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NETWORK  
OF ENTREPRENEURIAL  
SCHOOLS

# ENTREPRENEURSHIP EDUCATION

*Karditsas – Greece*

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## **Project “Network of Entrepreneurial Schools”**

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Scoala Gimnaziala Traian Craiova  
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Network of Entrepreneurial Schools is developed under the framework of the project “Network of Entrepreneurial Schools” is the result of a research of best practices and policies related to Entrepreneurship Education in 4 different countries and that will serve as a basis to develop innovative action experiments for entrepreneurship education approaches.

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# ENTREPRENEURSHIP EDUCATION

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### ENTREPRENEURIAL EDUCATION

The entrepreneurial education is a crucial factor in the promotion of entrepreneurship, as the educational system provides those necessary conditions for the realization of the available professional options, equipping people with the cognitive tools necessary for the development of business actions.

Even though there is a difference of opinion over the extent to which entrepreneurial skills can be taught, it is generally recognized that the entrepreneurial spirit, directly linked to the characteristics of a personality, is shaped by the implementation of business education programs. Moreover, according to the European Commission, *"the education system can offer both skills and the appropriate environment for Entrepreneurship Development"*.

The entrepreneurship education involves all levels of the educational process, while continues in the years and after its completion, in a context of lifelong learning.

At each level of education, primary, secondary and higher education, corresponding different levels of educational programs with an alternative subject. In primary education, the main objective of entrepreneurship education is the realization of business selection as a business, as well as the role that entrepreneurship plays in the economic cycle, while in secondary education, entrepreneurship education aims in the development of specific entrepreneurial skills and attitude. Finally, in higher education the primary objective is to provide specialized scientific knowledge, while developing the professional skills acquired during the previous periods.

The **entrepreneurial education should be based on the development of the concept of complexity, through awareness-raising on the application of entrepreneurial skills on a practical level**, while it is argued that in secondary education the emphasis of the training programs should be given to the perception of business opportunities in the first three years, while in the remaining three in the teaching of specific management skills and entrepreneurial skills.

Given the findings above, an important element of entrepreneurship education is the time, as this needs to start at an early age to become effective and to provide practical training to the higher level of education. According to this conception, entrepreneurship education is based on two main pillars, which are in line with the temporal development of the educational process, awareness and, preparedness.

## ENTREPRENEURIAL EDUCATION IN THE OFFICIAL EU TEXTS

The **European Commission** in texts for the promotion of the entrepreneurial culture through education, stresses the role of entrepreneurship in growth and employment, citing surveys which indicate the existence of a positive relationship between entrepreneurship, economic growth, and cultural support, through educational programs, events, and business activities. So, while in Greece runs programs of the Community Support Framework (CSF), the European Union reformulating, even greater emphasis, the important dimension that should have the education of entrepreneurship in school curricula - frameworks, in primary, in secondary and in higher education, as well as the importance of offering incentives to schools and teaching staff. Finally, the teaching of entrepreneurship through practice and the importance of practical experience and the dissemination of good practices are supported.

Also, since 2004, the European Commission underlines that the efforts are confined more to the higher education and training on how to create a business. It is also noted that in Greece, and Portugal "*continues to exist the need to strengthen the general awareness about the importance of teaching entrepreneurship at the lower levels of education*".

Following the **Green Paper for the Entrepreneurship** (2003) and the above conclusions, the action plan for entrepreneurship proposes a series of actions, to promote entrepreneurship by facilitating entrepreneurs in the realization of their objective and shaping a favorable business environment.

In particular, set out the main objectives for the integration of entrepreneurial culture, the preparation of entrepreneurs for growth and competitiveness, improving the flow of finance and creating a more business-friendly regulatory and administrative framework for small and medium-sized enterprises.

*About the integration of entrepreneurial culture, it is proposed to promote the "education of young people about entrepreneurship through the education acts (for example, games situations) in schools.*

The Commission calls on the member states to integrate the education of entrepreneurship, to all school programs, to organize information campaigns, to provide training material, to arrange training courses for teachers and,

together with the business organizations, to integrate actively the entrepreneurs in training programs".

The re-launched Lisbon strategy in 2005, underlines the importance of promoting entrepreneurship. According to the European Union, for preserving the social model required "more new firms, more entrepreneurs willing to take innovative enterprises, and most SMEs, high-growth"

In any case, the reference of European strategies to the importance of fostering the entrepreneurial mindsets has helped to recognize the importance of entrepreneurship education. It has already begun to see the role of education in creating a culture leading to entrepreneurial activity. It is also important for European programs to contribute in this direction, but also to prepare the necessary framework for continuing efforts and improving entrepreneurship programs.

