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**“WOMEN ENTREPRENEURS IN THE GREEK COUNTRYSIDE: A**  
**TYPOLGY ACCORDING TO MOTIVES AND BUSINESS**  
**CHARACTERISTICS”**

**Iakovidou Olga** <sup>\*</sup>, Professor A.U.Th., Faculty of Agriculture, Department of  
Agricultural Economics, P.O. Box 232, 541 24 Thessaloniki. Tel 2310 998813,  
E- mail: [olg@agro.auth.gr](mailto:olg@agro.auth.gr)

**Koutsou Stavriani**, As.Professor A.T.E.I.Th. Alexander Technological Educational  
Institute of Thessaloniki School of Agricultural Technology Department of Farm  
Management, P.O. Box 141, 57 400 Thessaloniki Tel 2310 791335 E-mail:  
[skoutsou@farm.teithe.gr](mailto:skoutsou@farm.teithe.gr)

**Partalidou Maria**, Dr. Researcher, A.U.TH. 48 Mavromichali St., 551 33  
Thessaloniki Tel. 2310 330 154 E-mail: [prog1@halkidiki.gov.gr](mailto:prog1@halkidiki.gov.gr)

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\* Corresponding author

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**Abstract**

*Differences between male and female entrepreneurs provide compelling reasons to study separately the later. Especially in rural areas the plethora of researches shows that women are a remarkable and unexplored source of labor force. Nevertheless, few researchers have examined separately rural women and matters of their entrepreneurship. The contribution of this paper to the debate of women's entrepreneurship is the closer examination to women in Greek rural areas. This research aims to examine factors which must be considered independently with recognition to the variances of rural areas with different geomorphologic and economic profile. The characteristics of women's' entrepreneurship in Greek rural areas and the women's' motives for the undertaking of the entrepreneurial activity are used to identify a typology of women entrepreneurs in the Greek countryside.*

**Key words:** *women entrepreneurs, rural areas, typology, motives*

## 1. Introduction

Women have a unique role as participants in the development process. In accordance with the Global Entrepreneurship Monitor (1997), women's participation in a country's entrepreneurial activity is a factor that explains the total increase of enterprises and leads to the conclusion that "*countries which don't motivate women to create their own enterprises are not fully aware of their entrepreneurial dynamics*" (Reynolds et al., 2000).

Various studies reveal that rural women, play a multitude of social and economic roles inside, as well as outside their home (Kaur and Sharmat, 1991). Women, for a long big period of time, have played an 'invisible' role in the economic development of rural areas and have been perceived as helpmates, wives, mothers, domestics and generally subservient to the dominant economic work of the men. Nowadays, local economies are beginning to include the 'invisible' activities on the local economic development agenda (O'Toole and Macgarvey, 2003). The undertaking development of entrepreneurial initiatives by women of the countryside, mostly of endogenous origin, is a new and up-coming phenomenon, which develops accordingly to the local developing dynamics that exist in the countryside. It concerns independent and autonomous efforts, at least in the initiate stage of their development, as a result of both personal and domestic initiatives and efforts made by women/wives within the framework of policies regarding the development of occupation (Gidarakou, 2005).

Women's entrepreneurship has gained much interest for researchers. Whereas some would state that "*an entrepreneur is an entrepreneur*" regardless size, shape, colour and sex; the differences between male and female entrepreneurs provide compelling reasons to study separately the later; looking specifically into their motives,

behaviours, and characteristics as a unique subset of entrepreneurship (Greene et al., 2003).

The plethora of papers related show that women are a remarkable and unusable source of labor force especially in rural areas. While a growing body of work has sought to examine the involvement of women in agricultural production there has been little corresponding interest in women's non-agricultural employment (Little, 1991). New roles open up for rural women who can take commercial initiatives on an individual or cooperative basis, in agrotourism, in light industrial and workshop manufacture of goods derived from the processing of agricultural products from the farm and selling them at the farm gate, in making and selling cultural heritage items (articles of popular handicrafts, domestic apparatus, etc.) as well as the manufacture and sale of organic farm products (Gidarakou, 1998). The professionalization of these occupations contributes to change in the structure of relations and transforms the woman of the household from an unpaid accessory into co-manager of the family business (Bock, 1994).

