GREECE: Education and Employment Commission (2017-2018)

Chryssa Zachou, Laura Alipranti, Zoi Bavela, Helena Stamou, Nadia Stavropoulou, Maria Zarotiadou

"Economic recovery is essential. So is improving the life of many who are not in high growth economies and regions. How can women contribute to fairer societies across our continent of Europe?"

The Greek Education System at a Glance

The levels of education in Greece are divided as follows: Primary Education (Pre-primary, Primary schools), Lower Secondary Education (Gymnasiums-day and evening classes); Upper Secondary [General Lyceums and Vocational schools: EPAL, EPAS) and Tertiary Education (Universities and Technological Educational Institutions) (*see Appendix I fig. 1).* Since 1*976* compulsory education has been extended to the age of 15 (end of Gymnasium). *By law, acc*ess to education is available to all (regardless of gender or other social characteristics) and the educational system retains its the public character. Though there are private schools in all educational levels, these remain the prerogative of more-well off inhabitants of large cities.[1]

The Greek society places a high value on Higher education. In general, attendance rates in secondary schools and universities have improved significantly over the last 30 years. Easy introduction to secondary level, the extension of compulsory schooling, and an increasing demand for education resulted in the expansion of enrolment and attendance in secondary and university education as well as in the number of graduates. However, due to the quality of teaching, schools' limited resources and the demanding University entrance examinations, there is extensive shadow teaching throughout the Secondary school level. This proves economically draining for the Greek families which have been hit hard by the economic crisis.[2]

The deep and prolonged depression evidently had an impact on the country's education system. Also, Greece's very low birth rate (the lowest in Europe and one of the lowest in OECD countries), (*see also Appendix II*). [3] and the brain drain had a negative impact on the size of the student population (*see also Appendix II*). The vast majority of men and women who have recently emigrated to seek work in another county were university graduates and post-graduates))[4]. Moreover, the high emigration rate of post-graduates is especially critical, since it further reduces the human potential for innovation and (technological) development as drivers of economic growth.

With regards to the size of the student population in the period 2001-2014 there has been a decrease of -2.3% of the population in Primary Education, an important reduction in Gymnasiums by -11.0% and a small increase, in General Lyceums by 0,3% [5], while the average annual change is marginal (0.04%). Regarding gender distribution in 2014 girls composed 48.6% of the student population in Primary schools, 47.9% in Gymnasiums and 53.2% in Lyceums (KANEP, GSEE, 2017) *(see Appendix II)*[6].

The structure of the Greek education system is responsible for the lack of equal educational opportunities at the Primary, Secondary and Vocational Education and Training (VET) school levels. However, there are no official data available on the social characteristics of the student population other than by gender and their geographical distribution by regional area. According to 2013-2014 data, the dropout rates of students from VET living in semi-urban and rural areas is higher in comparison to those living in urban areas (*see sections 2 &3*). Therefore**,** educational inequalities prevail due to social and geographical differences and the implications of the prolonged 10-year financial crisis.

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[1] Private university education is not officially recognized in Greece

[2] The poverty rate has risen to ⅓, but obviously not all groups have been equally affected.

[3] Greece has one of the lowest birth rates in Europe and of the lowest in OECD countries. It is expected that major demographic changes will affect the education system at all levels. (see Appendix II)

[4] This phenomenon (brain drain) is considered as the "third migration wave" for Greece (Karakasidi, 2016). It is estimated that between 2008-2013 427,999 Greeks, 223,000 of which were in the age group 25-39 and another 106,000 left in 2014. ¾ of emigrants were College graduates ⅓ postgraduates or medical and engineering graduates (OECD 2018). The decease has been slightly compensated by immigration (6.2% of the country's population is foreign born) and more recently the arrival of refugees (around 50,000 in 2017, 40% of which are children (OECD 2017)

[5] This corresponds to 691 pupils (from 241,214 students in 2001 to 241,905 pupils in 2014)

[6] For more details on "Student Population by Educational level and Gender" *see Appendix II.*

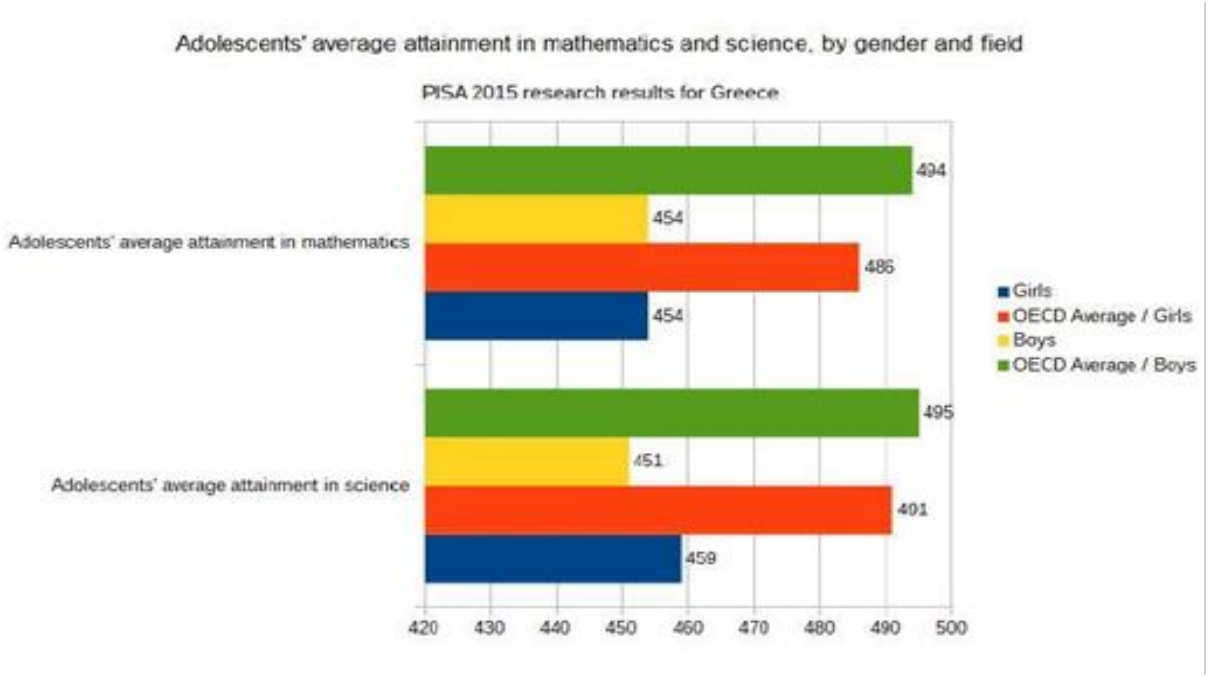
1.Does the curriculum include maths, science, technology, economics and engineering ?

Due to educational reforms in the period 1997-2003, curriculums became gradually more flexible, increasingly focusing on more participatory/ experiential learning. Also, since 2003, with the Interdisciplinary Common Curriculum Framework and the Curriculums for compulsory education, a more interdisciplinary approach was adopted. At an international level, on the occasion of the 2000 Summit in Lisbon, all EU Member States have agreed on a more substantive approach to the issue of Curriculum. More specifically, the decisions that had been taken, were as follows: mathematical competence and key competences in science and technology, digital competence, cognitive abilities (Learning to learn), initiative and entrepreneurship.

Table Maths, IT and Economics courses, by level of education weekly

S.T.E.M. Courses	Elementary Schools	Secondary Lower Level Day classes & Evening classes	Secondary Upper Level Schools - Day & Evening schools
Mathematics	9 hrs (all grades)	12 hrs	24 hrs in day and 26 hours in evening schools
Technology	1 h	3 hrs (Day classes only)	------
Computer Science	--------	3 hrs	1 hrs
Application Development in a Programming Environment	----------	--------	4 hrs
Principles of Economics	--------	--------	3 hrs
IT Applications	--------	--------	2 hrs
Organizational & Business Administration Principles	-------	--------	2 hrs (in day classes only)

In elementary Schools there are no classes in Economics, Engineering and Science. In Secondary Lower Level schools there are no classes in Economics and Engineering. In the last grades of Secondary Upper Level of education (Day and Evening schools) *(see fig. 1 Appendix I),* students can choose one of 3 tracks: Humanities, Science, Economics and IT. It is noteworthy, that the Humanities pathway doesn't have any S.T.E.M. or Economics courses.



According to the Observatory of the General Secretariat for Gender Equality (GSGE 2017) there are no statistically significant differences between the performance of girls and that of boys in natural sciences and mathematics

2. Do girls remain in schooling as long as the boys do and if not, why not?

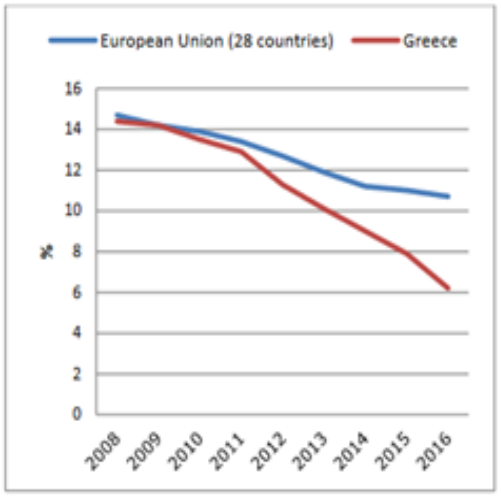
Early School Leaving (ESL)[7] is currently considered one of the most persistent problems in education worldwide, because it has negative implications for economic growth, social inclusion and cohesion. "It is linked to unemployment, social exclusion, poverty and poor health" (E&T Monitor 2017). Therefore, the reduction and prevention of ESL is (and should be) not only a country issue but an EU top political priority, aligned with the latter's objectives to provide incentives for employment, development and investments through high quality education for all and its "New Skills agenda" (2016). Actually, EU countries have committed to reducing the average share of early school leavers to less than 10%.

As recorded internationally, there are many reasons why some young people give up education and training prematurely: (a) personal or family problems (single parent families, abuse, child neglect, etc.), which may lead to deviance and juvenile delinquency, (b) learning difficulties, (c) a fragile socio-economic situation, (d)the way the education system is set up, (e)the school climate and teacher-pupil relations, (f) some families' negative predisposition towards schooling, (g) teachers' prejudicial attitudes towards minority groups which may lead to students' low self-esteem (E& T Monitor 2017; Karanasiou 2017).

