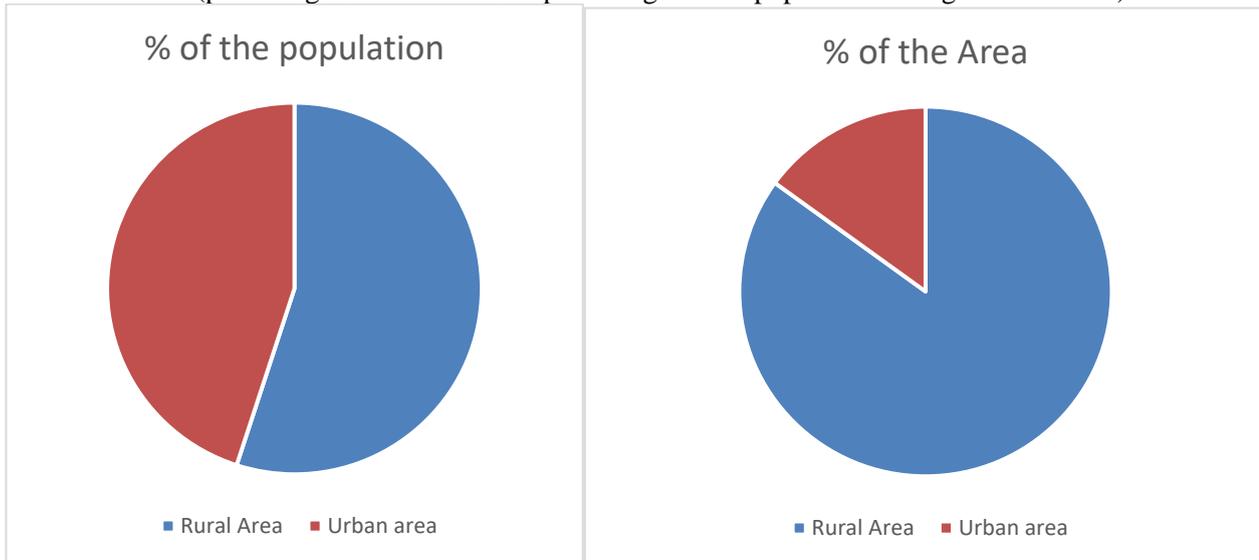
Serbia



According to the usual definitions, rural areas in Serbia are defined as an area whose main physical and geographical characteristic is the use of land for the production of agricultural and forestry products. Rural areas in Serbia occupy 85% of the territory where more than half of the total population lives (55%), with an average population density of 63 inhabitants per square kilometer.

¹ https://ec.europa.eu/growth/smes/promoting-entrepreneurship/we-work-for/women_en. 1

The degree of urbanization of the Republic of Serbia
(percentage of rural land and percentage of the population living in rural areas)



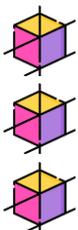
The contribution of agriculture to the economic growth and development of Serbia is significant. The sector of agriculture, forestry and fishing forms about 7.5% of gross added value, however, the number of employees in agriculture and their share in total employment has been decreasing in recent years. In the period from 2015 to 2020, the number of employees in agriculture decreased by 15.3%, and the share in the total number of employees by about 5 percentage points. This trend is the result of several factors, including unfavorable demographic trends in rural areas, the extension of the period of regular education, migration, but also the growth of job offers in other sectors.

Rural development and rural entrepreneurship² represent a new development philosophy of agribusiness in the European Union. It is about a new concept of socio-economic development in the theory and practice of developed countries. In Serbia, unfortunately, there has been no consistent and long-term policy of rural development, as well as entrepreneurship development. Therefore, it is a business model that is related to agriculture and "around agriculture". That is why multifunctionality is the key word of the new agricultural and rural policy in Serbia.

Based on this fact, there are potentials for the development of agrarian entrepreneurship. There are close to a million unemployed people in Serbia, and of the ten workers who lost their jobs, more than half could be employed in rural areas. The return to rural areas means their employment in the field of agriculture - in forestry, water management, various service activities, handicrafts, handicrafts, infrastructure, small and medium enterprises.

The experiences of the EU indicate that a well-designed rural development policy, financially supported, results in a successful rural economy, with employment opportunities.

By returning to the village, it will survive and remain, because in Serbia, out of 4,709 villages, 1,200 are on the way to disappearing. Along with this comes the reaffirmation of old crafts and traditional local products, the ever-increasing demand for rural tourism and interest in local culture and tradition. In this way, a connection is established between the traditional and the modern. Similar to developing countries, rurality in Serbia is equated



² Branislav Guljan: Rural areas in Serbia (Macroeconomics 2018)

with poverty. Unfortunately, there is insufficient support for the development of entrepreneurship in general, including agrarian entrepreneurship, which is why its rural areas increasingly "suffer" from deagrarianization, senility, and even the closure of entire villages. Proof of this is that 1,034 villages have less than 100 inhabitants.

Italy

The research revealed that Italy had the lowest rate for both indicators (total entrepreneurial activity rate and female activity rate) compared to other countries. Furthermore, we presented a number of women-led enterprises sorted by sector specialization, legal form of company and geographic distribution of the country. After that, the first chapter was finished by analysing various components of the institutional framework, which are important for doing business in Italy.

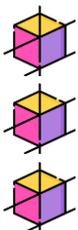
According to the Global Entrepreneurship Monitor report (2021) in 2020, Italy was one of the countries that had the lowest percentage of women in all three analysed categories: intentions to start a business, total entrepreneurial activity (TEA) and established business. The results achieved should set the alarm for policy makers in Italy at all levels.

The research shows the number of companies run by women in Italy in 2019 was 1.330.257 million, or 21.92% of the total number of companies. If we analyse companies by sectors, we can see that the largest number of companies led by women operated in the tertiary sector (877.439). It is followed by primary (210.917), secondary (151.320) and other sectors (90.581). Furthermore, women entrepreneurs in Italy dominantly lead sole ownership forms of companies (832.358), while limited liability companies are rank secondly (301.693). In order to protect the personal property of women entrepreneurs, policy makers should develop programs for encouraging doing business in limited liability companies. Additionally, the geographical distribution indicates that the largest number of companies operate in the north of the country (895.605). These results actually confirm the existence of an economic gap between the developed northern part of Italy and the underdeveloped southern part of the country.

European Union

According to the Global Entrepreneurship Monitor (2021), in 18 countries of the European Union, the rate of women's entrepreneurship was 5.7%, while the world average was 11%.

After the Covid pandemic there is researches shows that the self-employment rate of women is lowest in the most developed economies such as Denmark, Sweden, Germany, Norway, Australia and the US, while it is highest in less developed economies such as Greece, Colombia, Mexico, Chile and Italy. There are several reasons why is that so. First, in the world's most developed economies, unemployment rates are generally lower than in the rest of the world. Second, in those economies, the degree of a welfare state is extremely high, which reduces the possibility that women will find themselves in a situation where they need an extra income. Third, developed economies have a slightly higher share of public sector employment.



In today's highly globalized world, digital skills represent conditions without which women entrepreneurs can hardly start and survive in entrepreneurship. As reported in Exhibit 4, the percentage of women in the European Union with at least basic level of digital skills in 2019 is 54%. The countries which have the highest percentage of women with basic digital skills in 2019 are Iceland (85,1%), Norway (82%) and Finland (77,9%), while Italy (38,2%), Bulgaria (30,3%) and Romania (28,8%) are at the bottom of the scale.

In addition to the reasons mentioned above, some countries may have different public policies that can be aimed

at encouraging self-employment. Countries like France have mechanisms such as micro-entrepreneur (formerly auto-entrepreneur) that facilitate people moving into self-employment. Since the auto-entrepreneur status was introduced in 2009, self-employment has been markedly higher.³

In order to contribute to reduce the digital divide to boost entrepreneurship in rural areas, project countries in this document present situations in their countries with all information they researched like statistical data, policy papers, strategy documents and any initiatives. The aim of this document is to enhance the acquisition of digital skills that will enable women in rural areas to boost their professional careers and to **develop an entrepreneurial aptitude**, for which a complete assessment of the current state of women's entrepreneurship in rural areas, as well as their needs, is carried out in the following pages.

Macedonia

The fast and multiple changes reflect in all aspects of life for the women in rural areas – education, employment, entrepreneurship, access to programs for support of agriculture, political participation, right to health care, right to social security and right to legal protection of women in rural areas, yet there are no analysis and reports that offer insight data on the status and role of the rural woman in the Macedonian society.

Macedonia is a candidate country for EU membership and takes pride of its established mechanisms for equal opportunities that targets gender equality. Inspired by the common agricultural policy of the EU the country also reaffirmed its rural development policy. This is in particular important as 45% of the population in the country live in rural areas. Mainstreaming gender into the rural development policy as well as defining development priorities for rural women in other policy areas (such as education, health, social protection, and economy) becomes necessary as 49% of the rural residents are women.

There is not much research on the status role of women in rural areas, especially women entrepreneurs in Macedonia and there are not enough tangible data that would illustrate the social and economic position of women as well as their role for the rural communities, although there are many important subject topics that need to be looked into.

Spain

In Spain, there is a **Law 45/2007, of 13 December 2007**, on Sustainable Development of the Rural Environment. This Law defines the **rural environment** as the geographical space formed by the aggregation of municipalities or local entities. It is defined by the competent administrations with a population of less than 30,000 inhabitants and a density of less than 100 inhabitants per km², while it defines a **small rural municipality** as one that has a resident population of less than 5,000 inhabitants and is integrated into the rural environment.

Entrepreneurship is defined as the “*skill in starting new businesses, especially when this involves seeing new opportunities*” (Cambridge Dictionary, 2022). When we talk about **entrepreneurship in rural areas**, it is not important to focus only on sectors related to the rural world, such as agriculture, fisheries or food. But, has a meaning as technological advances now make it possible to create any type of business and develop its activity digitally, as well as to digitalise activities and processes in rural economic sectors such as those above mentioned. The point is to identify an opportunity, and to have the means and the know-how to exploit it.

In Spain, the **Total early-stage Entrepreneurial Activity (TEA) rate**, which measures the percentage of the Spanish population aged 18-64 involved in entrepreneurial initiatives in the last 3.5 years, was 4.8% for women

³ OECD, European Commission, The Missing Entrepreneurs 2021: Policies for Inclusive Entrepreneurship and Self-Employment, OECD Publishing, Paris, 2021.