According to O.C.D.E. (2000) there has been an increase of women's entrepreneurship globally from the early 80ies. In rural Greece women's entrepreneurship was delayed especially due to the reality of the countryside which can be summarized to the poor infrastraction, low educational level, aging population, isolation etc. Despite the fact that women have developed enterprises in Greece at least 30 years ago, only from the 90ies and onwards women's entrepreneurship is more obvious and growing in numbers. This situation is related both to the social and economic circumstances which were improved in the Greek countryside during the last decades and to the economic motives given by national and European policies for the establishment of enterprises in rural areas (Koutsou et al., 2006).

While our knowledge has increased, there are still many questions unanswered. Rural women cannot be viewed as constituting a homogeneous group (Kritzinger and Vorster, 1996). While typologies of women entrepreneurs have attempted to categorize them according to different aspects of character, ideas etc, very few studies addressed a typology of women entrepreneurs within their different geographic settings; such as rural areas.

The contribution of this paper to the debate of women's entrepreneurship is the closer examination to women in Greek rural areas and the suggestion that they are not a homogeneous group. This research aims to examine factors which must be considered independently with recognition to the variances of rural areas with a different geomorphologic and economic profile. The characteristics of women's entrepreneurships in Greek rural areas and the women's' motives for the undertaking of the entrepreneurial activity are closely investigated. According to all the above we try to identify a typology of women entrepreneurs in the Greek countryside.

## **2. Literature Review**

The first notable article on women's entrepreneurship appeared in the mid-1970. Schwartz (1976) combined exploratory and descriptive research in her efforts to identify individual characteristics, motivations, and attitudes that women had in common. She concluded that the primary motivators were the "*need to achieve*," job satisfaction, economic payoffs and independence. During the 1980s, more researchers turned their attention to the subject. The studies were mostly descriptive and the basic themes discussed were characteristics of the business owner, industry/business choice, and barriers to success (Greenberger and O'Neil, 1993). While research on traits and demographics of female entrepreneurs continued into the 1990s, other questions gained prominence. *Why do some women choose entrepreneurship while others do*

*not?* was one important question driving much of the research at this period. Clearly, there was a need to interpret observations in relation to theoretical discussions concerning women's employment, to try to explain why women perform the jobs they do (Little, 1991).

Brush and Hisrich (1991) found that experience, business skills, and personal factors were related to business growth. They also found that the traditional socialization of women influenced the type of businesses started, the availability of start-up capital, and the management skills and experiences of the woman business owner. But the question still remained as to why women are motivated to start their ventures?

Primary reasons identified were: balancing family responsibilities (Lundstrom, 1999; Caputo and Dolinsky, 1998; Buttner and Moore, 1997; Marlow and Strange, 1994; Birley, 1989), independence (Sacirbey, 1998), autonomy (Kleiman, 1998), overcoming job dissatisfaction (Babaeva and Chirikova, 1997; Oeltjen, 1992) and job loss (Omar, 1998).

Onwards a number of special topics were also raised; According to a review by Greene et al. (2003) some relate to different aspects of women entrepreneurs while others relate to the entrepreneurial process. Some focus on the broader concepts of entrepreneurship itself and some others address methodological issues. One major approach to women entrepreneurial has been also the identification of particular types. Many researchers tried to describe the profile of women entrepreneurs. It was soon found that there is not only one type of women entrepreneur and the reality is much complicated. In fact the separation to "traditional" and "contemporary" does not fully cover the reality in women's entrepreneurship (Moore and Buttner, 1997).

Goffee and Scase (1985) developed a typology based on two criteria: attachment to entrepreneurial ideals and acceptance of conventional gender roles. Four types of

entrepreneurs were identified through this typology. The "*conventionals*" were both highly committed to entrepreneurial ideals and to conventional notions about gender roles. They tended to engage in activities that were normally regarded as "women's work" forced into business by economic necessity. The "*domestic*" entrepreneurs displayed little interest in entrepreneurial ideals holding conventional opinions about gender roles. They engaged in activities normally regarded as "women's work" searching for self-fulfilment and personal expression. The "*innovators*" were professional women who held strong entrepreneurial ideals of personal achievement through business success. These women rejected conventional gender roles and previously encountered obstacles in their careers in large-scale organizations and were determined to overcome these through business proprietorship. Finally the "*radical*" entrepreneurs did not hold strong beliefs in entrepreneurial ideals or believe in conventional gender roles. These women generally regarded themselves as members of the feminist movement and their business as a means to improve women's position in society.