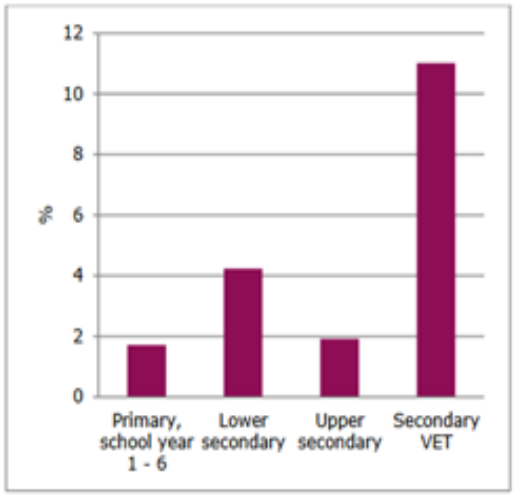
- In Greece, ***dropping out and grade failures were eliminated in primary schools and were greatly reduced in secondary schools.*** ESL was further reduced in 2016 (1.7% reduction since 2015) and is, at 6.2 %, among the lowest in the EU, well below the national Europe 2020 target of 10 %. *(see Table 1, Appendix III).*

[7] According to the formal definition used by EU institutions, early school leavers are those who have interrupted their education before completing the lower secondary level of education or training and are in the age group of 18-24. The European Commission alternatively uses the following terms: Early Leaving from Education and Training; school dropout or students dropout; interrupted learning; NEET - Not in Education, Employment or Training.

Figure 2. Early leavers from education and training age (18 - 24), in Greece and EU (left) and dropout rate per school type in Greece 2016 (right)



Source: Eurostat (LFS 2008 - 2016). Online data code: edat_lfse_14.



Source: MySchool information system (January 2017), IEP school dropout observatory.

Source: EC, Education and Training Monitor 2017

Table 7. Greece: Early school leavers aged 18 - 24(1), 2005 - 2016

2011	2012	2013	2014	2015	2016	
100,399	87,317	76,342	68,165	58,163	44,976	Total
12.9	11.3	10.1	9.0	7.9	6.2	%
60,801	52,633	47,736	43,267	35,095	25,879	Male
15.8	13.7	12.7	11.5	9.4	7.1	%
39,598	34,684	28,606	24,899	23,068	19,097	Female
10.0	8.9	7.5	6.6	6.4	5.3	%

Source: Population and Labour Market Statistics Division ELSTAT.
Note: The results of the Labour Force Survey have been revised, from 2001 onwards, on the basis of population estimates which derived from the results of the 2011 Population Census.
(1) Early school leavers: percentage of the population aged 18 - 24 having completed at most lower secondary education (ISCED 3c) and not in further education or training. The percentage of early school leavers is computed over the total population aged 18 - 24. According to Europe 2020 strategy, by 2020, this percentage should not exceed 10%.

- ***School dropout rates vary according to school type, level of education, gender and region.***
  - ✓ The highest rate of dropouts (11%) is recorded in Secondary VET, a sector with a large share of the migrant students. Also, the rate in the Gymnasium (LSL) is significantly higher (4.23%) in comparison to the Primary School and the Lyceum (USS) (IEP 2017).
  - ✓ There are pronounced differences between native and foreign-born students (see OECD Key indicators in the Appendix I), as well as geographic/regional differences.
  - ✓ Dropout rates are persistently higher in rural areas but there are significant regional differences.

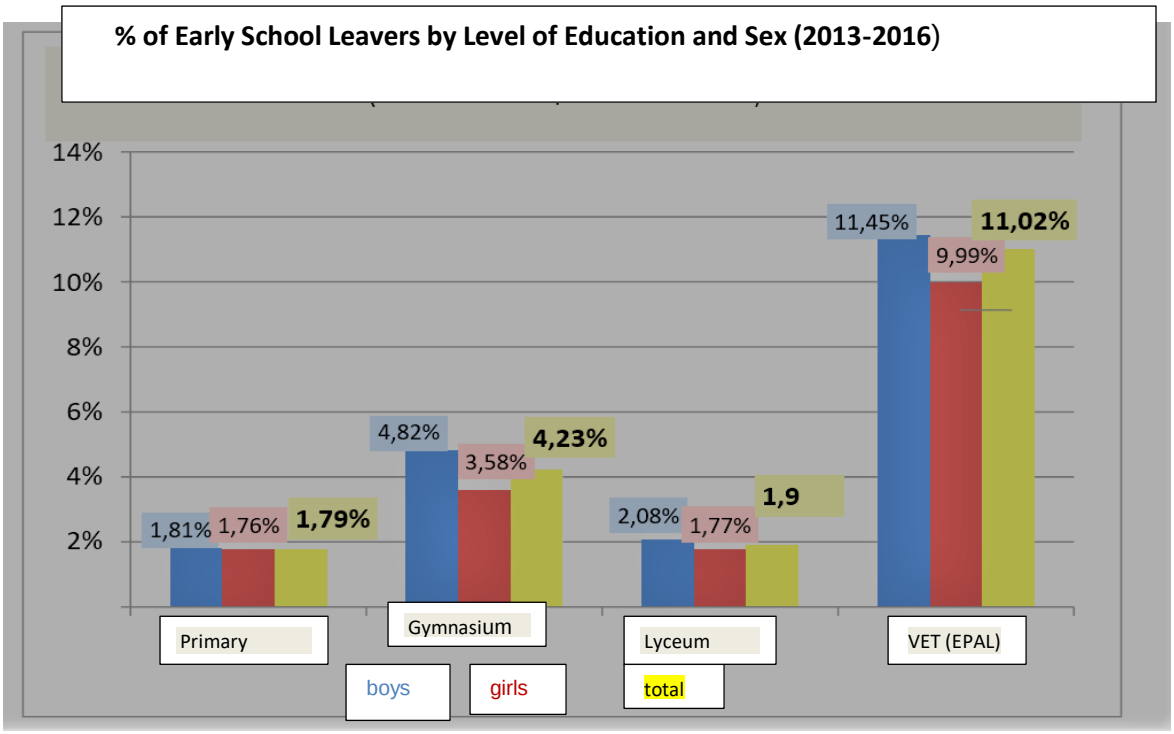
- **The rate of boys' ESLs is persistently higher to that of girls (3,3% vs. 2,5%) in all levels of education and in all types of schools.**
  - ✓ The greatest gender variation is recorded in the secondary education, where boys leave school prematurely in greater frequency. The problem of male ESLs is intensified in the Gymnasium (end of compulsory education) where the rate of boys (4.82%) is 35% higher to that of girls (3,58% respectively).-

In primary schools, gender differences are insignificant (see Table in Appendix I) , whereas in Upper Secondary Schools (Lyceum and Vocational) boys' dropout rates are higher by 15% (IEP 2017).

Table Dropout rates by sex in different levels of Education

SEX	Primary Education (1st,2nd, 3rd Grade)		Lower Secondary (Gymnasium)		Higher Secondary		VET (EPAL)	
	Registered	%ESL	Registered	%ESL	Registered	%ESL	Registered	%ESL
Boys	51.593	*1,81*	53.949	*4,82*	37.005	*2,08*	13.857	*11,45*
Girls	48.391	*1,76*	48.498	*3,58*	41.232	*1,77*	5.943	*9,99*
Total	**99.984**	***1,79***	**102.447**	***4,23***	**78.237**	***1,92***	**19.800**	***11,02***

Source: IEP 2017



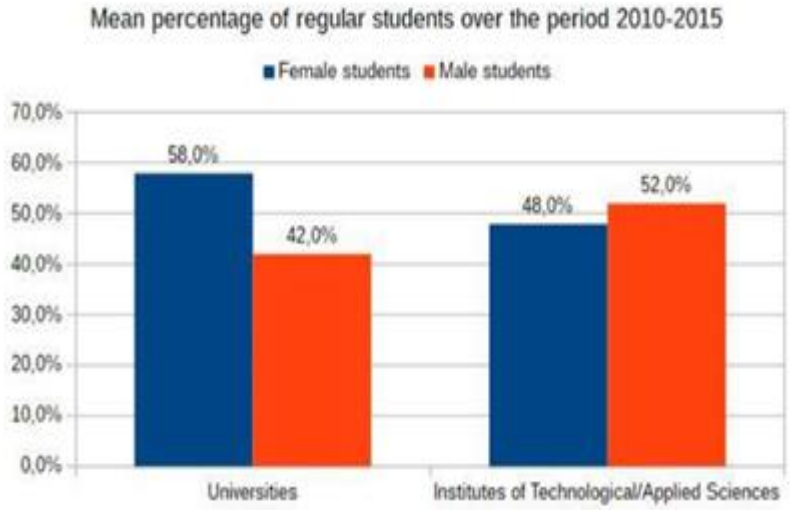
Source IEP (2017)

- ✓ Also, the dropout rate is significantly high among those students (boys and girls) who are enrolled in classes at a higher age or those who repeat classes one or more times. Obviously, low school performance and high dropout rates are positively correlated.
- ✓ One of the limitations of official statistics is that there is no systematic collection of data about cases of children that have never been enrolled into the school system. Though, it is estimated that this percentage is low, it is not insignificant and members of vulnerable groups (i.e. migrant children, Roma) are overrepresented in this category. The limited number of existing studies on the subject don't adequately address the gender dimension as far as the native population is concerned.

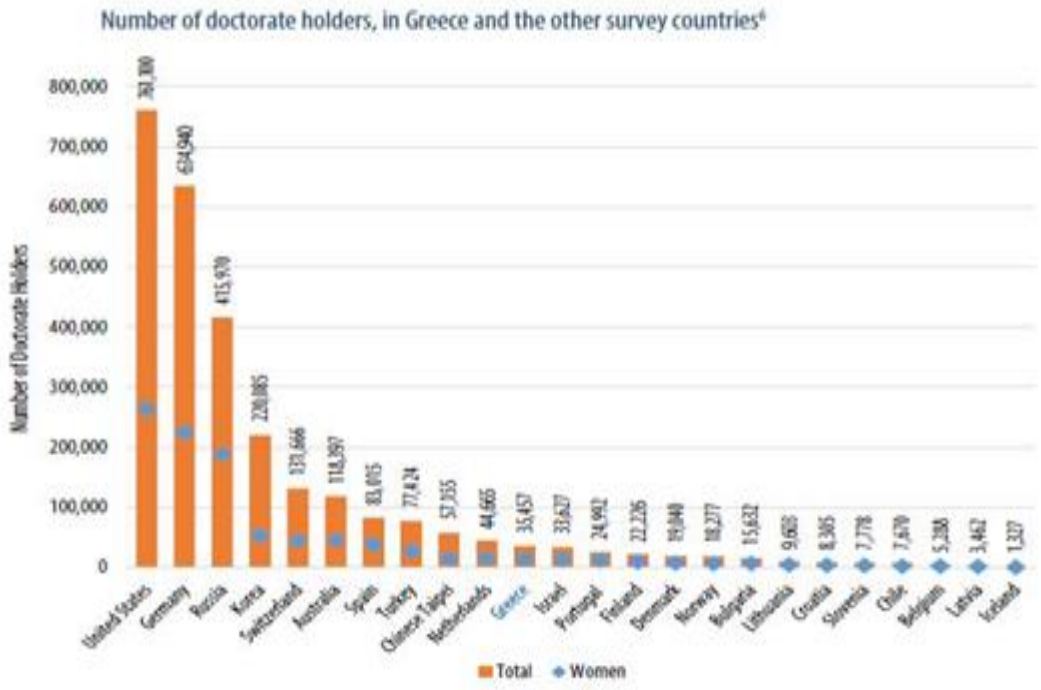
- ***Women outnumber men in higher education.***

  Since the late 1980s women became the majority of university students and graduates. During the 5-year period 2010-2015:

  - ✓ 58.5% of the regular University students, on average, are women and 41.4% are men.
  - ✓ The total number of female students in tertiary education (Universities and Institutes of Technological/Applied Sciences) reached 758,345 (55%), while the total number of male students reached 626,405 (45%). (GSGE2017)



  - ✓ However, while young women have achieved satisfactory representation in the schools of applied and medical sciences, where they have always been a minority, man outnumber them in technological/ applied sciences (2010-2015 five-year average 48%).
  - ✓ The number of female post-graduate students has increased significantly since the mid-1980s, however, the percentage of female Ph.D. holders is still much lower. In 2016, there were 13,793 women Ph.D holders (38.8%) (EIGE 2016).