## **ENTREPRENEURSHIP IN GREECE TODAY**

The entrepreneurship in Greece has not developed in line with the other countries of Europe, particularly at the level of innovation and new operational forms, where indicated serious weaknesses.

Greece, on the one hand, failed to develop industry and, on the other hand, did not create

a national system of innovative business action, for many reasons. Some of them are the wrong choices taken by all the governments, the lack of a collaborative organizational culture, and the sometimes short-sighted logic of investors and entrepreneurs.

Except for inherent deficiencies of the Greek business environment, a serious concern has always been the slow implementation of new technologies of information and communication, which restrained business growth, during the last decade.

To accurately reflect the business climate in Greece, the results of a Eurobarometer survey on entrepreneurship in Greece are presented.

According to the findings, it is found that the entrepreneurs in Greece have a negative attitude towards the domestic business environment, which is considered to be extremely unfavorable for the promotion of entrepreneurship, leading to a significant reduction in the number of small and medium-sized enterprises for the year 2011, by 68.000, compared to the previous year. In fact, among the 34 countries surveyed, Greece ranked last in terms of positive views of entrepreneurs about their respective policies, because of the effects of the economic crisis.

To add to that, the main causes of this negative attitude are in the fields of insufficient capital resources, the level of income tax and the "poor" supportive environment of entrepreneurship.

It is also worth mentioning, for guidance, Greece ranked at the 140<sup>th</sup> position among 185 countries, about ease of establishment of a business, a fact that reflects the complex regulatory and tax environment, which creates a climate of disincentives for taking business action ([www.doingbusiness.org](http://www.doingbusiness.org)).

The encouraging thing about the Eurobarometer research policy is that 50% of Greeks and 58% of Lithuanians, want to own their own business and not be employees of a company or public organization. In addition to Greeks and Lithuanians, Portuguese, Romanians, Latvians, and Bulgarians still feel highly entrepreneurial, with rates ranging between 48 - 49%. On the other hand, self-employment is less popular in Sweden (22%), Finland (24%), Denmark and Slovenia (28%), where most citizens, more than 70%, prefer to be employees.

Especially Greeks, at a rate of 96%, stress the lack of resources, while it is characteristic, that 77% of our fellow citizens highlights the difficulty faced to collect information to start their own business, when in the Netherlands, for example, the corresponding figure is just 20%.

**In summary**, it can be argued that entrepreneurship in Greece is an issue that is characterized by significant peculiarities and shortcomings. In contrast, the establishment and operation of a business have always been an option in the context of self-employment, as

illustrated by a large number of family businesses. But the inherent weaknesses of the Greek economy and industrial structure, the shortcomings of the regulatory, regulatory and legal framework, and the lack of support structures make the development of entrepreneurship extremely difficult, particularly in terms of innovation. In combination with the above-mentioned characteristics, the effects of the recent economic crisis hinder further the development of the entrepreneurial action, as reflected in the sizes of the entrepreneurship during this period.

Entrepreneurship in Greece is therefore characterized by several specific features, about the structure of the domestic economy, by raising challenges and by highlighting trends in the need for business education, particularly at tertiary level. One of these features is the inability of the Greek production system to exploit the results of scientific research, as business activity is characterized by small business sizes, low rates of transformation to technological terms and inefficiencies in management and administrative processes, with an emphasis on low-use technology activities based on cheap labor or protection from strong competitive pressures.

In addition, indicators of use of integrated Research & Development systems (R&D) demonstrate the limited ability of enterprises to improve their competitive position through comparable research and development activities, as well as the inability to exploit

exogenous technology, with the result that innovative efficiency is extremely low, at least compared to European countries (European Commission, 2005b).

Moreover, there is a business deficit in terms of quality and quantity, as the annual number of recently established entrepreneurs remains relatively stable during the latest years, even before the debt crisis, in which this number decreased dramatically. At the same time, the evolution of business activity in Greece in terms of capital investments is also considered insufficient, while this problematic image is reinforced by structural characteristics of the Greek economy.

For the above reasons, it becomes obvious that **entrepreneurship education is a modern necessity of the Greek educational system**, taking into account international developments and the applicable adverse developmental conditions.