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in 2020 and 5.6% for men, a difference of 0.8% which has grown due to the Covid-19 pandemic, compared to a difference of 0.3% in 2019. Women represent a lower percentage than men in all phases of the entrepreneurial process (GEM Spain, 2021b), which allows us to detect that there are certainly structural gender inequalities in entrepreneurship.

In terms of the entrepreneurial process in rural areas, the prevalence of men remains the same, and with a greater difference. However, **the percentage of female entrepreneurship in rural areas is also growing**, with 10% in the consolidation phase of the business compared to 5.3% in urban areas, although the potential for entrepreneurship is lower in rural areas due to fewer opportunities (GEM Spain, 2021a).

Since this is already a localised problem, in Spain there are **several support mechanisms** that include **associations, financing and training**, among others, which we will review later, and which are oriented towards rural women, such as "[Desafío Mujer Rural](#)" or "[Digitalizadas](#)". In addition to these mechanisms, we can also add WIDE project.

In order to contribute to **reduce the digital divide to boost entrepreneurship in rural areas**, WIDE project will enhance the acquisition of digital skills that will enable women in rural areas to boost their professional careers and to **develop an entrepreneurial aptitude**.

Romania

Rural areas in Romania are affected by the significant lack of infrastructure that affects both economic development and quality of life. The administrative-territorial organization of the rural environment in Romania is based on the village type and townships type (it represents a locality with minimum 2000 inhabitants).

In Romania, according to INS data from 2019, there are 12 957 villages and 2861 townships.

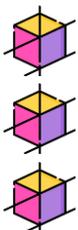
On January 1st, 2018, Romania's resident population was 19 530,6 thousand inhabitants, of which 10 million women (51,1%). The negative values of the natural increase, combined with those of the balance of international migration, made the resident population of the country decrease in 2018 by 291,6 thousand people. On January 1st, 2018, the share of older people (aged 60 and over) was noted to increase considerably, from 23,9% in 2017 to 25,1%.

On the other hand, due to the SARS-COV2 pandemic, on the background of the health protection recommendations, there is a migration of the educated adult population from urban to rural areas. They discovered the opportunity for entrepreneurial activities that they have developed, based on digitization and online commerce.

In addition, during this period, the Romanian authorities made efforts at educational level to facilitate access to online education by distributing tablets to all students in the country, which will generate a familiarity with ICT, networks and entrepreneurship. In most situations, parents from rural areas, especially women who previously did not use new technologies developed minimal digital skills.

3.1 Quantitative Indicators on rural entrepreneurship in rural areas, upskilling digital skills in women from rural area in order to develop an entrepreneurial aptitude in project countries

Serbia



Significant regional differences in terms of economic development are also reflected in labor market indicators, which are most favorable in the Belgrade region, and least favorable in the South and East Serbia region.

Regional differences are most pronounced in employment and unemployment indicators. The employment rate of the working-age population in 2019 was the highest in the Belgrade region (64.9%), slightly lower in the Šumadija and Western Serbia Region (60.7%) and in the Vojvodina Region (59.8%), while the lowest in the Region of Southern and Eastern Serbia (56.9%). The unemployment rate is the lowest in the Belgrade Region (8.4%) and the Vojvodina Region (9.2%), while the unemployment problem is somewhat more pronounced in

the Šumadija and West Serbia Region (12.5%), and especially in the South and East Serbia Region (14.1%).

Employment and unemployment rates for the working-age population by region, u %, 2015-2019.

Regions*	2015.	2016.	2017.	2018.	2019.
	Employment rate (%)				
Belgrade region	53,0	56,9	60,3	62,9	64,9
Region of Vojvodine	51,7	54,4	57,2	59,1	60,7
Region of Šumadije and Western Serbia	53,0	55,8	57,2	58,1	59,8
Region of Southern and Eastern Serbia	49,7	53,3	54,2	54,6	56,9
Unemployment rate (%)					
Belgrade region	18,9	15,9	13,5	11,0	8,4
Region of Vojvodine	16,9	15,5	12,4	10,7	9,3
Region of Šumadije and Western Serbia	17,8	15,7	14,6	14,9	12,5
Region of Southern and Eastern Serbia	19,7	16,8	16,2	17,3	14,1

* Note: since 1999, no data for AP Kosovo and Metohija, Source: ARS, RZS

In 2020, compared to 2019, employment decreased by 1 p.p. in the Agriculture sector.

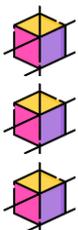
In the population structure of the Republic of Serbia, women make up 51.3% according to estimates from 2020. If we look at the population of working age, estimates say that there are only about 4,500 more women than men in the Republic of Serbia. In 2020, the activity rate of women was 46.5% and by 15.5 p.p. is lower than the activity rate of men (62%).

Given that participation in the labor market and employment greatly contribute to economic independence and social inclusion, this is the reason why women are characterized as a vulnerable group in the labor market.

The Republic of Serbia is the first country outside the EU to use the Gender Equality Index. The gender equality index for the Republic of Serbia is 50.8 points. Nevertheless, the Republic of Serbia still records a lower index value compared to the EU-28 average, which is 66.2 points. On the joint list with the EU member states, the Republic of Serbia is in 22nd place. One of the main axes of inequality recorded by the Index relates to gender segregation, which is established during education and continues later in the labor market.

Young women (15-29) in the Republic of Serbia represent a multiple vulnerable category on the labor market, as shown by the values of the basic indicators of the labor market.

The working status of rural women is determined not only by their formal unemployment or work status with an employer, in a company, institution, etc., but also by the specifics of various work engagements in agriculture and the rural economy, including various forms of self-employment. The economic and social position of women in the countryside is also determined by land ownership, i.e. owning, deciding and managing the farm. The majority of women have the status of a dependent member of the household, which leads to discrimination against women in the countryside, due to unpaid work, as well as the lack of health and pension insurance, which further worsens their situation.



Digital education of the female population in Serbia is a prerequisite for equal participation of women in innovation, and the development of the economy based on knowledge would solve the first challenge: inadequate domestic institutional support and regulatory framework to support innovative initiatives of individuals, organizations and companies.



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Bearing in mind that rural women most often initiate and participate in activities related to life in local areas, rural tourism services, preservation of cultural heritage, and the organization of events, exhibitions of handicrafts and local food, in order for the economy in Serbia to develop evenly, there is a need for the adoption and improvement of digital skills and the building of the capacity of knowledge about innovations and new technologies, of the entire population.

However, in Serbia, only 27.3 percent of women in rural areas are digitally literate, and most of them have limited or outdated digital skills. Because of this, they are unable to be equally involved in the creation of the future civilization, they cannot even actively participate in the digital economy and society.

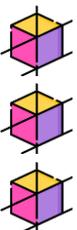
However, women are significantly less represented in the digital world, especially women from rural areas. Therefore, it is of the utmost importance to encourage girls and women to acquire digital knowledge and skills in order to enable their equal participation in the already present digital society.

⁴Many women from rural areas in Serbia are aware of the need to further their education, both in agriculture and for various other jobs through retraining and additional training, all with the aim of increasing the chances of employment. The fact is that rural women have knowledge and skills, however, these skills are not adapted to the changes that have occurred in the labor market. For example, the largest number of respondents of the survey "Rural women - unused potential" showed a desire to have knowledge in the field of computers and foreign languages.

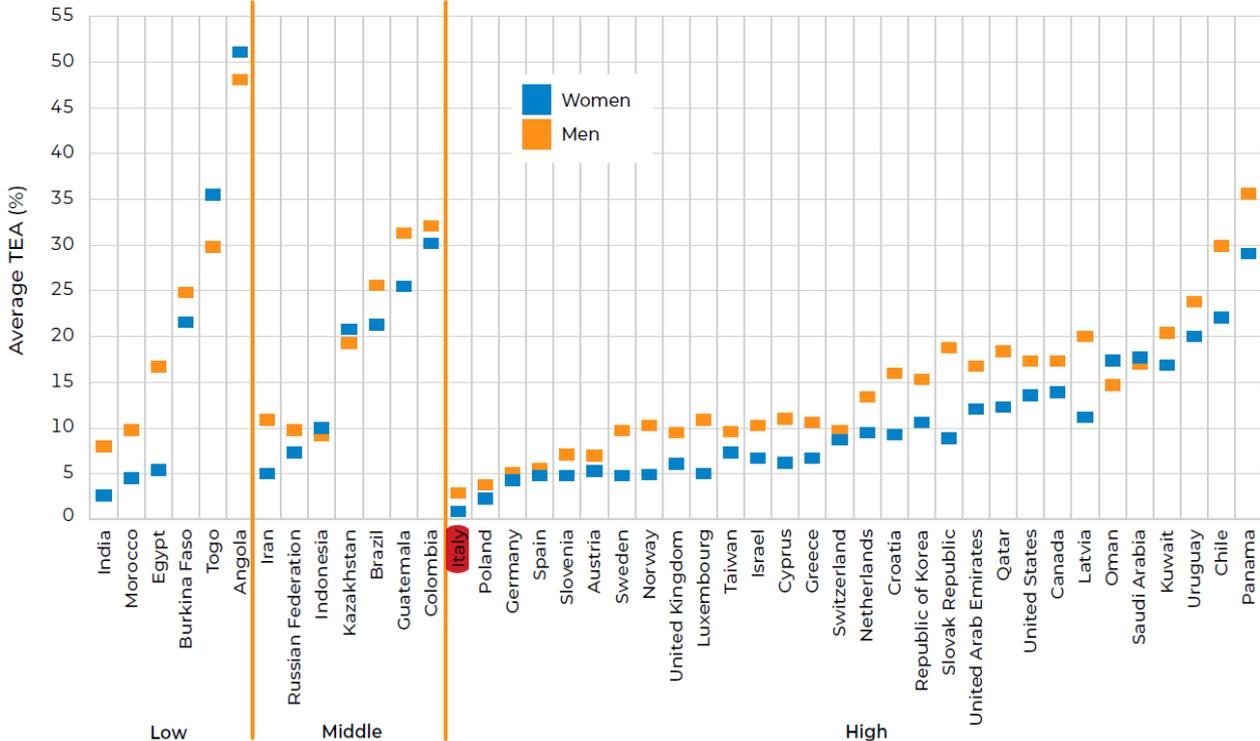
Italy

According to the Global Entrepreneurship Monitor report (2021) in 2020, Italy was one of the countries that had the lowest percentage of women in all three analysed categories: intentions to start a business, total entrepreneurial activity (TEA) and established business. The results achieved should set the alarm for policy makers in Italy at all levels. If we analyse the data on the total entrepreneurial activity of women, depending on the countries grouped by national income, the situation is not significantly different.

