

LEADER a policy to boost rural female entrepreneurship in Murcia

Catalina Nicolás Martínez*  <https://orcid.org/0000-0002-5641-8735>

Universidad de Murcia, España, catalina.nicolas@um.es

César García Pina  <https://orcid.org/0000-0002-0638-3415>

Universidad de Murcia, España, cgar pina@gmail.com

Ángel Manzanares Gutiérrez

 <https://orcid.org/0000-0002-3382-1687>

Universidad de Extremadura, España, amanzanares@unex.es

Prudencio José Riquelme Perea

 <https://orcid.org/0000-0001-9358-6554>

Universidad de Murcia, España, halconps@um.es

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Fátima
Maris Hernández

*Corresponding
author : Catalina
Nicolás Martínez,
catalina.nicolas@um.es

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Abstract: Rural women have evolved in recent decades, being considered a fundamental actor for the revitalization of the territory by rural development policies. In the literature (Stough, 2016; Bjärstig y Sandström, 2017; Navarro *et al.*, 2018b), it is speculated that these policies, together with the alternative activity to agriculture, have encouraged women to become empowered by start a business and, with their activity, energize the rural environment. In order to contribute to the knowledge of the effectiveness of rural development policies, this research is proposed in which the cases of eleven female entrepreneurs benefiting from LEADER policies in Murcia (Spain) at least fifteen years ago are analyzed. The results indicate that female entrepreneurship caused both the dynamization of the territory and the professional development of rural women. In addition, it was observed that these policies attract women with distinctive characteristics and that the LEADER policy was decisive for them to decide to become entrepreneurs.

Key words: LEADER initiatives, rural women, rural entrepreneurs, revitalization of the territory, Region of Murcia.

Resumen: La mujer rural ha evolucionado en las últimas décadas, siendo considerada actor fundamental para la dinamización del territorio por las políticas de desarrollo rural. En la literatura (Stough, 2016; Bjärstig y Sandström, 2017; Navarro *et al.*, 2018b), se especula que estas políticas, junto con la actividad alternativa a la agricultura, han fomentado que las mujeres se empoderen al emprender y, con ello, dinamicen el medio rural. Para contribuir al conocimiento de la efectividad de las políticas de desarrollo rural se plantea esta investigación en la que se analizan los casos de 11 emprendedoras

beneficiarias de políticas LEADER en Murcia (España) desde hace, al menos, quince años. Los resultados indican que el emprendimiento femenino provocó tanto la dinamización del territorio como el desarrollo profesional de las mujeres rurales. Además, se observó que estas políticas atraen a mujeres con características distintivas y que la política LEADER fue determinante para que decidieran convertirse en emprendedoras.

Palabras clave: política LEADER, mujer rural, emprendedoras rurales, dinamización del territorio, Región de Murcia.

Introduction

Countries differ from each other mainly because of the resources they possess, as well as their different lifestyles. But these differences do not only occur from one nation to another; within the same country, large differences can be found among its territories (De Maya *et al.*, 2020). Therefore, within the same country, the rural and urban environments have been considered different for decades, due to both the different lifestyles and the existing productive systems (van der Ploeg *et al.*, 2015). These differences have their origin in the economic and social transformations that took place during World War II, which had a different impact on the territory, even within the rural milieu (Rodríguez, 2000). There were phenomena of emigration, loss of economic activity and services, in the context of the crisis of traditional agriculture (Esparcia, 2004).

As a result, rural areas were practically marginalized, both physically and economically, with social structures also very deteriorated, due to the serious depopulation that was affecting these areas (Esparcia, 2004; Nieto and Gurría, 2005). The depopulation of rural areas has occurred mainly due to the exodus of young people and adults, combined with a low birth rate and an aging population. In addition, the depopulation of rural areas also affects the environment and the quality of life of its residents. In addition to this, there is also the loss of human capital, particularly of the most entrepreneurial in the area, which decreases economic dynamism (Pinilla and Sáez, 2017), since the literature (Nicolás *et al.*, 2019) indicates that young people are usually more entrepreneurial.

This all resulted in strong socioeconomic differences between rural and urban areas, because while rural areas seemed to lose their attractiveness for the population, urban territories became areas that generated employment, activity and wealth (Nieto and Gurría, 2005; Nieto and Cárdenas, 2015 and 2017).

However, in the 1980s, the process of industrial reconversion took place. This process caused large pockets of unemployment in urban areas, loss of attractiveness and the transition from a service economy to an information economy. This transition generated increasingly skilled employment, to which the unskilled agricultural surplus did not have access (Nieto and Gurriá, 2005).

But the process of globalization, the difficulties of European agriculture and the exhaustion of the Common Agricultural Policy (CAP) promoted new economic activities in rural areas. The rural environment ceased to base its economy on agricultural and livestock production, giving importance to activities related to leisure, recreation, recreational activities, population movement, greater interpersonal relationships... Hence, Europe is developing new rural development policies that are not based exclusively on agriculture (Navarro *et al.*, 2008; Lukic and Obad, 2016). Therefore, it is considered that if the rural environment has to be developed, it is necessary to optimize its communications. Improving the accessibility of these territories (rail and road) would make it possible to minimize the peripheral situation and integrate rural populations into the territory as a whole. In addition, this would also lead to the integration of market opportunities, both in the agricultural and industrial sectors (Cánoves *et al.*, 2006).

Since then, the rural environment has evolved more dynamically, with barriers disappearing for exchanging ideas, messages, products and services, as well as for the movement of people (Rizzo, 2013). It has mainly been the improvements in infrastructure and communications that have made it possible for the rural world to advance in the face of the isolation it suffered (García, 2011; Cárdenas and Nieto, 2016). Therefore, the rural environment is currently associated with the term development, but there are still uncontrollable developments related to demographic, socioeconomic and territorial imbalances, such as depopulation, masculinization, advanced age levels, higher levels of poverty, lower wages, supply of fewer skilled jobs, institutional weakness, insufficient infrastructure, poor communications... (Hervás and Castelló, 2014; Dax and Fisher, 2018).

The change in the rural environment has affected women's lifestyle to a greater extent, which is why both Law 45/2007, for the Sustainable Development of the Rural Environment (BOE, 2007), the CAP, and the community initiative for rural development LEADER (French acronym for Liaisons entre Activités de Développement de L'Économie Rural, which stands for Links between Actions for the Development of the Rural Economy) insist on the importance of this group to achieve their objectives

(Björstig and Sandström, 2017). These indicate that it is necessary to empower women, encouraging their training and leadership, establishing family and work reconciliation measures to encourage them to become entrepreneurs (Navarro *et al.*, 2008; Stough, 2016; Navarro *et al.*, 2018b).

Based on the above, this research was proposed to contribute to the knowledge of the effectiveness of rural development policies; that is, to verify whether these measures have promoted the dynamization of the rural territory through female entrepreneurship. To meet this objective, this paper first analyzes the literature on LEADER policies and rural women. Secondly, following the case study methodology, we study the role of LEADER policy and the promotion of female entrepreneurship, analyzing the personal and professional characteristics of 11 female entrepreneurs who have received LEADER aid for more than fifteen years, as well as the characteristics of the companies they started up.

The entrepreneurs were from rural areas of the Region of Murcia, an autonomous community located in southeastern Spain. This territory, with a long tradition in the agricultural sector, is considered in agricultural circles as the “Orchard of Europe”. Finally, in the conclusions section, the empowerment observed in rural women is highlighted, since, thanks to LEADER support, they decide to become entrepreneurs and, with this economic activity, revitalize the rural environment. But that is not all, it has also been possible to identify distinctive personal and family characteristics of these rural women, as well as their entrepreneurial process.

