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# Women's business activities in Greece: The case of agro-tourism

## Abstract

*The aim of agro-tourism is to contribute to a reversal of the climate of abandonment pervading the countryside and to create favorable conditions for the development of new financial activities. For the most countries, the mainstream of business owners are male, while in Greece, the percentage of women entrepreneurs is only 15%, and in the rural area, even smaller. Government policies and the European Union is supporting women entrepreneurship, since women in the labor sector are important factors of development and society's progress. This paper presents the findings of a research regarding women's firms functioning in the agrotourism sector. Field research was undertaken in almost all the women's agrotourism companies or cooperatives all over Greece. In this matter the sample consisted of 203 women's enterprises functioning in Greece, representing an almost 100% sample of the target research population. Statistical analysis employed frequencies, percentages, means as well as chisquare tests. Results revealed that the type of the agro-tourism firm affect the type of activity chosen from the women's agrotourism firm, while the women's agrotourism firms' manager's age as well as area of operation of the firm does not. This paper is based on research carried out within the framework of the project co-funded by the European Social Fund and National Resources - EPEAEK II - ARCHIMIDIS.*

## Keywords:

*women's firms; agrotourism enterprises; financing; regional development; Greece*

## Introduction

For the most countries, the mainstream of business owners are male, ranging in percentage from 65% to 75%, but with increasing evidence that more and more women are becoming interested in entrepreneurship (CEEDR, 2000). Government policies as well as the European Union is supporting women entrepreneurship in different firms, since women in the labor sector are important factors of development and society's progress (European Union, 2005).

The number of businesses owned by women around the world has increased significantly over the past decade, but women still have many barriers in their attempts to

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participate in entrepreneurial activities mostly because of discriminative laws, policies as well as cultural practices (Guidance for Women in Greece). According to the European Union, the traditional role of women has not changed much, given that only 37% of agricultural entrepreneurs are women while they are working 31% of the total agri-cultural working time (RAL Module). Voukali (2005) stated that, in Greece, the percentage of women entrepreneurs is only 15%, while in the other European countries it is much higher (about 35%). She also stated that barriers to entrepreneurial activities of women are family responsibilities, stereotypes, lack of information and funding. Some of these results are in accordance with a research conducted by the Union of Hellenic Chambers of Commerce and Industry for the period 2001-2005.

It is understandable that because of the above mentioned obstacles, women entrepreneurship in the rural areas of Greece is even smaller. Gidarakou, Dimopoulou, Lagogianni, and Sotiropoulou (2008) state that keeping young populations in rural areas are of critical importance and that the family farm is the basic production unit in the countryside. They also argue that the role of family in farming is very important for the economic and social survival and well being of rural societies (Gidarakou, *et al.*, 2008). Loureiro, and Jervell-Moxnes (2004) state that, in the recent years, numerous policies have been implemented with the goal to diversify farmers' labour supply outside the regular farm production activities, while simultaneously keeping farmers on the farm. This was realised because of technology and farm modernization which had as an impact on small and traditional family farmers being unable to maintain viability of their business (Busby, & Rendle, 2000). This continuously forced governments and farmers to find alternative ways for economic development (Lack, 1997 in Howell, 2001). Thus, during the last years increasing emphasis has been put on alternative forms of tourism (Sdrali, & Chazapi, 2007)

## The concept of agrotourism in the EU

A part of alternative tourism is rural tourism (European Parliament, 2008) and part of rural tourism is agro-tourism (Iakovidou, 1997). According to the EU, the notion of agro-tourism appeared at the end of the twentieth century (Leonardo de Vinci, 2004). Agro-tourism has developed in the EU as a form of tourism in rural areas. Tourism in rural areas includes a cycle of activities, service provision and opportunities for leisure and culture. These are provided by farmers and generally by people living in regional areas, with the aim of attracting tourists to their regions, in order to improve their income (Kloeze, 1993; Iakovidou, 1997; Bazin, & Roux, 1997).