A typology, developed by Cannon et al. (1988), considers personal factors such as age, employment, education, family responsibility and family background in categorizing women entrepreneurs. The five groups developed out of these criteria were the "*drifters*", young women selecting self-employment over unemployment. Followed by the "*young achievers*", aspiring, inexperienced, well-educated women. Other groups were the "*achievers*", well educated with considerable relevant work experience. The "*returners*", those who chose self-employment (typically organized around domestic responsibilities) as a route back into economic activity after a career break. And finally the "*traditionalists*" which were women over 45 who had always worked for a family business.

Mc Kay's (2001) contribution to the typology of women entrepreneurs was a research conducted to older women entrepreneurs, as an important subgroup motivated by different factors. She suggested that generational pressures of an earlier era discouraged women from placing personal growth above family needs. Therefore, some women may have a secret urge to compete in the field of entrepreneurship and find that later in life they are relatively free of family responsibilities, a husband's evaluation or the urge to support a husband's career opening the way to start a business of their own. It is also evident from this research that older female entrepreneurs are not a homogeneous group. The factors of motivation (income, autonomy, stability etc.), age, education and work experience display variance. As well, gender and generational perceptions influenced these women in differing ways. Finally, the types of businesses developed also displayed a range of experiences, skills and competencies.

Gangon (2002) suggests an interesting typology, as it outlines the variety of the motives and both personal and entrepreneurial paths of women, expressing in that way the mosaic of women's entrepreneurship. On the basis of their priorities she distinguishes three types: the entrepreneur "*etabilie*" which has characteristics similar to man entrepreneur, acts in accordance with her career and wants to succeed economically. She is experienced in the field of her enterprise; she is well-educated and acts in the commercial field or the field of services. Her turnover is high and she has employees. She organises, draws certain attention in the production, takes risks and she manages effectively her time.

The second type of women entrepreneur is the "*dualiste*" she takes seriously into account her entrepreneurial obligations, but also her familial. She chooses entrepreneurship both for defining herself and for economic reasons. She acts in



typically female fields (hair dressers' salons, institutes of beauty etc), she is lower-educated and has a lower turnover.

The third type "*domestique*" concerns the woman entrepreneur who gives priority to her family, dedicating to the entrepreneurship the time left from her domestic obligations. The entrepreneurship's development does not belong to her priorities and she activates in traditional fields.

According to another typology of the same researcher, using more general characteristics and aspects of entrepreneurship, there are three types of women entrepreneurs. The first one "*les pionnieres*", has limited access to capital and educational programs, concerns individual entrepreneurs which operate in traditionally female fields. The second one, "*les liberees*", are women with previous entrepreneurial experience that have various educational levels, act in a variety of fields and are equally successful compared to men entrepreneurs. The third type, "*les influents*" also concerns women with previous entrepreneurial experience who have access to important centres of decision- making and influence the generations to come.

Whereas many typologies exist for women entrepreneurs in general a much more detailed investigation into typologies according to characteristics, demographics, motives, experience is needed (Société Conseil, 2004). Especially in regards to a typology of rural women which few researchers have examined separately. According to Sullivan et al. (1997) rural women have different start-up motivations in comparison to urban women entrepreneurs; the flexibility in work hours and location, the economic necessity and the lack of job security are described as the most important ones.

Another study analyzed how motives for starting their businesses affected rural women entrepreneurs' management styles. The authors found that the women placed great importance on relationships and created and maintained company cultures with minimal interpersonal conflict among employees (Robinson, 2001). And yet another pair of researchers proposed a model of entrepreneurial marketing for rural women, using strategies of opportunity seeking, information collection and innovation and marketing strategies (Mankelow and Merrilees, 2001).

The question raised at this point is in which extend women in rural areas who develop entrepreneurial activities match to the existing typologies? and if not, which are the factors that influence women's entrepreneurship in rural areas and give birth to new types of women entrepreneurs in the countryside?