Rural Development Initiative LEADER and rural women

Since the 1950s, the European rural environment has been suffering from economic and social deterioration caused by economic transformations and restructuring of the agricultural sector (Cárdenas and Nieto, 2020). In those years, agriculture went from subsistence to competitive, requiring investment and business modernization that not all farmers were able to assume. Meanwhile, in urban areas, the industrial economy developed and years later the service economy, thanks to public policies of investment concentration. These circumstances are the cause of the socioeconomic differences between rural and urban areas, since for the concentration of productive investments, the urban part becomes nuclei generating employment, activities and wealth (Méndez and Caravaca, 1996; Nieto *et al.*, 2019).

Years later, in the late seventies and early eighties, the economic crisis of oil prices changed the situation in rural and urban areas. The urban environment is falling into economic regression, and workers from rural areas are unable to find employment in it. For this reason, the administration's effort is focused on maintaining the population in rural areas, based on the assumption that the socioeconomic characteristics of urban areas should be equalized with rural areas and thus reduce migration flows to the cities (Nieto and Cárdenas, 2017).

This argument, reflected in European Union documents such as "The Future of the Rural World" (Commission of the European Communities, 1988) and the European Spatial Development Perspective (Committee on Spatial Development, 1999), has led to the design of new aid for rural development based on three aspects: 1) to equalize the standard of living between urban and rural areas; 2) to promote the establishment of diversified productive activities, strengthening the industrial and service sectors; and 3) to curb the depopulation and decline of rural areas (Cánoves *et al.*, 2006; Lukic and Obad, 2016).

In order to improve the standard of living in the rural environment, the diversification of activities is enhanced, having the local environment as the source of the main actors and initiatives (Esparcia *et al.*, 2016; Moyano *et al.*, 2017). From this perspective, the focus of attention focuses on the tourism sector, considering that it is and will be an essential factor for developing rural areas, by generating new income opportunities for its population with the natural resources that the territory possesses (Loscertales, 1999; Navarro *et al.*, 2018a).

It is also considered necessary to take measures in the agricultural sector, since its evolution in recent years has revealed its incapacity to develop rural areas (Majoral and Sánchez, 2001). Thus, from Europe, models are proposed to recover abandoned activities, develop others with which to use new technologies and changes in demand, stimulate the actors to carry them out, as well as mobilize these actors in the local context with the appropriate tools (Esparcia *et al.*, 2016; Moyano *et al.*, 2017).

In order to mobilize the rural environment, the European Union has implemented a number of actions, such as the Structural Fund reforms carried out in the 1980s, the various changes to the CAP (in which contributions to diversify activities were increased and the number of direct aids to production was reduced), the creation of the concept of rural development in the Cork Declaration (European Conference, 1996) or the promotion of local public management by developing the bottom-up methodology with the creation

of the LEADER I initiative in 1991 (Nieto and Cárdenas, 2017; Nieto *et al.*, 2019; Miles and Morrison, 2020).

Specifically, on March 15, 1991, the Community Initiative LEADER I was created within the Commission for Agriculture, Fisheries and Rural Development [Comisión de Agricultura, Pesca y Desarrollo Rural], in accordance with Article 11 of Regulation (EEC) No. 4253/88 (Official Journal of the European Union, 1988). It was created as an alternative for rural community areas affected by the conversion of the CAP, in order to support the development of rural areas located in the less developed regions of the European Union (Objective 1 regions) or rural areas in other regions (Objective 5b). The regions benefiting from these LEADER initiatives have changed over the years, extending to the entire territory, as shown in Table 1¹.

The objective of the LEADER initiative was to demonstrate that it was possible to promote the development of rural areas through an integrated approach, conceived at the local level with the participation of the population concerned through their institutions and representative organizations (the Local Action Groups). In other words, the LEADER methodology, within European Union policies, stands out for its original approach, since it encourages the organization of local groups to design the development projects they consider most appropriate, rather than the implementation of a series of general programs designed by the European Commission itself. In other words, it is a decentralized development policy, in which the initiative and the leading role are ceded to those who will be the beneficiaries (Ruiz *et al.*, 2000).

Therefore, it is understood that this initiative attempts to alleviate structural imbalances, the aging of the population, the disappearance or deterioration of public and private services, and the scarce renewal of traditional activities (MAPA, 2004; Blanco and Benayas, 1994; Moyano *et al.*, 2017). Seven different measures (productive and non-productive) were partially financed by the Development Programs through global grants. These measures are shown in Table 2.

As can be seen, it was measure 3, related to the financing of facilities and improvements to private homes, tourist and leisure establishments and facilities that favor the creation of an environmentally friendly tourism offer, that was given the greatest importance, with 51.8% of financing.

It should also be noted that the LEADER initiative is governed by the principle of co-financing in its aid, so that in addition to subsidies from

1 All tables and figures can be found in the Annex at the end of this article (Editor's note).

the European Union, contributions from national public funds and private agents must be added. Table 3 shows the distribution of budgetary burdens. It is important to note that the percentage distribution of the budget shown in Table 3 is an average, since there are many different varieties in the different projects, in which the same proportionality between private and public agents is not necessarily maintained.

Therefore, the LEADER method was presented as a totally different model for rural development, appearing concepts such as endogenous, integrated, innovative, demonstrative and participatory (MAPA, 1998; Esparcia *et al.*, 2016). This new way of thinking has caused, in many of the benefited territories, the beginning of a positive dynamic of global and integral development that has led to an increase in economic activity and a decrease in depopulation (Cárdenas and Nieto, 2020).

It also changed the way the population acted, which became the real driving force behind the development of activities, the objective of this community initiative. As a result, several areas benefiting from LEADER policies show a dynamism that has been increasing year after year since 1990, which contrasts with what happened until then, where marginalization had been on the rise since the middle of the twentieth century. For this reason, the implementation of policies aimed at alleviating territorial imbalances is considered to be the cause of the change that has occurred (Hernández *et al.*, 2008; Moyano *et al.*, 2017).

Precisely, the LEADER method attends to the double dimension of rural development (Esparcia, 2012; Nieto and Cárdenas, 2018). The first is the diversification of production, comprising traditional and more innovative sectors. For this reason, when the term rural development is analyzed, the focus is mainly on the rural tourism sector, although any type of sector in general is not forgotten, taking into account those strategic sectors that are related to the environment and training. The second dimension of rural development is the dynamization of local society. This axis concerns to a greater extent the managers of the LEADER initiative, aiming to involve it in strategic decision-making and to develop the human capital that performs the role of actor and benefactor (Esparcia *et al.*, 2016; Nieto and Cárdenas, 2017).

Law 45/2007, for the Sustainable Development of the Rural Environment (BOE, 2007), and the CAP go further, identifying women as the main actors in the development of the rural environment. In fact, the CAP defines rural women as a fundamental agent for developing positive effects in the rural environment, not only in terms of productive activity.

Along the same lines, Aguilar *et al.* (2009), Navarro *et al.* (2014) or Navarro *et al.* (2018b) show that these women are a preferential group in both national and European Rural Development Policies. Moreover, there is research that concludes, for the case of the Pyrenees, that the LEADER method is mostly female (Hervás and Castelló, 2014), which highlights the involvement and advancement of women in rural areas in terms of growth and development of their environment (Stough, 2016).

Also, there are authors who argue that it is the functions that rural women develop that make them so necessary and beneficial to the territory (Navarro *et al.*, 2008; Navarro *et al.*, 2014; Navarro *et al.*, 2018b). These functions are shown in Figure 1. An analysis of these functions shows that they are a source of employment for rural women, whether employed or self-employed; the professional opportunities for these functions are shown in Figure 2. In summary, the functions that rural women perform on a daily basis –despite being the effect of the secondary and subsidiary female role in the labor arena (López *et al.*, 2019)– are a source of opportunities for them to become entrepreneurs (Navarro *et al.*, 2014; Nicolás *et al.*, 2019).