Exhibit 1. Average Total early-stage Entrepreneurial Activity (TEA) rates by gender and economy, grouped by national income in 2020



⁴ Branislav Gulan: Rural areas in Serbia (Macroeconomics 2018)



Source: Global Entrepreneurship Monitor report (2021)

It can be seen from Exhibit 1 that Italy is placed at bottom of the scale (less than 5%) in the group of high-income countries. Furthermore, the results are pretty similar for both genders with a little bit higher percentage for females. Moreover, what concerns is the fact that, compared to low-income and middle-income countries, Italy is again at the bottom of the scale in both genders. If we analyse other countries we can see that the Slovak Republic and Croatia are the most highly ranked European countries in both genders.

However, in correspondence with TEA, in exhibit 2 we presented the activity rate⁵ of women in EU member states. In the whole observed period (from the first quarter of 2018 to the last quarter of 2021) Italy had the lowest activity rate of women compared to other EU member states. In the last quarter of 2021, the activity rate of women in Italy was 56,7%, which is only 0.5 percentage points more than the first quarter of 2018.

All components show a women's digital lag in Italy compared to the EU average. The percentage of women Internet users in Italy is 74% which is 11 percentage points less compared to the EU average in 2020. Additionally, there is a very large lag in other components (Online banking 19 p.p.⁶ less in Italy, e-Government users 29% p.p. less, etc.) as well as the component of total Internet use - 13 p.p. less. There is no significant difference in the other analysed components related to digital skills either. The biggest gap was achieved in the category of "At least basic digital skills" (16 p.p. less) followed by "At least basic software skills" (14 p.p. less), "Above basic digital skills" (10 p.p. less) and total "Internet skills" (16 p.p. less). Finally, the digital index for women in Italy was 43.8%, which is 9.4 percentage points less than the EU average.



⁵ The activity rate measures the percentage of the population which is active, in terms of being employed or actively looking for a job.

⁶ p.p. means percentage points.

	Italy		EU	
	Women value	Men rank	Women value	Men value
1 Use of internet				
1.1 Internet users	74%	24	78%	85%
% individuals, 2020				87%
1.2 People who have never used the internet	16%	23	12%	10%
% individuals, 2020				8%
1.3 Online banking	46%	24	55%	65%
% internet users, 2020				67%
1.4 Doing an online course	18%	11	17%	15%
% internet users, 2020				15%
1.5 Online consultations or voting	9%	14	9%	11%
% internet users, 2019				12%
1.6 e-Government users	35%	26	36%	64%
% internet users submitting forms, 2020				64%
1 Use of internet	47	24		60
Score (0-100)				
2 Internet user skills				
2.1 At least basic digital skills	38%	25	45%	54%
% individuals, 2019				58%
2.2 Above basic digital skills	19%	25	25%	29%
% individuals, 2019				33%
2.3 At least basic software skills	42%	25	49%	56%
% individuals, 2019				60%
2 Internet user skills	37	25		53
Score (0-100)				
3 Specialist skills and employment				
3.1 STEM graduates	13	13	19.4	14
Per 1000 individuals aged 20-29, 2019				28
3.2 ICT specialists	1.4%	21	5.3%	1.7%
% total employment, 2020				6.5%
3.3 Unadjusted gender pay gap	16%	10		19%
% difference in pay, 2019				
3 Specialist skills and employment	47	12		47
Score (0-100)				
Women in Digital Index	43.8	23		53.2
Score (0-100)				

Source: Women in Digital Scoreboard 2021

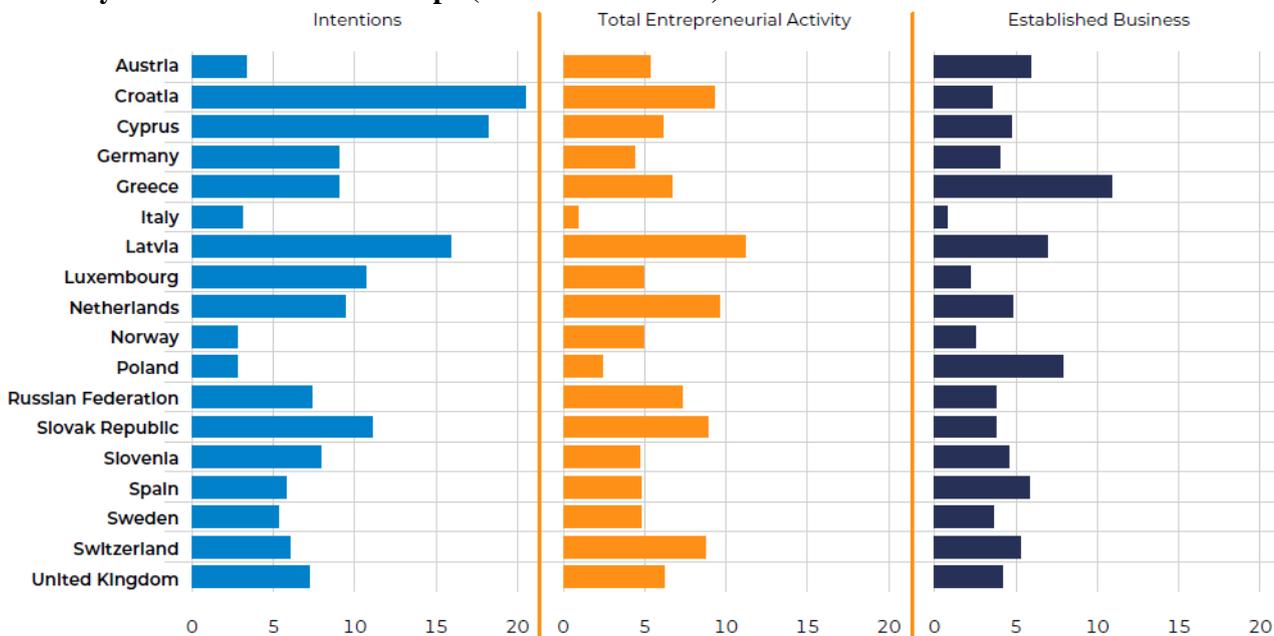
As shown in the table above, all components show a women's digital lag in Italy compared to the EU average. The percentage of women Internet users in Italy is 74%, which is 11 percentage points less compared to the EU average in 2020. Additionally, there is a very large lag in other components (Online banking 19 p.p. less in Italy, e-Government users 29% p.p. less, etc.) as well as the component of total Internet use - 13 p.p. less. There is no significant difference in the other analysed components related to digital skills either. The biggest gap was achieved in the category of "At least basic digital skills" (16 p.p. less) followed by "At least basic software skills" (14 p.p. less), "Above basic digital skills" (10 p.p. less) and total "Internet skills" (16 p.p. less). Finally, the digital index for women in Italy was 43.8%, which is 9.4 percentage points less than the EU average.

In addition to the quantitative indicators mentioned above, it is necessary to take into account the components of the institutional framework that create "game rules" that apply equally to all entrepreneurs in Italy.

The importance of the institutional framework is manifested through a number of different factors, from the well-known tendency of capital, people and goods moving towards those countries that have developed

institutional frameworks, to encouraging the development of entrepreneurial activity within a country. In addition to having developed institutional frameworks, the countries of the European Union are also characterized by more favorable social and cultural factors that have a positive impact on reducing the problem of gender inequality. However, according to the Global Entrepreneurship Monitor (2021), in 18 countries of the European Union, the rate of women's entrepreneurship was 5.7%, while the world average was 11%.

Exhibit 2. Intentions, Total early-stage Entrepreneurial Activity (TEA) and Established business by economy for adult women in Europe (% of adult women)



Source: GEM – Women’s Entrepreneurship 2020/21

Exhibit 2 shows that the percentage of adult women who had intentions to start an entrepreneurial activity is the highest in Croatia, Cyprus and Latvia, while the lowest is in Norway, Poland and Italy. On the other hand, the percentage of established businesses by women is highest in Greece, Poland and Austria, which is in contrast to the percentage of intentions. These results may indicate that women in Croatia and Cyprus are likely to have more different difficulties in starting a business than in other countries. Total entrepreneurial activity is highest in Latvia, while Italy records the weakest results in all three categories (Intentions, Total Entrepreneurial Activity and Established Business).