Agro-tourism businesses are listed according to the following categories (Bazin, & Roux, 1997; Hellenic Ministry of Rural Development and Food, 2007):

- outlets/exhibitions of agro-tourism products,
- agro-tourism catering and recreation centers,
- tourist offices organizing or implementing programs offering outdoor activities and tours for eco and cultural tourists,
- farms,
- businesses producing traditional products, and
- popular art workshops.

The aim of agro-tourism, as defined by the EU agricultural policy, is to contribute to a reversal of the climate of abandonment pervading the countryside, particularly due

to the shrinking of agriculture, and to create favorable conditions for the development of new financial activities. Through the mobilization of local resources (human, natural, financial), an attempt is made to set into operation a mechanism of inherent development through a total planning process (Anthopoulou, Iakovidou, Koutsouris, & Spilanis, 1998). Additional objectives of agrotourism (Papageorgiou, 1988; Papanikolaou, 1992; Apostolopoulos, 1995) include:

- Placing tourism development under the control of the interested community, and ensuring a balanced development of tourism, via the local population;
- restoring interpersonal communication, and the harmonious relations between visitors and Greek farmers, with mutual cultural benefits;
- strengthening environmental protection and providing opportunities to tourists to become acquainted with the rural life of the country and
- encouraging a parallel growth of specialized forms of tourism, such as ecological, archaeological and educational.

The growth of agro-tourism is governed by exceptionally ambitious goals. It is a human activity that is incorporated within the efforts being made to boost the country's economic progress. The role of women in realizing these objectives is significant, since many studies have shown that agro-tourism is a field of activity dominated by women that provides them with a new opportunity to contribute towards rural development (Kafe-Gidakou, 1996).

## **Greek agro-tourism enterprises**

Greece, in general, is characterized by an uneven development, despite the formulation and implementation of the European Union's Regional Developmental Policy. Reasons for this situation could be the considerable differences in resources (natural, economic, human) among the areas as well as the economic "priorities" of each area. The tourism was not a priority for the vast majority of rural areas and especially for the underdeveloped, mountainous and less favorable ones. Furthermore, the focus of the Greek national tourism policy was on the mass seaside tourism (Priporas, & Kamenidou, 2003).

According to Iakovidou (2006), up to the end of 1970, no organised form of rural tourism existed in Greece, although some basic tourism infrastructure existed in several rural areas, mostly on islands and coastal regions. These infrastructures concerned mainly rooms and apartments rented to tourists during the summer. These functioned without government intervention and planning and without particular specifications of quality, aiming to supplement householders' income of those residing in the countryside. Iakovidou (2006) continues reporting that the first steps of agro-tourism was made at the beginning of 1980s, soon after the integration of country in the Common Market in 1981, where the growth of rural tourism was determined by the national policy and European regulations and laws but without concrete planning. However, the more significant development of rural tourism in Greece has started in the 1990s as a private initiative undertaken by individuals (mainly farmers) and local residents of the countryside or agro-tourism cooperatives (mainly women's). Still, official data regarding the number of rural tourism enterprises are nonexistent (Iakovidou, *et al.*, 2002) since this type of tourism is in early stage of development. Moreover, Apostolopoulos (1995) argues that, in Greece, agro-tourism is a new policy used for the development of rural areas, in particular targeting mountainous or island regions and socio-economically disadvantaged areas, by activating their inherent poten-

tial. This developmental policy is offered as an “alternative solution” for the country’s regional growth that will reduce under-employment in the countryside, increase the agricultural family income and strengthen problematic local communities.

The development of agro-tourism was incorporated within the EU strategy; the latter instituted funding programs for its promotion and subsidized agrotourism activities. The above-mentioned programs are (European Commission, 2005; Leader Dossiers, 1993): Regulation 1257/1999; the Regional Operational Programs (ROP) of the 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> Community Support Framework Support (CSF) and the Community Initiatives Leader I, Leader II and Leader Plus. The managing authorities for the related funds are, most commonly, the Ministry of Rural Development and Food, prefectures, regions or local action groups (Development Agencies).