However, there is debate in the literature as to whether self-employment policies, such as LEADER, can be detrimental to rural women. Ehlers and Main (1998) or Navarro *et al.* (2018b) claim that they entrench the secondary role of women in the labor market and, in addition, they must take responsibility for a possible business failure. But Grasmuck and Espinal (2000), Nicolás and Rubio (2016) and Nicolás *et al.* (2019) understand that the entrepreneur contributes to family maintenance, achieving greater autonomy and capacity to make decisions in the professional and social spheres.

This empowerment of women can provoke conflicts, due to the entrenchment of the patriarchal ideology that still exists today in most rural territories. Grasmuck and Espinal (2000) specify that women must subordinate their obligations as entrepreneurs to family obligations; and if the business is successful, men may see their status in the home threatened, hence tensions and disputes may arise in the private sphere.

This provokes reflection on the efficiency of rural development policies, that is, if these policies, in addition to energizing and developing the rural environment, also empower the entrepreneurial beneficiary of a policy, LEADER.

Methodology

The objective of this research is to advance knowledge on the effectiveness of rural development policies and to verify whether these measures dynamize the rural environment through entrepreneurship and female empowerment. To achieve this objective, following Darke *et al.* (1998), a case study is proposed, which is an appropriate methodology when a research project seeks to explain phenomena whose theoretical development is in the early stages of formalization, as is the case here. The appropriate method for this study is the in-depth interview, since personalized and subjective information relevant to the research can be obtained.

Sample

There is no agreement on the ideal number of cases when working with this methodology. Some research (Yin, 1989; Eisenhardt, 1989; Martínez, 2006) indicates that between four and ten cases work properly; with fewer than four it is difficult to generate a complex theory and it is perhaps empirically inconvenient; with more than ten cases, the research can become complex due to the volume of data. The present work has a sample of 11 women. This was the number with which we began to saturate the information collected.

The population was obtained from the database of the LEADER community initiative in Murcia. The reason for choosing this autonomous community is due to the results highlighted by Martínez *et al.* (2007), which put the Spanish average of files at 34.68% and investments at 33.33%, almost ten percentage points below the average for Murcia, whose figures were 43.4% and 40.3%, respectively.

The LEADER initiative's area of action in the Region of Murcia consisted of the regions of the Northwest, Río Mula (except Sierra Espuña) and Pedanías Altas de Lorca. Specifically, this area amounted to a total of 3,693 square kilometers and more than 85,000 residents. In the first LEADER initiative alone, almost seven million euros were invested in Murcia, contributed by the European Union, the Central, Autonomous and Local Administrations, and private initiative. This figure reached 29,303 million euros in the third edition of the LEADER program in Murcia (García, 2011). It should be emphasized that all the women entrepreneurs in the sample applied for LEADER grants in the first three editions.

As shown in Figure 3, the Region of Murcia is located in southeastern Spain, occupies an area of 11,317 km² and is made up of both mountainous

areas (being located at the eastern end of the Betic Mountains) and coastal areas (being located in the center of the peninsular Mediterranean Arc). It is home to the Mar Menor, the largest permanent saltwater lagoon in Europe (with 180 km² of surface area). The delimitation of its rural and urban areas is also shown in Figure 3.

The distribution of the population among its municipalities is shown in Figure 4. The highest concentration of population is observed in the three cities of the region: Murcia, Cartagena and Lorca. It should be noted that the capital (Murcia) is the seventh most populated city in Spain. But not only that, as expected, Figure 4 shows that rural areas have a lower population density than urban areas.

Three criteria were taken into consideration to select the cases that form the sample for this study:

- 1) Be a woman.
- 2) To have launched an entrepreneurial initiative in the rural environment.
- 3) Be a beneficiary of a LEADER policy in the Region of Murcia.

The characteristics of the 11 rural women entrepreneurs in the sample are shown in Table 4.

Data collection

Information was gathered through personal interviews with 11 rural women entrepreneurs. The method of information collection was carried out by direct interview that allows interaction with the interviewees, thus solving any doubts that may arise. The interviews were conducted between May 3 and October 23, 2018, and their duration ranged from 40 to 100 minutes.

The interviews were prepared in advance, using a questionnaire as a script, which was tested with a pilot case in order to consider it definitive. The questionnaire consists of 69 questions structured in eight blocks: general data, educational data, professional experience, data on household members, distribution of household tasks, data on your company, data on the creation of your company and other data.

Results

The results have been structured considering whether the information analyzed deals with the personal and professional characteristics of rural women or with the entrepreneurial process they started more than fifteen years ago, as shown below.

Characterization of rural women entrepreneurs

The results of the interviews made it possible to characterize the rural women who founded their businesses with the help of the LEADER initiative. The results indicated that they are middle-aged and even older in some cases; specifically, their ages range from 30 to 51 years old. This situation coincides with that observed in the literature (Navarro *et al.*, 2018a), which states that both young population, who are starting out in the activity, and adult population who do so to create their own business or to seek a supplement to family income, undertake entrepreneurship.

100% of the entrepreneurs were Spanish women and the majority were married, with the exceptions of entrepreneur 3 (separated) and entrepreneur 9 (single). Apart from entrepreneurs 9 and 5, they had children who were studying at the time they founded their company, specifically two children, except for entrepreneur 8 who had three.

Table 5 shows that most of the women interviewed had a higher level of education; eight of the 11 women entrepreneurs had completed university studies. These results coincide with those of Navarro *et al.* (2014), who state that rural women tend to go to the city for training. The exception to this situation is found in entrepreneurs 5, 8 and 11. Two of the latter explained their level of education as follows: “My mother used to say that we women didn’t need it, because then we would get married” (entrepreneur 5); and entrepreneur 11 indicated, “I would have liked to study more, but for personal reasons I could not continue with my studies.” In addition, all three of them emphasized that they had taken several courses in order to have adequate training with which to run their companies.

But it was not only the least trained, all the interviewees updated their training almost every year, as can be seen from the following statements:

Yes, the truth is that I take courses almost every year. Before, management and administration and all that, which was what I used to do to help my husband in the business we were running. And now everything I do is related to tourism (entrepreneur 5).

Training on rural issues is a regular occurrence. Right now I am perfecting my English, because I had forgotten it quite a bit. I am taking one of those courses (entrepreneur 6).

Although they regularly took courses, most of them did not know what they should be trained in the future, as shown by entrepreneur 3: “I don’t have something in mind right now”, and 6:

Since everyone is always on the internet and all that, and also as freelancers and stuff, they send us a lot of information. There are always courses to do. And LEADER sends one to us and there's always one that we do. We are always busy. But let's say that the training is continuous with respect to the rural world.

Most of the women entrepreneurs (1, 2, 8, 9, 10 and 11) agreed that they would like to continue training in the future. It is considered that the statements of these six women entrepreneurs were related to their age, as they were the youngest interviewees. Younger age is associated with less experience, which implies that they felt they needed more training to make up for less experience or, simply, that being the youngest, they were less reluctant to continue training.

As was the case with the training update, there was also unanimity in the professional experience of the entrepreneurs. All of them had worked prior to the creation of their companies, but only entrepreneurs 2 and 7 had professional experience in the sector in which they had founded their companies.

