



Erasmus+

SUPPORT ENTREPRENEURSHIP OF WOMEN IN RURAL AREAS!

HANDBOOK FOR ASSOCIATIONS TO SUPPORT WOMEN ENTREPRENEURSHIP IN RURAL AREAS



KA105: MOBILITY OF YOUTH WORKERS

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WHO WE ARE

Muğla KARYA Women's Association (KKD) Founded in 12.08.2012, our association; has been carrying out rights-based activities in Muğla for four years against all kinds of discrimination and increasing violence in order to ensure solidarity and assistance of women in every area, to develop and strengthen their citizenship consciousness. We have a point of view that believes that the struggle for women, which take place locally and extend universally, is a political struggle. We want all women, regardless of race, creed or circumstance to achieve their full potential. Our task is to promote programs and practices aimed at improving gender equality in the local and national politics and in the workforce.

Karya Women Association's Board:

President of the Association Dilek Bulut, since 2007, Dilek Bulut has been working as a volunteer based on voluntary work on gender and equal opportunity. Dilek Bulut has been working at Muğla University since 1997 as an academician. She has the responsibility for coming project with the collaboration of other members of board.

Prof.Dr. Özlem Şahin Güngör is also a member of the Faculty of Economics and Administrative Sciences / Department of Public Administration at Muğla University. Prof.Dr. Özlem Şahin Güngör is also a member of the Faculty of Economics and Administrative Sciences / Department of Public Administration at Muğla University. She has been working on social movements especially feminist movements and human rights, feminist oral history, and community empowerment of women's human rights.

ERASMUS + FOR EVERYONE

Erasmus+ is the EU's programme to support education, training, youth and sport in Europe. Its budget of €14.7 billion will provide opportunities for over 4 million Europeans to study, train, gain experience, and volunteer abroad. Set to last until 2020, Erasmus+ doesn't just have opportunities for students. Merging seven prior programmes, it has opportunities for a wide variety of individuals and organisations. Detailed information on these opportunities, including eligibility criteria, is available in the [Erasmus+ Programme Guide](http://ec.europa.eu/programmes/erasmus-plus/sites/erasmusplus2/files/files/resources/erasmus-plus-programme-guide_en.pdf): (http://ec.europa.eu/programmes/erasmus-plus/sites/erasmusplus2/files/files/resources/erasmus-plus-programme-guide_en.pdf) An [indicative funding guide](#) for some centralised opportunities is also available.

Aims

The aim of Erasmus+ is to contribute to the Europe 2020 strategy for growth, jobs, social equity and inclusion, as well as the aims of ET2020, the EU's strategic framework for education and training.

Erasmus+ also aims to promote the sustainable development of its partners in the field of higher education, and contribute to achieving the objectives of the EU Youth Strategy.

Specific issues tackled by the programme include:

- * Reducing unemployment, especially among young people
- * Promoting adult learning, especially for new skills and skills required by the labour market.
- * Encouraging young people to take part in European democracy
- * Supporting innovation, cooperation and reform
- * Reducing early school leaving
- * Promoting cooperation and mobility with the EU's partner countries

Students

Studying abroad is a central part of Erasmus+ and has been shown to have a positive effect on later job prospects. It is also an opportunity to improve language skills, gain self-confidence and independence and immerse yourself in a new culture. Erasmus+ also offers the chance to combine studying abroad with a traineeship.

Opportunities are available for students at Bachelor, Master or Doctoral levels.

Teaching opportunities for staff

With Erasmus+, opportunities are available to spend time teaching at an education institution abroad. These opportunities are available to both staff working in the education sector and to individuals in businesses invited to share their knowledge of a given sector, subject or issue to students.

Opportunities to teach abroad with Erasmus+ are available in education institutions operating at all levels.

Training opportunities for staff

With Erasmus+, training opportunities are available to staff working in education, both in teaching and non-teaching capacities. Training periods abroad can consist of job shadowing, observation periods, professional development courses or specific competence-building events. Erasmus+ supports training both at education institutions and at relevant organisations operating outside the sector.

Opportunities to take part in professional development activities are available to staff working at all levels of education.

Trainees

Erasmus+ can help you gain valuable work experience by supporting traineeships (work placements, internships etc.) abroad. The cultural understanding and language skills you learn from working in another country can make it easier to find a job after your studies. Furthermore, working in a relevant organisation opens up perspectives on your studies that seminars and workshops may not provide.

These opportunities are open to people currently in education and recent graduates. Traineeships can be carried out in any relevant organisation.

Young People

Erasmus+ is open to all young people, not just those involved in education or training. With Erasmus+, you can volunteer in Europe or outside of Europe or participate in a youth exchange abroad.

- European Voluntary Service
- Youth exchanges

Youth Workers

Erasmus+ supports the professional development of youth workers through training or networking periods abroad.

Periods abroad can consist of training courses, study visits, job shadowing or observation periods at relevant organisations and more.

Other Links for Erasmus+ Program Opportunities:

<https://www.salto-youth.net>

<http://ua.gov.tr>

http://ec.europa.eu/programmes/erasmus-plus/node_en

https://europa.eu/youth/volunteering_en

<https://www.etwinning.net/tr/pub/index.htm>

SUMMARY OF OUR PROJECT

The 75% of the world population is expected to live in big cities by 2050. Through this project, it is planned to put the opportunities of the rural area mainly for the women into consideration and develop the capacities of institutions that can work or have the potential to work in this field. It is also aimed to provide more contribution to the rural development by improving the skills of individuals who can work or have the potential to work in this field. A booklet of supporting the women entrepreneurship in the rural area has been published for those who work in the field of youth or get involved in this field as a project result.

The content of the project consists of events that support using the entrepreneurship concept in the equality of men and women in the most effective way. These events have been carried out in an atmosphere in which the participants get involved as active listeners and share their ideas. The targets that have been reached through the project:

- The examples of successful women entrepreneurship in the European Union and Turkey have been shared,
- A contribution has been provided to the increase of the number of women entrepreneurs in the rural area,
- A contribution has been provided to the equality between men and women regarding to the working life and the rights,
- A contribution has been provided to better understanding of entrepreneurship and social entrepreneurship concepts in societies,
- A contribution has been provided to the capacities of institutions that work in the field of youth,
- The international cooperation of institutions that work in youth field have been strengthened,
- A contribution has been provided to the rural development,
- A contribution has been provided to increase the key competences of individuals that work in the field of youth,
- The awareness towards Erasmus+ programme has been increased in rural areas,
- An attention has been pointed to the 19th November Women's Entrepreneurship Day.