According to the organization "International Entrepreneurship"

([www.internationalentrepreneurship.com](http://www.internationalentrepreneurship.com))

survey, the main characteristics of entrepreneurship in Greece today are:

- most entrepreneurs are motivated for the establishment of a business out of necessity, while 16% of the population, aged 18-64 years old are involved in some kind of business action in the past (3rd place in Europe);

- 8.2% of the population operated by the enterprise with a term greater than 42 months (2nd in Europe), while 7.9% is at an early stage of business action (business-term 3-42 months);

- there is a great fear of failure, expressed mainly by young entrepreneurs, while a large percentage of new businesses aimed to the final consumer, due to lack of networking among the larger companies;

- 72% of entrepreneurs are men, while 1 in 3 entrepreneurs are 25-34 years old and 2 in 3 25-44 years old;

- the major sectors of business development are tourism, food processing and packaging, fish farming and information technology and communications.

## ENTREPRENEURIAL EDUCATION IN GREECE

There are Countries with distinct courses in entrepreneurship, (courses of general education or of selection) and Countries with no distinct courses of entrepreneurship and the basic principles of entrepreneurship are usually been taught in other courses like economy and administration. Greece is classified in the second category.

The concept of entrepreneurship in the Greek education system is approached in the form of developing the possibilities of students through their participation in corresponding activities.

The concept of entrepreneurship is mainly the subject of economic courses. **In primary education**, entrepreneurship is absent from the national curriculum, although there is a general framework for the use of this type of teaching implemented by individual schools and teachers. At this level of education, where no economic courses are taught, economic concepts are taught through other subjects, such as the "Environmental Study", or even through projects where students through various activities learn basic concepts related to economy and entrepreneurship.

In **high school** there is no financial lesson and «to fill the gap, the school year 2001/2002 the pilot program "Youth Entrepreneurship" was first time implemented. In high school, entrepreneurship issues are examined within the curriculum of various courses of economic content. High school students are also given the opportunity to implement the "Youth Entrepreneurship" pilot program, which is "an adaption to the Greek educational reality of the International Organization "Junior Achievement"» It is also possible, and the students of the high school, the implementation of the program "Youth Entrepreneurship" that "it is an adaptation to the Greek educational reality the corresponding program of the International Organization "Junior Achievement".

Besides, the knowledge of students in secondary education, in the sense of entrepreneurship, is provided through the

economic courses, which are part of the national curriculum, and study visits to companies, exhibitions, chambers of commerce and other bodies. These courses are the subjects of the first high school "Principles of Economics "and the third high school "Principles of Economic Theory" and " Principles of Organization and Business Administration" concerning general secondary education.

Similar courses are included in the curriculum of initial vocational training of secondary education and, in particular, the sector "Economics and Business Administration". It should, however, be noted that in the above courses, references to entrepreneurship are limited to the definition and importance. A course concerning the theory of entrepreneurship is only provided by the corresponding field of professional Lyceums and is the "Entrepreneurship and Development".

Finally, it should be pointed out the program "Virtual Enterprises", which has enabled secondary vocational school students to learn, through practice and running a virtual enterprise, the importance of economy and entrepreneurship.

In addition, European programs have also made a significant contribution toward strengthening entrepreneurship. Actions, such as entrepreneurship programs in the form of courses or seminars, and the development of innovative products - services by students and graduates, have enabled Universities to take a different approach to entrepreneurship education.



**In conclusion**, we can mention the following: Although many activities are ongoing at all levels of education, most are not integrated into the curriculum and the related initiatives are most often isolated. Formal school curricula do not include specific entrepreneurship courses, but only scattered concepts in financial mainly courses. Entrepreneurship, most often, is seen as an extracurricular activity or as part of a seminar and later as an elective course in higher education. The result of this situation is that most of the pupils and students do not have the opportunity to participate in courses and entrepreneurship programs. The Greek education system does not emphasis on employment and self-employment of students.

Of course, the implementation of their respective programs, which are not part of the official curriculum is not possible without the enthusiasm, the active participation and the initiative of teachers, as these programs, as in other countries of the European Union, usually focus on the use of working methods and mentality, with greater emphasis on self-learning, creativity and cooperation.

In general, was noted that entrepreneurship is now recognized as a necessary subject for teaching and that there is a significant change in attitudes in this direction. However, the question has not yet been answered as to whether entrepreneurship should be included in the national curriculum or be an extracurricular activity. In addition, the element

of the coherent structure is missing so that activities and examples of good practice can be integrated into the education system.

## GOOD PRACTICES

An example of best practice for Greece found in initial vocational training in secondary education is the "Virtual Enterprises". This case is described as an example of "best practice" by the Ministry of Education. The students participating in the program theoretical project theoretically took classes during the morning hours and did a practical exercise in the virtual businesses during the afternoon hours, with responsibility for implementing the project at the Sivitanidios Public School Of Trades & Vocations ([www.sivitanidios.edu.gr](http://www.sivitanidios.edu.gr)).