When they were asked if they had formed a business prior to their current one, only women entrepreneurs 1, 7, 10 and 11 said no. The remaining seven had had other businesses before, three of which are still active (entrepreneurs 2, 4 and 9). The remaining seven had had other businesses before, of which three are still active (entrepreneurs 2, 4 and 9).

To delve deeper into personal characteristics, they were asked about the management of their households, essential information to know whether rural women continue to play the role that patriarchal society attributes to them (Navarro *et al.*, 2014; Nicolás *et al.*, 2018). Thus, starting with the number of household members, it was observed that the figures ranged from three to five, with households consisting of four members being predominant, as was the case with entrepreneurs 1, 2, 4, 6, 7 and 11. The exception at this point was found in entrepreneur 9, since she lived alone.

Regarding the situation of the husbands, most of them were working, except for the husband of entrepreneur 5, who had retired, and the husband of entrepreneur 11, who was unemployed after closing his business of more than thirty years due to the severe economic crisis that began at the end of 2007. It should be noted that there were husbands (entrepreneurs 2 and 8) who worked in the company founded by the rural woman in this study.

As regards the situation of the children, it was found that, in most cases, they remained at home, as they were studying when the women became entrepreneurs (entrepreneurs 1, 2, 3, 4, 6, 7, 8, 10 and 11). The exception was entrepreneur 5, whose children had become independent; however, her household consisted of three members because she was caring for her father.

Once the components of the household had been identified, we analyzed how the household chores were distributed. Beginning with the hours of dedication, it was striking that when asked how many hours a week they spent on these tasks, the majority responded that they spent considerably more than eight hours (the maximum reflected in the questionnaire). However, entrepreneurs 3 and 4 stated that they spend an average of four to six hours; while entrepreneur 7 indicated zero to two hours. This decrease in time is justified by the fact that these entrepreneurs had hired a domestic employee.

The three previous women entrepreneurs stated that they spent less than eight hours on housework, but in reality, five interviewees had a maid to do housework (entrepreneurs 2, 3, 4, 7 and 11). However, the hours for which she was hired differed. In the case of entrepreneur 2, the employee was hired for three hours; in the case of entrepreneur 11, four hours; in the cases of entrepreneurs 4 and 7, eight hours; and in the case of entrepreneur 3, 15 hours. However, the entrepreneur 5, although she indicated that she had not hired a maid, stated: "Lately a girl has been coming to take care of my father, but she doesn't do anything at my house". Therefore, although she did not have an employee for tasks that the entrepreneur considered to be household tasks, she did perform the task of caring for an elderly person.

Table 6 shows the distribution of tasks among family members (excluding the interviewee). At first glance, one might think that, in most cases, there was an equitable distribution. However, it was found that although other members of the household collaborated, the weight of the tasks continued to remain with them. It was observed that in the household of entrepreneur 7 there was greater sharing, followed by entrepreneur 1, while the opposite was found in the households of entrepreneurs 5 and 11.

It should be noted that the household of entrepreneur 5 had special characteristics, as the spouse had a severe disability. However, the case of entrepreneur 11 was really striking: although the husband and son were unemployed and the daughter was a student, none of them performed any tasks. In fact, all of them were the responsibility of the entrepreneur, even though she was the only one who worked outside the home. Hence, the entrepreneur's statement: "If they would collaborate more in my house I could dedicate more time to it", referring to her business. Her words corroborate the fact that business obligations continue to be subordinated to family obligations in the case of rural women (Grasmuck and Espinal, 2000).

Table 6 also indicates that spouses tended to perform the same tasks, characterized by the fact that they were performed outside the home. It is found that husbands, in most cases, do not do the main tasks or those that,

at least, take up the most time and are performed on a daily basis, such as preparing meals or housekeeping.

Therefore, in almost all cases, the burden of the tasks continued to be the responsibility of the woman, who had to reconcile it with the work she performed in the company. This fact is confirmed by the statement that despite the fact that the women entrepreneurs said that other members of the household collaborated in household chores (with the exception of entrepreneur 11), when initially asked without listing the list of tasks, only entrepreneurs 1, 6 and 7 answered in the affirmative. On this point, the response of entrepreneur 8 was explanatory, who, although she was asked a closed question, stated: “they collaborate very little”. Everything indicates the existence of work-family reconciliation problems for these women. This argument is with which it is explained that rural women’s businesses are more likely to close compared to those created by men (Navarro *et al.*, 2018b).

Once the personal and professional characteristics of rural women entrepreneurs have been identified, it is necessary to know the characteristics of their entrepreneurial process, which are described below.

Characterization of the entrepreneurial process

Starting with the characteristics of the enterprises, they were created between 1993 and 2005, and are still active. LEADER policies had helped rural women to start successful enterprises with which to mobilize resources and generate wealth for the area.

The sectors of activity chosen were diverse, although service sector companies predominated, mostly rural tourism; a fact that coincided with what was argued in the literature (García, 2011; Nieto and Cárdenas, 2017).

All the women, with the exception of entrepreneur 11, had started an activity in which no family member had worked or created a business before. On the other hand, the activity of entrepreneur 11 was developed years before by her parents and grandparents. These results are not surprising, since it was the only one dedicated to the agricultural sector. Moreover, she explained that she worked in the same vineyards as her ancestors, but that the business was not inherited, but thanks to LEADER aid she acquired the facilities that had belonged to her ancestors and restarted those lands. She also commented that she had acquired more land over the years.

Most of the interviewees owned the premises where they carried out their activity, except entrepreneur 1, who, although she carried out a major renovation of the premises to start her activity, still rents them today. Only

entrepreneurs 2 and 7 acquired the premises to carry out their business activities. Specifically, the entrepreneur did it to move her head office and it was later when she decided to rehabilitate the house and create a rural tourism company. The remaining entrepreneurs owned houses; when they learned about the possibilities offered by the LEADER policy (financing, support and training), they decided to rehabilitate them and exploit a niche market such as rural tourism.

This explains why eight of the 11 entrepreneurs did not live in the area where they had the business. Precisely, the rural housing is the one that was rehabilitated or refurbished to create the tourism enterprise. However, it is noteworthy that only women entrepreneurs 1, 2 and 9 carried out their activity in the same municipality where they lived; this indicates that the remaining women had moved to the city or nearby municipalities. The LEADER policy led these women to take advantage of the resources available to them and start a business in the rural area where they were born. Hence, the results are consistent with what is argued in the literature (Navarro *et al.*, 2014; Navarro *et al.*, 2018a) regarding women leaving rural areas to achieve a high educational level and have a better professional future in the city; but also that with the LEADER methodology it is achieved that rural women return to rural areas for entrepreneurship (Navarro *et al.*, 2014).

The number of workers ranged from one to three. All stated that they needed help in their business activity, but did not agree on the type of contractual relationship for contracting such help. For example, the rural tourism enterprises preferred a commercial relationship, as opposed to the employment relationship chosen by the other entrepreneurs. The tourism entrepreneurs argued that they did not always have the same number of clients and that they could not hire employees on a permanent basis, so they subcontracted to external companies. A special situation was that of entrepreneur 11, who indicated that in her agricultural enterprise, when it was harvesting season she hired workers, and that the rest of the year she did the irrigation, pruning and tillage work alone, although she received sporadic collaboration exclusively from her father, despite the fact that her husband and son were unemployed.

As mentioned above, all the women entrepreneurs continued with their business activity. But not only that, most of them had already expanded their business and were planning to continue expanding it, either in terms of size or services offered. However, they indicated that due to the economic situation they had to be cautious.

If we look at the reasons why they started their activity, we found that there were different arguments, almost all of them related to the personal characteristics of the entrepreneurs, as shown in Table 7.