In the effort to promote agrotourism, the European Union has adopted and defined the criteria and principles that need to be implemented by national governments and by farmers who develop agro-tourism activities, so that they are able to take advantage of the measures offered to them through community actions. It is worth mentioning that other programs and initiatives, which indirectly reinforce investments in agrotourism, are also being developed by the EU and national agencies, such as: the UFE/EU program, the NOW/EU community initiative, programs by the Hellenic Organization of Small and Medium-Sized Enterprises and Handicraft (EOMMEX), programs by the Greek Manpower Employment Organization (OAED), ECOS – OUVERTURE and INTERREG.

## Literature review

International and domestic literature review regarding rural tourism and agrotourism is very extensive (e.g. Pivčević, 2005; Iacovidou, *et al.*, 2002; Akpınar, Talay, Ceylan, & Gunduz, 2004; Zafeiropoulos, *et al.*, 2006; Soutsas, Tsantopoulos, Arabatzis, & Christopoulou, 2006), but limited are the number of studies regarding the female entrepreneurs activated in tourism in rural areas in Greece, and especially the agrotourism enterprises.

Kizos, and Iosifides (2007) examined whether Greek agro-tourism can be considered “real” agrotourism, as well as its effects on farmers and farms, with evidence derived from three case studies: Lesvos, Magnesia, and Lefkada. Their findings reveal the contradictory character of agrotourism development in the country. Their findings indicate that there are two main reasons for the contradictions and the distorted course that agrotourism development has taken in Greece. The first reason is related to the financial support for agro-tourism programmes and initiatives and the second reason is the lack of coherence and strategy at the national level in terms of imposing rigid criteria for financial eligibility, the creation of structures for the constant monitoring of investments and the establishment of marketing agencies.

Karasavoglou, and Florou (2006) studied the female agro-tourism cooperatives in terms of their social, legal and economic frame of development, activity, organization, problems and prospects for growth. Research was conducted of all female agrotourism cooperative functioning at the time of research and established between the years 1985-2003. They found that main areas of the cooperatives’ activities were production of traditional products at the cooperative workshops and their sale directly to customers without middlemen. Main problems they faced were product vending, as well as finance, problems which were solved in most cases by consultation with experts. Regarding future development, the female cooperatives believe that they would

expand their activities in various ways, such as catering, nursing homes and rent rooms, while they believe that, in future, further education is necessary in order for them to succeed. Their research indicated that there are several types of cooperatives: the typical (produces traditional products, seeks funding from European programs for expansion), the creative (emphasize is on product marketing and they are interested in the cultural environment), the passive (they stand at the present situation of the cooperative without seeking changes), and the conservative cooperatives (produce traditional products and rent rooms).

Zafeiropoulos, *et al.* (2006) analyzed the websites of rural tourism lodgings in term of content and usability. The paper measures and evaluates content and usability characteristics of the top 100 rural lodgings with a website according to allrural.com. It distinguishes information characteristics on the web and evaluates those using views of potential customers and users. Their analysis found that although the top rural tourism lodgings have made a substantial effort and managed to keep usability hazards low, they do not take full advantage of the opportunities that the global market space offers. Avgeli, and Soteriades (2006), provided an analysis of the current rural tourism industry in Crete generally, and more specifically in the prefecture of Heraklion. Its main aim was to suggest adequate approaches and formulate recommendations based on accumulated experience. Their article outlines the context of rural tourism and describes the European Community “Leader” initiative, which constitutes the main support mechanism for business operations and local plans. Continuously, they present the development of rural tourism in Crete by providing a profile of existing rural tourism businesses, and offering further analysis regarding Heraklion prefecture. Analysis reveals the strengths and weaknesses of the rural businesses and local activities – initiatives. They estimated that the most crucial factor for success is a strategic planning approach involving teaming, a marketing strategy and operations networking at the local and regional level.