The project activities have been carried out in the city centre of Muğla between 17-25 November 2017. The activities are based on learning by doing. Real lives have been presented to the participants which have reinforced what they have learned. Several types of activities have taken place among the project activities such as research reports, presentations, visits, debates etc. It has been made sure that the participants have taken active participation during the activities, solved problems and made brainstormings. An activity structure based on spreading learning period not to momentary but to continuous period and making it more permanent has taken place in the project. The non-formal learning tools have been used effectively and with the participation of everyone. The project partners are Slovakia, Bulgaria, Italy, Romania, Germany, Turkey, Latvia, Portugal and Macedonia.

During the election process of the participants, the profile that they have as youth workers has taken place as a criteria. The project participants have been determined during the preparation process of the project. Each partner has included 3 participants in the project that take part in their own institution or in other institutions in their regions.

It has been provided that the participants have gained and improved academical skills and knowledges regarding to the entrepreneurship in rural areas and have deeply learned the concept of entrepreneurship. It is expected that the participants will use these knowledges in the developments of their institutions and in supporting the women entrepreneurship in rural area.

It has been provided that the individuals in the target group have understood how important the women entrepreneurship in rural area is and the things that should be done in this field. It is expected that the women in the target group that live in rural area will have the capacity to meet different models in the field of entrepreneurship and take steps forward in this way. It is also made sure that the support of decision makers in this field to the women entrepreneurship will increase.

It is expected that the institutions and the organizations that have taken part in the project will carry out more successful and long-term projects regarding to the support of women entrepreneurship in rural areas. It may be possible that these institutions will take active participation in the plans of regional development. Besides, the fact that their volunteering and working profiles have improved have also improved the quality of their work. The participant institutions and organizations will be capable of providing more contribution to the lives of people in the rural area by having been more close to them. Lastly, it is expected that these institutions will start new projects regarding to the field of entrepreneurship.

With the booklet published in the end of the project it has been provided that the project has reached to more institutions and organizations. The importance of women entrepreneurship, the obstacles behind the women entrepreneurship, and constructive examples have been shared with different institutions and organizations through this booklet.

PARTNERS OF TRAINING COURSE

**European Centre For Innovation, Education,
cience And Culture (ECIESC)**

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ЕВРОПЕЙСКИ ЦЕНТЪР ЗА ИНОВАЦИИ
ОБРАЗОВАНИЕ, НАУКА И КУЛТУРА

We believe that all young people have the capacity to live fulfilling, productive lives and make positive contributions to their communities.

That is why we create an environment and opportunities to unleash their full potential.

European Center for Innovation, Education, Science and Culture is a non-government public benefit foundation.

Our mission is to help young people in their personal and professional development.

The objectives of the foundation are:

- To promote and encourage youth development and active participation into activities related to the cultural and social life;
 - To conduct informative campaigns and seminars, trainings and conferences aimed at knowledge improvement;
 - To increase interest and motivate the desire for personal development, self-awareness, self-responsibility and responsibility towards society through education;
 - To create conditions for the development and success of young people into finding innovative solutions
- ;To encourage the professional development of disadvantaged people;
- To strengthen the spiritual values of civil society and its participation in public life;
 - To facilitate social integration as well as personal and professional development;
 - To conduct social events and organize voluntary and other support initiatives and related activities;
 - To promote and encourage the development of volunteering;
 - To support children and young people from problematic families' environment and to enable them to overcome stress through an established effective environment for learning and to turn them into tomorrow's worthy citizens of the European family.

European centre for innovation, education, science and culture (ECIESC) is certified to the ISO 9001:2015 Quality management systems.

Business and Innovation Center

Nordthüringen GmbH

Nordhausen - GERMANY

www.bic-nordthuringen.de



BIC Nordthüringen GmbH
Technologie- und Gründerzentrum

Our project management department currently employs one full time senior project manager and three-part time project managers.

We are an institution with 7 shareholders: 4 municipalities, 2 banks and 1 Chamber of commerce and industry. Therefore we officially function as a Public equivalent body that fulfils official tasks referring local, regional, and national policies and promotes innovation and technology transfer in the region of Northern Thuringia, a rural area in German sense.

Since the beginning 204 companies with 496 employees started a business in BIC, some of them are still tenants in our incubator. We are one of the driving forces in SMEs' development, as we support start-ups' activities in Northern Thuringia on a daily basis- co-operating especially with the local University of applied sciences Nordhausen, the Chamber of Commerce and Industry Erfurt, the Educational Institute of Thuringia's economy (BWTW), innovative and successful companies and many others. We cooperate with many local sport, culture and social organisations and help them find suitable funding through EU funds.

The BIC can rely upon a large experience with technological oriented network set up and co-operation management. We provide free training courses and consulting for start-ups individually, or in small groups once a month. Moreover, twice a year we organize and host a competition for innovative start-up business ideas, in which we encourage and accompany local actors to push their projects to successful results and therewith support the social dialogue in the region. Therefore we have many successful companies in different branches such as: creative industries, food industries, education and sport.

That is why we prepare and conduct many workshops and conferences to help them efficiently plan and design their ideas and help them improve their chances on the labour market.

Comune di Gonnostamatza

Sardinia – ITALY

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Gonnostamatza is a small town of 881 inhabitants. It is located in Sardinia, an Italian region with 377 municipalities.

Organisational Structure:

- Municipal Secretary, who is employed in the Ministry of the Interior and carries out co-ordination tasks and legal-administrative functions for the municipality
- Administrative Area composed by:
 - General Register Office
 - Social Services Office
 - Electoral Office
 - Cultural and Public Education Office
 - Law and Order Office
- Financial Area composed by:
 - Bursary and Tax Office
 - Account Department
- Technical Area composed by:
 - Technical Office
 - General workman

Government Bodies:

- Major elected by citizens with direct and universal suffrage. He is a member of the local council and convene and preside over the meeting of the Local Council.
- Giunta is the executive body of the municipality composed by the Major and 3 assessors, chose by him.
- Local Council is the collegial and elective body which is appointed for 5 years and it exercises direction and political-administrative functions. Gonnostamatza's Council is composed by the Major, 7 majority members and 3 minority members.

Latvian Adult Education Association

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Latvian Adult Education Association (LAEA) is nongovernmental organization, which unites 62 juridical and physical entities – adult education institutions in Latvia. Latvian Adult Education Association is founded in 1993 and its goal is to promote development of non-formal education system in Latvia, participate in creating lifelong learning policy and promote development of civil, democratic and well balanced society. From 1995 Latvian Adult Education Association is member organization of European Adult Education Association. and European Society for Research on the Education of Adults. LAEA is a member of Latvian Platform of Development Education and Civic Alliance – Latvia.