Regarding the initial outlay, it would be a mistake to think that they used small amounts, although the literature (Navarro *et al.*, 2014; Navarro *et al.*, 2018a) indicates that female entrepreneurs' investments are lower than those made by male entrepreneurs. Investments depended on the activity of the business and whether the premises were owned by the entrepreneurs. In fact, only women entrepreneurs 7 and 10 stated that their outlay was not high. Entrepreneur 7 started with a business as an environmental educator, which she gradually expanded, so her initial investment was three thousand euros; meanwhile, entrepreneur 10 had a house in perfect condition and did not have to make any renovations.

However, these entrepreneurs reported that they have carried out numerous expansions, in which they have invested a large amount of money. For the rest of the women entrepreneurs –and already including the previously mentioned expansions– their investment ranged between 30,000 and 600,000 euros. It should be noted that all of the interviewees indicated that this was their estimate, but that in the end the disbursement was higher.

Regarding the sources of financing, the entrepreneurs used their own resources, in addition to LEADER support. Entrepreneurs 2 and 7 also opted for other types of aid such as the ICO (Official Credit Institute, which is attached to the Ministry of Economy, Industry and Competitiveness), and in addition, 7 benefited from the Women Entrepreneurs grant, awarded by the Institute of Women (Instituto de la Mujer). It is noteworthy that although the investments were of considerable amounts, only entrepreneurs 1 and 2 opted for bank financing. The literature (Navarro *et al.*, 2018a) highlights the greater commitment of the female entrepreneur to the activity created when she invests, mainly, her own resources; a situation observed in this work and which, if so, also explains why the companies continue to operate today despite the difficulties of family reconciliation.

Regarding their employment situation before setting up their businesses, five of the 11 interviewees were unemployed, while the remaining six already had a business and decided to create the current one, as was the case with entrepreneurs 2, 4 and 9, in order to expand the services they already had. At this point, it should be noted that women entrepreneurs 6 and 8 closed the previous one due to the creation of their new company, even though one of them undertook it on a recommendation to take advantage of the LEADER aid.

However, it was surprising that three of the women entrepreneurs indicated that they do not consider their entrepreneurship as an employment opportunity. This fact can be explained in the literature (Navarro *et al.*, 2018a), which states that this type of business can be created as a complement for family maintenance. When analyzing these three cases, it was observed that two of them started this activity having an already active company; perhaps for this reason, they considered the incorporation of the new company as a complement, as stated in the literature (Sampedro and Camarero, 2007; Navarro *et al.*, 2008; Martínez *et al.*, 2007; Hervás and Castelló, 2014; Navarro *et al.*, 2018b), and not as an exit. However, one of these entrepreneurs (number 6) has left her previous company and is currently only dedicated to the entrepreneurial initiative being analyzed here. Entrepreneur 9 explained: “I consider it more of a hobby than a job”.

Finally, women pointed out the advantages and disadvantages of being entrepreneurs and, as shown in Table 8, the responses were similar to those reported in the other literature (Sampedro and Camarero, 2007). Most of them highlighted the advantage of flexible working hours, but also the fact that this flexibility was compatible with longer working hours than if they were employed, a disadvantage they also pointed out. In addition, they highlighted the disadvantage of the great responsibility that fell on them for managing their own company, a fact that was argued in the literature (Sampedro and Camarero, 2007). These results are understood due to the gender role played by rural women, as well as the lesser family support they have when they decide to undertake (Navarro *et al.*, 2014); a situation that has been corroborated by the interviewees throughout their discourse.

Finally, an open-ended question was asked in case the women entrepreneurs wanted to add anything that had not been asked during the interview. Most of them indicated that they had encountered certain problems in starting the business and in sustaining it; Table 9 shows some of these problems.

Overall, different problems were identified with certain public agencies. It was striking that the rural tourism entrepreneurs stated that they needed greater involvement on the part of the local municipalities to promote tourism in the area. On the other hand, the fact that women entrepreneurs from different municipalities felt discriminated against on the basis of gender before certain public agencies was a truly alarming revelation. And even more so if we look at the literature (Navarro *et al.*, 2018a), where it is stated that for the development of the LEADER methodology, the most involved groups are municipalities and women, as opposed to young people, unemployed and farmers.

Conclusions

This study arose with the aim of advancing knowledge on the effectiveness of rural development policies, specifically those of the LEADER methodology, and their role in the empowerment of rural women and the promotion of female entrepreneurship in these territories. In order to achieve this, we first reviewed the literature on rural development policies, focusing on LEADER and its relationship with rural women. In reviewing the literature, it was found that this topic is novel and arouses great interest, as the situation in the rural environment has changed over the years, and the fact is that the female collective is considered a key player in the development of the territory (Björstig and Sandström, 2017). Therefore, it was necessary to implement policies that would empower this group to decide to create a business, provide jobs, attract population and, with this, develop the rural environment (Navarro *et al.*, 2008; Stough, 2016; Navarro *et al.*, 2018b).

To achieve the set objective, after analyzing the literature, the empirical part was carried out using the qualitative case study methodology, which, as experts state, is necessary when investigating a phenomenon whose theoretical development is still being formalized (Yin, 1989; Eisenhardt, 1989; Martínez, 2006). The sample consisted of 11 beneficiaries of LEADER policies who were entrepreneurs in the Region of Murcia (an autonomous community with a high percentage of participation and investment in this type of aid) (Martínez *et al.*, 2007) and who today can be considered successful entrepreneurs, as their companies are more than 15 years old.

The results of this work show that, as pointed out by the literature (Blanco and Benayas, 1994; Loscertales, 1999; Cánoves *et al.*, 2006; García, 2011; Navarro *et al.*, 2014; Nieto and Cárdenas, 2017) and indicated by the LEADER policy itself, most of the women interviewed (eight) undertook in the rural tourism sector and, in addition, two of the remaining ones in sectors related to service to people. Only one entrepreneur was in the primary sector (Navarro *et al.*, 2018b). Therefore, the roles highlighted in the literature (Navarro *et al.*, 2008; Navarro *et al.*, 2018b) that were attributed to rural women do exert a positive effect when they decided to become entrepreneurs.

The rural women were entrepreneurs during a period of economic boom. The motives were different, although they coincided in certain personal characteristics; it is worth remembering that five of them were unemployed and that they considered the creation of the company as an employment opportunity. Based on Sampietro and Camarero (2007), in this research, women highlighted as advantages of being entrepreneurs the flexibility

of schedules and personal satisfaction or self-fulfillment. In addition, two disadvantages were identified. Despite the flexibility, the workload is greater than if they were employed and the responsibility is very high. The arguments of rural women entrepreneurs are related to the fact that they continue to play the gender role that patriarchal society attributes to them, making it difficult for them to reconcile work and family life, hence they create a business with which they achieve greater time flexibility (Nicolás and Rubio, 2016).

It was striking that eight of the 11 women resided in the capital or nearby municipalities. Most of them had left the rural area and it was precisely the LEADER policy that prompted them to use their former home to create a rural tourism enterprise (Navarro *et al.*, 2014). In addition, it is noteworthy that a relevant factor for entrepreneurship was LEADER support and that they mainly invested their own resources. This demonstrates a greater commitment of women entrepreneurs to their business, which would also help to consolidate it (Navarro *et al.*, 2018a).

Regarding their personal characteristics, rural women entrepreneurs already had previous experience as employees and, therefore, they are not as young as the literature on entrepreneurship argues (Nicolás *et al.*, 2019). In addition, they were highly educated because they had moved from rural areas to the city (Navarro *et al.*, 2014). Moreover, they keep that training updated thanks, among other things, to the preparation offered to them from LEADER. But not only that, apart from their paid work, they were also workers within the household, maintaining the functions attributed to them as a matter of gender (Nicolás and Rubio, 2016; Navarro *et al.*, 2018b). Therefore, they were mothers of the family and responsible for most of the household chores (Marín *et al.*, 2019). Although the rest of the members “collaborated”, household chores were still not shared equally. For this reason, rural women entrepreneurs hired an employee to help them reconcile their work and family life.