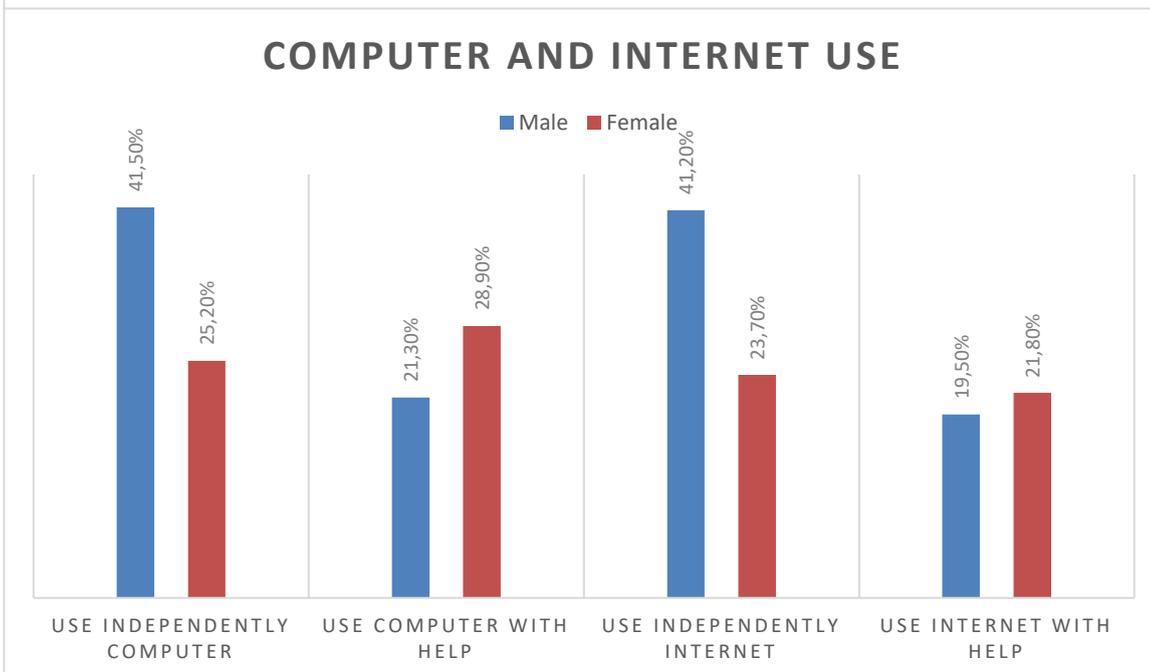
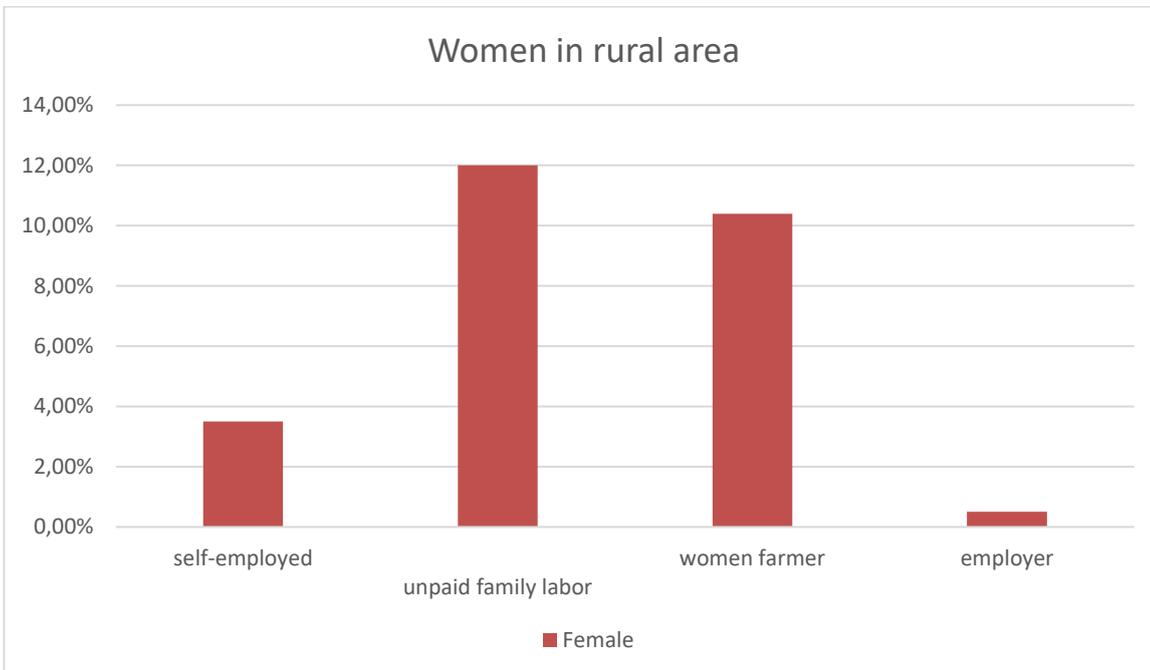
Furthermore, intentions and motives for starting a business can vary from person to person if we keep in mind the fact that different person reacts differently to certain phenomena in society. One of these phenomena is the coronavirus, the consequences of which we are still feeling today, and which can highly influence on the decision whether a person will start a business or not.

Macedonia



In Republic of Macedonia analysis of data from the State Statistical Office for employees by status of employment and by the gender, urban and rural part for 2019 shows that the number of employed women in urban areas is 178,247, while in rural areas it is 86,647. As employer in urban areas has 6,749 women, while in rural areas that number of women is 1,567. There are 8,816 self-employed women in urban areas compared to 12,065 in rural. The number of unpaid family workers in urban areas is 22,578, and in rural areas, it is 23,544. In percentage, the woman in rural areas appears as employer with only 0.5% and as a self-employed person with only 3.5%.

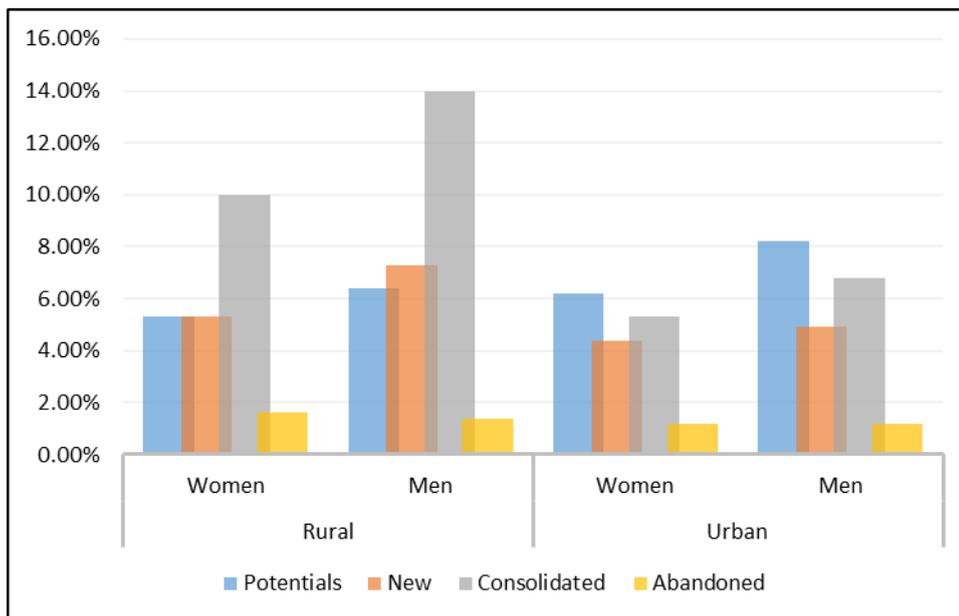
The PC literacy of rural women is however not commandable, since just 25.2% use computers independently, whereas 28.9% need help to use computers, or 45.9% do not use computers at all. PC literacy is important specifically for empowering women and increasing their employability. The same capacity is reflected in terms of using internet, as only 23.7% of rural women use internet independently as compared to 41.2% of rural men. Majority of rural women 54.6% do not use internet at all. Using internet might connect the rural women more with the community and allow for exchange of information which is pertinent for development.



In Spain, quantitative indicators will be analysed in relation to the percentage of women entrepreneurs in rural areas, the economic sectors that predominate in Spain, the use of Internet/connectivity and the state of digital skills of the population in these areas, as well as an analysis of the Local Action Groups.

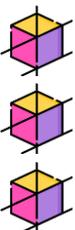
Global Entrepreneurship Monitor (GEM) Spain in its report on “Women entrepreneurship in Spain” contains a specific section on rural women, and indicates the **Total Entrepreneurial Activity (TEA) rate**, which measures the percentage of the Spanish population aged 18-64 involved in entrepreneurial initiatives in the last 3.5 years. According to Figure 1, which includes the number of entrepreneurs (men and women) in rural and urban areas, as a comparison, we see that in any case, **women are less entrepreneurial than men**. However, it can be seen that **women in rural areas have more new and consolidated enterprises** than women in urban areas. This may be due to the **scarcity of opportunities in rural areas**, which leads women to create their own employment opportunities through entrepreneurship, either individually or jointly in cooperatives.

Figure 1. Rural and urban entrepreneurs in Spain



Source: GEM Spain. “Emprendimiento de mujeres en España”. (prepared by the authors)

Regarding the state of **digitalisation and connectivity in Spanish rural areas**, a study indicated that there is a shortage of telecommunications infrastructure in rural areas which causes a **visible gap**; 78.3% of the rural population over 14 years old had access to the Internet in their municipalities (3.8 million people), leaving **more than 20% without connectivity** (800,000 people) (Eurona, 2021). However, the Digital Economy and Society



Index (DESI) 2021 ranks Spain third among European countries in the Connectivity variable, with a particularly high performance in very strong capacity networks, and is already closing the persistent gap between rural and urban areas (European Commission, 2021).

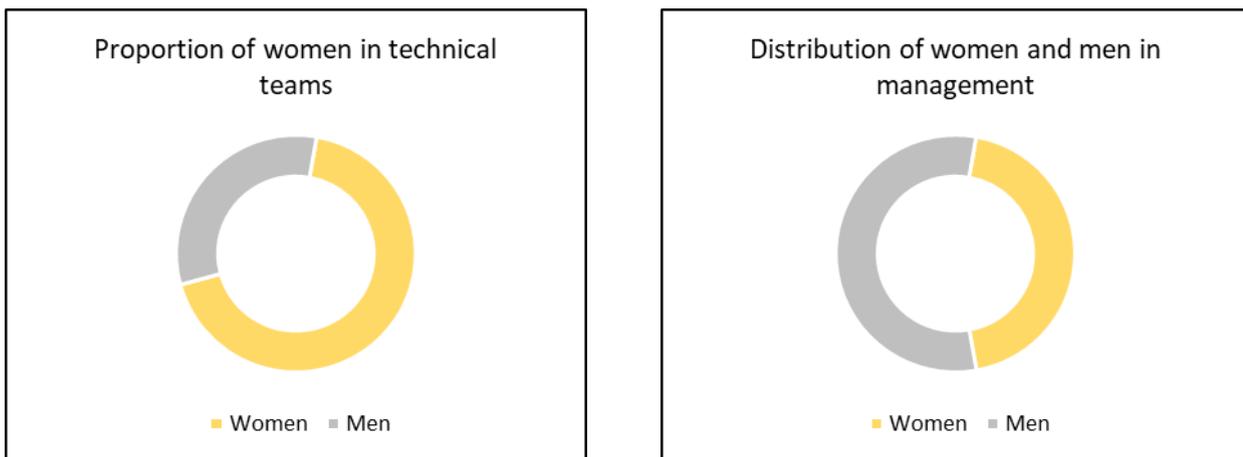
Tele-working and Smart-working are now opportunities to attract new inhabitants to rural areas. Despite improved connectivity in rural areas, many others are not yet ready due to lack of mobile coverage and high-speed internet connection, so **improving women's entrepreneurship would be a factor to boost the economy of rural areas**, and with a chain effect, attract new opportunities for women themselves.

On the other hand, it is noteworthy the importance of the GALs (Grupos de Acción Local – **Local Action Group**) within the **third sector**, an essential part of the network of associations and entities in rural areas, where although women represent the majority of the technical team, they are in the minority when it comes to management and leadership. As we can see in Figure 2, women represent 68% of the technical teams, but 44,40% in management.

Local Action Groups (GAL)

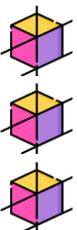
The Local Action Groups or Rural Development Groups are non-profit associations, with a regional scope, made up of public entities (Town Councils and Associations of Municipalities) and private entities (youth groups, women's associations, business associations, trade unions, etc.) representing the socio-economic fabric of the region. The main role of GALs is the implementation of European rural development strategies and the dynamisation of the socio-economic fabric and the involvement of the population in their own development process (REDEX, 2022).