Latvian Adult Education Association is participating in developing National Development Plans and Strategies of adult education., represents non-governmental sector in Supervisory Board of European Social Fund.

Latvian Adult Education Association has remarkable experience in organization of different activities, for example European Adult Education Association`s conference “Equal opportunities for all”, where participants from 24 European countries take part and different European and national educational seminars.

Latvian Adult Education Association has network including adult education organizations of whole Latvia, experienced trainers, approbated programs, methodological and educational materials. In 2010. LAEA has signed European Road safety Charter and promise to contribute to road safety with education.

Main directions of work:

- Development of lifelong learning system in Latvia;
- Methodological and educational support to adult education institutions;
- Education of youth, integration them in labour market and society;
- Civil education for integration in society;
- Integration of retired people and other social risk groups in society.



Macedonian Anti-Poverty Platform

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Macedonian Anti-Poverty Platform (MAPP) is an alliance of civic associations and individuals affiliated with the aim promoting of social equality and justice, participatory democracy and civic solidarity. We, members of the MAPP share the vision for the Republic of Macedonia as a society of prosperity, achieved gender equality and fully established system of democratic and accountable governance. To this end, our platform will seek to initiate public debates related to these issues and will strive to strengthen civil society acting on these fields through networking with other European and international alliances and networks that share the same or similar values.

The Macedonian Anti-Poverty Platform (MAPP) commenced creating and conducting a youth policy on each level through multi sector approach. In order to meet youth needs and interests, MAPP goal is to promote youth organizing, establishing measures and recommendations associated with the youth and their activities, strengthening and participation of youth in the public life and informing them on each level.

Due to the increasing interest to participate in its activities and organization, MAPP has started working in the youth field from 2014. MAPP will propose to the youth to participate in its organizational activities, opportunities for active participation in international youth exchanges, trainings, camps and conferences which are organized by the MAPP, or where MAPP is acting as a promoter or partner organization.

AJITER

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The Youth Association of Terceira Island (AJITER) is a non-profitable organization, created in April 2003. Its main objective is to promote the youngsters' integration in their own communities. We aim to fight the generalized indifference among our youth.

A lot has been done since 2003. We have had a social and community intervention in the most varied youth-related areas, ranging from citizenship education, education and health, risk-behavior prevention, social exclusion prevention, environmental education, among other things.

The year of 2009 was a very important step to our organization, mainly because we adopted a new institutional strategy which gave us the opportunity to grow and to raise the importance and impact of our work in the community.

First of all we changed our institutional image and communication methods to much younger ones, which allowed us to contact in a different way and became closer to young people. With this change we became more able to overcome the challenges of this new era. Besides it, in this particular year we launched the AJITER CARD, which is inspired in the European youth card but at the local level. This project has a social and entrepreneurial dimension also towards solidarity goals. This project has the objective of raising AJITER's institutional dimension. The truth is that we really succeed in this issue. AJITER has about 1.500 members.

Among this, in 2010, we have been declared as a public interest institution by the Portuguese authorities.

About our motivation and our social context we can say that it is very particular because we are situated in a region composed by 9 islands located right in the middle of the Atlantic Ocean, of course that it means that we are in a disadvantaged area, mainly if we consider that the unemployment levels are above the national medium. Considering that we have a very fragile and small economy where poverty and social exclusion risks is at the bottom levels.

Centre of Educational Resources and Training – CERT

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The organization is structured on 3 main departments:

- Projects (in charge of international networking and partnership, implementing international projects and PR)
- Networking (responsible of national and local networking, raising funds, and volunteers management)
- Resources and Training (dealing with educational materials, logistics, data bases of learning e-tools, staff's professional development, research and innovation of learning process).

Raise awareness upon the democratic principles such as: equality, dignity, freedom

Implement national and European educational partnerships

To achieve the stated purpose, CORRT association presently runs the following activities , according to the initial statute of the association:

Organizing training courses and training, seminars, conferences, public debates and events, rallies and other public awareness activities under the law.

Consultancy and advisory for Roma people in finding a job, social and educational registration.

Developing programs and partnership partnerships with public authorities in the country and abroad.

Development of economic activities for self-financing;

Conducting educational programs in community areas such as sport, health, culture, art, entertainment, media, technology, tourism, social, human rights, voluntary animal welfare, environmental protection, national and European policies and legislation, advocacy, sustainable development, education and training;

Organizing social activities (literacy, supporting people with fewer opportunities Roma financial standpoint, educational, geographical, disabled);

Festivals, art events, craft fairs, national and international cultural exchanges.

Youth For Equality

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Youth for Equality

YE is an organization, founded in Slovakia as a local youth initiative with the aim to realise positive changes and develop activities on local but also international level in the field of education, labour market, protection of human rights and environment for personal and professional development of youth and their integration into society. Our organization arranges educational activities, events and workshops. We support social inclusion through labour integration of youth and disadvantaged people.

Organising of local events for youth in order to provide them information and get them know fundamental rights and different opportunities during their life, studies and career in national and international measure to raise employability. Raising awareness campaigns include presentations about Erasmus+ projects, internships, EVS, entrepreneurs programme and so on.

International activities and projects are based on contribution to the engagement of citizens at the democratic life of the European Union, promotion Slovak culture and traditions in multicultural environment. With collaborations of the European associations we organise voluntary events about human rights refugee issues. We have organised international project with the cooperation of Italian and Turkish organisation for support of refugee children. Crossing through 13 European countries, visits of refugee camps, organised public raising awareness meetings increased the interest and our partnerships in the current topic of help to refugees.

INTRODUCTION OF ENTREPRENEURSHIP IN RURAL AREAS

Entrepreneurs create new businesses, open up new markets and contribute to the gross domestic product. The agility and flexibility of entrepreneurs also means entrepreneurs can be an agent for social change and community development. Entrepreneurship in rural areas can lead to positive rural development, if the passion of a social mission is combined with business-like discipline, innovation and determination.

Businesses in rural areas are often set up as social businesses, which achieve a measurable impact alongside a financial return. They are self-sustaining with regards to their income to ensure long-term sustainability and profits are re-invested in the business to enhance positive social change. The tool to achieve this are often innovate business models, building on what resources and skills are locally available. The business model is also oriented towards collaboration rather than competition.

The main objectives of entrepreneurship in rural areas is the creation of jobs, social inclusion and the socio-economic development of the region. Due to the nature of the mission of these types of organizations the financing can often be done through funds from international organizations, such as the European Union.