In conclusion, the results show that the LEADER policy has been a determining factor for rural women to undertake and develop professionally in a job they are passionate about. It also shows how women entrepreneurs develop the territory; in addition to their own activity and the direct jobs they create, they subcontract other companies for certain functions and attract people to the area with their tourism businesses. As the literature indicated (Blanco and Benayas, 1994; Loscertales, 1999; Cánoves *et al.*, 2006; García, 2011; Navarro *et al.*, 2014; Nieto and Cárdenas, 2017), the tourism sector is the main beneficiary of these policies and hardly the agricultural sector. A specific profile was also observed among the women beneficiaries

of these grants, who were highly educated, over 30 years of age, had work experience and created their company with their own economic resources; a company that most of them considered a professional outlet, which they had consolidated over the years, investing in it both financially and in terms of training.

Therefore, the practice of LEADER rural policy in the Region of Murcia can be described as successful. It has been observed that endogenous resources have been enhanced, exogenous resources have been mobilized, population has been attracted, the area has been invigorated, jobs have been generated and rural women have been empowered through entrepreneurship. Hence, one agrees with Navarro *et al.* (2018a: 216) when they state, “Few public programs have had such positive results and effects for rural development, and with effects and impacts that have lasted so long, despite the years that have elapsed.”

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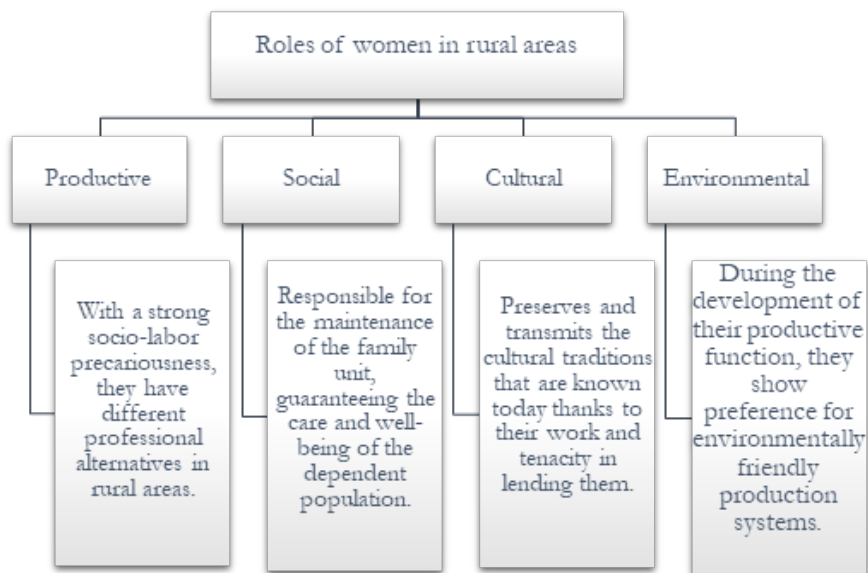
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Annex

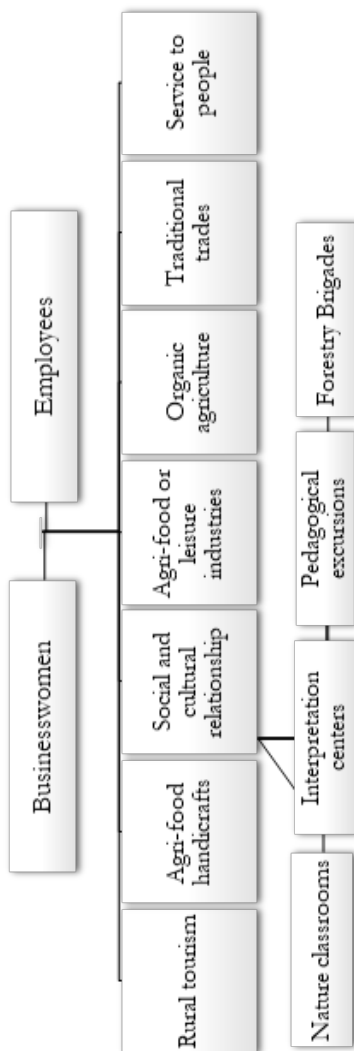
Figure 1



Source: Own elaboration based on Navarro *et al.* (2008).

Figure 2

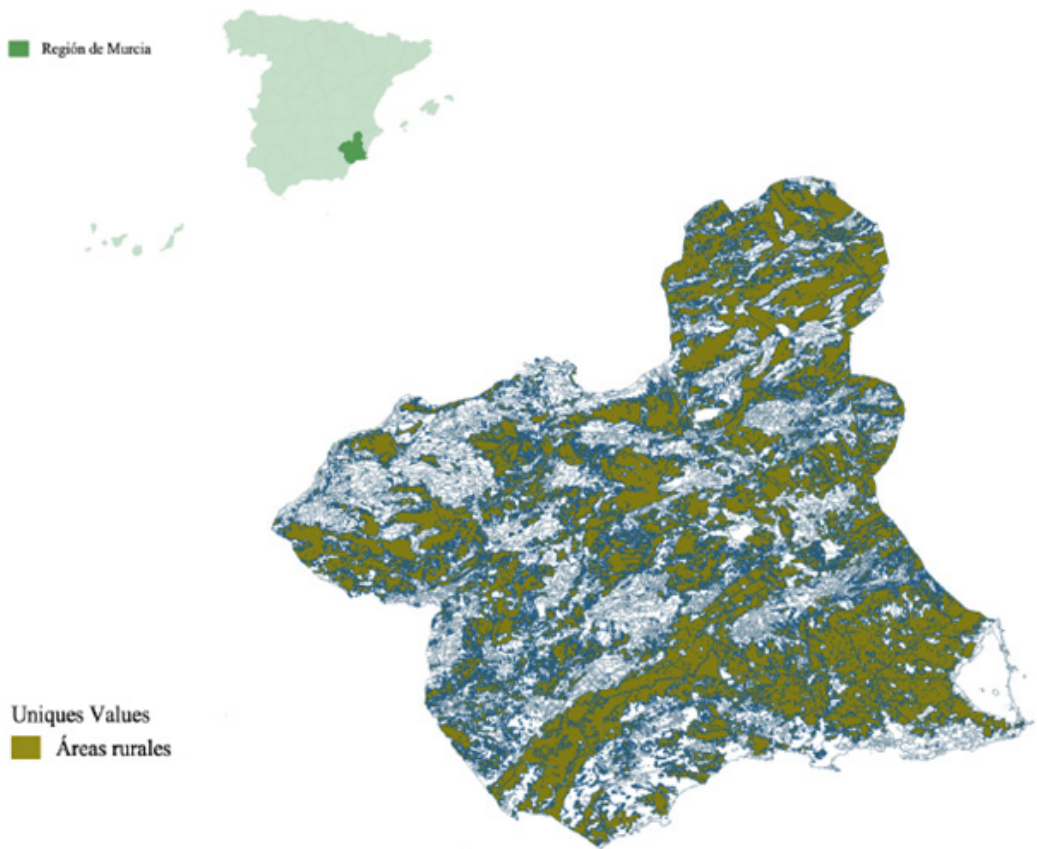
Professional opportunities for rural women



Source: Own elaboration based on Navarro *et al.* (2008).