Aggelopoulos, Samathrakis, Pavludi, and Chatzigeorgiou, (2006) examined the relation between the corporate form of the agro-tourism enterprises and the monthly income gained, as well as the various funding programmes, their relation with the initial capital invested, and the final value of the investment. They found that the majority of women’s agro-tourism cooperatives in the sample received financial support during their establishment from several state authorities through various funding programmes. Furthermore, 26% of the women’s agrotourism cooperatives were incorporated into subsidized programmes in order to expand their range of activities. The percentage of private companies subsidized during their establishment is also high. In addition, all the corporate forms of women’s agro-tourism enterprises in the sample received subsidies during their establishment. The main source of funding both for the women’s agro-tourism cooperatives and the women’s agrotourism companies were the Leader programmes (Leader I, Leader II and Leader plus).

The Community Initiative Leader is the most important programme for the promotion of agrotourism in the EU. Through its implementation, the competitive nature of rural regions develops with the best exploitation of their natural, economic and human resources, new sources of income are revealed and there is simultaneous protection of nature and the country’s cultural heritage. An indicative fact is that the higher the initial investment capital, the greater the dependence of the companies or cooperatives involved on the Leader programmes. As for the mean monthly income that agrotourism companies or cooperatives provide for their members or shareholders, it

is small in most cases in the sample. Out of the total women's agrotourism companies in the sample, 55% earn a monthly income under 300€ and up to 500€. This phenomenon is more intense in cooperative businesses, while for women's agro-tourism companies, the mean monthly income gained is usually higher. Finally, it should be noted that although the monthly income provided by the agrotourism companies or cooperatives to their members or shareholders is not usually high, however, investments in agrotourism activities are profitable.

Iakovidou, and Turner (1995) focused on the contribution of women's cooperatives to the development of agro-tourism in Greece, based on the results of secondary and field research of eight women's agro-tourism cooperatives which existed at that time in Greece. Three were established on the Aegean islands of Lesbos, Chios, and Kassos, one on the Ionian island of Zakynthos, and the other four on the mainland. The average membership of each cooperative was 30 women. They extensively refer to Petra, which was the first agrotourism cooperative in 1983, in Greece, located on the north Coast of Lesbos Island. This cooperative was set up by 24 women – members offering bed and breakfast in their houses and making handcrafts, jams, and other homemade products that are sold in the cooperative's office. They also referred to the women's cooperative of Agios Germanos, Prespes, located in North Greece on the border with Albania. This cooperative was established in March 1985, and originally had seven women members. Two years later, the cooperative opened three guest houses offering a total of 25 beds in 16 spacious traditionally furnished rooms with private bathroom. The agro-tourism co-operative of Agios Germanos offers the visitor high quality traditional accommodations and meals, combined with tranquillity of the countryside and the chance to explore the natural surroundings, as well as take part in activities and events that contribute to conservation of the environment and cultural heritage. They conclude that participation of rural women in cooperatives has enabled them to value their skills, gain a mastery of their own economic resources, and, at the same time, bring recognition of their role in the social and economic fabric of rural communities. However, to fulfil their potential in the context of alternative tourism in Greece, women's agrotourism cooperatives must be placed in the context of policy and strategy for tourism development, in which agrotourism is defined as an "authentic tourism product."

Vlahou, and Iakovidou (2005) referred to a survey conducted of enterprising initiatives taken by women who live in the community of Mavrothalassa, Serres prefecture, Greece, looking at the factors (internal and external) that determine the women's decision to set up their own enterprise and seeking further information relating to the characteristics of these entrepreneurs (i.e., how it was formed and how it is currently operating, the problems faced in order to come up with their enterprising activities). Results showed that rural women form small individual enterprises without employing work force. Moreover, these enterprises do not yield a large profit for the women. The areas women mainly work in are stores and small industries. These women are usually not aware of the national and European Community programmes. Additional to the above, a major factor that prevents rural women from setting up their own enterprises is the lack of infrastructure support for both the elderly and the children.