### **3. Methodology**

Data regarding the investigation into different types of women entrepreneurs were gathered as part of a survey administered to a sample of 516 women entrepreneurs in five rural areas in Northern Greece. The rural areas selected for this study have different economic (primary, secondary and third economic sector) and geographical profiles (mountainous, seaside, flat areas). Women were chosen from a random sample from all the villages in those areas. The size of the sample was chosen by Nyman's Proportional random sampling- with proportions the villages in the areas- ( $d=7\%$ ,  $z=1,96$  and  $P=95\%$ ). This technique is very common in sociological research creating in that way, a representative sample of the total population being under investigation (Siardos, 2004).

At this point we should underline that the research didn't concern women who are owners of farm business but women entrepreneurs in other sectors of the local economy (secondary and tertiary) who were listed in the Catalogues kept by the

Professional Chambers in each regions. In those catalogues, all women appeared to be the owners of the enterprises. However, from the total number of 516 womens' enterprises which were initially selected as a sample, the enterprises of which the property and the management belonged in fact to the woman herself was cut down to 338 and represented the 65,5% of the total of the sample. In the rest 178 enterprises, the property typically belongs to a woman, yet its management is controlled by a man close to the woman's family (father, husband, etc.). These enterprises did not contribute to the results of this research.

The sampling research was achieved through personal interviews, a technique extensively used as the most complete and concise method of communicating with the public. This method was used due to its high credibility, although the disadvantages of the great cost and the personal occupation (Pizam, 1994).

Reliability and validity tests, followed by descriptive statistics of basic research variables were regarded as necessary as the first step for the statistical analysis (Siardos, 1997). Further statistical analysis involved the Two Step Cluster Analysis in order to reveal natural groupings (clusters) within a data set that would otherwise not be apparent. The technique uses a likelihood distance measure which assumes that variables in the cluster model are independent. Further, each categorical variable is assumed to have a multinomial distribution a common phenomenon in sociological research conducted in the countryside (Partalidou, 2005).

Two Step Cluster Analysis gave as a result an Auto-clustering table which summarizes the process by which the number of clusters is chosen. The clustering criterion (BIC) was computed for each potential number of clusters. Smaller values of BIC indicated better models, and in this situation, the "best" cluster solution had the smallest BIC (S.P.S.S., 2003).

This technique also has provided us with plots showing the within-cluster variation of each variable, the category frequency by cluster ID in which an error bar chart was produced. Other charts displayed the importance of each variable within each cluster. The output was sorted by the importance rank of each variable. Significance reports such as Pearson's chi-square statistic also showed the importance of all categorical variables. Finally, descriptives by cluster and cluster frequencies reports gave the profile of each cluster.

The variables selected for the typology come up to sixteen (table 1), six of them concern motives for undertaking entrepreneurial activity, such as occupation, achievement, economical comfort, social recognition, continuity of the family's enterprise occupation for children of the family and independence for the woman herself. The other ten concern characteristics of the enterprise and more specifically the object, the age, the time of function during the year, the ownership, the distance of the enterprise from the family house, the turnover, the total number of employees, the problems they faced at the beginning, succession and future plans.

### **3. Results**

#### **3.1 General findings**

According to the results of descriptive analysis, the mean age of the sample is 44.51 years (Std Deviation = 10.57). Minimum value was 22 years and maximum 72 years. Overall, one third of the women belong to the 36-45 year old age group and one third to the 46-55 age group, while the last third is divided between the youngest (mainly) and oldest age groups. The highest percentage of women in the sample have completed primary education (38%), with a small percent of 8% with an education/training related to their business. The majority of them are married (84%).

The majority of women entrepreneurs of the research (about 80%) live permanently where their business is located or very close to it (in a nearby village 10%), while the rest (10%) live at the location of the enterprise only during peak seasons of their work. Most women (57%) come from the village where the enterprise is located.

There is hardly any experience of living in other regions, as 46% of the women have never lived anywhere else and state that “*I have always lived here*”. About 20% of them have lived somewhere else, very close to the business (within the same prefecture) and 34% of the women have lived “*elsewhere*” before settling in the countryside. “*Elsewhere*” is “*distant*” and “*urban*” (big cities such as Athens or Thessaloniki) and these women have brought urban living standards to the rural areas where they have moved and where they permanently reside now. The most important reason for such a movement was marriage.