Figure 3

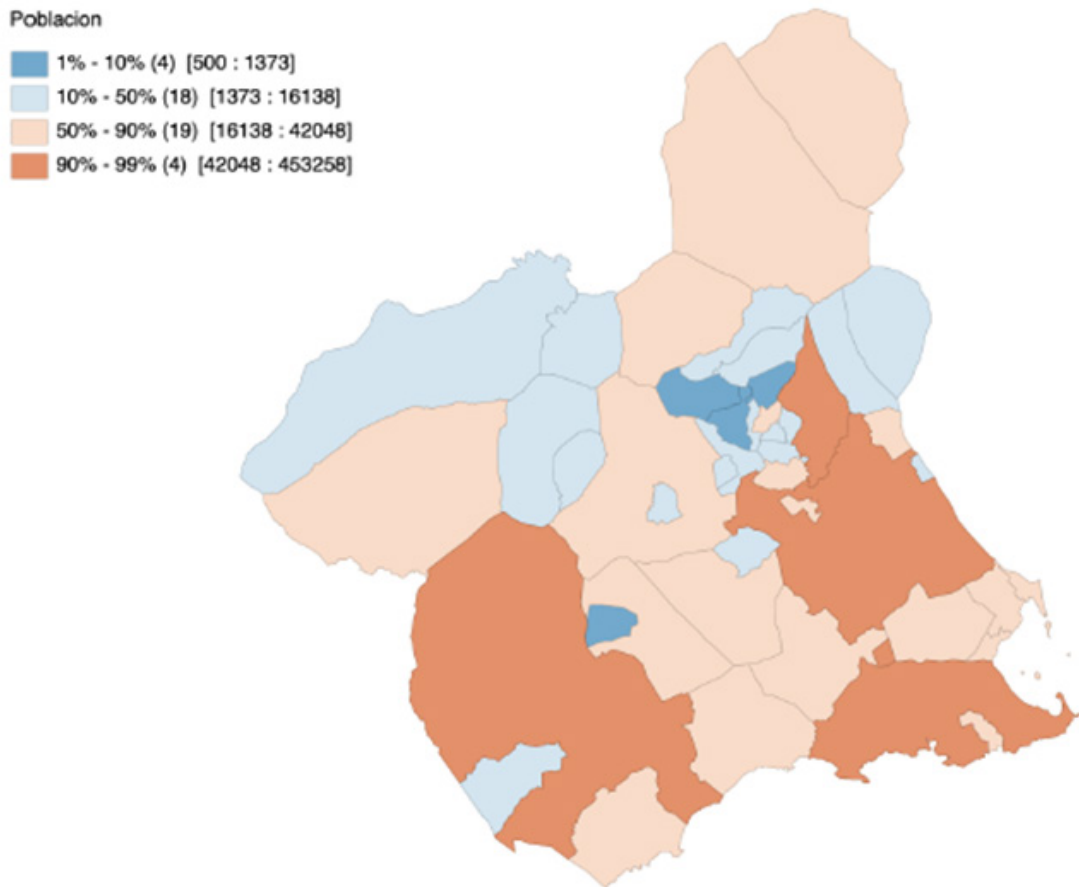
Urban and rural demarcation of the Murcia Region



Source: Own elaboration based on data from the Ministerio para la Transición Ecológica y el Reto Demográfico (2019).

Figure 4

Distribution of the population of the Region of Murcia



Source: Own elaboration based on data from the Centro Regional de Estadística de Murcia (2019).

Table 1

Basic data on the LEADER initiative

	PERIOD	ELIGIBLE REGIONS
LEADER I	1991-1994	Objective 1 and zones 5b
LEADER II	1994-1999	Objective 1 and zones 5b
LEADER +	2000-2006	The entire territory
LEADER	2007-2013	The entire territory
LEADER	2014-2020	The entire territory

Source: Own elaboration.

Table 2

LEADER measures and % of total planned investment

No.	ACTION	% INVESTMENT
1	Technical assistance for rural development	4,4
2	Vocational training and employment assistance	5,7
3	Rural tourism	51,8
4	Support for artisanal SMEs and local services	15,7
5	Valorization and marketing of agricultural products	14,7
6	Other actions	2,6
7	Group operation and equipment	5,1

Source: Own elaboration based on Blanco and Benayas (1994).

Table 3

Percentage distribution of the budget

No.	FINANCING	% OF FINANCING
1	Community participation	39
2	Other public funds	27
3	Private financing	34

Source: Own elaboration based on Luzón and Pi (2002).

Table 4

Sample characteristics

ENTREPRENEUR	AGE	YEAR OF INCORPORATION	TYPE OF ACTIVITY
1	43	2005	Nursery
2	43	2004	Polyclinic
3	53	2004	Rural tourism
4	53	2004	Rural tourism
5	61	2003	Rural tourism
6	57	1994	Rural tourism
7	53	1993	Environmental education and sustainable rural tourism
8	60	2003	Rural tourism
9	56	1998	Rural tourism
10	67	2000	Rural tourism
11	53	2002	Winery

Source: Own elaboration.

Table 5

Training

TRAINING	CENTER
Diploma in Business Administration	Universidad de Murcia
Graduate in Teaching	Escuela Normal de Magisterio de Murcia
Degree in Geography and History	Universidad de Murcia
Elementary Education	Colegio de Lorca
Degree in Environmental Education Master in Environmental Education	Universidad de Murcia
High School graduate	Instituto de Archena
Degree in Biology	Universidad de Córdoba
Diploma in Social Work	Universidad de Murcia
Elementary Education	Colegio de las Palas
Diploma in Physiotherapy	Universidad de Murcia
Diploma in Optometry	Escuela de Ópticos de Madrid

Source: Own elaboration.

Table 6
Distribution of household chores among the entrepreneur's family members

	1	2	3	4	5	6	7	8	9	10	11
1. Cooking	Others		Children				Spouse	Spouse	Others		
2. Cleaning	Spouse	Maid	Maid	Maid		Children Spouse	Maid				Maid
3. Clothing and household care	Spouse			Spouse						Spouse Son Daughter	
4. Gardening and animal care					Spouse		Spouse	Spouse		Spouse	
5. Construction and repair (including vehicle)		Spouse		Spouse		Spouse	Spouse	Spouse	Spouse	Spouse	
6. Shopping	Spouse		Children	Spouse		Spouse Children	Spouse Children	Spouse		Spouse	
7. Household management and services (including vehicle)	Spouse	Spouse		Spouse		Spouse	Spouse				
8. Takes care of children	Spouse	Spouse		Spouse			Spouse	Spouse			
9. Takes care of adults				Spouse	Maid		Spouse	Spouse			
10. Other:											
Maintenance and renting of children's homes (entrepreneur 10).											

Source: Own elaboration.

Table 7
Reasons for entrepreneurship

ENTREPRENEUR	REASON
1	"It was for my daughters, to be able to be with my daughters... how is it possible that here there is only public daycare."
2	"To expand an existing business."
3	"By chance, a friend of mine had."
4	"To assist in the maintenance of an agricultural farm."
5	"Because when my husband retired, we were both out of work and we had to eat."
6	"Actually it was a coincidence, the mayor of Moratalla, who was a friend of ours, came and developed the Leader initiative. He had no one to run it and so he told us that if we started it"
7	"For personal motivation."
8	"I liked the industry and have always felt that one business alone was not enough."
9	"We really liked the countryside."
10	"The house was very big, we enjoyed it for many, many years, my children, my parents, my nephews, my brothers and sisters.... Then my children got older, they started to say they didn't want to come..."
11	"I used to work in a restaurant, I ran practically all the kitchen by myself and I was paid very little."

Source: Own elaboration.