In the light of the proceeding discussion the basic aim of this study was to investigate the formation and foundation of women's agrotourism firms. Specifically it explores the following parameters: area of operation; form of the firm; primary idea of foundation; year of foundation; initial capital and funding; agrotourism activities and income; members and managers age. Also, it has as aims to investigate the relationship between the type of business activity and: (1) the area of operation of the women's

agro-tourism firms; (2) the type of business activity with a subsidiary aim; and (3) the age of firm's manager. From that, the following hypotheses were formulated:

1. Hypothesis 1: *in the case of women's agrotourism firms, area of operation of the firm effects on the type of their business activity.*
2. Hypothesis 2: *in the case of women's agrotourism firms, the type of the agrotourism firm effects on the type of their business activity.*
3. Hypothesis 3: *in the case of women's agro tourism firms, manager's age effects on the type of their business activity.*

## Study methods

The framework for analysis was calibrated using empirical data from a survey of women's agro-tourism units of a cooperative or entrepreneurial form, operating all over the country. A complete data base of all the existing women's firms functioning in agrotourism activities was developed. A total of 227 women's firms operated in the country during the research period, and this research had as aim to collect data from all the enterprises, thus surveying the entire population. Research was conducted from June to December 2005. In total, 203 valid responses were obtained, yielding the high response rate of 89.4%. As data was collected via personal interviews, the remaining 24 firms were mostly firms set up in remote and isolated areas of the country where it was unfeasible to travel, while few have refused to participate in the survey.

The interviews were arranged by phone and took place at the company or cooperative premises. Sample unit was defined as the company's owner or cooperative's chair-person. Through the approach adopted, the results can be generalised to the entire population, while the number of responses was also sufficient for the statistical analysis performed, since Faul, and Erdfelder (1992) indicated that the minimum sample size for chi-square tests is 120 respondents.

### THE SURVEY INSTRUMENT

The questionnaire used in the research consisted of eleven sections. The first part had 18 questions pertaining to the general information about the firm. The second part included 10 questions referring to the economic data of the women's agrotourism firm, while the third and fourth parts contained questions relating to the production (6 questions) as well as the products and packaging of products (11 questions). The fifth, sixth and seventh part incorporated questions referring to promotion and advertisement (5 questions), sales (4 questions) and prices (6 questions). The eighth part of the questionnaire consisted of 10 questions referring to product quality and storage, while the ninth and tenth part referred to employment (12 questions) and education (3 questions). Finally, the last part consisted of 4 general questions referring to problems as well as to proposals for improvement. Keeping to the aims of this study, only the sections of the questionnaire needed to test the hypothesis formulated will be used.

The data was analyzed using the statistical package SPSS version 15 and were subject to descriptive statistics (frequencies and percentages) and inferential statistics, i.e., cross-tabulation. Specifically, through the use of the  $\chi^2$  test of independence and more specifically with the Double Entry tables, the associations between variables were examined (Kloeze, 1993; Tsantas, Moysiadis, Bagiatis, & Chatzipantelis, 1999; Hinkle, Wiersma, & Jurs, 1988). The observed significance level of the  $\chi^2$  (*p-value*) test was calculated by the Monte Carlo simulation method (Mehta, & Patel, 1996;

Yang, & Chan, 1999). This method is available in the Exact-tests subsystem of the statistical package SPSS 11.5 (Mehta, & Patel, 1996; Tsantas, *et al.*, 1999). Also, this method was chosen in order to overcome any possible problems caused by not fulfilling the preconditions for the application of the  $\chi^2$  statistical test (Daniel, 1995; Kirkwood, 1996). Deviation from the application conditions of a statistical test weakens its force along with the validity and reliability of the final decision regarding the rejection or non-rejection of the null hypothesis ( $H_0$ ).

