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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**

**Executive summary - SUMMARY OF KEY FINDINGS DOCUMENT**





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## Introduction

The context of 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 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.)

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.





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## 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. 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. 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. 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.

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.





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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 project partners needs have identified the following four categories of training 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**



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



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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 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.

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.