Table 8

Advantages and disadvantages of entrepreneurship

ADVANTAGES	DISADVANTAGES
"The peace of mind you have by not being all day long thinking I'm going to get fired or I'm not going to get fired."	"To have workers."
"The flexibility of schedule, because having children means you can decide the schedule, you don't depend."	"Responsibility".
"Dispose of time as you wish".	"Not being near."
"You have your own schedule and work when you want to."	"The responsibility is yours."
"Personal satisfaction of running your business, of being able to make a financial profit."	"The slavery of not having a schedule, of working like a slave, of not having holidays, because holidays are when you work the hardest, of not having freedom."
"The economic return to you is greater."	"You work longer hours, of course."
"Autonomy, professional satisfaction and development of entrepreneurial creativity".	"The burden of responsibility, the toughness of the schedules...".
"I am the one who controls my time."	"You don't separate family life from business."
"You can dispose of your time as you wish."	"You don't have enough time."
"Self-realization for me is important".	
"We have our home here, we come here every weekend, whether there are customers or not."	"I don't consider that I work long hours because I enjoy them...".
"The independence from schedules".	"Transportation, I have it far from home."
"The satisfaction of being told that they love your wine, I'm selling it beautifully."	"If they would help more at my house, I could dedicate more time to it."
	"It's a lot of hours when we are in season."

Source: Own elaboration.

Table 9

Problems or difficulties in the creation of your company

“The tourism sector works well or badly to the extent of the publicity made by the Autonomous Community of this region”.

“On the subject of vines, they do not provide subsidies; on the contrary, since 1986 it has been forbidden to plant them, and they encourage them to be uprooted. The plantation that I had, well, every year they take aerial photographs and you can see the plantation that I have, then you can see the new plantation that I have made, because I had to take the rights of another plantation that my father had in order to regularize the new part. If I don't have that one, they come and tell me: hey, who told you to plant this in 2000 or 89. Then they take the tractor and automatically send the tractor to uproot everything”.

“Because we cannot pay because it is a winery, a small winery, it is run by a woman. Because we do not meet the requirements for a person, a family to be able to opt for that, to be able to live on that, without having to pay two thousand euros every three months, or three thousand euros...”.

“Problems at the time of starting the company because I was a woman and over fifty years old. Then I didn't have them yet, but when they see you are a woman and over forty... then there are two adjectives, either you are stupid or... Here, in the city council, I had many problems, they didn't take me seriously”.

“The discrimination against women in the business world is quite evident. Because when they gave us the subsidies, I for example, as a woman entrepreneur, I will never forget in my life, they gave me two hundred thousand pesetas. So, rather than a recognition or a help, for me it was a humiliation. In other words, giving a businesswoman 200,000 pesetas is like saying to her: here, keep these four pesetas... and we will cover your mouth. Because it is absolutely ridiculous for an entrepreneur to set up a company and be given 200,000 pesetas. So yes, today we are still suffering discrimination against women in the business world. There has always been discrimination against women in all spheres, but in the business world it manifests itself very strongly and, well, sometimes I have to bite my tongue a lot in projects... where there are many men and, somehow, we women try to get involved and we are treated with a certain difference”.

Source: Own elaboration.

Catalina Nicolás Martínez. Doctorate from the University of Murcia, Master in Business Administration (MBA) and Master in Human Resources Management. She is Associate Professor (DEI) in the Departamento de Economía Aplicada at the Universidad de Murcia. Main lines of research: social economy, entrepreneurship, occupational segregation, labor market, rural development and local development. Recent publications: 1) Nicolás Martínez, Catalina and Rubio Bañón, Alicia (2020), “Emprendimiento en épocas de crisis: Un análisis exploratorio de los efectos de la COVID-19”, in *Small Business International Review*, vol. 4, no. 2, Spain: Asociación Española de Contabilidad y Administración de Empresas (AECA); 2) Marín, Longinos, Nicolás, Catalina and Rubio, Alicia (2019), “How Gender, Age and Education Influence the Entrepreneur’s Social Orientation: The Moderating Effect of Economic Development”, in *Sustainability*, no. 11, Switzerland: MDPI; 3) Nicolás, Catalina, Rubio, Alicia and Fernández, Ana (2019), “Social Entrepreneur: Same or Different from the Rest?”, in *Voluntas: International Journal of Voluntary and Nonprofit Organizations*, no. 30, United States: Springer New York.

César García Pina. Doctoral student at the Universidad de Murcia and Master in Local Development and Employment. He is an external lecturer at the Universidad de Murcia. Main lines of research: local development, rural development and labor market. Recent publications: 1) García Pina, César, Solano Báez, María del Carmen and Riquelme Perea, Prudencia (2020), “Las mujeres como agentes para la cohesión territorial de los destinos turísticos rurales”, in *TERRA Revista de Desarrollo Local*, no. 6, Spain: Universidad de Valencia; 2) García Pina, César, Manzanares, Ángel and Nicolás, Catalina (2020), “La concentración del empleo en el sector turístico de la Región de Murcia (España)”, in *Brazilian Journal of Business*, vol. 2, no. 3, Brazil: Associação Nacional de Pesquisa e Pós-Graduação em Administração (ANPAD); 3) García Pina, César (2018), “Análisis de experiencias de recuperación y revitalización del casco histórico de Lorca”, in *Journal of Tourism and Heritage Research*, vol. 4, no. 1, Spain: iManagement&Tourism.

Ángel Manzanares Gutiérrez. Doctorate from the Universidad de Murcia and Master in Local Development and Employment. He is an Interim Professor in the Departamento de Economía Aplicada at the Universidad de Extremadura and collaborating professor at the Universitat Oberta de Catalunya. Main lines of research: local development, rural development

and labor market. Recent publications: 1) Manzanares, Ángel and Riquelme, Prudencio (2017), “Análisis espacial del desempleo en los mercados locales de trabajo españoles”, in *Revista Galega de Economía*, vol. 26, no. 2, Spain: Universidad de Santiago de Compostela; 2) Manzanares, Ángel and Riquelme, Prudencio (2017), “La concentración industrial de las empresas en los mercados locales de trabajo de la Región de Murcia”, in *Tribuna de Economía Revistas ICE*, no. 895, Spain: Instituto para la Competitividad Empresarial; 3) Manzanares, Ángel, Sánchez, Celia and Riquelme, Prudencio (2016), “Análisis de la coherencia en los mercados locales de trabajo de la provincia de Huelva”, in *Revista de Estudios Regionales*, no. 107, Spain: Universidades Públicas de Andalucía.

Prudencio José Riquelme Perea. Doctorate from the Universidad de Murcia, Professor of the departamento de Economía Aplicada and Dean of the Facultad de Ciencias del Trabajo of the University de Murcia. Main lines of research: local development, rural development, labor market, social economy and quality of life. Recent publications: 1) Riquelme, Prudencio, López-Martínez, María, De Maya, Manuel (2020), “Measurement of Quality of Life in Spanish Regions”, in *Applied Research in Quality of Life*, Netherlands: Springer Netherlands; 2) Riquelme, Prudencio, Fernández, Ana María and López-Martínez, María (2020), “El enfoque de los mercados de trabajo segmentados: origen y evolución”, en *Cuadernos de Relaciones Laborales*, vol. 38, no. 1, Spain: Universidad Complutense; 3) Riquelme, Prudencio, López-Martínez, María, Nicolás, Catalina and Vives, Nerea (2019), “Análisis de la segregación ocupacional por género en España y la Unión Europea (2002-2017)”, in *Prisma Social: Revista de Ciencias Sociales*, no. 26, Spain: Fundación iS + D para la Investigación Social Avanzada.