Source: EIGE 2016

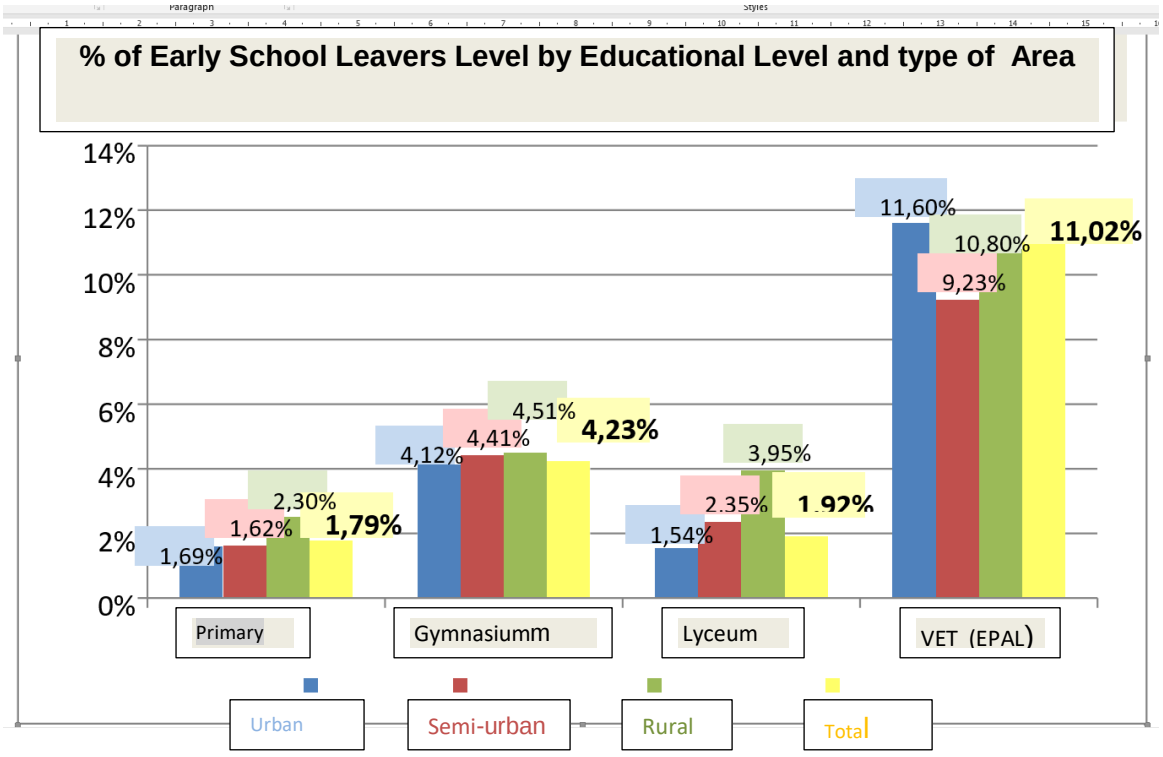
✓ Since the 1980s, women outnumber men in the faculties of law, arts and-recently-social sciences. Orientation towards literature and law studies seems to have gradually created a new middle-class female élite, employed mainly in the public sector.

3. In remote and rural areas, do girls have equal access to schooling and further education?

➢ **Dropout rates are persistently higher in rural areas but there are significant regional differences and gender differences.**

Early School Leaving by Level of Education and by Area according to Level of Urbanization (2013-14 cohort)

Area	Primary (3 first grades)		Lower Secondary (Gymnasium)		Upper Secondary (GL)		VET (EPAL)	
	Formally Enrolled	%ESL	Formally Enrolled	% ESL	Formally Enrolled	% ESL	Formally Enrolled	%ESL
Urban	63.284	*1,69*	67.261	*4,12*	54.709	*1,54*	14.417	*11,60*
Semi Urban	18.330	*1,62*	22.034	*4,41*	16.951	*2,35*	4.661	*9,23*
Rural	18.370	*2,30*	13.152	*4,51*	6.577	*3,95*	722	*10,80*
Total	**99.984**	***1,79***	**102.447**	***4,23***	**78.237**	***1,92***	**19.800**	***11,02***



In absolute numbers, about 60% of all ESLs are concentrated in these 3 regions: Attica, Central Macedonia, Eastern Macedonia & Thrace. It is worth noting that Attica has the highest number of dropouts in the country (30%) in all educational levels. This is not surprising, since 1/3 of Greece's student population is concentrated in the capital city and the surrounding area. Eastern Macedonia & Thrace, a region with significant minority and migrant populations,

records the highest dropout rates in Primary, Lower Secondary and Vocational Upper Secondary schools (EPAL), while Western Macedonia the lowest in all levels and types of education. (*see Appendix III*)

More specifically in terms of gender differences:

- **At the primary school level:** G*irls' dropout rate is higher in 7 out of the 13 regions of the country*.These differences are counterbalanced at a country level by the 20% higher dropout rate of boys in the area of Attica. [8]
- **In the Gymnasium: T**he total number of boys' ESLs in the country is higher by 35%. Similar differences, if not higher, exist in the periphery. In the islands of Crete and the Aegean boys' dropout rates in the Gymnasium are about 60% higher to those of girls. Only in Western Macedonia- the region with the lowest percentage of ESLs in the country- girls have a significantly higher dropout rate (about 30%).
- **At the Upper Secondary School**): the percentage of boys' ESLs in the General Lyceum is very high in Thessaly, Sterea, and Southern Aegean Islands (70%), whereas in the Ionian islands girls' ESL rates are higher also in VET (EPAL).

4. Do girls have access to scholarships, advanced training and leadership training?

In principle, girls have the same access to scholarships, advanced training and leadership training since these are granted on educational performance criteria. Scholarships are provided by private schools, by almost all public and private universities, the government, as well as multiple private foundations. Access is equal for boys and girls and depends on criteria set by the relevant scholarship body: i.e. overall academic performance; performance in a specific subject; origin; economic status; and foreign language level, if the scholarship is provided for studies abroad. In addition, foreign institutes in Greece offer scholarships for undergraduate and postgraduate studies abroad. (*see Tables in Appendix IV)*.

6. How can girls be encouraged to become entrepreneurs

In countries undergoing a prolonged economic downturn, such as Greece, one of the factors that could contribute to recovery is the strengthening and support of entrepreneurship (the fourth most important factor after the capital, labor, land for economic development). Thus, the promotion of youth entrepreneurship (YE) should become a top priority.

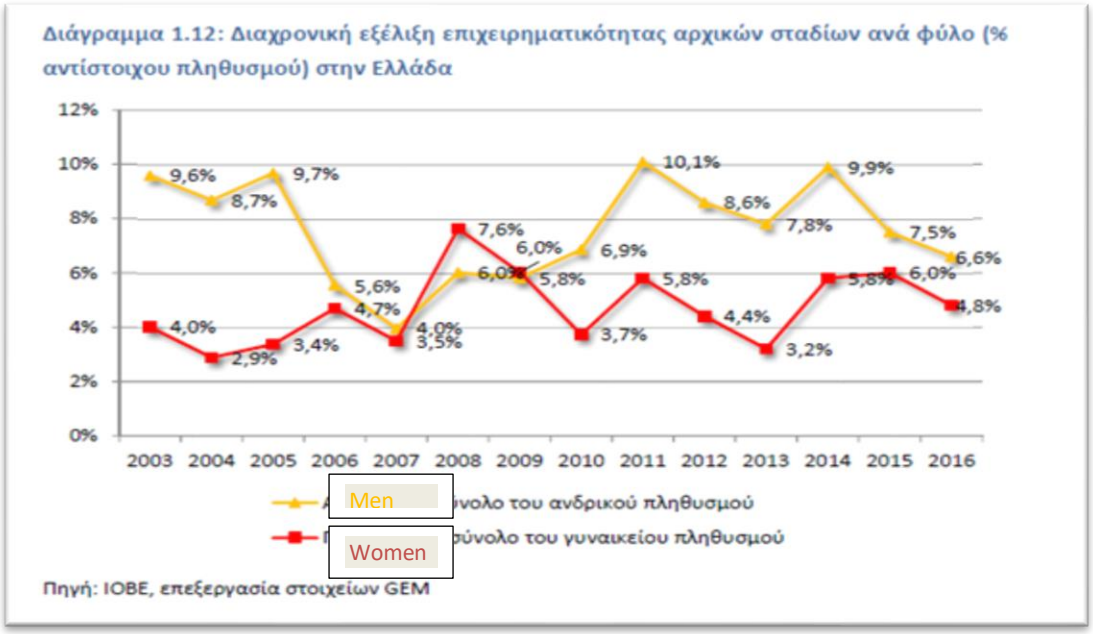
Early stage entrepreneurship (ESE) According to IOBE (2017) data, the percentage of those aged 18-64 (in relation to the country's total population) and who are involved in ESE, declined significantly from 6.7% (450,000) in 2015 to 5.7% (380,000) in 2016. This is one of the lowest figures of the Greece's average in the last years. It is also the lowest rate of Group C countries' average (developed countries) (2016: 9,1%). It is noteworthy that as of 2014 (when the rate was 7.9%), there has been a continuous decline. This reduction is associated with the country's intensified instability.

Youth Entrepreneurship (YE) during the Economic Downturn in Greece

In 2016, Greece, in comparison to other European countries, ranked very low in YE. Actually, the percentage of 18-24 years old was the lowest in Europe: 1.3% of the total population. According to the IOBE *Entrepreneurship Report 2016-2017* on the sex and age distribution of ESEs in the period 2009-2016, the percentage of those aged 18-29 is 13%: of these, 11% are women and 15% men. Also, *female ESE fell to 4.8% (about 168,000) from 6% in 2015, while male ESE fell to 6.6% (appr. 200,000) from 7.5% in 2015.* Despite the decrease of female entrepreneurship -after three years of increase- the percentage of women in ESE in 2016 remained relatively high (42% of the total) . This is due to their higher unemployment rate and / or to the need for income in households where men have lost their jobs. Indeed, women's 'entrepreneurial need' is more important than that of men.

[8] The highest difference, 33%, is to be found in the North Aegean, in which the percentage of girl ESLs is 33% higher to that of boys.