Virtual enterprises as a training tool in business education in Sivitanidios Public School Of Trades & Vocations mentioned in the Green Paper on Entrepreneurship 2003, which reworded the proposal to extend the practice to all technical schools, because of the extremely positive results that had. The same document mentions the proposal to add a course of entrepreneurship to the timetable, in the curriculum, which will cover the theory of entrepreneurship and practical guidance in the preparation of business plans, in connection with providing advice and support for students in the implementation of their business plans at a professional level.

Later, in the conclusions of the program “Mini-companies students in secondary education”, for 2005, refers to the lack of programs based on the methodology of mini-company operation by students, although progress is being made under the Operational Program for Education on the operation of virtual enterprises in upper secondary technical schools and in institutions of initial vocational training, as from the school year 2005-2006 a decision is taken to involve all technical schools in the program for a period of two years.

In the field of practical learning, a good practice is the **International Organization Young Enterprise Europe** (YEE), whose aim is to disseminate entrepreneurship to young students. Its members organize programs in schools as well as European events. Since September 2002, the Young Enterprise Europe and Junior Achievement networks have merged and the new organization "JA-YE Europe", a member of which in Greece is the "Junior Achievement of Greece", has been created.

It should also be noted that there are other organizations whose objective is to promote entrepreneurship, such as the **Enterprise Europe Network-Hellas**, which is the Greek hub of the Enterprise Europe network and is made up of industrial associations, research and technological institutions, chambers of commerce and industry and other business sectors ([www.enterprise-hellas.gr](http://www.enterprise-hellas.gr)), as

well as **Jade Hellas**, which is active in the field of young entrepreneurship in Greece (<http://jadenet.org>).

## **OTHER ENTREPRENEURSHIP ENTITIES**

There are various bodies, in the public and private sector, which aimed at strengthening entrepreneurship, through actions which recognize the importance of education, training and, information in the direction of entrepreneurship. Among them, there is an important role to be played by representatives of businesses and also of workers, to whom chambers, confederations, federations, associations and, associations belong.

Their purpose is to protect and develop professionals, businesses and workers, respectively, by highlighting and promoting the problems and interests of their members in the relevant state institutions and acting as their advisers. They coordinate and implement vocational training programs to enhance the human resources of their member companies and workers when they implemented by workers' associations, thereby recognizing the importance of continuing education.

As regards the activities of business operators, they organize seminars to train business executives in subject areas, such as marketing, sales, human resources management, environment, etc. At the same time, they

contribute to creating a climate of cooperation and information for the business world, inform their members about economic and business developments, organize and participate in business missions to and from foreign countries, conduct a series of regular informative publications, award business awards, with the aim of rewarding business excellence and promoting entrepreneurship and encouraging and fostering entrepreneurial initiative.

Other bodies, organizations and, networks, national or European, strengthening entrepreneurship are:

- **Development Agencies of Local Authorities:** aimed at the economic and social development of the prefecture or region, and in particular, coordinate, implement and manage various development initiatives. Their objectives are usually achieved through the operational programs of the national and European programs. The normal legal form of these companies is similar to that of public limited companies, shareholders of various local entities (local authorities, local chambers of commerce), individuals and private companies.
- **General Secretariat for Youth - (GSY):** develop a set of actions and programs for young people, in particular in the fields of participation, information, leisure, and entrepreneurship. In particular, for entrepreneurship projects related to its support are "Youth Entrepreneurship Observatory",

implemented through EPEAEK II, and program in progress " Cells Entrepreneurship"  
(<http://www.neagenia.gr>)

- **Agency "Invest in Greece S.A.":** the agency, supervised by the Ministry of Development, Competitiveness, Infrastructure, Transport, and Networks, is the competent national body for promoting, attracting and supporting direct investment in Greece. The main task is to protect and promote investment opportunities in Greece worldwide to entrepreneurs and act as a one-stop-shop for strategic investments in the country ([www.investingreece.gov.gr](http://www.investingreece.gov.gr)).
- **Startup Greece:** is an information, networking and cooperation movement supported by the Ministry of Development, Competitiveness, Infrastructure, Transport and Networks and working with communities of young entrepreneurs aimed at providing information needed by a young person to start their business in Greece (incentives, funding, legal framework, research) and, with the help of social networks, bringing together people, ideas, businesses, Universities and institutions, with a view to creating partnerships and investment projects ([www.startupgreece.gov.gr](http://www.startupgreece.gov.gr)).
- **Enterprise Europe Network:** is the support network of Europe's small businesses to boost their competitiveness through innovation, which was created by the combination of the Innovation Relay Centers (IRCs) and of the Euro Info Centers (EICs), which were operating in previous years. Its operation is part of the new Directorate-General for Enterprise and Industry of the European

Commission and consists of approximately 600 organizations, including chambers of commerce and industry, regional development agencies, research and technological centers. The network's local contact points are located in more than 40 European countries. With the creation of the Enterprise Europe Network, enterprises can communicate with any of the organizations and receive appropriate support from the network organizations, which has the highest expertise in this area (<http://een.ec.europa.eu>).