Women constitute 52% of the total European population but only one-third of self-employed entrepreneur or startups in the EU. Women thus represent a large pool of entrepreneurial potential in Europe that is currently untapped. When establishing and running a business, women face more difficulties than men, mainly in access to finance, training, networking, and in reconciling business and family. Entrepreneurship for women in rural areas can thus use the untapped potential of these women and create socio-economic development in rural areas.

Example of entrepreneurship in rural areas are:

- Agricultural production
- Further processing of agricultural products
- Agro-Tourism and Eco-Tourism
- Cultural tourism
- Health tourism
- Production and Sale of Arts and Crafts

EXAMPLES ABOUT ENTREPRENEURSHIP OF WOMEN IN RURAL AREAS

Bee Honey - Bulgaria

Bee honey from the northeastern region where Boyka Vasileva from the village of Rosenovo, Dobrich municipality is healthy and quality. Bees are grown according to their needs and nature. It also helps preserve biodiversity and avoids all forms of pollution.

There are three apiary available to produce ecologically pure and natural honey. This area is characterized by large arable land and pastures. The land is fertile due to climatic conditions and geographic location.

Mrs. Vassileva is 55 years old and has been a farmer for 4 years, working in a family business and with 2-4 employees. Receives government subsidies for medicines and other bee-keeping products.

From the apiary are produced:

- Acacia honey, characterized by delicate flavor, very pleasant taste and very slow crystallization acacia honey is one of the most preferred. Acacia bee honey is recommended for insomnia, gastrointestinal, bile problems and in all cases when you are eating honey.
- Lime bee honey - bright color, has antimicrobial, anti-inflammatory and some degree of expectorant action, so it is recommended for cold, angina, bronchitis, bronchial asthma.
- Multicolored (herbal) honey - it has valuable nutritional and medicinal qualities as it is collected from different types of Polish and mountainous flowering plants. Multicolored honey is recommended for overweight, for general strengthening of the body, there is an anti-allergic action



Biohotel Kenners Landlust GbR-Germany

Set in a colorful half-timbered house with an annex, Kenners Landlust is an organic hotel in Dübbekold, Görde a rural area in northern central Germany. The hotel is renovated according to environmentally friendly principles using ecologically advisable natural resources wherever possible. The close proximity to farm life, the nature and the Elbe river national park as well as the cultural activity of the region make Kenners Landlust an interesting destination for guests from the city, families and nature and sustainability enthusiasts.

Services include Accommodation in 22 differently sized rooms with a total capacity of 60-80 guests, a 53m² room for seminars, child care and children game rooms, common room with a fireplace, in-house-massage therapy, bicycle and pedelec rental, 24h tea/snack self-service, free shuttle to the train station, guided hiking, readings, and half/full pension, depending on the season. Additionally, the hotel is climate neutral through its sustainable management and compensating investments in Africa and Latin America. For the journey to and from the hotel, reduced train tickets are offered to support further climate friendly actions. Future expansions or restructuring are always preceded by sustainable efficiency reviews.

One motto is 'fresh, fair, unconventional, and cosy'. For the kitchen this means a close, personal connection to regional farmers and fair-trade organic product from other regions and oversea. As a multigeneration hotel it is intended that every generation has its place among a highly interactive body of guests. Inclusion is very important be it the accommodation of handicaps, allergies or food adverse reactions.

Next to the 2 owners there are 3-4 rotating kitchen-chefs with part- and full-time positions, a full-time employee in in the administration, a part- time janitor, between 3-5 apprentices as well as several part- and full-time cleaners/housekeepers depending on the seasonal requirements. Between 1 and 2 employees are needed for the child care depending on the season. Kenners Landlust tries to find a balance between its own needs and the needs of society. Especially people with disadvantages are considered for available positions. Working times are regularly updated to accommodate the individual needs of the employees. Accommodation is provided for a reduced price in close vicinity to the hotel.



Isolperl Di Sara Concu - Italy

Isolperl is a new company born by the will of a young Gonnostramatza's woman entrepreneur. Now their enterprise has 6 employees.

The holder is Sara Concu, a young woman, who decided with the help of one of her friends to realize her dream in Gonnostramatza: the production and marketing of expanded Perlite.

Raw perlite, extracted in Sardinia, is transported to Italy to undergo the expansion process and subsequently resold on the local market with the obviously high purchase costs.

Products for the building industries

Expanded perlite, in the building, finds utility and application in the heat insulation of floor coverings, floors, screeds, floorings countertops, filling of cavities, pre-mixed for plastering. All products are available in different granuloma tries.

Products for the agriculture sector

In the agriculture field, expanded perlite is used in hydroponics, in peat or soil mixtures. Ideal for grassy lawns.



Calcestruzzi preconfezionati
ideali per isolamento termo-acustico
con Perlite Espansa
RISPETTANDO L'AMBIENTE

EDIL 10



Daniela Naumova - Danna Handmade Jewellery - Macedonia

Business. It's something we carry within ourselves, I mean at least in my case. I recently looked at old photos where I noticed that each of them was with an unusual fashion accessory, is it a flower in my mother's hair or pearls, but that love she existed from small legs. Under a particular set of circumstances, I was employed in a Skopje costume jewellery where I worked for several years, but after the birth of my sons, I remained unemployed. I began experimenting with making jewellery since I was enchanted by the beauty of those old pieces, the story they carried both the master and the beautiful women who wore it, that magical story I wanted to capture with my works ... After a year learning my work was recognized and rewarded by USAID and so I opened my first workshop and started building my brand.

In principle, when you strive for something that you want, you do not think how hard it is, you just struggle with the challenges and enjoy the success. All my troubles fall into the water when I hear that I'm familiar with my style and jewellery when someone boasts that I received a gift from Dana's jewelry or have recognized it, from the support of thousands of fans on Facebook or my blog.

Unfortunately, sometimes it will happen on that road and fall, but once again we stand on our feet, the conclusion is that we are wiser and stronger! Success means one way, the steps for which we are moving, and to achieve the goal, to get to the top we must be a flicker, change the strategy, adapt to the circumstances and learn about our own mistakes.

The biggest risk is when I decided to register as a craftsman. I had a good business plan, but all the theory falls into the water if you practically fail to apply it ... fortunately, I managed to keep my brand on the market for three years now, through all the obstacles and throughout the process to get spiritual and material satisfaction.

The inspiration, as I already mentioned, is from the old times, from the material I work with. On one occasion on my fan page, I said that in my jewellery there is always a story, that the stone tells me and that I write it with a wire. So, when I get some crystal, stone, wood, I immediately have a vision of what piece of jewellery I want to translate. Sometimes it happens to me to get out of my dream to make a sketch. From there came the name of one of my collections an ancient queen gave me a dream. The last collection Dragon with fire in the heart was inspired by the beautiful cartoon movie and the dragon with beautiful eyes.