Early Stage Entrepreneurship by sex (% to the relevant population) in Greece- 2003-2016



Source: IOBE (based on GEM[9] Data)

Survey results on University students' interest for entrepreneurship show that 48.6% expressed a positive attitude, and 39.5% were neutral. Their high degree of reluctance can be explained by a combination of reasons: poor knowledge and experience, adverse economic conditions, lack of a national strategy to encourage such efforts.

Barriers and Actions to promote Youth and Women's Entrepreneurship

Bureaucracy, the unfavourable economic and tax environment, inadequate social services to support young female entrepreneurs (day cares, nurseries), the persistence of gender stereotypes, both in relation to family and professional activities, are all barriers to YE and make young females reluctant. As it is pointed out "The main policy objective for entrepreneurship cannot only be a statistical exercise of the number of start-ups created in an economy, but rather a targeted effort to influence the qualitative characteristics of these businesses in order to be sustainable, to support sustainable development and provide enough jobs in an economy" (Giotopoulos et al 2017).

According to experts, key incentives to promote entrepreneurship will involve: upgrading the quality of education, greater emphasis on business development, implementation of actions that encourage entrepreneurship and provide incentives for start-ups. Entrepreneurship-building strategies, with public and private programs, targeted initiatives for entrepreneurs, women and young people, and the development of modern alternative financial instruments are all necessary (IOBE 2017: 8).

The Greek society, which is facing the consequences of the crisis, the brain drain, high youth unemployment, seems ready to accept radical reforms in its educational system, including the orientation of larger numbers of students towards VET and above all entrepreneurship. The empowerment of youth and women entrepreneurship is thus emerging as a necessity, but also as a challenge on the road to the country's economic recovery. Also, a social market economy would place emphasis on social solidarity both as a means and as a result. Thus, the three-fold "growth-employment-education" scheme model would support the cultivation of entrepreneurial spirit in youth, will provide opportunities for employment and will enhance social cohesion through the increase of income opportunities. Such proposals should be priorities in the EU's choice of funding for development programs.

[9] GEM -Global Entrepreneurship Monitor

Suggestions for a national framework of action to strengthen youth and female entrepreneurship (Partnerships and Financing)

In order to design and implement a broader development program aiming to strengthen youth and female entrepreneurship, it is necessary to involve various state actors / structures in order to:
(1) Ministry of Development and Economy to design development actions in cooperation with relevant Ministries (mainly of Education) and also with Local Authorities and Chambers to enhance youth and female entrepreneurship, mainly through education.
(2) Ministry of Education: should proceed with reforms aiming to enhance career opportunities through a better connection of the educational curriculum to the needs of the labor market. (This will consequently reduce unemployment, generate jobs, improve standards of living, strengthen the insurance system, reduce the brain drain phenomenon, it is proposed that students are exposed to the entrepreneurship early on at least in Secondary Education. Extracurricular activities (i.e. fieldtrips, leadership workshops, seminars, presentations by successful female and male entrepreneurs, or mentorship programs and opportunities for apprenticeships or internships) that will familiarize students with entrepreneurship and will reduce their fear of failure.
(3) Involvement of Local Authorities (Regions and Municipalities): Local Planning, Management, Implementation of Development of Training Actions through Vocational Training Centers with incubators, training seminars for young and female entrepreneurship that will strengthen local economies.
(4) Availability of and access to social structures (day nurseries and day-care schools) that will support (especially) women who engage in business activities.
(5) Finally, special emphasis should be placed on the tax environment in which young people are called upon to carry out their business activities.
(6) To integrate the costs arising from the aforementioned development framework for supporting youth and female entrepreneurship into corresponding European Union-funded Developmental Programs.

7. Girls' and women's access to loans, start-up funds and grants

On a formal level, entrepreneurship is neutral, since terms and conditions, and thus opportunities, are typically the same for men and women (i.e. in terms of legislation, licensing, funding). Furthermore, young women currently possess a high level of education (higher percentage of university graduates). In practice, however, while the issue of indirect discrimination is difficult to prove, achieving work/life balance, horizontal occupational segregation- professional careers, which is a continuation of educational gender segregation in the subject of choice , as well as the persistence of gender stereotypes in general, create a vicious circle (Zachou & Stafylas 2008), which also leads to their unequal access to sources of finance (*for sources of funding and funding institutions see Tables I &II Appendix III*).Their activity in areas of lower competitiveness, coupled with the usually smaller size women-led businesses, lead to lower turnover and poor credit history and, consequently, to great difficulty in accessing financing despite the fact that as investors were proven to be better in risk management.

- Although women entrepreneurs in ICT earn 6% more than in other business sectors, they only amount to 19.25%, compared with 53.89% of female entrepreneurs in the service sectors.
- While young technology start-ups with female owners have a greater chance of success, only 14.8% of start-ups founders are women. 76% to 90% of women-led businesses focus on retail and service sectors where growth and growth opportunities are lower and rarely in more profitable sectors such as manufacturing, electronics and software.
- Compared to 2011, only 1/10 of women are ICT graduates, with a steady downward trend in the last decade. In fact, less than 1% of 15-year-old girls are interested in new technologies.
- When ranking higher education institutions by the lower entrance percentage of girls, the Polytechnic University of Athens, other Technological Institutes and IT Schools are found in the first places.
- Thus, while over the past decades, gender participation in higher education increased - in 2012 female PHD holders represent 47% in the EU and 44% in Greece – but when analyzing the PhD subject, differences between sexes persist with only a 28% of PHD women holders in engineering, production or construction in 2012 (EU SHE FIGURES 2015).

According to 2013 figures, in the EU-28, female engineers and scientists cover 2.8% of the labour market, while men 4.1%. The corresponding percentages for Greece are 2% for women and 3.4% for men. Also, women engaged in research activities also continue to be fewer than men. In 2011, women researchers across the EU-28 were 36.7% while in Greece were 33%. In terms of female start-up entrepreneurship, in Greece, there is a continuous growth for the third consecutive year since 2015, which is characterized as a trend. However, qualitative analysis reveals that 24% of the cases are "entrepreneurship by need" due to high unemployment rates.

At the same time, women's increased personal obligations limit the possibility of ongoing networking, training and updating. According to Eurostat data, in 2016, child and adult care responsibilities denied entry to the labour market to 25.5% of women and only 1.6% to men in Greece. Men therefore create more networking that allow them to have access to more business opportunities, information and contacts. As a result, women are at a disadvantage from the start, having fewer professional connections, female role models and mentoring opportunities.

8. Registration of businesses, obtaining funding, owning land and employing the workforce?

Recent studies have indicated what has been a given for many years, gender equality in regard to obtaining funding, employing the workforce and registering of businesses, has not been achieved and women in Greece stand a long way before experiencing full equality in these fields. More specifically:

- ✓ According to OECD (2017), the percentage of women employers (despite its increase since 2000 from 3.8%) has reached 4.9%, yet it still remains extremely low in comparison to men's (9%).
- ✓ Regarding fund obtaining, Greece holds the lowest percentage of 0.9% share of the population who report borrowing money to start, operate, or expand a business (World Bank 2017). *A*ccess to training and money to start a business is lower in comparison to male percentages, varying from 24.1% for training and 8.2% for financial access for women (the corresponding percentages for males are 33.2% and 9.7% (OECDstats. 2013).
- ✓ Most women and men entrepreneurs in Europe are *solo entrepreneurs,* persons who operate their own business enterprise or engage independently in a profession or trade. They do not hire employees nor are family workers or volunteers active in their enterprise. Solo entrepreneurs are also known as own account workers.
- ✓ The underrepresentation of women in business ownership is more than observable. In 2012, there were 40.6 million entrepreneurs active in Europe-37, of whom 29% were women (11.6 million). The percentage of women entrepreneurs was slightly higher in the EU-28 at 31% (10.3 million). However, the percentages of women among European countries show significant fluctuations, ranging from 8% in different countries (Montenegro, Latvia, Hungary, Finland, Israel etc.) to 24% in Greece with the highest proportion of women (see fig.1 Appendix IV). The fact that Greece has very high rates of entrepreneurship /self-employment (the highest rates in Europe), is due to labor market and financial specificities caused by the economic crisis (Maratou-Alipranti, 2015).

Access to training and money to

Dataset: Entrepreneurship

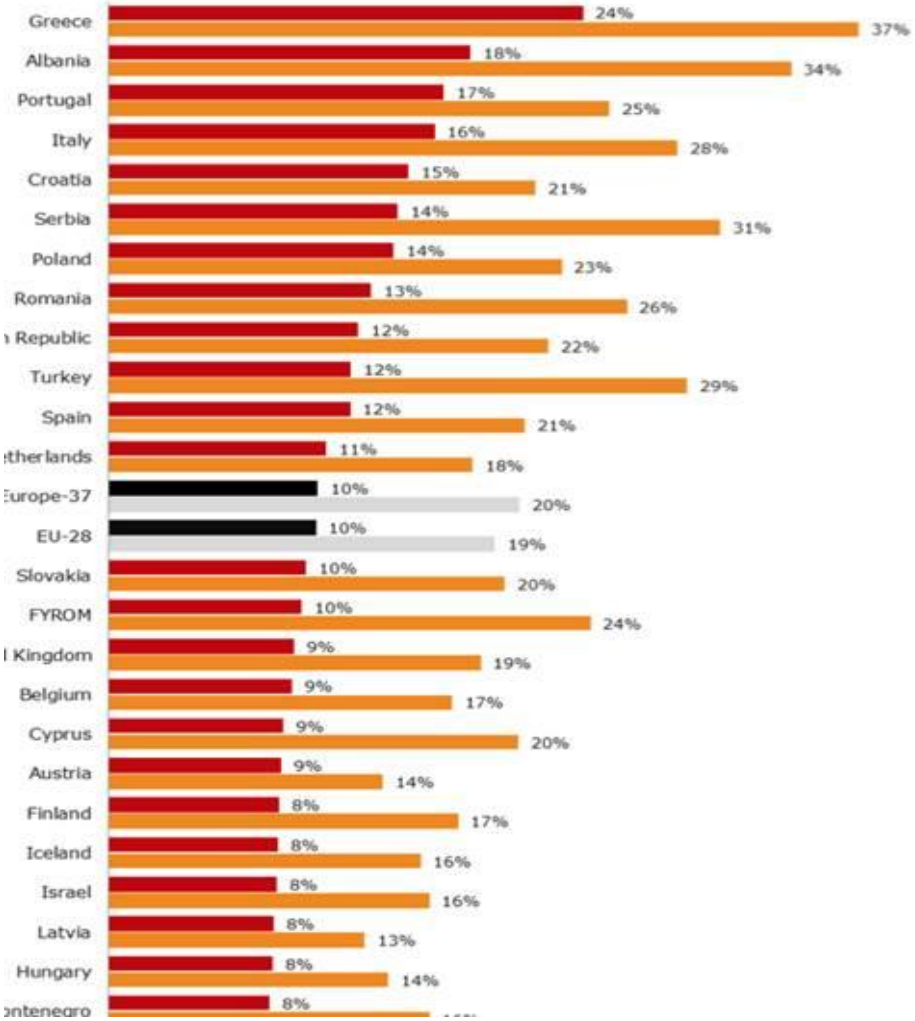
		Total		
		2013		
		Access to training on how to ; Access to mon		
		Men	Women	Men
		Percentage		Perce
Country				
Australia		65.7	67.9	57.7
Austria		64.462	61.505	54.498
Belgium		54.7	43.9	39.8
Canada		73.296	64.711	59.136
Chile		31.5	29.0	26.7
Czech Republic		36.834	26.123	23.433
Denmark		60.3	51.7	45.6
Estonia		62.556	64.07	33.677
Finland		87.5	85.1	45.0
France		40.081	28.044	26.747
Germany		53.9	38.3	48.6
Greece		33.177	24.11	9.726
Hungary		36.4	36.3	16.0
Iceland		71.744	65.156	34.692
Ireland		69.4	58.9	40.3
Israel		43.451	33.229	35.944
Italy		19.1	12.3	10.2
Japan		31.332	17.122	33.982
Korea		35.6	29.4	45.7
Luxembourg		61.244	42.175	44.279
Mexico		15.1	16.5	16.4
Netherlands		58.298	47.352	37.8
New Zealand		74.8	72.0	54.4
Poland		39.868	30.089	24.648
Portugal		54.4	49.5	25.0
Slovak Republic		38.069	28.067	20.066
Slovenia		68.0	64.2	26.4
Spain		54.831	46.755	24.345
Sweden		61.6	64.7	49.7
Turkey		34.736	17.712	21.157
United Kingdom		54.7	50.2	46.4
United States		66.22	60.347	35.327
Non-OECD Economies	Brazil	25.9	21.0	24.2
	China (People's Republic of)	20.551	17.004	32.997
	India	18.2	13.3	13.3
	Indonesia	32.456	18.189	43.572
	Russia	45.2	34.5	30.3
	South Africa	31.24	28.658	30.806