Women’s enterprises in rural areas are mainly newly established (6-15 years old for a 38% of the total or even “*younger*”, i.e. up to 5 years in 31% of the cases); the objects of these enterprises are mainly “*pastry shops, bakeries, cafeterias, etc* (in 28% of the cases), “*hairdressing salons, haberdasheries/“corner shops”, flower shops, etc*” (in 20% of the total cases) and “*rooms to rent*” (in 14% of the cases). These enterprises operate at privately owned premises (in 62% of the cases) and are usually situated very close to the family house (in 77% of the cases). Most businesses (40%) have an annual turnover that does not exceed €10,000, while the percentage of those earning higher gross income (more than €30,000) is relatively low at only 15%. Financial problems, in any case, have been the main obstacle in the beginning of the operation of the enterprise for 30% of businesses. Finally, these are enterprises where (in their majority, i.e. 76%) only the woman in question is working, while only in 19% of the cases it was found that 1-2 persons were employed by the company and in only 5% of

the cases more than three persons were employed. In regards to the undertaking of the entrepreneurial activity, it was found that 40% of the women started their business purely on their own initiative, while in a 31% of the cases their spouses participated in the decision as well.

The motives of women for starting a business in rural areas are different. The majority of women (about 70% of them) consider the fact of “*being self-employed*” to be a very significant to extremely significant motive for entrepreneurial activity. An even higher percentage of women, reaching 77%, consider the “*financially comfortable state*” as a very significant to extremely significant motive. “*Independence*” was considered a entrepreneurial motive in 48% of the cases in respective categories. On the other hand, “*social recognition*” did not seem to attract high percentages, since a mere 22% of the women characterised this as a very significant to extremely significant motive. Very few women also considered “*continuing the family business*” as a significant motive (just 17%). On the contrary, it is worth noting that, in 27% of the cases, “*safeguarding work prospects for their children*” was considered a significant motive for the women undertaking entrepreneurial activity.

### **3.2 Clusters of Women entrepreneurs / enterprises**

The results of Two Step Cluster Analysis for the classification of women entrepreneurs into different types, led to 3 (three) clusters ; as optimum solutions on the basis of the Schwarz criterion (Table 2), prior 26 case were excluded from the analysis due to missing values on one or more of the variables. Of the 312 cases finally assigned to clusters, 72 were assigned to the first cluster, 163 to the second, and 77 to the third (Table 3 see). Furthermore, the "by variable" importance charts produced with a separate chart for each cluster gave the relevant significance for the 16 variables used to create each one of the clusters mentioned above. Figures 1 to 3 for each cluster show

all variables lined up on the Y axis, in descending order of importance. Dashed vertical lines mark critical values for determining the significance of each variable. For a variable to be considered significant, its Chi - square test statistic must exceed the dashed line.

Since the significance measures for some of the variables exceed the critical value in this chart, we conclude that these variables contribute to the formation of the first cluster. Let it be noted, at this point, that most of the variables used were significant for the formation of one or another or all three clusters. However, some variables were found not to participate in the formation of any of the clusters as significant ones. These were: X4-Continuing the family business as a motive, X9-Operation period during the year, X13-Total number of persons working and X16-Future plans.

For Cluster 1, variables: X1-Employment, X2-Being well-off, X3-Social recognition, X5-Vocational prospects for children, X6-Independence, X8-Age of business, X14-Problems at the start of the enterprise, X15-Desire for succession and X16-Future plans have higher than average values (so they are the most significant ones), while all other variables have lower than average values and do not contribute to the formation of cluster number one. Chart 2 for Cluster 2 shows that variables: X5-Vocational prospects for children, X7-Enterprise object, X10-Ownership of business premises and X15-Desire for succession are significant for the formation of this cluster. Chart 3 for Cluster 3 shows that variables: X1-Safeguarding employment, X3-Social recognition, X5-Vocational prospects for children, X6-Independence, X7- Enterprise object, X8-Age of business, X10-Ownership of business premises, X11-Distance of enterprise premises from home, X12-Turnover, X14-Problems at the start of the enterprise and X15-Desire for succession are significant for the formation of this cluster.