You have to set a goal, know what you are aiming for, be prepared for falls and bugs, but not to be disappointed, but to learn from them! I would recommend that they be persistent, but not forget to enjoy each segment of the road and that only in this way will be successful.

The Women Entrepreneurs In Azores – Portugal

There was a couple on Terceira Island, in the Azores who was a farmer and had lots of cows. The couple had 3 daughters and because of their father's displeasure, there was no man to continue their farming. The owner of the farm contributed to the export of live animals and later in the meat area. Desiring to promote more and more, the meat of the Azores, by having a protected geographical indication, contributed to the projection of the Azores brand in Europe. There, her 3 daughters, all women took the opportunity to create the concept of the brand "Quinta dos Açores".

The "Quinta dos Açores" is part of the following:

- livestock farming;
- industrial;
- tourism;
- pedagogical;
- restoration;
- retail trait



Parte superior do formulário

Europe Regional Development Fund (FEDER) is one of the main financial instruments of European cohesion policy. It aims to contribute to alleviating disparities between the levels of development of European regions and reducing the lag in development of the less favoured regions. Special attention shall be given to regions affected by serious and permanent natural or demographic handicaps such as the northernmost regions with very low population density and island, mountain and mountain regions.

PraTur - Romania

The Praid Commune, located between Sovata and Odorheiu-Secuiesc, is known to be part of the so-called "Triangle of Salt" (Praid-Corund-Sovata). Eva Draghia is the owner of PraTur for 13 years. She is offering tourist packages for groups of foreign tourists. The company can also organize tourist programs for large groups of tourists.

The company has 53 employees and 21 out of season. Groups of tourists enjoy horse riding, camp fire with musicians, traditional dances. The company also has other projects, such as the construction of a camping site. Also unique in Europe, the company organizes weddings and salon receptions.



The Sheltered Workshop - Slovakia



Summary

The Sheltered workshop is providing safe heaven specifically for woman with health handicap of any kind. The place was established in rural town Trnava in 2015 by enthusiastic young woman Barbora Skodova with the aim to create the platform for unemployed women in Trnava region. Under the Shelter are currently working two women with mental disorder with the possibility to participate on daily production of handiworks. The brand was named as StylebyBaska and is well known with its production of wooden and textile decorations as well as with home accessories and promotional items.

Definition

The Shelter is workplace that provides job for disabled people and helps to integrate them back to ordinary life and society as such. We do not have to think twice to realize that the handicap of any kind can be a significant barrier and limitation in daily action of disabled people life. We believe that the most important is to let them know that they do not have to be dependent on other's help for the rest of life.

We also think that if people feel socially included, it gives them new energy, strength and basically the meaning of life. Self-realisation is the way to achieve self-satisfaction Participation on hand-made production and hand-decorated items.

Since they cannot work under the stressful conditions, handiwork with creative materials is for them as a balm on the soul.

This work requires patience, but the pleasure from a perfect products and smile of a satisfied customer is for non-payment.

Purchase Quaranteed Seasonal Ornamental Plants Production Project – Turkey

The Purchase Guaranteed Production Project is a "Rural Development Project" initiated by Muğla Metropolitan Municipality Agricultural Services Department. The first step of this project which aims to solve the problems of our producers experiencing production and marketing problems, to include alternative production items in Muğla agricultural production and to increase the prosperity of our producers is the Purchase Guaranteed Seasonal Ornamental Plants Production Project.

With the Project, it was aimed to produce the seasonal ornamental plants needed by Metropolitan Municipality and district municipalities by Muğla producers who are also provided a new production line for their development.

The municipalities are buying seasonal ornamental plants twice a year, for summer and winter, on the point of flowering the green areas. These purchases are made from provinces like İzmir and Antalya. The project was initiated in order to produce these flowers by Muğla producers.

After the selection of the pilot region for the project, a training program was organized for our producers to start production at the Beyobası district and the producers were subjected to theoretical and practical training. In addition, in order to ensure the sustainability of the education, the Manual of Seasonal Ornamental Plants Cultivation was prepared by Muğla Metropolitan Municipality and distributed to the producers free of charge.



Purchase Quaranteed Seasonal Ornamental Plants Production Project – Turkey

Following the training program, the production started and in the first two seasons, summer and winter, the producers were supported for production consumables and inconsumable. During the entire production season, the production process was under control by our technical staff. Technical support has been provided to the producers on issues such as diseases- damages, production techniques and plant nutrition by regular site visits. In the controlled production process, both the producers were supported and the training process continued.

In this project, which has been previously tried by many institutions around Turkey and mostly has been failed, Beyobası producers have achieved a success of 93% and have guaranteed their existence in this sector. Approximately 10.000.000 seasonal ornamental plants were produced from 2015, which is the beginning of the project, to the present day. The producers are mostly women who are totally producing with the family business mentality and adding value to regional employment and development.



PROBLEMS TO SOLVE FOR INCREASING WOMEN ENTREPRENEURSHIP IN RURAL AREAS

1. Discriminatory laws, regulations and social norms prevent women from starting and consolidating viable businesses

- Lack of gender analysis, awareness of the issues, and political will can lead to discriminatory practices and gender-blind programmes and policies that perpetuate systemic barriers, fail to respond to women entrepreneurs' needs and impede women's empowerment.
- Inequalities in rights and entitlements, whether economic, civil or family are a powerful source of discrimination against women, and can limit their access to and control over resources that are crucial to starting and consolidating a sustainable enterprise.
- Rural women entrepreneurs are often thwarted by discriminatory property, family and inheritance laws and practices. Even when those laws and practices are equitable, women are often unaware of their rights to land and other productive resources or fear a backlash within the family or community if they claim them.
- Social norms and attitudes influence women's and men's choices and opportunities. Women's entrepreneurship is not broadly accepted in many societies and women face attitudinal obstacles in their starting, consolidating and developing a sustainable business. Women often enter a business when they are older, divorced or become household heads. Few young women see business development as an appropriate or viable livelihood option.
- Social norms and attitudes affect the implementation of laws, policies and programmes. Even though relevant laws and regulations may not be discriminatory on paper, discrimination often takes place during their implementation (or lack of implementation).