Figure 2. Proportion of women in Local Action Groups in Spain



Source: REDR, Spanish Rural Development Network. "Estudio mujer rural. El futuro se escribe en femenino II." (prepared by the authors)

As usual at all levels, **women represent a considerable proportion of the workforce, but they do not reach managerial positions** due to obstacles and difficulties (glass ceiling). This is one more reason to promote the empowerment of rural women through entrepreneurship, encouraging them to be their own bosses and to create their own opportunities, while promoting the development of the rural areas in the "Empty Spain".

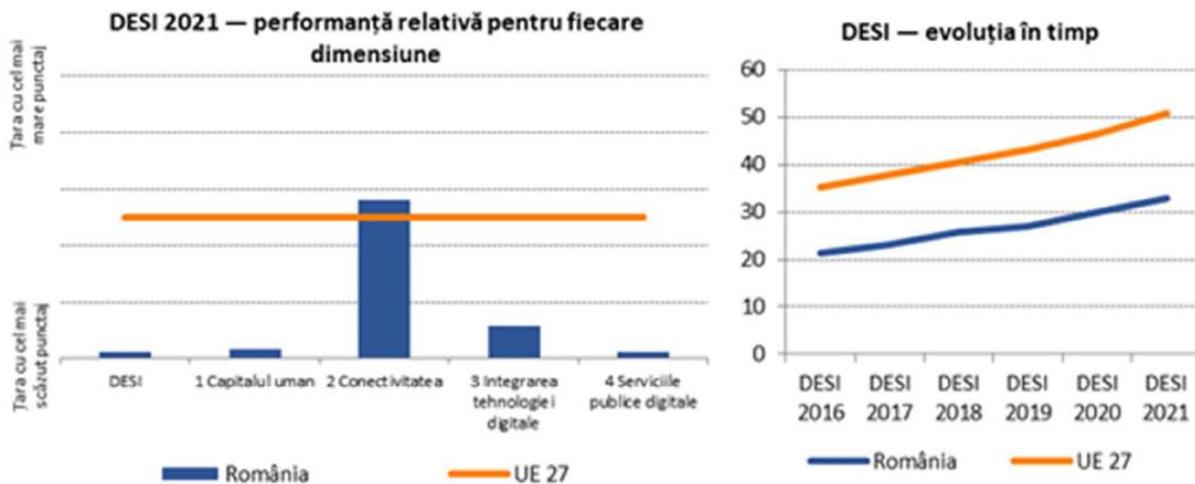


Romania

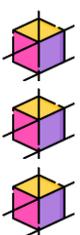
Romania ranks 27th of 27 EU Member States in the 2021 edition of the Digital Economy and Society Index (DESI). On Human capital, Romania ranks 26th, scoring below average on most of the indicators. Although the country has a high number of ICT graduates (ranked 4th), the shortage in ICT specialists limits the country’s capacity to innovate and to reap the benefits of the digital transformation. By contrast, on female ICT specialists Romania ranks 3rd. Regarding Connectivity, while progress continued in 2020 for fixed broadband coverage, take-up of broadband services progressed at a slower pace. Nonetheless, Romania ranks seventh thanks to the high take-up of at least 100Mbps broadband (52%). Connectivity in Romania could be further improved by focusing on lifting the urban-rural digital divide, streamlining permit-granting procedures, updating the broadband strategy to reflect the 2025-gigabit targets, and transposing the regulatory framework in line with EU legislation. (Index 3)

2020 was a challenging year due to the change in government at the end of the year and the COVID-19 pandemic. The pandemic triggered increasing use of, and demand for, digital public services and accelerated the digital transformation of the Ministry of Internal Affairs, which made efforts to develop and deploy various ICT systems in a fast and secure manner. In December 2020, the new government established the Ministry of Research, Innovation and Digitization, to which the Authority for the Digitalization of Romania (ADR) is attached. Continuity in the development and implementation of digitalisation measures would contribute to a stable increase in Romania’s performance in all DESI dimensions. This will involve addressing the shortage in ICT specialists, boosting business digitalisation and modernising the public administration to offer more and better digital public services that could improve Romania’s performance.⁷

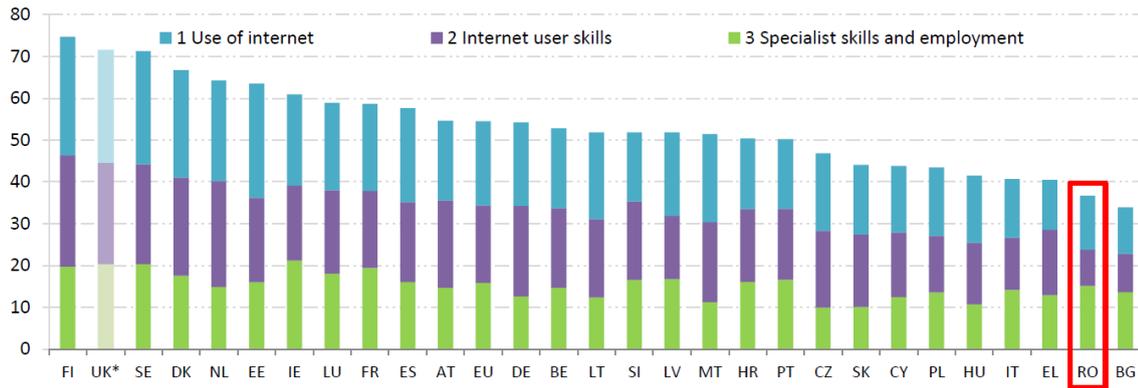
As we can notice in photo below, the integration of digital technology has a very low index, which is due to the lack of digital and entrepreneurial education, either from the perspective of formal education, or of informal education.



Women in Digital Scoreboard 2020 also places women in Romania on 27, with a score of 36.7. The weakest values are seen in terms of using the internet skills, which means that the Internet is used mainly for recreational purposes, which does not require medium or advanced digital skills.

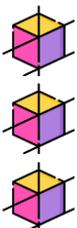


⁷ European Commission, DESI- Romania, 2021



From the next table we can see that only 5% of Romanian women have accessed a course online, 29% have a minimum of digital skills, 10% have an average ICT level, and 33% have basic software skills.

	Romania		EU	
	Women	Men	Women	Men
	value	rank	value	value
1 Use of internet				
1.1 Internet users	70%	27	73%	84%
% individuals, 2019				
1.2 People who have never used the internet	19%	23	16%	10%
% individuals, 2019				
1.3 Online banking	10%	28	12%	65%
% internet users, 2019				
1.4 Doing an online course	5%	27	4%	11%
% internet users, 2019				
1.5 Online consultations or voting	4%	27	5%	12%
% internet users, 2019				
1.6 e-Government users	80%	10	84%	66%
% internet users submitting forms, 2019				
1 Use of internet	39	26	60	
Score (0-100)				
2 Internet user skills				
2.1 At least basic digital skills	29%	28	33%	56%
% individuals, 2019				
2.2 Above basic digital skills	10%	28	11%	31%
% individuals, 2019				
2.3 At least basic software skills	33%	27	38%	59%
% individuals, 2019				
2 Internet user skills	26	28	55	
Score (0-100)				



3.2 Qualitative Indicators on rural entrepreneurship in rural areas, upskilling digital skills in women from rural area in order to develop an entrepreneurial aptitude in project countries

Serbia

In recent decades, the number of women who decide to start their own business has been increasing in Serbia. Women are the owners or co-owners of 16,000 companies in Serbia. That is a fifth of the total number of domestic companies. Unfortunately, a large number of companies in Serbia are only registered in a woman's name. More precise information is obtained when you see how many companies have a woman who is both the owner and the director, because then it is more likely that they are not present in the company only by first and last name. According to this criterion, according to data from the Agency for Economic Registers, women manage 6,700 small and medium-sized and 16 large companies in Serbia.

Research on female entrepreneurship shows that women decide to work independently at different ages, and those who come from families with a tradition of crafts or free professions start earlier, so they adopted the basic patterns of entrepreneurial culture through socialization. There are the fewest business women in rural areas, research shows.

In practice, however, the following definition of the term "women's enterprise" proposed by the Agency for the Empowerment of Women and Gender Equality UN Women has come to life:

- at least 51% owned by one or more women;
- the woman is one of the legal representatives (she manages the company's business operations on a daily basis and makes long-term business decisions); and
- the company is not in a group and is independent compared to companies that are not owned by women.

The research showed an ever-present trend of entering entrepreneurship earlier than in the previous period, namely at the age of up to 30, as well as a higher level of education, so that as many as 56.5 percent of respondents had an academic education.

It is also positive that the range of businesses started and run by women is expanding, especially in the area of innovative services and new businesses.

Trade has been an area where women's businesses dominate from the very beginning, but female entrepreneurship is increasingly present in areas such as information and communication technologies, accounting services, intellectual services such as financial consulting, human resource management, education, creative activities, it is stated in the text "Women in Entrepreneurship in Serbia" in which this research is presented.

Since 2017, several trainings have been implemented in Serbia with the aim of raising the digital skills of women (such as training women from rural areas in the domain of digital skills and entrepreneurship and training women on the topic of programming, programming languages and tools). In the field of programming, the highest interest was among unemployed highly educated women aged 20–40. Some of these activities were implemented within the Program for the Empowerment of Women in the ICT Field for the period 2019-2020. year, which, among other things, focused on raising the digital skills of older generations. In this period, a program for raising digital literacy and digital competences, as well as access to modern technologies for women from rural areas, was also implemented, in which more than 1,850 women from rural and underdeveloped areas of Serbia received training.