The “behavior” of each one of the clusters above in regards to the significant typology variable, as this was then derived from the percentages of cluster distributions, described the profile of each cluster of women entrepreneurs. Therefore, according to the results of the Two Step Cluster Analysis, we discovered that in the first cluster of women entrepreneurs, which could be characterized as “**occupation orientated**”, the basic motive for undertaking the entrepreneurial activity was “*self-employment*” and “*being financially well-off*”. Half of the women of this type consider that safeguarding an employment is a very significant to extremely significant as a motive for developing entrepreneurial activity, while more than half agree that being “*financially comfortably*” was a very significant to extremely significant motive. “*Independence*” and “*social recognition*” (although significant variables for the formation of the cluster) show a negative correlation, since they do not seem to be the driving force for women of this type. Almost two in three women of this cluster stated that these motives are not at all significant. “*Children’s occupational prospects*” are not an entrepreneurial motive for the majority of the women of this type, and this is confirmed by the low desire for “*business succession*”, since in their overwhelming majority (more than 80%) women answered “no” to both questions. Regardless of the object of the enterprise and the annual turnover achieved, enterprises have already been operating for quite some time in rural regions (between 6 and 15 years in 40% of the cases or even longer in 30% of the cases), without significant problems at the start of most businesses. More than half of the enterprises of this type have a low turnover. This type describes 23.1% of the total cases of women entrepreneurs included in the research study.

In the second cluster of women entrepreneurs in Greek rural areas, which could be characterized as “**family orientated**”, we find women without any special



entrepreneurial motives. Women of this type chose to work in enterprises concerning various objects, from service provision in the sector of rented rooms to sectors related to daily life (pastry shops, bakeries, cafeterias, taverns, etc), mainly in order to pave the way for the future career prospects of the children of the family, since the only motive found to be significant for the formation of this cluster was the “*safeguarding work prospects for their children*”. Indeed, for 40% of entrepreneurs of this type, the children’s career prospects were a very significant to extremely significant motive. This is further confirmed by the fact that the women (in almost 60% of the cases) were in favor of business succession, which was the most powerful variable that influenced the formation of the cluster. The businesses of these entrepreneurs have operated at privately owned premises (in almost 80% of the cases), for quite some time in the rural region (although this variable is not significant in the formation of the cluster) and they earn quite satisfactory turnover (almost 30% of them fall between the €10,000 and €30,000). This type of women entrepreneurs is the most frequent one representing up to 52.2% of the total number.

Finally, in the third cluster of women entrepreneurs, which could be characterized as «**career driven**», we find women entrepreneurs whose basic motive was “*social recognition*” and “*independence*”. Almost 60% of the women of this type consider the social recognition provided by their work as the most critical motive for developing entrepreneurial activity, while for their overwhelming majority (about 85%) independence was a very significant to extremely significant motive. For more than half of these women (almost 70%) “*self-employment*” was also a very significant motive. On the contrary, “*safeguarding employment prospects for the children*” – as an motive for entrepreneurship - was not very significant, since 80% of these women replied that it was not a decisive factor in their entrepreneurial activity.

Enterprises of this type were – in almost half of the cases – “hairdressing salons, haberdasheries/“corner shops”, flower shops, etc” and operated in rented premises; these variables were fundamental in the formation of the cluster. These enterprises are newly established –founded in the last five years – and faced several financial problems at first, while enjoying satisfying levels of turnover (almost half of them between € 10,000 and € 30,000). This type describes 24.7% of the total cases of women entrepreneurs included in the research study.

#### **4. Conclusion and future research**

This research study confirmed literature findings regarding descriptive characteristics of women entrepreneurs. It made it obvious that women entrepreneurs in rural Greece are middle-aged, of a low educational level, without any relevant training in the object of their activity; they are usually married, come from and live permanently in rural areas, which they choose as the location of their business activities. They have had no previous experience of living in other regions and they have recently been included in the economic status of the area, mainly in services for tourists and local residents. Their enterprises have a low turnover and supplement the women’s family income. These are very small enterprises, which simply provide the woman entrepreneur with self-employment. Finally, women choose to use privately owned premises and do not employ other persons. They establish their business near their homes, minimizing their risks and being close to the house, in order to maintain some balance between their family and work obligations.

As for the typology of women entrepreneurs, a major issue in this study due to the fact that was attempted for the first time in rural Greece; it was discovered that women’s entrepreneurship differs a lot in regards to rural reality. In fact, women’s entrepreneurship in rural areas is not always driven by personal goals and

entrepreneurial ideals. Matters of safeguarding employment for women prevail regardless of gender issues and social recognition.