2. Women face barriers to education, training and information

- Widespread illiteracy, low levels of education and lack of training and business education and experience can limit the capacity of rural women entrepreneurs to consolidate sustainable enterprises. In Bangladesh for example, 76.3% of rural women entrepreneurs have no formal education, and 17% cannot read or write and use mainly manual skills in their businesses.
- Underdeveloped rural infrastructure and services for transport, electricity, and clean water further limit women's access to resources, markets and public services such as healthcare, and lengthen the time needed for household, reproductive and care work. This, added to women's considerable agricultural work, creates time constraints for non-farm business-related activities (including training and seeking information and business services).
- Since women often operate home-based micro enterprises, lack access to transportation, and may be barred from accessing the same networks as men by societal norms and attitudes, their networks and contacts may remain weak while these are critical to connect entrepreneurs to growth opportunities.

3. Limited access to financial and business services affects the growth of rural women's businesses

- Few banks operate in rural areas. Although financial institutions have increased access to micro finance in many countries, loans are seldom large enough to enable significant growth of enterprises.
- Women entrepreneurs, particularly in rural areas, often experience difficulties accessing relevant financial products and services due to a lack of appropriate products, information, understanding of their needs and collateral.
- Business Development Services are not readily available in many rural areas where there is low population density. Where they do exist, women may not access them due to low literacy, education, time, cost and mobility constraints or because these services do not serve their specific needs. Women are left to rely on friends and family for management decisions and other support to their businesses.

4. Women's businesses are largely informal, failing to meet the decent work requirements

- Women-led businesses often concentrate in low paying, feminized markets (handicrafts, agricultural and livestock products for local markets, food processing, sales of goods and services) in the informal economy with no legal registration, no regular workforce with rights and freedom of association, and no adequate operating capital to cover employees' social protection and health benefits.
- The prevailing lack of social protection and control over assets reduces women's possibilities to become
- Entrepreneurs, engage in higher risk and higher return activities, or develop their capacities and protect their health.
- Women's obstacles in accessing domestic and export markets (small scale of operation, lack of transportation and information, and time constraints) limit their capacity to achieve growth, create decent working conditions and build sustainable livelihoods.
- Women engaging in rural businesses with their spouses often invest considerable time, but do not always share decision-making power and may not identify themselves as business owners. This may limit their opportunities to grow professionally, be innovative or demonstrate entrepreneurial attitudes that could lead to business growth.
- Most micro and small businesses, especially those led by women, are underrepresented in employers' associations. Therefore, they lack voice and representation to raise awareness and advocate for their needs.

SOLUTIONS AND SUGGESTIONS TO ASSOCIATION TO WORK MORE ACTIVELY FOR INCREASING WOMEN ENTREPRENEURSHIP IN RURAL AREAS

1. Build an enabling environment for women's entrepreneurship

- Ensure all business and contractual laws are non-discriminatory, including land and property titles. Remove systemic barriers and reform any laws and regulations that may impede women's economic empowerment.
- Ensure that the business regulatory process is simple, cost effective and consolidated. Use popular media, such as radio, to disseminate easy-to-understand regulatory information for illiterate or semi-literate women and men. Develop mechanisms to ensure that business owners can exercise their rights and are not vulnerable to bribery and harassment from officials
- Develop social security (including maternity protection) and childcare schemes to increase women's ability to mitigate risk and engage in their businesses.
- Combine targeted, women-specific programmes and policies with gender mainstreaming in all rural business development initiatives. Involve representatives of rural women entrepreneurs in all enterprise policy and programme development, implementation, monitoring and evaluation work.
- Encourage the national education system to integrate gender-sensitive entrepreneurship education into school curriculum so that young women and men may explore their entrepreneurial potential at an early age and develop positive attitudes about entrepreneurship.
- Collaborate with employers' and workers' organizations, women entrepreneurs' associations, rural communities, the media and other relevant
- Actors to dismantle gender stereotypes and foster gender equality.
- Work with service providers to respond more efficiently to the varied needs and realities of rural women-led enterprises. Engage in dialogue with organizations representing the needs of rural women entrepreneurs.
- Improve the collection and analysis of reliable data on rural women's enterprises to understand their needs and realities and inform policies, including generating better indicators, programme/project evaluations, lessons on what does or does not work and why, and feedback mechanisms.

Civil society, employer and worker organizations, and investors should work to accomplish the following:

2. Strengthen networking and advocacy for women's entrepreneurship

- Strengthen the capacity of rural women entrepreneurs' associations to advocate for and serve the needs of their members, support research on rural women's entrepreneurship (at local, regional or national levels) and disseminate information on good practices in promoting sustainable businesses run by rural women.
- Support mechanisms for building social capital among women entrepreneurs such as cooperatives, self-help groups, rural women's business associations and mentorship programmes.
- Encourage governments and employers organizations to integrate representatives of rural women entrepreneurs in their decision-making mechanisms.
- Engage community leaders, both women and men, as local, regional and national champions to foster support for women's entrepreneurship development.
- Organize special events and contests to raise the profile of women entrepreneurs, particularly those in non-traditional sectors, as illustrated by “The Month of the Woman Entrepreneur (MOWE)”, celebrated annually by local women's organizations with ILO support in nine Eastern and Southern African countries.

3. Improve rural women's entrepreneurial skills and develop gender-sensitive financial and business services

- Support gender-sensitive, demand driven business development services in rural areas and provide gender-sensitive local training and skills upgrading to strengthen women entrepreneurs' business management, marketing and technical skills, with an emphasis on growth sectors, green technologies and safe and sustainable farming and agro-processing practices.
- Promote women's basic education, with a focus on numeracy, literacy, information and communication technologies (ICTs), business management, simple record keeping, marketing, and sustainable (agricultural/non- agricultural) production methods. Make use of experiential learning methods to strengthen rural women's leadership skills and self-confidence.
- Encourage employers' organizations to reach out to rural women entrepreneurs and provide them with gender-sensitive and affordable training, coaching, networking and mentoring services that will develop their growth potential.
- Encourage rural women micro-entrepreneurs to organize collectively in cooperatives, business groups and in other forms that enable economies of scale in production and marketing.
- Raise awareness among financial and micro-finance institutions about rural women entrepreneurs' needs and introduce incentives for them to provide appropriate, accessible and flexible financial products and services (including affordable insurance and savings), at fair interest rates.
- Foster coordination, information exchange, referrals and collaboration among local business development service providers, employers' and women entrepreneurs' associations, NGOs, cooperatives and financial institutions, to improve rural women's access to information and other relevant services.