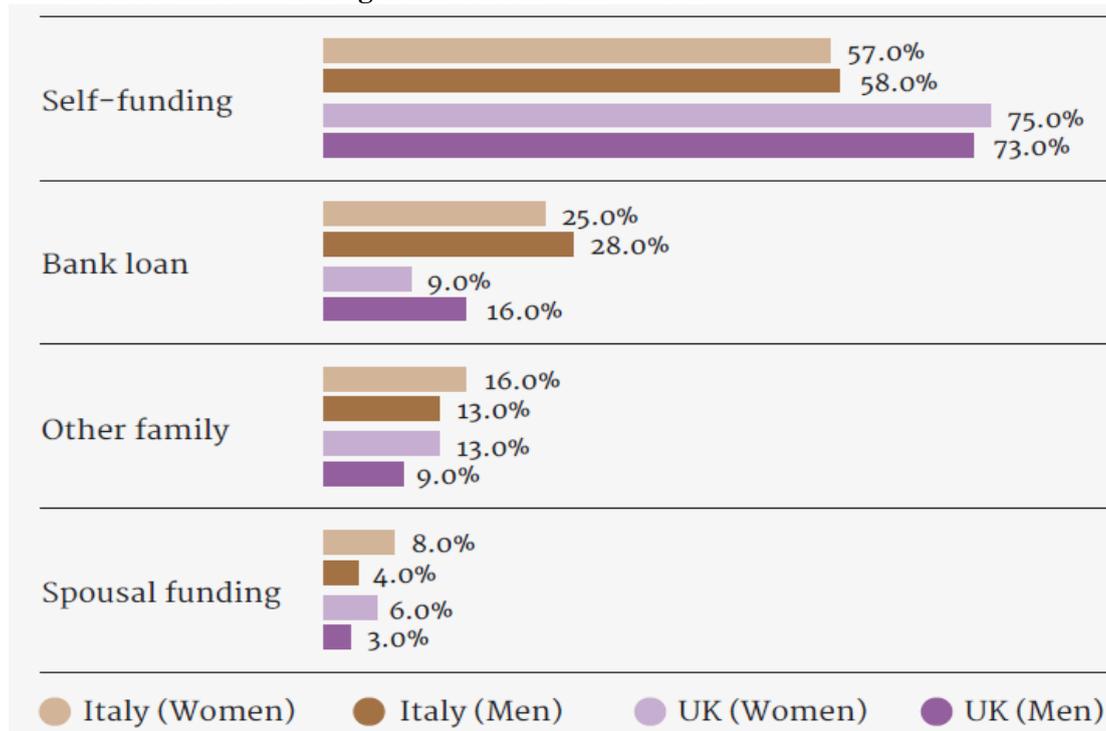
Italy



In Italy, the largest percentage of women entrepreneurs in Italy (57%) highlight self-financing as the main source of funding for starting a business. After that follow bank loans (25%) in second place, other family (16%) in third place and spousal founding (8%) at the bottom of the list. Compared to men's answers the results are similar with only a small change in percentages, 58%, 28%, 13% and 4% respectively. If we analyse the source of

funding for women entrepreneurs in the UK, there are some differences. In the UK, women entrepreneurs highlight self-funding as the first source of funding while other family is second-ranked which the opposite of women entrepreneurs in Italy is.

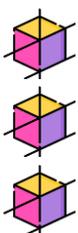
Exhibit Sources of financing to start a business in 2018



Source: The Future of Business Survey (2018)

However, the study above did not include the opinion of women entrepreneurs on the various support programs created by the government in Italy. Exhibit 7 reports the number of measures for encouraging female entrepreneurs in the EU member states. As it can be seen, Italy is the only country with the five programs aimed at financing women's entrepreneurship. The five available programs are as follows:

- New enterprises at zero interest rate (Nuove imprese a tasso zero)
- Smart&Start Italia
- Call for grants for SMEs with prevailing female participation (Bando per l'erogazione di contributi alle PMI a prevalente partecipazione femminile)
- Enterprise creation by young people, women and beneficiaries of social safety nets (Creazione impresa giovanile, femminile e dei destinatari di ammortizzatori sociali)
- New enterprise initiatives (Nuove iniziative d'impresa, NIDI)



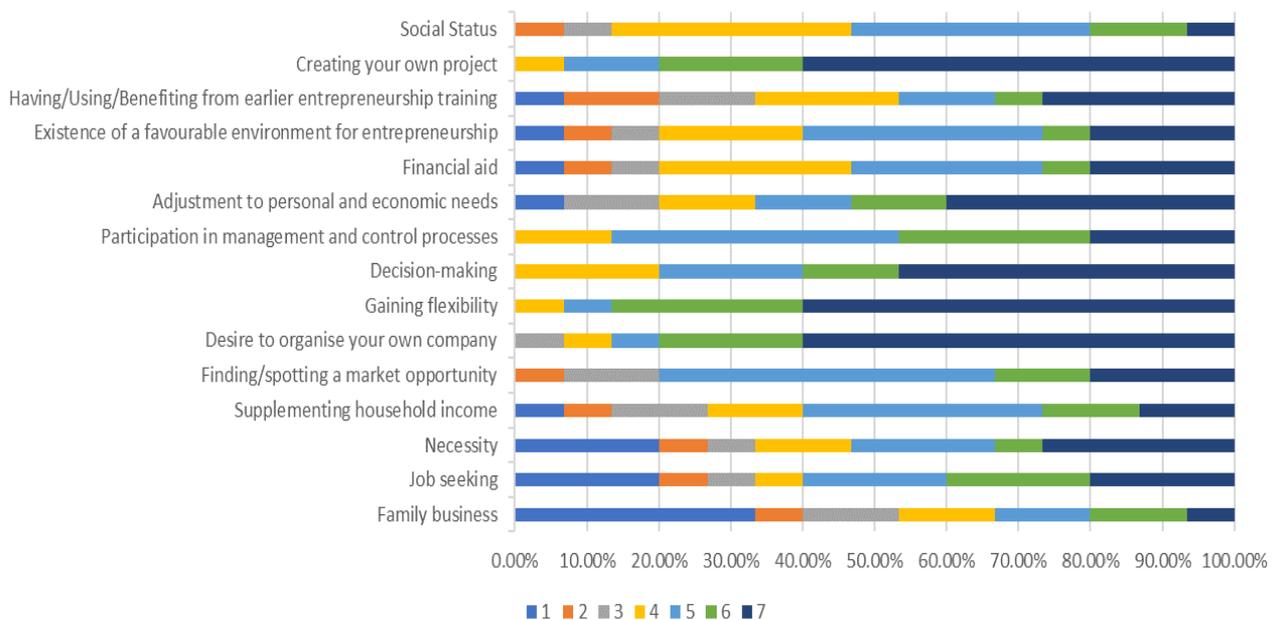
The first two programs (New enterprises at zero interest rate and Smart&Start Italia) offer help to women entrepreneurs in the form of loans and credit guarantees while the supervision of both programs is under the jurisdiction of the National Agency for Inward Investment and Economic Development. Call for grants for SMEs with prevailing female participation is a program under the jurisdiction of the Veneto region and assists women entrepreneurs in the form of grants.

On the other hand, the program Enterprise creation by young people, women and beneficiaries of social safety nets gives opportunities for loans to women entrepreneurs and is under the jurisdiction of the Tuscany region. Finally, the program new enterprise initiatives offer the different possibilities of taking loans and grants for women entrepreneurs depending on the project value.

European Union

Using the Delphi panel method, the Committee on Women's Rights and Gender Equality of the European Parliament (2021) highlighted the main motives and obstacles related to the development of women's entrepreneurship. Respondents were explained that the questions are related exclusively to women's entrepreneurship and that all questions were made according to the Likert scale from 1 (least important) to 7 (most important). The study involved males and females from different European Union countries.

Exhibit 3. The main motives for women entrepreneurship – Delphi panel



Source: Committee on Women's Rights and Gender Equality of the European Parliament (2021)

Exhibit 3 illustrates that "Gaining flexibility", "Creating your own project", "Desire to organize your own company" and "Decision – making" are the main motives to starting entrepreneurial activity among women. On the other hand, "more important" motives such as "Job seeking", "Financial aid", "Family Business" have proven to be less important compared to the motives mentioned above. When we talk about the main obstacles to starting entrepreneurial activity among women (Exhibit 4), we can see that the problem "Difficulties on reconciling professional and family life" is at the top of the scale. Among the remaining obstacles, the respondents also pointed out "High fixed costs", "Lack of favourable conditions (bureaucracy, lack of support)", "Lack of information on support measures" and "Difficulties in accessing finance".

In many studies related to women in entrepreneurship, access to finance stands out as one of the most important problems that women entrepreneurs face with. The WEBarometer (2021) conducted a survey on women in entrepreneurship in which 316 respondents from 25 different European countries participated. Respondents were divided into two categories: respondents who are in the process of starting a business (pre-start-up respondents) and respondents who have already started a business (post-start-up respondents). One of the questions was related to the sources of financing for starting and growing a business.

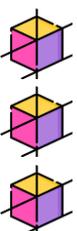
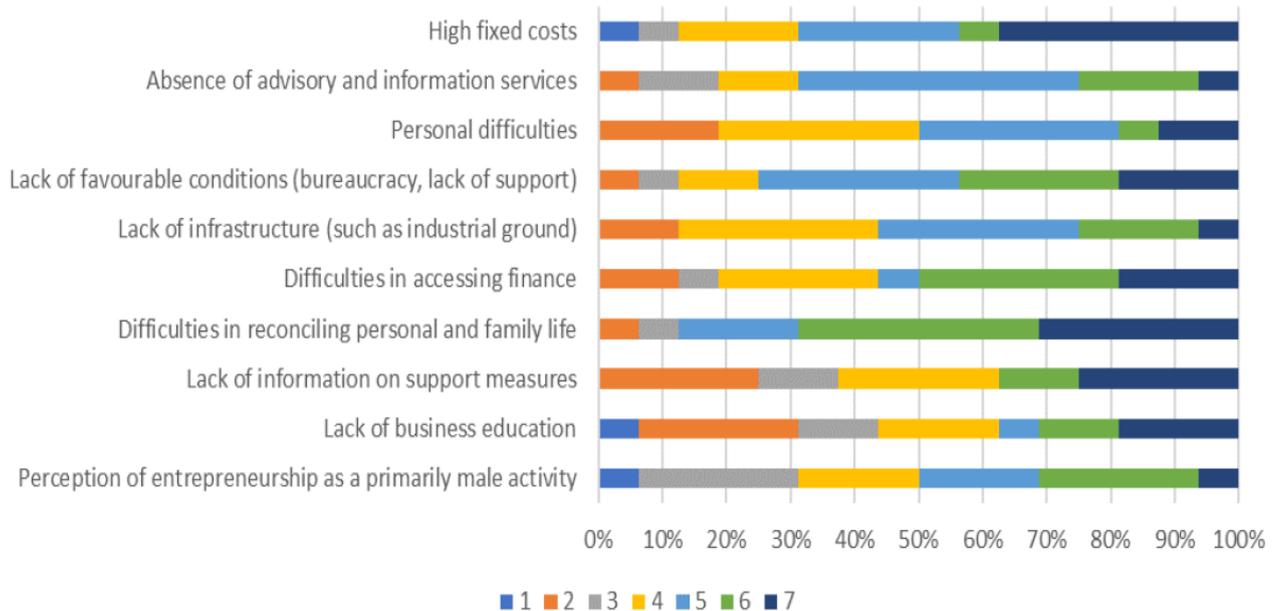


Exhibit 4. The main obstacles for women entrepreneurship – Delphi panel



Source: Committee on Women's Rights and Gender Equality of the European Parliament (2021)

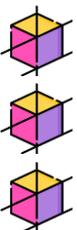
When we analyse questionnaires, we should be aware that results might have two limitations:

- Due to various reasons, there is a possibility that respondents do not want to give a precise answer.
 - There may be a large degree of subjectivism in their responses, which can negatively affect the survey results.
- However, despite the shortcomings of all types of questionnaires, these results provide useful guidelines for economic policymakers within the European Union.