- **Enterprise Europe Network – Hellas:** the Greek node of the Enterprise Europe Network is made up of industry associations, research, and technological institutions, chambers of commerce and industry and bodies, in the field of innovation and small and medium-sized enterprises. Its mission is to strengthen competitiveness and support small and medium-sized enterprises to develop their capacity for innovation and to learn about European Commission policies, funding opportunities, transnational partnerships, etc. It also aims to promote innovation and entrepreneurship in businesses and research bodies and to strengthen links between industry, research and investment funds ([www.enterprise-hellas.gr](http://www.enterprise-hellas.gr)).

## PRIMARY AND SECONDARY EDUCATION

According to the timetable for primary education, the primary school is not taught courses aimed at familiarizing pupils with economic and business concepts. The teaching of other courses may include a reference to certain general concepts of the economy and its role in society, but such knowledge is not part of a separate course.

On the other hand, in the hours of selection activities, primary school pupils have the opportunity to attend additional optional cognitive subjects, but these activities, such as "Consumer Education", are carried out at the initiative of teachers. These programs seek, on the one hand, to acquire knowledge, develop skills and change attitudes and values in terms of consumption and, on the other hand, to understand basic economic concepts, which are essential in their daily lives.

In addition, the Association "Junior Achievement Greece" (JA Greece), member of JA Worldwide, is implementing corresponding programs for primary and secondary education, one of which is concerned with primary education and is aimed at promoting entrepreneurship, called "JA More than Money" and which has as its content the concept of money and proper purchasing habits.

At this point, it is worth making an overall reference to the programs offered by the JA Greece, although most of them concern secondary education. JA Greece is a non-profit educational organization, representing Junior Achievement Worldwide in Greece and established in 2005.

According to data provided by the JA Greece, 7,000 students attended its programs and 150 schools participated. Also, 300 volunteers business executives participated, 5 student events and competitions were organized with 3,500 students participating and, 4 European students competitions were organized.

Table 1 shows the JA Greece training programs for entrepreneurship, their content and the level of educational at which they can be carried out and the integration of programs by subject and class, in line with the data provided by the JA

Greece and the Ministry of Education's information on the integration of the JA Greece into secondary education, during the 2013/14 school year.

It is also worth noting that under the "Virtual Enterprise" program competition is being held in Greece and abroad, where students present their virtual business. In addition, among the projects are the "Social Innovation and Social Enterprise" competition in the third and high school and the "Innovation" competition in high school.

**Table 1: Entrepreneurship training programs of JA Greece**

PROGRAM	CONTENT	LEVEL OF EDUCATIONAL	LENGTH OF PROGRAM
<b>Virtual Enterprise</b>	Business Organization, Product-Service Production, Business plan (Competition)	High School and 3 <sup>rd</sup> class of Secondary School	1 hour/week 12–26 meetings
<b>Economy and Me</b>	Individual budget, banking transactions	Secondary school	1 hour / week for 6 weeks
<b>Business operation in action</b>	Understanding the essentials of a business through examples	Secondary School	1 hour / week for 6 weeks
<b>World Market</b>	Concepts of the international market, e.g. foreign exchange, imports-exports	Secondary School	1 hour / week for 6 weeks
<b>In the shadow of an executive</b>	Company visits	Secondary School and High School	3 hours
<b>Banks in action</b>	Basic banking concepts and principles economy roles in a bank (online European competition)	High School	1–2 hours/week, for 6-8 weeks
<b>JA More than Money</b>	The concept of money, correct purchasing habits	5 <sup>th</sup> and 6 <sup>th</sup> class of Primary School and 1 <sup>st</sup> class of Secondary School	1–2 hours/week, 3 meetings
<b>My Business</b>	The concept of entrepreneurship with an emphasis on social entrepreneurship	Secondary School	

Source: [www.sen.org.gr](http://www.sen.org.gr), [www.minedu.gov.gr](http://www.minedu.gov.gr) (Directorate for Advisory, Vocational Guidance and Training Activities)