Data extracted on 20 Apr 2018 08:18 UTC (GMT) from OECD.Stat

Source OECD Stats 2013

Statistical Data on Women Entrepeneurs in Europe

1 Percentage of entrepreneurs in total active labour force (entrepreneurship rate) by genc country in Europe-37, 2012



Source: Panteia, based on Labour Force Survey (Eurostat, UNICE, ILOSTAT and national statistics)

Despite the fact that the top five countries with the highest entrepreneurships rate for women were Greece, Albania, Portugal, Italy and Croatia, the ratio of women and men entrepreneurs indicates prevalent gender inequality, with men reaching a staggering 37%, while women are at 24%. Why are Greek women entrepreneurially averse? The reasons can be summed up as follows:

1. The volatile Greek economic environment and tax system
2. The lack of mentorship and role models
3. The lack of networking skills, leading to lack of financial support
4. Women in general tend to be less risk takers Social and family stereotypes are preventive, guiding women towards other forms of labor.
5. Fear of failure and rejection.
6. Lack of social support systems that can assist working mothers.

Recommendations

The **suggestions** towards improving the aforementioned issues and promoting Greek female entrepreneurship are the following:

1. Tackle inequalities and promote inclusion in the education system. Further reduction of ESL and gender inequalities with emphasis on the social categories mostly affected -i.e. inhabitants of rural areas esp. in specific, other disadvantaged groups (migrants, Roma)
2. Invetsment in education and training (modernization of education, increase of public funding)
3. Greater student participation in VET by strengthening its attractiveness
4. Empowerment and leadership workshops and programs which will enhance female confidence and risk taking. Promotion of tangible role models with which girls and young woman can identify, such as female entrepreneurs who are self-made.
5. Promotion, via European programs and seminars, of female collaborations and cooperation.
6. Failure assessment and management workshops, leading to VCs (venture capitalists) support.
7. ‘’Train the trainer’’ programs which will act as starting points for any women that want to ‘’spread the word’’ and teach other women in their community about equality, empowerment and leadership.

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Greek School Network, *http://www.sch.gr/*
IME GSEVEE Institute of Small Scale Enterprises
Institute of Educational Policy of Greece, http://www.pi-schools.gr/content
Ministry of Education, Research and Religious Affairs of Greece, *www.minedu.gov.gr*
European Commission, *www.europa.eu*
Greek School Network, *http://www.sch.gr/*

APPENDICES

APPENDIX I : GREECE EDUCATION SYSTEM

Fig. 1 The Stucture of the Greek Educational System

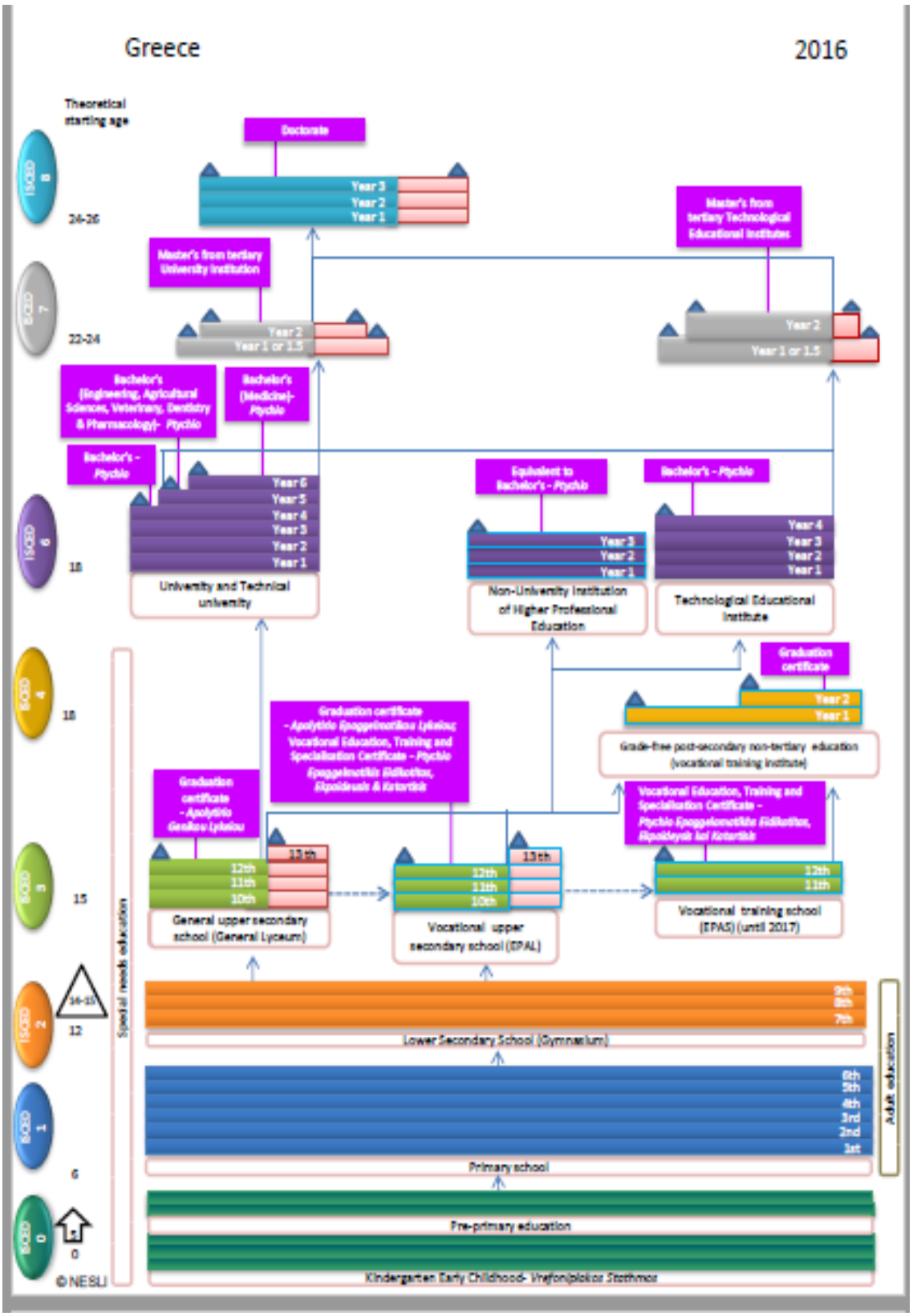
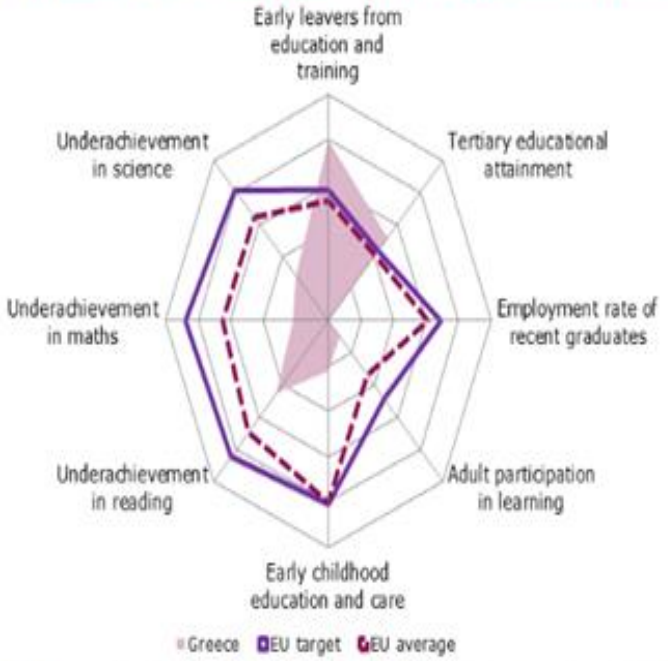


Fig. 2

Figure 1. Position in relation to strongest (outer ring) and weakest performers (centre)



Source: DG Education and Culture calculations, based on data from Eurostat (LFS 2016) and OECD (PISA 2015). Note: all scores are set between a maximum (the strongest performers visualised by the outer ring) and a minimum (the weakest performers visualised by the centre of the figure).