What seems to be the prevailing type of women entrepreneurs in rural areas is that of a married woman who may be facing strong family pressure regarding income and employment for the whole family and therefore any entrepreneurial decisions have limited correlation to the development of the woman's own professional skills and ideas or her social positioning in the rural community. Indeed, it was discovered that the family plays a decisive role when women in rural Greece undertake entrepreneurial activity. Women entrepreneurs in rural areas of this study operate their businesses along the base of the family axis; the time women dedicate to their business or the possibility of improving their position are not important factors; what matters is to supplement their family income or pave the way for the future career prospects of their family members, i.e. their children.

In regards to methodological issues we must note that it is possible for some variables; that we consider at first significant for typologies, as for example the motive of continuing the family business and certain business features, such as the period of operation during the year, are not decisive factors and should not be taken into account in similar research studies, unless the researcher considers them important for serving other purposes of the study at hand.

Finally, it would be interesting to further research into the size of enterprises established by rural women or into their contribution to rural development. Given the city dwellers' return to the countryside, the continued gender bias in job mobility and the much developed policies for revitalising the countryside, it is likely that the ranks of women entrepreneurs in rural areas will grow in numbers. Therefore, matters of women's entrepreneurship in rural areas need to be further examined so as to identify

the driving entrepreneurial forces and to recognize all factors influencing women in developing entrepreneurial activities in rural regions.

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**Table 1:** Variables used for the typology

Code .	Variable
X1	Being Self-Employed
X2	Financially Comfortable State
X3	Social Recognition
X4	Continuing The Family Business
X5	Safeguarding Work Prospects For Their Children
X6	Independence
X7	Business Object
X8	Business Age
X9	Time Of Function During The Year
X10	Ownership Of The Location
X11	Distance Of The Enterprise From The Family House
X12	Turnover
X13	Total Number Of Employees
X14	Problems They Faced At The Beginning
X15	Succession
X16	Future Plans



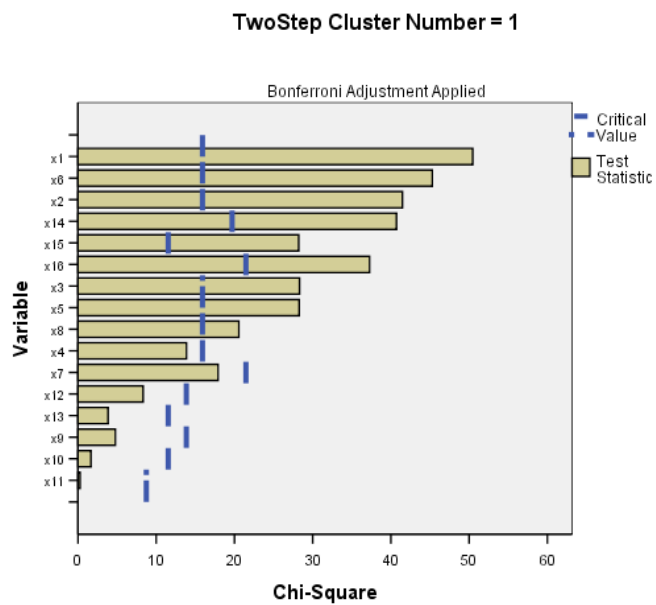
**Table 2: Auto-Clustering of Two Step Cluster Analysis**

Number of Clusters	Schwarz's Bayesian Criterion (BIC)	BIC Change(a)	Ratio of BIC Changes(b)	Ratio of Distance Measures(c)
1	12399,624			
2	12302,260	-97,364	1,000	1,109
3	12248,890	-53,370	,548	1,283
4	12284,619	35,729	-,367	1,286
5	12390,285	105,666	-1,085	1,065
6	12510,845	120,559	-1,238	1,095
7	12651,363	140,518	-1,443	1,095
8	12810,002	158,639	-1,629	1,102
9	12986,385	176,384	-1,812	1,009
10	13164,266	177,880	-1,827	1,040
11	13348,824	184,559	-1,896	1,032
12	13538,581	189,757	-1,949	1,007
13	13729,466	190,884	-1,961	1,090
14	13933,457	203,992	-2,095	1,006
15	14138,363	204,906	-2,105	1,007