The strength of the association was determined with the help of the Cramer's V correlation coefficient (Kloeze, 1993; Tsantas, *et al.*, 1999; Hinkle, *et al.*, 1988). The coefficient takes values at the interval [0,1], value 0 for full independence and value 1 for full dependence. When the Cramer's V coefficient falls in the range [0-0.1], then the strength of the association between the examined variables is negligible. When the Cramer's V coefficient falls in the range [0.1-0.2], then the strength of the association between the examined variables is low, it is of medium strength if it falls in the range [0.2-0.4], it is considered high if it falls in the range [0.4-0.6], very high in the range [0.6-0.8] and anything above that is considered to be extremely high (Hinkle, *et al.*, 1988; Kirkwood, 1996). In order to interpret the association between the examined variables, the value of the *Std. Residual* was used (Tsantas, *et al.*, 1999; Hinkle, *et al.*, 1988), in the Double Entry Table, where absolute values higher than 2 reveal where the major part of the statistical significance of  $\chi^2$  is owed.

## Profile of women's agro-tourism enterprises

Table 1 presents the characteristics of the agro-tourism enterprises surveyed in terms of location, form of unit, year of establishment and initial capital invested, funding source, type of activity, monthly income and managers age. Specifically, in terms of its location, about on third of the women's enterprises operate in Macedonia while further one fourth operate in the islands. The mainland Greece has the fewest number of enterprises run by women. In terms of its organizational structure, companies prevail (103 or 50.7%), followed by the cooperatives (73 or 38.4%), general partnerships or special partnership companies (GPC and SPC) and capital enterprises (Limited Liability Companies - LLC).

Table 1

### ENTERPRISES SURVEYED

Characteristic	Number of agro-tourism units	Percentage of the whole sample (%)
<b>Region</b>		
Macedonia	74	36.5
Islands	47	23.2
Thessaly	27	13.3
Epirus	23	11.3
Peloponnese	18	8.9
Thrace	8	3.8
Mainland Greece	6	3.0
Total	203	100.0
<b>Form of unit</b>		
Cooperative	78	38.4
Personal enterprise	103	50.7
Corporate form: GPC	19	9.4
Corporate form: SPC	1	0.5
Corporate form: LLC	2	1.0
Total	203	100.0



Table 1 **CONTINUED**

Characteristic	Number of agro-tourism units	Percentage of the whole sample (%)
<b>Year of establishment</b>		
Up to 1981	3	1.5
1982 -1990	20	10.4
1991-2000	133	69.3
2001 +	36	18.8
Total	192	100.0
<b>Initial invested capital</b>		
Up to 5,000 Euros	38	23.0
5,001 to 10,000	16	9.7
10,001 to 20,000	26	15.8
20,001 to 50,000	27	16.4
Over 50,000	58	35.1
Total	165	100.0
<b>Funding Source</b>		
Leader	116	62.4
No funding	34	18.3
National	16	8.6
Other European	15	8.1
Donations	5	2.6
Total	186	100.0
<b>Type of activity</b>		
Food	77	37.9
Handcrafts	32	15.8
Catering	31	15.3
Tourist accommodation	53	26.1
Other	10	4.9
Total	203	100.0
<b>Managers age</b>		
Up to 35 year old	38	20.0
36-55	125	65.8
56+	27	14.2
Total	218	100.0
<b>Monthly income</b>		
<300.00 Euros	33	23.3
300.01-500.00	61	12.4
500.01-1000.00	42	38.6
1000.01-2000.00	17	18.0
2000.01+	18	4.8
Total	171	100.0