Source: EC Education and Training Monitoring 2017-Greece

1. Key indicators

			Greece		EU average	
			2013	2016	2013	2016
ET 2020 benchmarks						
Early leavers from education and training (age 18-24)	Total		10.1%	6.2%	11.9%	10.7%
Tertiary educational attainment (age 30-34)	Total		34.9%	42.7%	37.1%	39.1%
Early childhood education and care (ECEC) (from age 4 to starting age of compulsory education)			75.2% [12]	79.6% [15]	93.9% [12]	94.8% [15]
Proportion of 15 year-olds with underachievement in:	Reading		22.6% [12]	27.3% [15]	17.8% [12]	19.7% [15]
	Maths		35.7% [12]	35.8% [15]	22.1% [12]	22.2% [15]
	Science		25.5% [12]	32.7% [15]	16.6% [12]	20.6% [15]
Employment rate of recent graduates by educational attainment (age 20-34 having left education 1-3 years before reference year)	ISCED 3-8 (total)		40.0%	49.2%	75.4%	78.2%
Adult participation in learning (age 25-64)	ISCED 0-8 (total)		3.2%	4.0%	10.7%	10.8%
Other contextual indicators						
Education investment	Public expenditure on education as a percentage of GDP		4.6%	4.3% [15]	5.0%	4.9% [15]
	Expenditure on public and private institutions per student in € PPS	ISCED 1-2	:	: [14]	:	: [14]
		ISCED 3-4	:	: [14]	:	: [14]
		ISCED 5-8	:	: [14]	:	: [14]
Early leavers from education and training (age 18-24)	Native-born		7.5%	5.5%	11.0%	9.8%
	Foreign-born		35.7%	18.1%	21.9%	19.7%
Tertiary educational attainment (age 30-34)	Native-born		38.2%	46.5%	37.8%	39.9%
	Foreign-born		11.8%	12.3%	33.4%	35.3%
Employment rate of recent graduates by educational attainment (age 20-34 having left education 1-3 years before reference year)	ISCED 3-4		29.7%	37.8%	69.4%	72.6%
	ISCED 5-8		45.4%	55.0%	80.7%	82.8%
Learning mobility	Inbound graduates mobility (bachelor)		:	: [15]	5.5%	6.0% [15]
	Inbound graduates mobility (master)		:	: [15]	13.6%	15.1% [15]

Sources: Eurostat (see section 9 for more details); OECD (PISA). Notes: data refer to weighted EU average, covering a different numbers of Member States depending on the source; b = break in time series, d = definition differs, e = estimated, p = provisional, u = low reliability, 12 = 2012, 14 = 2014, 15 = 2015. On learning mobility, the EU average is calculated by DG EAC based on available country data in all years. Further information is found in the respective section of Volume 1 (ec.europa.eu/education/monitor).

APPENDIX II: DEMOGRAPHIC CHANGES AND THE DECLINING STUDENT POPULATION

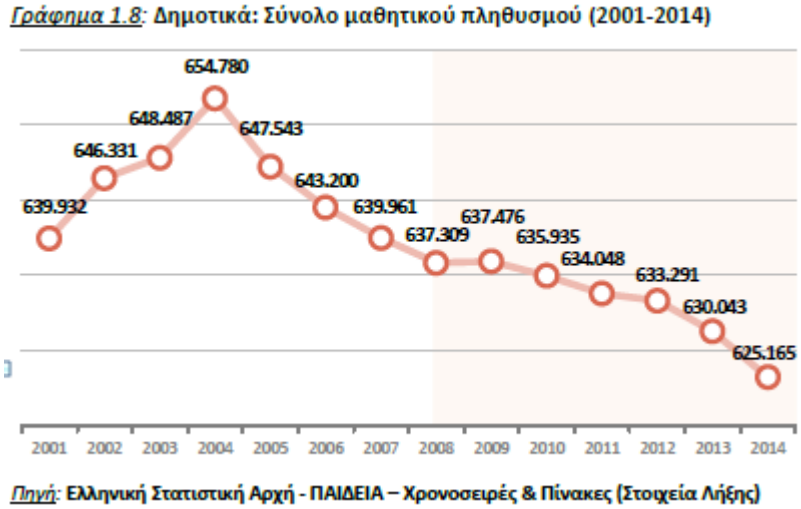
According to the European Commission Educational and Training Monitor 2017: **Major demographic changes are expected to affect the Greek education system at all levels in the future. "**By 2050 Greece's population is expected to have fallen by 14.5 % compared to today. The median age is estimated to rise from 43.4 to 52.8, 5 years more than the projected EU average**10** (VID 2016). ***Within the next 10 years the number of children aged 5 (starting age for compulsory schooling) is expected to decrease by 27 %.*****11** In the same period, the share of school children aged 7-14 will decrease by more than 17 %. While by 2027 a slight increase is estimated for those finishing compulsory education and potentially entering VET, post-secondary or tertiary education (age group 15-19), over a 20-year horizon a 23 % decrease compared to 2017 is projected. These projections highlight both challenges and opportunities for rationalisation at different levels and adapting to the changing composition of society including through provision of lifelong learning opportunities."

School Population, 2001-2014 (Primary, Lower and Upper Secondary)
Source : KANEP-GSEE, 2017

a) Primary level

In 2014 the pupil population of Primary School- of the total pupil population of Primary and Secondary Education. During the period 2001-2014 a total decrease of -2.3% of the total population, which corresponds to 14,767 pupils (from 639,932 pupils in 2001 to 625,165 pupils in 2014), while the average annual of the change is -0.2%. In terms of gender, 48.6% of the student population were girls (their proportion remained almost unchanged over the four-year period).

Fig 1. Changes in Student Population (2001-2014) in Primary Education

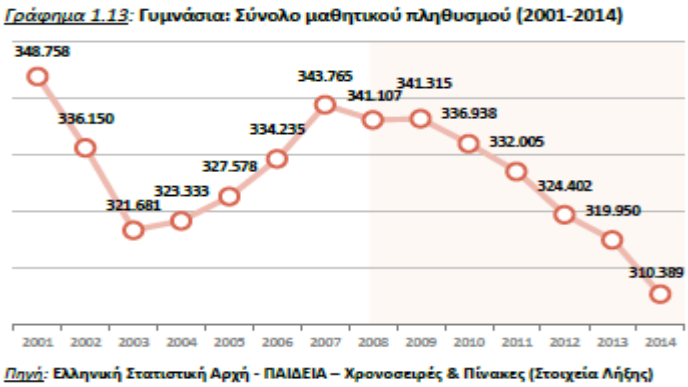


b) Lower Secondary Level- -Gymnasium

The pupil population of the Gymnasium is the 21.4% (2014) of the total student population of Primary and Secondary Education. During the period 2001-2014, total reduction in the student population of Gymnasia by -11.0%, corresponding to 38,369 pupils (from 348,758 students) 2001 to 310,389 pupils in 2014) while the average annual

change for this period is -0.9%. In terms of gender, 47.9% of the student population were girls and a marginal increase in their proportion by 0.1% is observed over the four-year period.

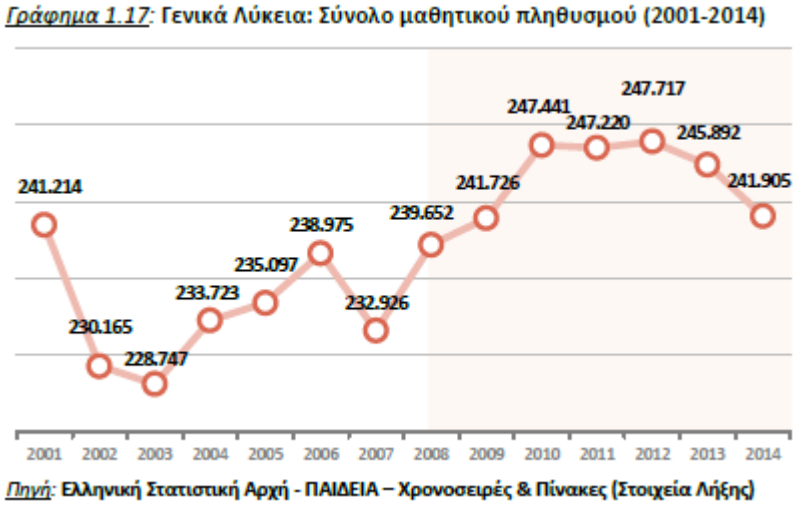
Fig 2. Changes in Student Population (2001-2014) in Secondary Education



c) Upper Secondary Education-General Lyceum

Regarding the General Lyceum student population in 2014 it accounts 16.7% of all pupils of Primary and Secondary Educational levels. During the period 2001-2014, a small increase in student in general Lyceums by 0,3% is observed, which corresponds in 691 pupils (from 241,214 students)2001 to 241,905 pupils in 2014) while the average annual change in the category is marginal (0.04%). In terms of gender, 53.2% of the student population were girls who increase their proportion of 0.4% over the four-year period. Students with age more than normal was 8.3% pupil population (and it decreases by -3.6% over the four-year period). However, fluctuations in the student population this period coincide with changes in the access system graduation of the General Lyceum and the examination system for admission to tertiary education.

Fig.3 Changes in Student Population (2001-2014) in General Lyceum



Examining the rural /urban relation of pupils, a continuous decrease of pupils in rural areas is observed. Recent demographic developments, the population ageing, the continuous decline of fertility rate and the depopulation in rural areas of the country contribute to the gradual reduction of student population mainly in rural areas.

Fig. 4. Evolution of student population (Primary level and Secondary level), 2002-2012

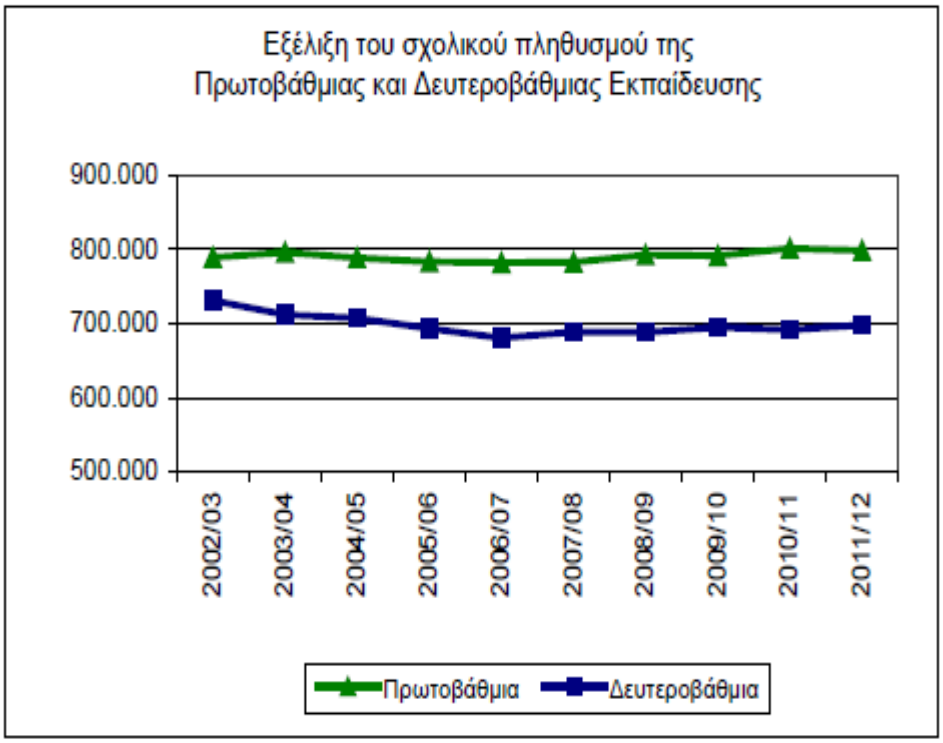


Table 1. School Population by level of education, total and by gender (2001-2011)