Macedonia

The rural areas that take up around 87% of the country. Agriculture is the most important economic aspect in rural areas that leads to the reducing of poverty and unemployment. An average of 45% of the total number of employees in the country is employed in the rural areas. From them, 19% are self-employed and 12% is unpaid family labor. With a share of mere 35%, the disparity of female employment in proportion to men's in the rural areas remains significant and much higher than in urban areas, where the participation is more balanced and amounts to 43%.

Even when the female work labor is paid, they make only 33% of the income men have in the same sector. Access to resources and opportunities for economic and social empowerment between men and women in rural areas is limited, so the share of women – holders of agricultural holdings within the total number of farmers is only 10.4%, whereas only 12.01% of women are landowners, with a low level of participation in the decision making process relevant to production activities. Due to the unfavorable position of women as a share of the workforce and as income to the family, young women in the rural areas generally do not see their future in agriculture and are willing to stay in rural areas only if they are able to obtain another type of employment. 36% of those living in rural areas experience difficulties with access to bank services, 24% have limited access to postal services and 20% have no access to cultural facilities. Basic transport services are either not available or difficult to come by for 22% of the population in the rural areas. Public transport is more available in the lowland rural areas and in use by women. However, due to the limits of passenger transport they find themselves in unfavorable position with limited mobility (they cannot go to see a doctor by themselves, take children to the closest kindergarten, visit social service centers to realize their social rights, or the Employment Service Agency



to seek work or get regular information etc). The need for improvement of the road network in the rural areas is emphasized as high priority, both in lowland villages (51%), as well as in the mountain villages (54%). Access to education for the children of rural areas is somewhat satisfactory as far as elementary schools are concerned, whereas traveling distance to high schools has a negative impact on it. The phone network (landlines and GSM) covers the entire territory of the country, and a major growth in internet availability from 1.5% household reach in 2000; it rose from 58.3% in 2012 to 82% in 2019. National and local televisions including cable and satellite TV and radio stations are readily available all over the country. The quality of the physical and social infrastructure in the rural areas has deteriorated over the past few decades as a result of insufficient investment in development and maintenance of the infrastructure. The small and financially weak municipalities face considerable problems to maintain the quality and access to basic services in the small settlements, resulting in smaller satisfaction in quality of life in rural population compared to those living in urban areas. In 2020 in the National Register of Agricultural Holdings noted 175 088 registered agricultural holdings. Of these, 38 328 have registered women as holders of agricultural households, according to the data of the Ministry of Agriculture, Forestry and Water Economy. According to the economic size, half of the total number of holdings are classified in the smallest, first economic class that makes up to 2.000 euro value from sale of agricultural products per year and contributes the least in the total market value of the realized agricultural output (only 10%).

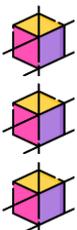
Spain

In the qualitative analysis of female entrepreneurship in rural areas in Spain in the first place, our consideration will be the following **profiles of rural women entrepreneurs** as the basis for the analysis: new female entrepreneurs in both rural and urban areas are mainly self-employed, aged between 25 and 44, have secondary or higher education, and perceive that they have the knowledge and skills to become entrepreneurs. The profile of the consolidated female entrepreneurs is similar to that of the new ones, except that they are in a higher age segment. The biggest difference between the urban and rural profiles is found in the level of income; urban women entrepreneurs have higher levels of income (GEM Spain, 2021a).

In rural areas, the **sectors in which most entrepreneurship takes place are the extractive and processing sectors**. While in urban areas, it is the service sectors and consumer-oriented activities since this type of business has lower fixed costs and lower initial investments, with innovation and competitiveness being present, although **rural entrepreneurs are increasingly making progress in the use of new technologies** (Rural Social Economy and Self-Employment, 2020). In fact, rural enterprises have a lower presence in the service and consumer sectors, and a lower degree of innovation and technological level than urban ones (GEM Spain, 2021a).

80% of rural businesswomen are self-employed and are committed to initiatives on products or services such as ecotourism, agro-tourism, experience tourism, crafts and handicrafts, as well as the transformation of local products or the agro-food sector. Many of these projects are developed through the cooperative model. In relation to the cooperative model, cooperatives are in charge of producing goods or services for third parties based on values such as solidarity, justice, responsibility or democracy of their workers through collective work. According to data from COPADE (2018), we know that in Spain there are around 12,000 cooperatives that employ more than 200,000 people, with women accounting for 55% of the people working in these types of associations and therefore acting as one of the most viable ways of creating female employment in rural areas (Rural Social Economy and Self-Employment, 2020).

Therefore, rural women in Spain are totally linked to the characteristics of their context, and through the WIDE project, it will be necessary to enhance their empowerment within rural areas through training in the necessary skills, taking advantage of the opportunities offered by digital entrepreneurship and balancing the deficiencies of their environment to join the labour market.



Romania

Over 500.000 women are currently involved in business as shareholders in companies active on the Romanian

market, both in urban and rural areas. As a share, the figure represents 37% of the total shareholders in Romania. Taking into account the companies with a strictly positive turnover, about 135.000 local companies (25% of the total) are controlled mostly by women (over 50% of the capital). However, the majority of businesses in which the Romanian women act as majority shareholder (>50%) have, on average, five employees and a turnover of up to 550.000 lei, being part of the micro-enterprises category. Regarding the age category most represented in the business environment is 30-50 years, so over 60% of the female shareholders in Romania are aged between 30 and 50 years, 10% are over 60 years old and only 0,2% start to develop business as early as 18-20 years old.

In Romania, rural women have common characteristics, regardless of geographical area of origin, namely: education degree and digital skills of minimum or medium level, they are in a continuous struggle with the traditional mentality of being mainly mothers and housewives, they are hard- working and very skilled. Unfortunately, there are no in-depth studies or statistics on the entrepreneurial activity or the nature of the economic activities of Romanian rural women, but conclusions can be drawn from the Regional Development plans⁸.

In terms of geographical distribution, women in the North-East Region run small businesses based on the making and marketing of traditional products and tourist services. Women in the South-East Rural Region mainly have tourism businesses; women in the South-west region have migrated to urban jobs and face challenges related to time management, stress, difficulties in coping with family and professional duties, lack of resources for entrepreneurial, financial and digital education.

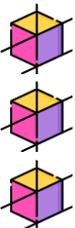
Their small and medium-sized businesses are in the digital sphere: online commerce, fashion / travel / culinary blogs; due to the border with Serbia and Hungary women from rural areas south-west, west, north-west, have commercial activities with the aforementioned neighbours. Because Cluj has become in recent years the IT capital of Romania, rural areas in northwestern Romania have flourished in terms of tourism in the last 5 years. In addition, the women in these areas are very devoted to traditional values and culture; the rural central region of Romania has become extremely famous and popular as Prince Charles owns a guest house built in the 18th century, in a small village called Viscri. Rural businesses are based on agriculture, wood processing industry, tourism, small trade in agricultural products (dairy products, meat products, organic vegetables and fruits, traditional alcoholic products).

4. Challenges, Skill Gaps and Needs Assessment

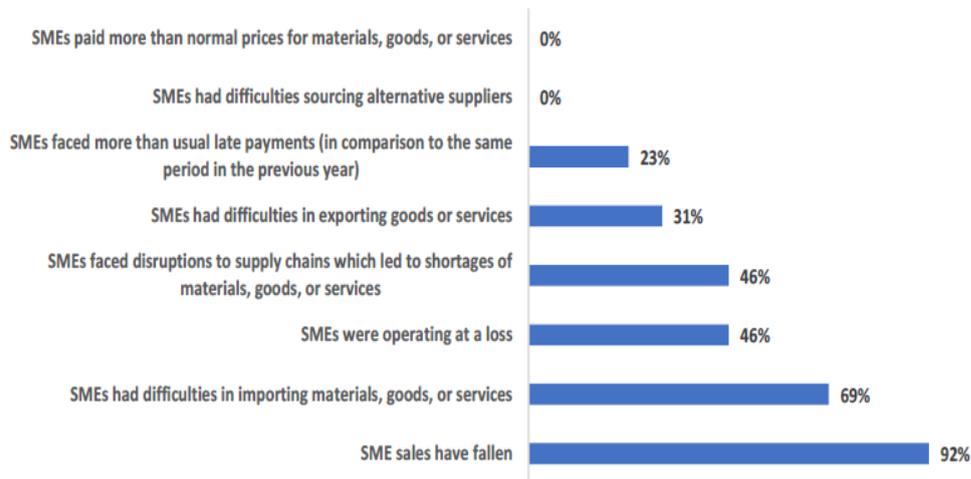
When discussing the difficulties facing the future growth of women's entrepreneurship, it is impossible not to take into account two things that greatly increase the degree of uncertainty, not only in the European Union, but worldwide. The first thing is the conflict between Ukraine and Russia, while the second thing refers to the further development of the situation related to the coronavirus. What both things have in common is that no one can predict how long they will last and what consequences they will leave on the world economy.

The European Commission (2021) has conducted a study about the pandemic impact on 100 small and medium-sized enterprises (SMEs) in 9 EU - 27 member states.

From the photo below can be seen that the decline in sales was the biggest problem for SMEs in 2020. The other three biggest problems that SMEs faced were difficulties in importing materials, goods, or services (69%), operating at a loss (46%) and disruptions to supply chains, which led to shortages of materials, goods, or services (46%). Moreover, if the issue of global inflation that affects the world economy, the degree of uncertainty becomes even greater for all market participants, especially women entrepreneurs.