The reasons for the start up were very heterogeneous, indicated by the large proportion of those stating other than the reasons proposed by the question, of which friends or relatives, the poverty of the region, women's family or even the reason that the women in the rural area wanted to be economically independent of their families or husbands were mentioned frequently. Also, one fourth of the enterprises got the idea to start up from seminars and other (in the way, future) members. The vast majority of the firms were established between the years 1991 to 2000 (69.3%), while before the integration of Greece in the European Union only three firms were founded (1.5%). The initial capital utilized from the women's entrepreneurs in order to start their business was for more than one third of the enterprises (35.1%) more than 50,000 Euro. Also, 32.2% of the enterprises initially invested 10,001 -20,000 Euro and 31.7% invested up to 10,000 Euro. The most common source of start up funding was the Leader Program (Leader I, Leader II and Leader Plus), from where 62.4 en-

terprises were funded, most often those whose start up capital was more than 50,000 Euro, while the rest has relied on their own financial sources. The activities of these enterprises are varied, ranging from the most common ones such as accommodation and food products right through the less common products such as traditional uniforms, dried herbs and flowers. The women's enterprises are mostly small or medium size. Most enterprises, cooperatives and firms, have up to 25 members/people employed (173 enterprises or 91.5%). Only several, mostly firms, have larger number of employees – 6% up to 50 and 2.5% more than that. In terms of education, most of their managers have secondary or primary education, indicating the need for various workshops and seminars on all facets of management and marketing. As to the monthly income that is ensured from the operation of the women's firms or cooperative per member, 38.6% of answered that the monthly income is 500.01-1000.00 Euro, while another 23.3% reported monthly income less than 300.00 Euro, a lot less than the monthly minimum wage.

## Results and discussion

Table 2 presents the statistically significant differences between area of operation, form of enterprise and managers age and the type of business activities of the women's agro-tourism firm.

Table 2

**STATISTICAL DIFFERENCES BETWEEN AGROTURISM ACTIVITY OF WOMEN'S FIRMS/ COOPERATIVES AND AREA OF THEIR OPERATION; FORM OF ENTERPRISE; AND MANAGER'S AGE**

Variables examined	$\chi^2$	df	$p$	Cramers' V
Area of operation	28.388	24	0.100*	0.195
Type of agrotourism firm	45.523	16	0.000	0.239
Age of the manager	14.140	20	0.800	-

\* Statistically significant at a significance level of 10%

The first hypothesis states that, in the case of women's agrotourism firms, area of operation has an effect on the type of their business activity. The results reveal that, of women's agro-tourism enterprises that are involved with the food preparation, the 32% operate in Macedonia, 24% in the islands, 18.7% in Epirus, while 9.3% in Peloponnese. The rests operate in Thessaly (8%), Thrace (4%) and in Mainland Greece (4%). From the total number of the women's agro-tourism units involved with hand-crafts' activities, 25% operate in Macedonia, 18.8% in Epirus, 18.8% in the islands, 15.6% in Thessaly, 12.5% in Peloponnese and 9.4% in Mainland Greece. The women's agro-tourism units that deal with the catering are mainly in Macedonia (40%), Peloponnese (16.7%), and Thrace (10%), the islands (10%), Thessaly (6.7%) and a very small proportion in Mainland Greece (3.3%). The "tourism accommodation" activities are mainly in Macedonia (44.2%), Peloponnese (17.3%), Thessaly (15.4%), and Epirus (15.4%). From the women's agro-tourism enterprises that have some other activity, 33.3% is in Macedonia.

The statistical test of homogeneity  $\chi^2$  showed that there is not a statistically significant association between the activities developed by the agrotourism units (enterprises and cooperatives) and the area in which the women's firm or cooperative functions at a  $p < 0.05$ , but there is at 0.10 level ( $\chi^2 = 28.388$ ,  $df = 24$ ,  $p = 0.100$ ). The strength of the association between the above-mentioned parameters, deriving from the coeffi-

cient Cramer's V of 0.195, is low. At the  $p < 0.05$  level it shows that area in which the firms operate is not associated with the type of activity that they are involved in.

The second hypothesis state that, in the case of women's agrotourism firms, the type of the agrotourism firm effects on the type of their business activity. From the analysis that was carried out, of the total number of the women's agro-tourism units involved in the food preparation, 61% have cooperative organization, 28.6% are personal enterprises, 7.8% GPC, while 2.6% are SPC. From the agro-tourism units involved with the handcrafts 56.3% are personal enterprises, 37.5% have cooperative organization, while the 6.3% are GPC. From the agro-tourism units involved in the catering, 71% are personal enterprises, 22.6% have cooperative organization, while 6.5% are GPC. Of those involved with the tourism accommodation, 67.9% are personal enterprises while 17% are GPC, 11.3% cooperatives, and 3.8% are GPC and SPC enterprises. From the women's agro-tourism units that have some other activity, 66.7% are personal enterprises and the 33.3% cooperatives.