**Table 1: Entrepreneurship training programs of JA Greece**

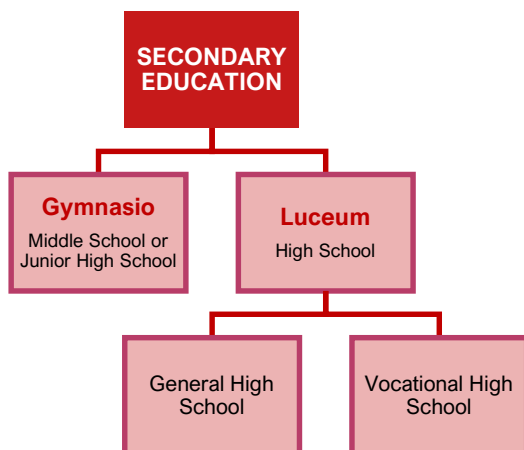
CLASS	COURSE	EDUCATIONAL PROGRAM
<b>3<sup>rd</sup> CLASS of secondary school</b>	School and vocational guidance	World market; Business operation in action; My Business; In the shadow of an executive; Virtual Enterprise;
<b>1<sup>st</sup> CLASS AND 2<sup>nd</sup> CLASS of secondary school</b>	Household Consumption	World market; Business operation in action; My Business
<b>1<sup>st</sup> CLASS AND 2<sup>nd</sup> CLASS of secondary school</b>	Technology	Business operation in action; My Business
<b>3<sup>rd</sup> CLASS of secondary school</b>	Social and Political education	World market; Business operation in action; Economy and Me; Virtual Enterprise; My Business;
<b>ALL CLASSES of secondary school</b>	Environment and education for sustainable development	Business operation in action; My Business; Virtual Enterprise
<b>ALL CLASSES of secondary school</b>	Information technology	Social Innovation competition
<b>1<sup>st</sup> CLASS AND 3<sup>rd</sup> CLASS of high school</b>	Sociology	Social innovation competition and Social enterprise; In the shadow of an executive
<b>1<sup>st</sup> CLASS of high technical school</b>	Research work (project)	Virtual Enterprise
<b>1<sup>st</sup> CLASS of high technical school</b>	Politics education	Banks in action
<b>2<sup>nd</sup> CLASS of high school</b>	Research work (project)	Virtual Enterprise
<b>2<sup>nd</sup> CLASS of high school</b>	Principles of economy (selection level)	Banks in action; Virtual Enterprise
<b>3<sup>rd</sup> CLASS of high school</b>	Principles of economic theory (selection level)	Banks in action
<b>3<sup>rd</sup> CLASS of high school</b>	Principles of organizations and administration of enterprise and services (direction lesson)	Banks in action
<b>3<sup>rd</sup> CLASS of high technical school</b>	Principles of economic theory 1	Banks in action
<b>2<sup>nd</sup> CLASS of high technical school (financial and administrative services)</b>	Entrepreneurship and development	Banks in action; Business operation in action
<b>2<sup>nd</sup> CLASS of daytime high school and 3<sup>rd</sup> CLASS of evening high school</b>	Specific thematic activity	Virtual Enterprise
<b>ALL CLASSES of secondary and high school</b>	Study visits	In the shadow of an executive

Source: [www.sen.org.gr](http://www.sen.org.gr), [www.minedu.gov.gr](http://www.minedu.gov.gr) (Directorate for Advisory, Vocational Guidance and Training Activities)

According to the Ministry of Education, the carrying out of these programs can take the additional activity within the scope of School Vocational Guidance, in the programs "Career Education" and in the courses referred to in table 1, JA Greece program managers note the possibility of flexibility in the selection of a program by teachers, if the program, as set out in Table 1, is not in their course.

## STRUCTURE OF SECONDARY EDUCATION IN GREECE

In secondary education, the concept of entrepreneurship is found in the selected activities and, only in high school, in the context of economic courses. In high school, we don't have a financial lesson, but there are programs in place where, depending on the activities to be carried out and the teacher to be given the program, students can learn concepts about entrepreneurship.



One program, exclusively geared to entrepreneurship, was "Youth Entrepreneurship with the implementation agency of the Pedagogical Institute and to develop critical thinking among students, stimulating their creativity, linking school life to the interests of students and fostering entrepreneurship ([www.pi-schools.gr](http://www.pi-schools.gr)).