⁸ PDR Sud Muntenia 2021- 2027 (Regional Development Plan)



The problem becomes even more important considering the fact that many companies had to switch part of their sales online due to the impact of the pandemic. In order to encourage a higher degree of digitalisation OECD/European Commission (2021) highlights three possible courses of action:

- A critical future direction of future inclusive entrepreneurship policy is to place a greater emphasis on digitalisation.
- Governments can increase support for the self-employed and entrepreneurs to support them in adopting digital technologies, practices and models.
- At the same time, more can be done to increase digitalisation within inclusive entrepreneurship programmes.

There is no many research or source on women entrepreneurship in rural areas, which covers how many women use digital services to develop their business. General findings is that women in rural areas have great potential for learning. They possess skills gained in the household. They need motivation for learning new skills and upgrading the existing.

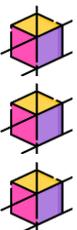
Women who take courses accent that they choose basic ICT skills, language skills because they recognize that those skills are needed by labor market and in order to be more competitive on the labor market they take those courses. They accent that they would like to take courses for communication skills, interview skills, empowerment, organizational skills, time management skills, financial literacy.

According to the research of the project partner in Serbia, rural women most often initiate and participate in activities related to life in local areas, rural tourism services, preservation of cultural heritage, and the organization of events, exhibitions of handicrafts and local food, in order for the economy in Serbia to develop evenly, there is a need for the adoption and improvement of digital skills and the building of the capacity of knowledge about innovations and new technologies, of the entire population.

The PC literacy of rural women in North Macedonia is however not commandable, since just 25.2% use computers independetly, whereas 28.9% need help to use computers, or 45.9% do not use computers at all. PC literacy is important specifically for empowering women and increasing their employability. The same capacity is reflected in terms of using internet, as only 23.7% of rural women use internet independently as compared to 41.2% of rural men. Majority of rural women 54.6% do not use internet at all. Using internet might connect the rural women more with the community and allow for exchange of information which is pertinent for development.

In most cases in Spain, rural women are linked to the **precariousness and temporality of economic activities** (Fundación Mujeres, 2021), and this proves the need to improve their conditions by increasing the rates of women's entrepreneurship in rural areas.

The female population in rural areas in Romania does not focus on continuous training; only 5% of them have participated in courses in various domains. Moreover, there are major educational flaws regarding formal



education (completion of secondary education or school dropout cases). These aspects prove the need for basic training in terms of digital knowledge and skills.

According to the results of the research, self-financing is still the dominant form of funding among women entrepreneurs in Italy. Admittedly, some progress has been made in this direction through the introduction of various support programs. Nevertheless, national, regional and local authorities will need to put additional efforts if they want to improve the financial opportunities among women entrepreneurs in Italy.

The following four categories of training needs have been identified by the project partners during their researches, with special emphasis on the acquisition of digital knowledge and skills in order to achieve equality with urban areas:

1. **Digital entrepreneurship in rural settings**
2. **Female entrepreneurship**
3. **Access to finance**
4. **Sharing economy**

A set of **good practices** on these topics could enhance rural women's entrepreneurship. Therefore, it will be of great relevance to extrapolate good practices to promote female rural entrepreneurship. As an example, the following is a good practice extracted from the X Awards for Excellence in Innovation for Rural Women, organised by the National Rural Network in Spain in 2019.

In this case, the above practice shows how women can use the digital tools around them to optimise their work and achieve good results more efficiently. Through examples such as this one, based on the project's objectives and the needs of rural women as WIDE's target group, rural women can find inspiration and motivation in their own context, which in turn promotes training in the above-mentioned topics.

4.1 Challenges

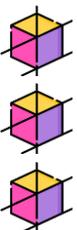
Based on the analysis of the quantitative and qualitative data, various challenges were found. They are included in the following categories:

Cultural and traditional values:

- Challenges lie in outdated prejudices and mentalities according to which rural women have only domestic concerns, such as raising children, household maintenance, managing a harmonious family climate.
- There is also a reluctance on the way rural activities are carried out (agriculture, exploitation of natural resources), in the sense that people do not break away from the old tools and techniques.

Socio-economic:

- Involvement of the gender perspective in the creation of measures, policies and strategies related to agriculture and rural development;
- Developing incentive multidisciplinary mechanisms by state that will help increase the number of women owners of agricultural property;
- Social entrepreneurship, cooperatives and other forms of economic association as models for greater involvement of women in entrepreneurship in rural areas;
- Greater involvement of women from rural areas in the adoption of decisions at the local level and their greater involvement in the management functions of the municipality;
- Development of models by the non-governmental sector, municipalities in the direction the economic empowerment and unification of women in rural areas;
- Middle-aged women from the target group of the project have migrated from rural to urban areas or have chosen to be a workforce in other EU countries. In addition, these women have many family responsibilities, as they are part of large families.
- Access to infrastructure facilities (roads, water, gas, sewerage, electricity and internet) is a big challenge





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because without them, European production standards cannot be reached. Also, In rural areas there is less connectivity due to the **lack of infrastructure such as optical fibre**.

- Women in rural areas do not have enough financial resources to invest in a business. Banks lend less to women-led businesses in the first year of business, despite lower default rates (Fedriani, 2020). Therefore, the **WIDE** project will enhance women's knowledge in relation to access to finance. In this way, despite the difficulties they may encounter in the initial financing of their business, they will have a wider range of tools that will allow them to act on an equal way with other male and urban entrepreneurs.
- Commercial infrastructure is underdeveloped at rural level because there are no adequate storage spaces or a coherent system for collection and valorisation of products.
- The rural population is not open to the idea of association in different forms in order to make the products more efficient. As a result, the market is still a problem, and untapped food becomes “food waste” or financial loss.

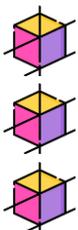
Educational:

- Organizing entrepreneurship training and additional soft skills for starting and running a business, as well as sharing success stories on women from rural areas;
- Providing training and information to women from rural areas and encouraging rural entrepreneurship (APPRM; Ministry of economics, higher education institutions, non-governmental organizations);
- Education for modern production processes;
- Mentoring business support.

4.2 Conclusion

Based on the analysis, it can be concluded that the digital skills of women entrepreneurs are one of the components that needs to be improved in the EU member states countries and also in the project partner countries that are candidates for EU membership (Serbia and North Macedonia). Whether basic or advanced digital skills, there is a gap between the leading Member States (Iceland, Norway, Finland and Netherlands) and those at the bottom of the scale (Romania, Bulgaria, Italy and Greece). The governments of the member states should try to improve these skills through various programs, education and courses. However, this does not mean that women entrepreneurs can be passive in their personal initiatives since we live in a world where the internet allows a wide range of self-improvement activities.

Furthermore, our investigation showed that funding is one of the main problems of women's entrepreneurship. Women entrepreneurs pointed out their own savings, government grants and bank loans as the main sources of funding. The problem of funding is something that the governments of the member states can greatly improve. Providing greater financial support and various tax relief, it is possible to make it much easier for women to survive in the world of entrepreneurship. Moreover, in that way it is possible to increase awareness of women's entrepreneurship, which is very important for the further development of entrepreneurship.



Women entrepreneurship is as an important source of economic growth that can create new jobs for the entrepreneurs themselves and others. Additionally, involvement of women into the business also provides society with different solutions to management, organization and business problems.

Given the challenges faced by rural women, solutions should emerge as soon as possible and cover the basic needs of digital and entrepreneurial literacy in order to understand specialized terminology and to implement a business plan.

To change outdated mentalities and prejudices, activities are needed to motivate and increase self-esteem



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through the involvement of government organizations, NGOs and stakeholders interested in rural entrepreneurial progress.

The research shows that in the project countries women still represent a minority of all entrepreneurs. The activities of women entrepreneurship in the project countries so far encouraged the two sides. On the one hand, measures and programs developed by government bodies are usually implemented through active measures for employment. On the other hand, the number of initiatives with a focus on female entrepreneurship originating from civil society organizations.

An additional problem for the countries is the level of digital literacy of women in society.

The Covid-19 crisis has changed society's perception of the rural environment, marking a before and after in the way of working, and presenting an environment with less competition and lower costs than urban areas, so it is the most appropriate time to promote entrepreneurship in this environment, especially to improve the competitive position of women. Living in an increasingly digital world – online tools are more and more used in our daily life activities, ranging from online banking and administrative services to the way we spend our free time.

Special attention should be paid to ensuring that business models are sustainable over time and that they contribute to improving the competitiveness of the area, with greater coordination between institutions and political, economic and social agents.

In the process of establishment and management of an own company entrepreneurs do encounter numerous problems, the biggest obstacle being represented by funds. Therefore, women in rural areas mainly start small services or commercial enterprises that do not require large funds. Female entrepreneurs in rural areas do not lag behind male entrepreneurs by their entrepreneurial capacity but, on the contrary, in some segments they show superiority. In order to enable women to decide more easily for an independent path through the world of entrepreneurship legislative directives for promotion of female entrepreneurship in rural areas should be adopted, which would represent an appropriate basis for implementing policy measures for support and better "target" policies that will be tailored to the female population. National systems are responsible for the reduction and overcoming of the problems with gender inequality in general, and especially in rural areas, including employment and self employment especially of women, which means that the public-political responsibility remains with state authorities.

Although there are training courses in the field of entrepreneurship, providers of intellectual products in the field of adult education should reconsider the concept of accessibility in terms of terminology, structure and amount of information. Today's job market is constantly increasing requirements on competencies across all sectors. This poses a major challenge for the 64 million women and men with low levels of education in Member States. They are more often unemployed or completely out of the labour market, compared to people with middle and high levels of education. Women with low qualifications find it especially hard to access jobs with decent pay. Only 42 % of low qualified women are employed and almost half of these work in a precarious job. Low qualifications put people at a higher risk of precarious employment, which means very low pay, few working hours and insufficient job security. Almost half of women with low qualifications (45%) work in a precarious job compared to just over a quarter of men with the same level of education (26%). The recently communicated European Pillar of Social Rights aims to improve the working and living conditions of citizens. It stresses the need for equal access to quality and inclusive education, training and life-long learning. Upskilling can unlock untapped potential in the EU, especially when it comes to women's participation in the workforce. Opportunities for upscaling skills must go together with fair working conditions that improve the quality of work for all.

In this respect, WIDE is an example of good practices and an open educational resource for both direct beneficiaries and training providers in the project partner countries.



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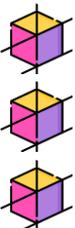
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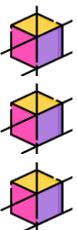
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