The statistical test of homogeneity  $\chi^2$  has shown that there is a statistically significant association between activities engaged in and the type of agrotourism unit ( $\chi^2 = 45.523$ ,  $df = 16$ ,  $p = 0.000$ ). The strength of the association between the above-mentioned parameters can be seen in the value of the Cramer's V ( $C.V = 0.239$ ) coefficient and is moderate. Specifically, firms dealing with food activities are basically women's cooperatives, while all other activities are performed by the different types of private firms. Also, the cross tabulation tables showed that women's cooperatives are not activated in room renting, which is done mainly by women's private individual enterprise.

In the case of women's agrotourism firms, managers age has an effect on the on type of their business activity, is proposition formulated in third hypothesis. Majority of those managing women's enterprises are mid-aged, between 36 to 55 years of age with slight variations according to the prevailing activity of the enterprise (69.7% in that age bracket involved in food preparation, 54.9% in handcrafts production, 70% in catering, and 63.9% in tourism accommodation).

The statistical test of homogeneity  $\chi^2$  has shown that there is not a statistically significant association between the activities developed by agrotourism units and the managers age ( $\chi^2 = 14.140$ ,  $df = 20$ ,  $p = 0.800$ ). Analysis revealed that the manager's age does not play any role in the type of activities that the women's enterprise or cooperatives decides to undertake.

## Conclusions

Agro-tourism is an innovative operation that is not bound to providing accommodation and catering services, but also gives the local community the opportunity to develop, maintain its folklore, bring back to life long-forgotten skills and crafts and produce traditional products (woven items, embroidery, preserves, jams, pasta, aromatic herbs etc). It also helps in the revival of local customs and the organization of traditional events. In achieving the ambitious aims of agrotourism, the contribution of women is of primary importance. Women develop various agrotourism activities through private companies (individual or corporate enterprises) or cooperatives.

The main aim of this research was to explore women's firms active in the agrotourism area in the issues of formation and activities, as well as general issues concerning the firms. This aim was realized by primary, quantitative research which took place in al-

most all the women's enterprises active in the agrotourism sector. This research revealed that about on third of the women's firms operate in Macedonia and one fourth operate in the islands, regarding corporate form, private companies (61.6%) were preferred in different forms. The majority of the firms were established between the years 1991 to 2000, while the initial capital utilized from the women's entrepreneurs in order to start their business was for more than one third of the sample more than 50,000 Euros, with about two thirds (62.4%) of the sample funded by the Leader Programs. Main activities undertaken by the women's enterprises are food and catering, while the number of members is up to 25. As to the managers' age of the women's firms or cooperative were between 36-55 years old, while the monthly income of the women's firms or cooperative, is for the majority 500.01-1000.00 Euro. Apart from profiling the women's agro-tourism enterprises, the subsidiary objectives of the research were to investigate if there were any associations between area of operation, form of enterprise, and manager's age and the type of business activities of the women's agro-tourism firm. Analysis showed that only the type of firm (cooperative or type of private firm) had an impact on business activities of the women's agrotourism firm.

It is important to recognise several limitations of this study, which offer opportunities for further research. Firstly, this study was conducted in the year 2005, and up to now more women agrotourism enterprises and women entrepreneurs could have entered in the marketplace. This means that a new research must be conducted in order to validate these findings. Secondly, another limitation is that other variables may need to be considered in a new questionnaire. The questionnaire utilized in the research was developed and had questions/variables for the specific research. Today's economic changes and probable changes in the agrotourism sector, might lead to questionnaire improvement.

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