Πίνακας 1. Πρωτοβάθμια και Δευτεροβάθμια, Δημόσια και Ιδιωτική, Εκπαίδευση: σχολικός πληθυσμός, κατά φύλο, των σχολικών ετών 2010/11 και 2011/12

Είδος εκπαίδευσης, φορέας	Σύνολο Ελλάδος			Άρρενες			Θήλεις		
	2010/11	2011/12	Μεταβολή %	2010/11	2011/12	Μεταβολή %	2010/11	2011/12	Μεταβολή %
Πρωτοβάθμια Εκπαίδευση	***801.101***	***798.380***	***-0,3***	***411.970***	***410.494***	***-0,4***	***389.131***	***387.886***	***-0,3***
Δημόσια	744.146	743.576	-0,1	382.502	382.173	-0,1	361.644	361.403	-0,1
Ιδιωτική	56.955	54.804	-3,8	29.468	28.321	-3,9	27.487	26.483	-3,7
% ιδιωτικής	7,1	6,9		7,2	6,9		7,1	6,8	
Νηπιαγωγεία	**165.321**	**164.790**	**-0,3**	***84.936***	***84.677***	**-0,3**	**80.385**	**80.113**	**-0,3**
Δημόσια	153.205	153.198	0,0	78.546	78.651	0,1	74.659	74.547	-0,2
Ιδιωτικά	12.116	11.592	-4,3	6.390	6.026	-5,7	5.726	5.566	-2,8
% ιδιωτικών	7,3	7,0		7,5	7,1		7,1	6,9	
Δημοτικά σχολεία	**636.780**	**633.590**	**-0,3**	***327.034***	***325.817***	**-0,4**	**308.748**	**307.773**	**-0,3**
Δημόσια	590.941	590.378	-0,1	303.956	303.522	-0,1	286.985	286.856	0,0
Ιδιωτικά	44.839	43.212	-3,6	23.078	22.295	-3,4	21.761	20.917	-3,9
% ιδιωτικών	7,1	6,8		7,1	6,8		7,0	6,8	
Δευτεροβάθμια Εκπαίδευση	***691.871***	***695.705***	**0,8**	***361.011***	***362.165***	**0,3**	***330.860***	***333.540***	**0,8**
Γυμνάσια	**330.800**	**324.438**	**-1,9**	***172.483***	***168.940***	**-2,1**	**158.317**	**155.498**	**-1,8**
Δημόσια	313.473	307.707	-1,8	163.638	160.498	-1,9	149.835	147.209	-1,8
Ιδιωτικά	17.327	16.729	-3,5	8.845	8.442	-4,6	8.482	8.287	-2,3
% ιδιωτικών	5,2	5,2		5,1	5,0		5,4	5,3	
Εκκλησιαστικά Γυμνάσια	**176**	**170**	**-3,4**	**176**	**170**	**-3,4**			
Δημόσια	176	170	-3,4	176	170	-3,4			
Γενικά Λύκεια	**245.847**	**248.823**	**1,2**	***115.445***	***117.267***	**1,6**	**130.502**	**131.856**	**0,9**
Δημόσια	229.929	234.084	1,8	107.448	109.659	2,1	122.481	124.425	1,6
Ιδιωτικά	16.018	14.839	-7,4	7.997	7.608	-4,9	8.021	7.231	-9,8
% ιδιωτικών	6,5	6,0		6,9	6,5		6,1	5,5	
Γενικά Εκκλησιαστικά Λύκεια	**331**	**370**	**11,8**	**331**	**370**	**11,8**			
Δημόσια	331	370	11,8	331	370	11,8			
ΕΠΑΛ (Υπ. Παιδείας και Θρησκευμάτων, Πολιτισμού και Αθλητισμού)	**85.361**	**90.117**	**5,6**	**57.165**	**59.804**	**4,8**	**28.196**	**30.213**	**7,2**
Δημόσια	84.956	89.762	5,7	56.836	59.602	4,9	28.120	30.160	7,3
Ιδιωτικά	395	355	-10,1	319	302	-5,3	76	53	-30,3
% ιδιωτικών	0,5	0,4		0,6	0,5		0,3	0,2	
ΕΠΑΣ (Υπ. Παιδείας και Θρησκευμάτων, Πολιτισμού και Αθλητισμού)	**13.086**	**16.340**	**17,1**	**8.186**	**8.361**	**2,7**	**6.910**	**8.889**	**30,1**
Δημόσια	12.857	15.142	17,8	6.083	6.251	2,8	6.774	8.891	31,3
Ιδιωτικά	239	198	-17,2	103	100	-2,9	136	98	-27,9
% ιδιωτικών	1,8	1,3		1,7	1,6		2,0	1,1	
ΕΠΑΣ (Μαθητείας ΟΑΕΔ)	**12.396**	**12.333**	**-0,5**	**7.900**	**7.840**	**-0,8**	**4.496**	**4.493**	**-0,1**
Δημόσια	12.396	12.333	-0,5	7.900	7.840	-0,8	4.496	4.493	-0,1
ΕΠΑΣ (Υπ. Αγροτικής Ανάπτυξης και Τροφίμων)	**170**	**192**	**12,9**	**141**	**159**	**12,8**	**29**	**33**	**13,8**
Δημόσια	170	192	12,9	141	159	12,8	29	33	13,8
ΕΠΑΣ (Υπ. Τουρισμού)	**1.218**	**1.316**	**8,0**	**763**	**757**	**0,6**	**486**	**558**	**20,0**
Δημόσια	1.218	1.315	8,0	753	757	0,5	465	558	20,0
ΕΠΑΣ (Υπ. Υγείας)	**2.388**	**2.609**	**5,2**	**441**	**407**	**-7,7**	**1.945**	**2.102**	**8,1**
Δημόσια	2.386	2.509	5,2	441	407	-7,7	1.945	2.102	8,1

Source : KANEP-GSEE, 2017

APPENDIX III:

Participation in the Education and Early School Leaving

Table 2b: Percentage of students in Universities of Technological/Applied Sciences, by gender, (Academic Years 2010/11 - 2014/15)

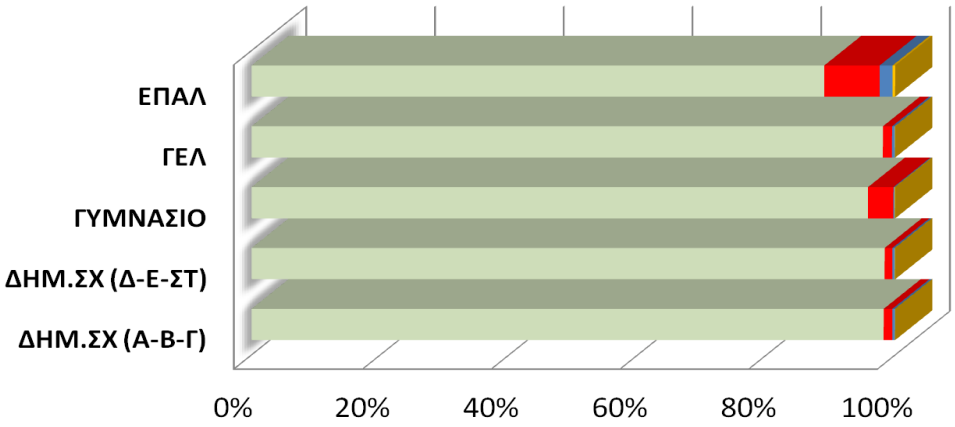
	2010/2011	2011/12	2012/13	2013/2014	2014/2015	5-year Total
Regular female students	54.920	52.709	52.132	46.773	47.900	254.434
Regular male students	56.989	53.395	55.387	52.616	51.491	269.878
Total regular students	111.909	106.104	107.519	99.389	99.391	524.312
Regular female students / Percentage (%)	49%	50%	48%	47%	48%	5-year Average 48%
Regular male students / Percentage (%)	51%	50%	52%	53%	52%	5-year Average 52%

Source: Ministry of Education, Research and Religious Affairs - The Strategy of Higher Education in Greece, 2016-2020 Https://www.minedu.gov.gr/publications/docs2016/stratigiki_aei.pdf

ΒΑΘΜΙΔΑ ΕΚΠΑΙΔΕΥΣΗΣ			Formally Enrolled	Dropout Rate	% OF Drop outs
			(2016-17)		
Primary	Dimotiko 1st grades	ISCED 1	99.984	1.788	**1,79%**
Primary	Dimotiko (higher grades)	ISCED 1	95.805	1.577	**1,65%**
Compulsory Secondary	Gymnasium	ISCED 2	102.447	4.338	**4,23%**
Upper Secondary (Non-Compulsory)	General Lyceum	ISCED 3	78.237	1.499	**1,92%**
Secondary ΔΕΥΤΕΡΟΒΑΘΜΙΑ (Vocational	EPAL	ISCED 3	19.800	2.181	**11,02%**
Πηγή: *Πληροφοριακό σύστημα Myschool (Ιαν.2017)*, επεξεργασία: *Παρατηρητήριο Μαθητικής Διαρροής ΙΕΠ*					

Source: IEP 2017

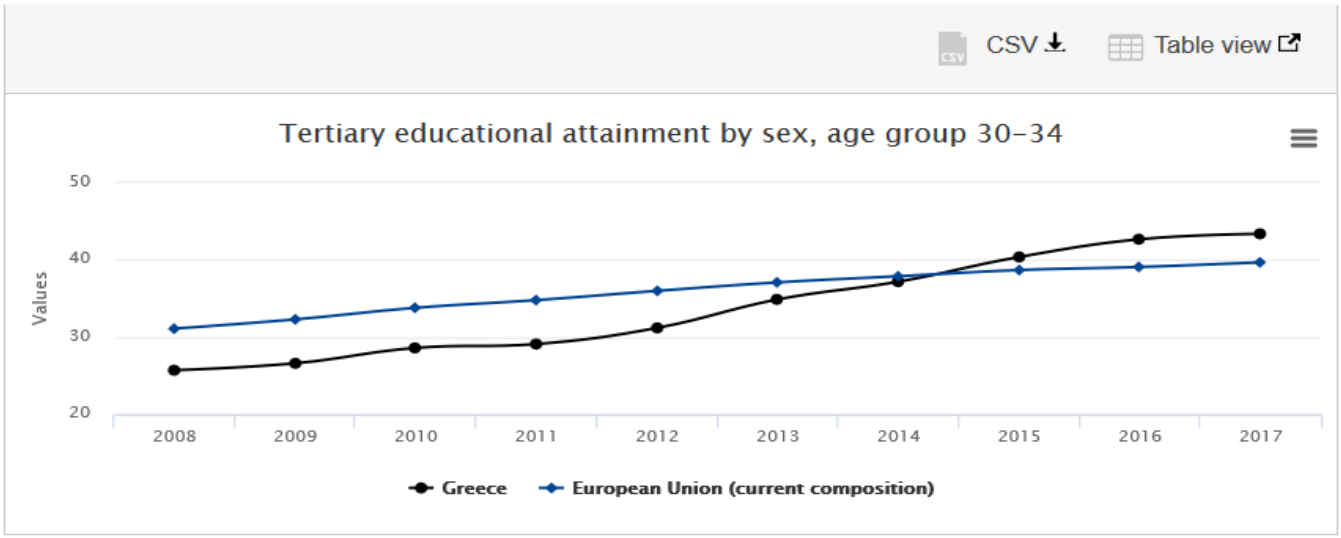
ΠΟΣΟΣΤΑ ΦΟΙΤΗΣΗΣ ΚΑΙ ΜΑΘΗΤΙΚΗΣ ΔΙΑΡΡΟΗΣ
ΣΤΗ ΔΗΜΟΣΙΑ Α/ΘΜΙΑ ΚΑΙ Β/ΘΜΙΑ ΕΚΠΑΙΔΕΥΣΗ ΚΑΤΑ ΒΑΘΜΙΔΑ ΚΑΙ ΤΑΞΗ
(Γενιά μαθητών/τριών 2013-14)