2. Strengthen networking and advocacy for women's entrepreneurship

- Identify lucrative markets with potential for growth and employment creation, using gender-sensitive value chain analysis. Upgrade clusters/sectors to support the transition of women-led enterprises from informal to formal status.
- Promote green technologies and sustainable farming and agro-processing practices among women entrepreneurs, to improve women's access to eco-friendly growth markets.
- Build the capacity of entrepreneurs' associations to undertake surveys and assess market opportunities and prices, with particularly focus on potential export or domestic niche markets especially suitable for women (e.g. processing organic olive oil, artisanal chocolate making, fair trade, silk production and weaving).
- Train women in improved occupational health and safety measures, quality standards and marketing procedures, particularly for export or more distant or lucrative internal markets that require specific international standards.
- Foster linkages between urban and rural women entrepreneurs' associations to increase the ownership of

3. Improve rural women's entrepreneurial skills and develop gender-sensitive financial and business services (trade fairs).

- Sensitize government decisions makers to recognize that informal economy entrepreneurs and formal work co-exist along a continuum, with informal work lying outside the regulatory framework. Encourage informal sector workers to have representative voices in policy-making processes and move gradually into the formal economy.
- Work with governments to develop social security schemes for men and women informal entrepreneurs, including cash benefits for maternity leave or child cash benefits and childcare arrangements to increase women's ability to mitigate risk and engage in their businesses. These can be funded in a variety of ways, including through contributory tax-based schemes.

BUSINESS IDEAS FOR WOMEN ENTREPRENEURSHIP IN RURAL AREAS

Dehydrating Fruits, Vegetables And Herbs In A Solar Dehydrator In Macedonia

In the Republic of Macedonia fruits with good taste, aroma, color, and excellent quality are produced, due to the climate and the intense radiation of solar energy. The Pelagonija Region, which annually has 200 to 217 sunny days, has excellent potential for the use of solar energy for solar dehydration of fruits, vegetables, and herbs, which is a great deal cheaper than dehydrating using fuel. Moreover, the nutrition value of the product is increasingly better. In addition to this, the use and placement of dehydrated fruits, vegetables, and herbs in the Macedonian, Balkan and European markets go upwards.

We will develop an educational goal, working with students from the local area, which is the temporary hard economic situation in the Republic of Macedonia, where there is a significant number of unemployed, highly educated people, will enable them to work as entrepreneurs, through the opening of their own business. Its social responsibility it will replenish with the employment of persons with a lesser disability.

The Solar Dehydrator will be placed in already built premises in the village of Obrshani, at an 18-kilometer distance of the town Prilep. The repurchasing, washing, cutting and stacking of the fruits will be done in the interior spaces, but the dehydrating will be done in solar dehydrators-3, situated in the garden of the estate.

Besides the regularly employed workers, we will hire two persons with a lesser invalidity, using the state benefits for hiring disabled people.

The total starting investment will be 9.960.708 DEN or 161.969 €. The initial calculations, we think that until the end of 2017, 20.000 packets of dehydrated apples weighing 200g will be sold, with a value of 3.000.000 denars. In the solar dehydrators, which will be situated in an ecologically unpolluted area, the herbs will be dried first, then the vegetables, then the fruits in a period of their mellowing, i.e., ready for use. Those which will not dry, but will be repurchased, will be put in a cooler till their drying.

In the beforehand explored market, we will have low prices and excellent quality, better quality than that of fruits dehydrated with a different type of energy.

Perceiving the good and bad sides of the market, the possibilities and challenges, as well as the nonexistence of this type of dehydrating fruits in Macedonia, the owners are sure that the business will succeed and in the following years of sales, it will spread outside of the country.

The types of funding that we can get are:

- State support;
- Bank loan;
- Crowd funding;
- Financial Aid from the bigger companies;
- Angel Investors.

Having in mind the economic situation in Macedonia, we would probably go for the last option or the bank loan. Since the repay rates of the Macedonian Banks are between 10-15%, the Angel Investors option will suit our case the most. As a new, start-up business we cannot guarantee our success due to the fact that there are many significant competitors which can prevent us from reaching the top of the success. In Macedonia, the prices for the materials and the seeds vary, we think that it is a threat for us because maybe in Market A the price will be 1 € and in Market B the price will be 5 €. If we buy all our equipment from the Market B, we will experience a financial instability. Another weakness of ours is that if our products are not being sold as fast as we calculate, they may lose their quality, and losing the quality means having less profit which is not a good thing for a start-up company. Since there are many competitors on the markets in Macedonia and especially in the European Union, there will be no surprise if the demand of the dehydrated fruits raises and their stock in the farms becomes less available.

BUSINESS IDEAS FOR WOMEN ENTREPRENEURSHIP IN RURAL AREAS



DONNE FUNGO



Mushroom Farming: Business Idea for Women Entrepreneurs in Rural Areas

Donne Fungo provides fresh and healthy mushrooms to hotels and restaurants in urban areas. Production takes place in rural areas and is carried out by women to empower their economic possibilities and strengthen their status. Using coffee ground as a free resource and growing mushrooms in private basements leads to a low risk and a low investment business model with the possibility of high. This idea is proposing a general and strategic guideline which can be used in various rural areas across Europe. As a result it has to be adapted to the local requirements.

Vision statement

The Vision of **Donne Fungo** is to develop profit making enterprises for women in rural areas and become one of the major suppliers of quality mushrooms for urban areas.

Mission statement

We intend to practice sustainable farming producing fresh and healthy shiitake and oyster mushrooms using coffee waste that is collected for free in cafés and restaurants.

Concept

Women in rural areas establish a Cooperative of mushroom growers, preferably consisting of minimum 5 people, using the basements of their houses for producing shiitake and oyster mushrooms. The process and the technique is relatively easy and - once established - not too labor intense which makes it perfect for female producers. Besides growing and surveying the yield, the mushroom growers are responsible for packing. One woman of the Cooperative is chosen as a Representative and Manager. Her tasks are accounting, marketing, sales, and deliveries. Packed units of mushrooms are delivered directly to hotels and restaurants in the nearby urban areas.

Market and Competitors

Donne fungo aims to establish a new brand in the healthy and ecological food industry which is a growing market. Higher quality hotels and restaurants are the main customers with their cooks as decision makers of buying fresh products on a regular basis (several times per week/ daily) and in small or medium scales. **Donne fungo** will have to compete with supermarkets, local markets, and foreign suppliers.

Specialties & Advantages

Through the growing of ecological mushrooms **Donne Fungo** is able to provide healthy food. Short distances between the rural area and the urban centre and delivery on demand assures fresh and best quality. Using free coffee ground as a resource combines the idea of Upcycling waste products with the idea of lowering the investment cost and ongoing cost. The business is created and carried out by women which strengthens the local rural economy, socializes and empowers woman. An all year round availability of mushrooms and the structure of the Cooperative can address regular orders as well as high demands.