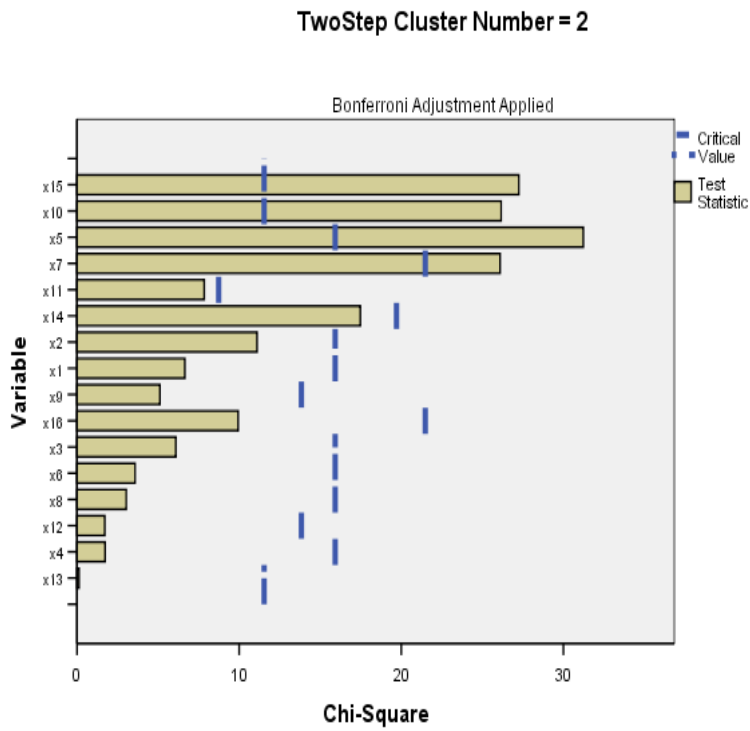
a The changes are from the previous number of clusters in the table, b The ratios of changes are relative to the change for the two cluster solution, c The ratios of distance measures are based on the current number of clusters against the previous number of clusters.

**Table 3: Cluster Distribution**

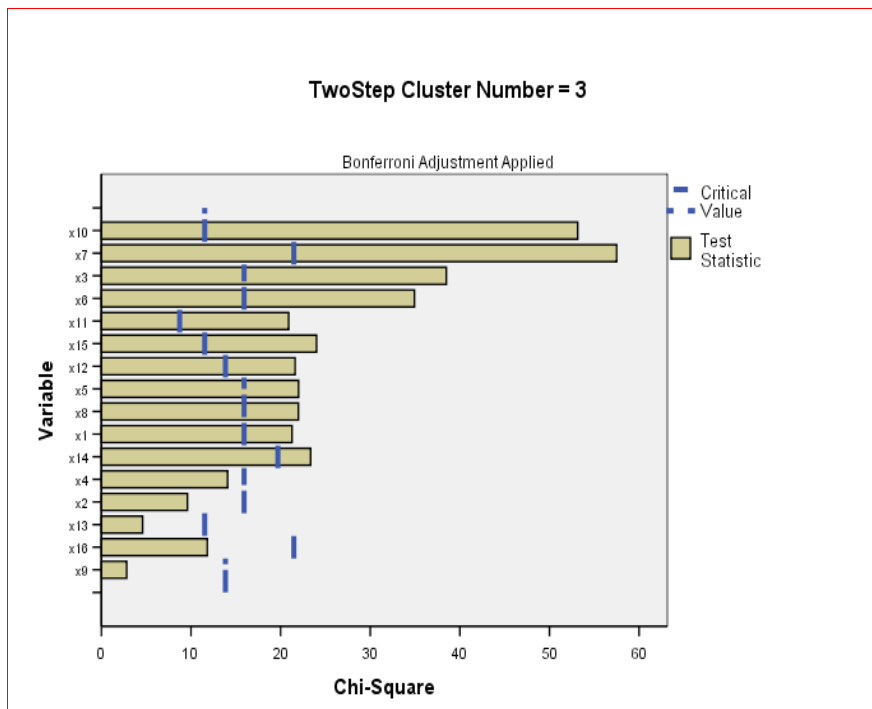
Cluster	N	% of Total
1	72	23,1%
2	163	52,2%
3	77	24,7%
Total	312	100,0%



**Figure 1: Statistical test of variable significance 1st cluster**



**Figure 2:** Statistical test of variable significance 2nd cluster



**Figure 3:** Statistical test of variable significance 3d cluster