	ΔΗΜ.ΣΧ (Α-Β-Γ)	ΔΗΜ.ΣΧ (Δ-Ε-ΣΤ)	ΓΥΜΝΑΣΙΟ	ΓΕΛ	ΕΠΑΛ
ΦΟΙΤΗΣΑΝ ΚΑΝΟΝΙΚΑ	98,21	98,35	95,77	98,08	88,98
Α΄ τάξη	1,34	1,19	3,95	1,42	8,60
Β΄ τάξη	0,42	0,39	0,21	0,44	2,01
Γ΄ τάξη	0,03	0,06	0,07	0,05	0,41

Tertiary education attainment

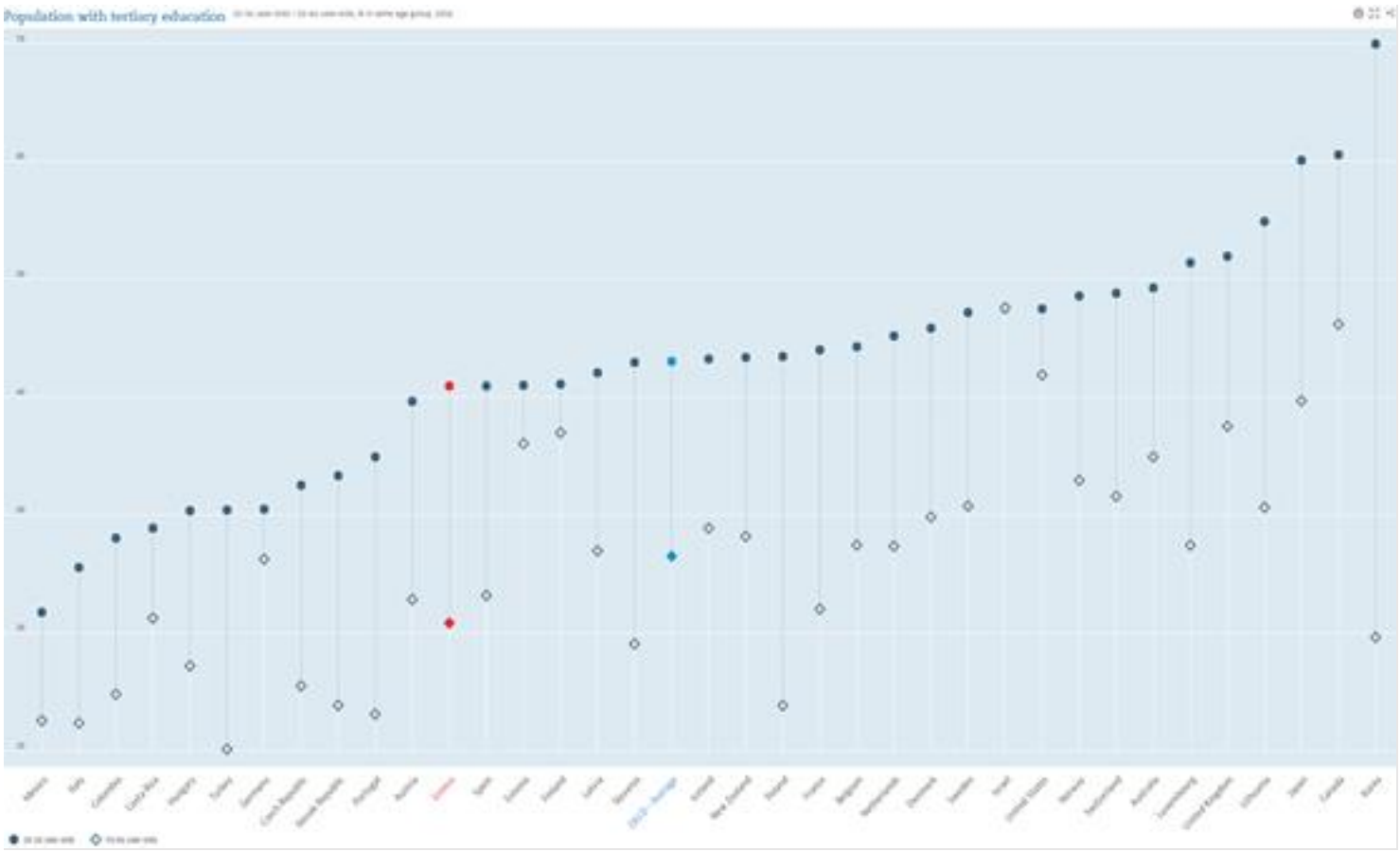
(% of population aged 30-34)

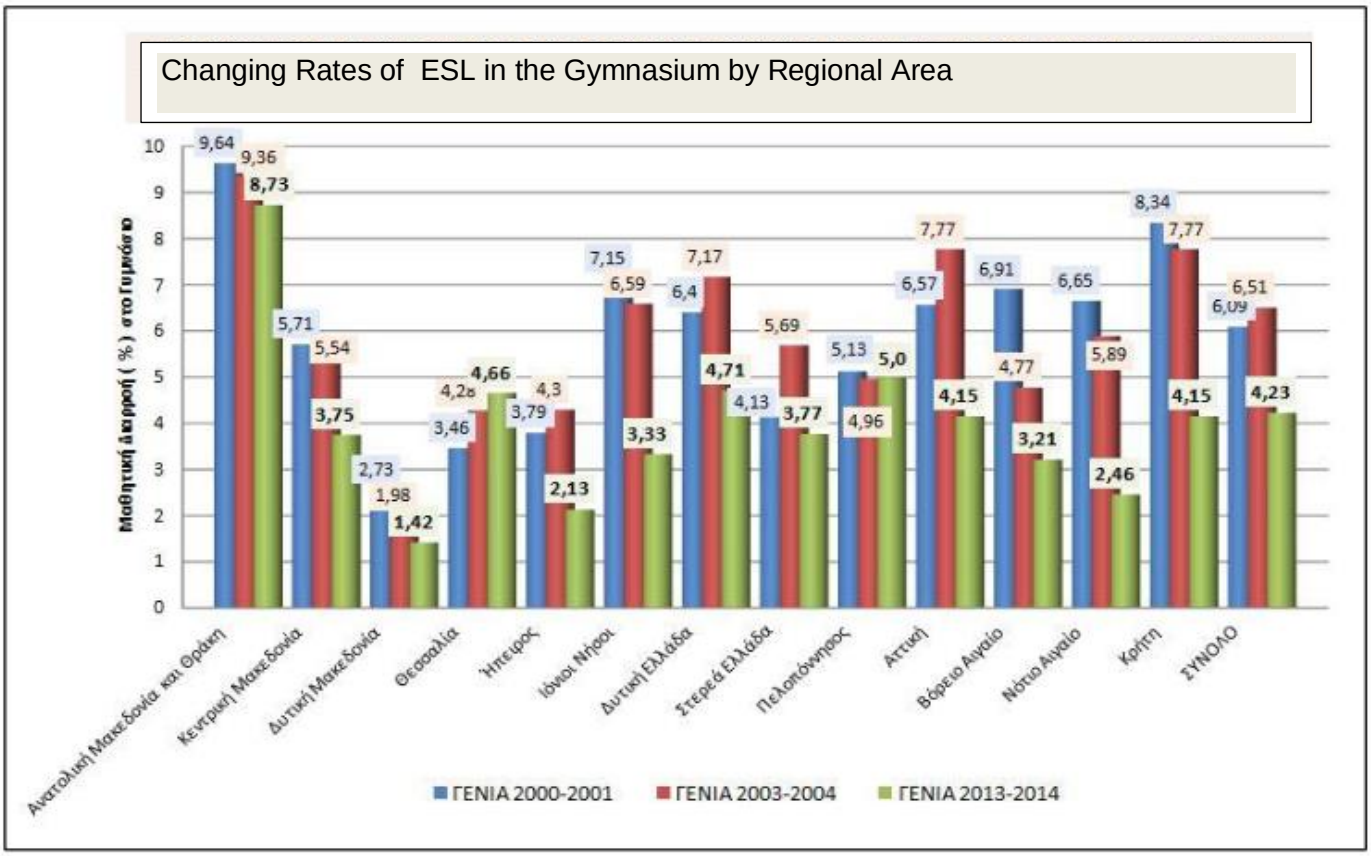


EU target: >40% having completed tertiary education

National target: 32% having completed tertiary education

Fig Population with tertiary education 25-34-year-olds / 55-64 year-olds, % in same age group, 2016





APPENDIX IV: ENTEPRENEURSHIP

Table 1 : Sources of funding for entrepreneurship in Greece

Website	*Organisation*
http://www.hvca.gr/	Hellenic Venture Capital Association (20 members)
https://www.espa.gr/en/pages/default.aspx	Hellenic Ministry of Economy & Development, EU Structural & Investment funds
https://envolveglobal.org/el/envolve-awards/envolve-greece/	Envolve Award Greece
http://www.pjtechcatalyst.com/about.html	Venture capital
http://www.thermi-group.com/en/	Venture capital
http://zerofund.org/	Venture capital
https://www.theegg.gr/el	Seed capital and incubator
https://orangegrove.eu/	Seed capital and incubator

Foundations	***Website***
Hellenic State Scolarships	https://www.iky.gr/en/
Vardinoyianneion Foundation	http://www.vardinoyianneio.gr/
George and Victoria Karelia Foundation	http://www.kareliafoundation.org.gr/
Lilian Voudouri Foundation	http://www.lilianvoudouri.gr/

Bodossaki Foundation	http://www.bodossaki.gr/
Propondis Foundation	http://www.propondis.gr/
Alexandros Onassis Foundation	http://www.onassis.org/
Ioannis S. Latsis Foundation	http://www.latsis-foundation.org/
Foreign Institutes	***Website***
Fulbright Greece	http://www.fulbright.gr/
Goethe Institute	https://www.goethe.de/de/index.html
Institute Francais d'Athenes	http://www.ifa.gr/el/
British Council	https://www.britishcouncil.gr/study-uk/funding-scholarships
DAAD	https://www.daad.de/deutschland/stipendium/en/

Source: https://eduadvisor.gr/ypotrofies-genika-stoiheia