Marketing

Donne fungo will advertise their products on the company's webpage, local newspapers, and establish a network, using contacts as well as directly addressing hotels and restaurants.

BUSINESS IDEAS FOR WOMEN ENTREPRENEURSHIP IN RURAL AREAS

Investments

Investments to start the Cooperative are relatively low due to use of available resources like the growing location in the basements and the coffee ground. Additional materials such as Mycelium, bags, tools, crates are cost extensive. The position as a Manager will demand bigger investments in the beginning such as computer, a car and office supplies. Start-up capital for the first year will be covered by private savings, and loan from family and friends. Depending on the country, and the availability especially of a car and a computer, this amount lies between 300 € (car & computer already available) and 10.000 € (all materials, car and computer needs to be purchased).

Finance

In this case we underlay a Cooperative of five mushroom growers and one manager. The Cooperative is paying an ensured basic salary which raises according to profit. The average price per kilogram mushrooms is set at 25 €. An estimation of the 1st year yield of 720 kg is realistic, also taking into account some necessary phases of possible optimization.

Revenue

1st year: Start the Cooperative, Basic investment, First yields

Estimated Income through mushroom production: 16.500 €

Estimated Investments (incl. car & computer) and Expenses including Taxes and salaries: 16.300 €

Estimated Profit: 200 €

2nd year: Increasing yield, Raise salaries

Estimated Income through mushroom production: 23.000 €

Estimated Expenses including Taxes and higher salaries: 18.000 €

Estimated Profit: 5.000 €

3rd year: Enlarge Cooperation (1-2 more growers), Increasing yield, Raise salaries, reinvest profit

Estimated Income through mushroom production: 35.000 €

Estimated Expenses including Taxes and higher salaries: 25.000 €

Estimated Profit: 10.000 €

Natural Beauty

The business is based on producing lavender, calendula and chamomile and manufacturing bio cosmetics, Involving in this way the women from the rural area in the work field.

LONG TERM GOALS

To develop a culture on using bio cosmetics

SHORT TERM GOALS

To increase the awareness of the benefits of natural cosmetics

The business is a start-up and it will access to European funds. It is a new innovative business for that rural area.

It is a partnership between women working in this business. They will receive a percentage of the total business amount.

BUSINESS IDEAS FOR WOMEN ENTREPRENEURSHIP IN RURAL AREAS

PROBLEMS

- The people are scared about this new idea of using the natural potential.
- Bureaucracy in Romania can be an obstacle because the money can be obtaining in longer time than was written in projects

PRODUCT AND SERVICES OFFERED

Skin and body products that will be developed:

- Lipsticks
- Face creams
- Body creams
- Massage oils
- Soaps

The products will be sold with internet channels and in organic shops.

The main location is in Romania in the south part of the country, in Dolj.

NUMBER OF EMPLOYEES

Natural Beauty will have 6 employees:

- 2 working on the fields
- 2 manufacturing the products
- 1 accountant
- 1 seller

FINANCIAL

- in the first part of the year when we will start growing lavender camomile calendula and bees we will receive 35000€
- The income from the selected products will be reinvested in buying new equipment and more plants

The vending strategies will be centred on the clients needs and affordable price, satisfaction guarantee and concealing.

The products will be sold directly from our factory also indirectly through our web page or social media and with retailing stores.

Lower initial price that will increase by the time.

Babicka Cooperation: Grandma Knows Everything

Mission

Babicka Corporation aims at uniting women in the rural area of Zilina in Slovakia. The focus of this comprehensive structure is to provide a sustainable income, possibilities of socializing, reduce unemployment and provide a platform to preserve Slovakian culture and heritage. The idea is to create a flexible and holistic approach that entails all aspects of the traditional rural lifestyle. Five pillars are set as a foundation to the project. SPEEQ: Sustainability and Personality as the central approach, Empowerment of women, transfer of Experience, and Quality of the output. The spirit of the work is not financial. The main goal is the support of disadvantaged groups.

Structure and Management

The structure of the enterprise is holistic and flexible. Central basis of Babicka Corporation is a farm in Trnovo in Zilina, Slovakia. The farm comprises of multiple buildings/rooms used for several purposes providing space for administration, accommodation for staff and guests, a kitchen and storage facilities in the main areas. Additionally, facilities for several seminars will be created including a separate kitchen for cooking seminars, a handicraft workshop and storage, Gardening and small-scale farming seminars, as well as a shop for self-made products. The farm will be mostly self-sufficient or relying on regional products.

Services

Babicka Corporation offers seminars on Slovakian traditional lifestyle as well as handicraft products. Optional services are summer camps themed with traditional culture and lifestyle, agritourism and the provision of space for external activities like teambuilding seminars. Everyone is welcome at Babicka, be it groups of students and children, people stressed from their daily city life, tourists, or anyone that wants to learn the traditional way of life, as Babicka knows everything.

Location

Babicka Corporation restores not only the status of Slovakian traditions; it also utilizes the abandoned agricultural landscape of Slovakia. The location within the Slovakian nature provides for the perfect balance between education and relaxation. The proximity to the popular Tatras mountain-range, the neighbouring countries Czech Republic and Poland, and train as well as highway connections provides a unique opportunity for this project

Concept

The concept idea of Babicka Corporation is a rural building set that allows any person from rural areas to create their own business according to their background and possibilities and predisposition as well the available market. Workshops, Handicraft, Farming, Gardening, Agritourism, and the production of food and hygiene products are the most promising enterprises for rural areas

Financial Sources

The Central Office of Labour Social Affairs and Family approves shelter workshops including funding of people with handicap. They support salaries as well as equipment. On European Union Level there is the European Social Fund that specifically funds projects that aim at improving the participation of women in the employment market. For additional individual funding for socially or culturally valuable projects the utility of crowdfunding and private sponsoring of culture or tradition foundations is advisable

Risks

Each pillar has specific risks. The production of food is accommodated by possible legal requirements regarding hygiene and health or specific certifications. The production of organic material requires certification for all ingredients according to organic standards. This could involve the farm and soil. Before purchase or utilization, the soil should be checked for eventual contamination. Costs for raw material could rise. Regional products are seasonal. The bankruptcy of a deliverer could lead to shortages that could be expensive or impossible to compensate. Agritourism is highly depend on the guests and high expenses for marketing might be required. The market for handmade handicraft might collapse. Climate change affects the attraction of the nature as well as the possibility of outdoor activities. Political issues might influence the flow of tourists and the reliability of laws. European Union funds require originality and often administrative or legal support of local or regional authorities. Lack of transparency.

**This Handbook Is Published By Participants Of Training Course
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