The first pilot implementation of the program was carried out during the 2001/02 school year, later, in collaboration with the Hellenic Federations of Enterprises - SEV, the program was pilot-implemented for the period 2001-2006, and then started its implementation as an activity in primary and Secondary Education. According to the results of the evaluation of the first pilot implementation of the project, "in all 400 pupils, 74,2% said that this entrepreneurship program was of great interest, 22,4% said that this program was quite interesting and only 3,3% said that they did not like to cultivate "business" through this program". In addition, for the most part, the professors and business executives evolved said that the students showed a great deal of interest in the project.

It should be noted that in the search of recent data on this subject, it was found that the last circular relating to this activity program was for the 2010/11 school period, with approximately 50 students, and during the period 2011-2012 the program was not implemented, given the abolition of the Pedagogical Institute, the specific program.

Besides, the Department of School Vocational Guidance (SEP) of the Ministry of Education plans and implements vocational guidance programs, to

help students during their course to become aware of the gradients and develop the skills that will enable them to manage their personal and professional development issues themselves. Thus, in the programs of School Vocational Guidance, Career Education, Health Education, Environmental Education, Aesthetic Education and Innovative Activities, since 2007, Entrepreneurship has also been added as a thematic section to the School Vocational Guidance's programs.

However, the implementation of school activities depends on the availability and participation of the teachers themselves. It is therefore clear that in seeking the reasons for the decline in numbers, pupils and schools, one among other things is the motivation of teachers to undertake and implement programs.

It is necessary to clarify that teacher training on entrepreneurship and, in particular, on the implementation of entrepreneurship programs is non-existent, and the effectiveness of the programs is not yet clear. It should also be noted that people with high motivation usually involved in problems that can be resolved with clear results. In attempting to interpret Table 1 it can be said that the motivation of teachers was not strong enough to proceed with the same and greater intensity in the implementation of the programs.

In addition, as part of the strengthening of entrepreneurship in secondary education, the Sivitaniidios Public School Of Trades & Vocations implemented, through a European program, the "Virtual Enterprises" program, which was first implemented in pilot projects in 2005. By June 2008, when it was stopped, 19.313 pupils participated, with the help of teachers creating a total of 2.268 virtual businesses, with most of them being created Central Macedonian schools (Table 2).

**Table 2. Statistics for the Virtual Enterprises program**

Region	IMPLEMENTATION PERIOD					N.º of Virtual Enterprises
	1	2	3	4	5	
Eastern Macedonia	0	38	73	48	14	173
Central Macedonia	19	180	92	110	87	488
Western Macedonia	0	2	10	19	10	41
Thessaly	22	63	107	72	62	326
Central Greece	0	33	49	40	36	158
Northern Aegean islands	10	17	7	16	10	60
Southern Aegean islands	0	19	38	26	7	90
Attica	27	116	95	109	58	405
Western Greece	19	59	53	58	41	230
Peloponnese	0	22	11	27	17	77
Ionian islands	0	3	8	6	4	21
Crete	0	25	35	20	14	94
Epirus	0	16	27	37	25	105
<b>Total</b>	<b>97</b>	<b>593</b>	<b>605</b>	<b>588</b>	<b>385</b>	<b>2268</b>

Source: Sivitaniidios Public School Of Trades & Vocations



At this point, referring also to the criticism of the above programs of the Ministry of Education on Entrepreneurship Education, it supports the view that these programs prepare young people to join a labor market with poorer working conditions, and in particular, seek to link school education with the world of enterprises "under the heading of 'lifelong learning and training', in order to create flexible labor force.

Finally, the Ministry of Education is implementing the "Apprenticeship for Graduates" program, which concerns all young people who have just graduated from secondary education

([www.mathiteia4u.gov.gr](http://www.mathiteia4u.gov.gr)), enabling them to gain their first professional experience, apprenticeship in enterprises and receiving a grant from the Ministry of Education.

As regards the economic subjects in secondary education, as has already been mentioned, they are taught in general secondary education secondary schools, specific in 1st and 3rd class of High Schools and all classes of High Technical Schools, according to the field of choice, according to the Table 3.

**Table 3. Economic courses in secondary education**

Class	Course	Specialty
1 <sup>st</sup> Class of High Schools and 1 <sup>st</sup> Class of High Technical Schools	Principles of economy	General Education
2 <sup>nd</sup> Class of High Technical Schools	Entrepreneurship and development	Field: Finance and administrative department Specialty: Tourism Business Employees
2 <sup>nd</sup> Class of High Technical Schools	Tourist economy data	Field: Finance and administrative department Specialty: Tourism Business Employees
3 <sup>rd</sup> Class of High Schools and 3 <sup>rd</sup> of High Technical Schools	Principles of economic theory	High school: selection lesson High Technical school: selection lesson Field: Finance and administrative department Specialty: Finance and tourism business employees
3 <sup>rd</sup> Class of High Schools and 3 <sup>rd</sup> Class of High Technical Schools	Principles of enterprise organization and administration	High school: field of technology High Technical school: Field: Finance and administrative department Specialty: Administrators, finance and tourism business employees

## ENTREPRENEURSHIP INITIATIVES IN KARDITSA

As it clearly described in the previous section, in Greece the entrepreneurial education has not been included directly in the curriculum of schools and is based on initiatives taken by the schools themselves in cooperation with institutions specializing in business education, European programs or initiatives undertaken by other actors dealing with entrepreneurship (development agencies, chambers of commerce, Local Authorities etc.).

In Karditsa entrepreneurship was a mainstream value for the local actors many years ago and so a series of initiatives have been taken aimed at fostering entrepreneurship, networking of businesses and creating a climate of cooperation, training on entrepreneurship issues and supporting young entrepreneurs. Thus, years ago, many initiatives were launched aimed at creating an ecosystem that supports and encourages local entrepreneurship.

The first step is the foundation of the **Development Agency Anaptixiaki Karditsas** (AN.KA. S.A.) in 1989 whose role is to support the local authority by introducing knowledge and innovation in the local system of production and also play the role of “incubator” in every new venture. AN.KA. S.A. has strong links with the Municipality of Karditsa whose president is the Mayor of

Karditsa, representing the Municipality Unit which is the biggest shareholder of the company.

The second biggest venture was the foundation of a credit cooperative, organized in such a way so that the problems that had already started arising in the “old style” cooperatives could be prevented. Four years later, the credit cooperative was developed into the **cooperative bank of Karditsa** with 7500 members. The tools that the cooperative bank has developed (microfinance, the establishment of support funds of the Social Economy, etc.) have an innovative character and appear for the first time in the country of Greece.

The third venture was the organization of small weak family enterprises into networks aiming at creating synergy among them and also undertaking outreach. The effort organized in 2006 by the Local Authorities in cooperation with the Chamber of Commerce and the technical support of AN.KA. S.A. As a result, three networks relating to the food and beverage industry, the building materials industry and the tourist one were created. The penetration of products into the market was extended, encouraging young people to create enterprises on their own or in a cooperative frame.

This has resulted in an excellent network regarding relations of cooperation between the collaborative schemes and the Local Authorities (Municipality and Prefecture, Chamber of Commerce, AN.KA. S.A.). The group of the administrative institutions that cooperate and the relationships that are developed among them compose the local “ecosystem of cooperation and entrepreneurship”. Its existence is

dependent on the development of common services such as the education, the support of start-up companies, the common promotion of products, the development of contemporary financial instruments, (microfinance, contractual agriculture, procurement contracts, investment facilities, etc.). This has become the subject of study as a “system of introduction and management of the innovation” and as an organized system of Social Economy.

## **ENTREPRENEURSHIP EDUCATION IN KARDITSA**

Some Initiatives taking place in Municipality of Karditsa:

**“Karditsa Restart”** - Series of events about raising youth creativity and motivation regarding entrepreneurship, innovation and local development, organized by the members of “ecosystem of Entrepreneurship” as the Municipality, the Development Agency, the Chamber of Commerce, the Cooperative Bank etc.

**Winter Entrepreneurial School** - organized by Development Agency AN.KA since 2015. During this workshop, the entrepreneurs or entrepreneurs to be, become familiar with the basic principles of Business Model Canvas, Financial rules, Marketing, and Management concepts.

**Local (presently informal) youth group named “Contact Group”**, dealing with issues concerning cooperation, entrepreneurship, innovation and active involvement of youth in the local community.

**Exhibition of the works of the student of vocational high schools** which takes place every 2 years, organized by the Directorate of Secondary Education of Karditsa and the Vocational High Schools.



## European projects concerning entrepreneurship:

### 1. “Youth Inclusive Entrepreneurship Lab”

Duration: 18 months (2018-2019)

Coordinator: Municipality of Estarreja

Partner: Municipality of Karditsa

5 meetings and 1 training course

2 workshops – 23 youngsters

Goal: Exchange of good practice among Municipalities to enhance the entrepreneurial attitude and culture in the citizens of each Municipality.

### 2. “Eways”

Duration: 18 months (2018-2019)

Coordinator: 1º Epal Karditsas (Vocational High School)

Goal: comparatively analyze the educational systems and to promote the exchange of good practices among school units in order to include entrepreneurship in the curriculums, either typically or complementary.



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