



Resituating the Local in Cohesion and Territorial Development



**Case Study Report**  
**Karditsa's Ecosystem of Collaboration**  
**Greece**

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## Abbreviations

AC	Agricultural Cooperative
ANKA	Karditsa Local Development Agency
CSR	Case Study Report
EC	European Commission
EFRD	European Fund for Regional Development
EGTC	European Grouping of Territorial Cooperation
ESF	European Social Fund
EU	European Union
JESSICA	Joint European Support for Sustainable Investment in City Areas,
GDP	Gross Domestic Product
LAU	Local Administrative Unit
MD	Minister's Decree
NPO	Non profit organization
NUTS	Nomenclature of Territorial Units for Statistics
RAM	Regional Association of Municipalities
R&D	Research and Development
RDP	Regional Development Plan
RIS	Regional Innovation Strategy
ROP	Regional Operational Programme
RTDI	Research, Technology Development & Innovation
SDP	Special Development Programme
SGI	Services of General Interest
SME	Small and Medium-Sized Enterprises
SSE	Social and Solidarity Economy

## Executive Summary

The particular Greek Case Study Report is examining the Ecosystem of Collaboration of Karditsa. In particular, the report presents the injustices of the regional unit of Karditsa as perceived by the local stakeholders. The fieldwork conducted in Karditsa and which comprise 20 interviews with local stakeholders will show that different groups have different perceptions of injustice. But all the groups of the area feel injustice in relation to the Eastern part of the region, as well as in relation to the islands.

Furthermore, the report will show that the development trajectory of the area (based on which the development plan and vision should be based) is not fully understood and elaborated by the local stakeholders in charge. Moreover, the communication of the vision to the wide public seems to be feeble.

There is a strong expression of opinions that the poorer a regional unit is (like the one under examination), the more acute is the social and economic injustice. The recent crisis had played its role. The savings at the moment are kept “under the mattresses”, the banks are not lending any money due to the uncertainty, and the investments in the economy are stagnant. All this creates a vicious circle.

Also, the report will define the mechanisms that generate the inequalities as perceived by the interviewees. Among these mechanisms, the respondents define also the specific mentality of the people: their attitude towards working hard, towards “giving” vs “taking”, towards the notion of “voluntary work”, towards being extrovert, etc.

The report will also show that the Regional Unit of Karditsa is the smallest unit of the region with a density of 49.4 inhabitants per km<sup>2</sup>. Analyzing the data, the report shows that the area is among the last regional units of the country in terms of GDP per capita.

Taking this into consideration, and trying to mitigate the spatial, economic and social injustices of the area, the Local Development Agency together with some of the local stakeholders created a mechanism that supports the creation of a network of collective actions in the Social Economy in order to promote bottom-up and inclusive development.

The report will show that the Ecosystem involves directly and indirectly more than 16 thousands local residents. In 2016 the turnover of the Ecosystem was at least 65 million of Euros. In that year it contributed to the local GDP by 6%. These are the biggest numbers one can see in Greece, in relation to the Social and Solidarity Economy. These numbers are however small if compared with countries like Netherlands and Luxemburg.

The Social and Solidarity Economy has de facto a high level of procedural and distributive justice. It also has a high value added to the accomplishment of the “inclusive aspect” of the EU 2020 strategy. The only remaining, but most crucial aspect is its endorsement by the wide public of the area.

Despite serving as a good practice for Greece, and despite the fact that the area has a strong tradition in the collaborative structures, the Ecosystem still faces some problems. One is the small adoption rate by the wide public, given that it involves so many stakeholders. Another one is the legal framework. The rest can be found in the main body text.

Finally, the report closes with a parameter that should be kept always in mind and which was very wisely stated by a respondent: the effects of the crisis are inversely proportional with the size and depth of the social economy in a region. This means that the more employment and turnover a region has in the Social and Solidarity Economy, the less it will be exposed to economic fluctuations, financial bubbles and crises.

## 1. Introduction

The report on the particular Case study is examining the “Ecosystem of Collaboration of Karditsa” (hereafter the Ecosystem) which currently comprises 41 collective organizations. Compared to other “collaborative structures” in Greece, it represents an interesting case due to its uniqueness in terms of size and structure.

The locality played an important role in the conceptualization and implementation of the action. First of all it has to do with the mentality of the people in the area, who have a high propensity to cooperate. Second (but linked to the first), it has to do with the fact that the first ever cooperative structure was born within this region (in the settlement Ambelakia, in the year 1778). Third, it has to do with the fact that the area is mainly agricultural and finally the fact that the ownership of farmers is small compared with the rest of the country and Europe. All this led to the conceptualization of the action.

The Action under examination affects mostly the agriculturists which are a very significant group of the particular regional unit since the area is predominantly rural and agrarian. Nevertheless, the action involves also other groups of the area like constructors, breeders, artists, etc. More than 16 thousand persons are involved directly or indirectly in the Ecosystem, which is about 13% of the total area’s population. Also, it had the annual turnover (in 2016) of more than 65 million of Euros, or about 6% of the area’s GDP, according to the data collected by the Local Development Company.

Karditsa is a locality with obvious challenges of spatial justice and coping strategies for improving living conditions and promoting a more balanced and sustainable development. On these grounds, the Local Development Agency and a number of local actors of the Prefecture have taken the initiative to set up a mechanism that will support the creation of a network of collective actions in the Social and Solidarity Economy<sup>1</sup> (SSE) in order to promote bottom-up and inclusive development. The Ecosystem is based on a number of activities, procedures, rules and support mechanisms that include also a “cooperative incubator” at a regional level (NUTS 3).

The Ecosystem is a result of a long term strategy launched at the same time with the establishment of Local Development Agency of Karditsa in 1989. The Ecosystem represents a place-based approach to deliver and improve spatial justice. It is a bottom up initiative based on locality and territorial governance.

The economic crisis that crunched the country brought many private and collective organizations to the edge of bankruptcy or even to bankruptcy. The crisis in that way cleared the viable collective structures from the ones that were dependent on the governmental subsidies (and there were many like that).

On the other hand, the global experience shows us that the cooperatives not only survived most of the major economic crises (Great depression in the USA in the 1930s, the collapse in Sweden in 1930, and in many European countries after the WW2, etc.), but in many cases they have diminished the effect of these crises (Birchall & Ketilson, 2010).

The Ecosystem created in the region is now the most advanced effort to involve a local community in the planning of the development of its area and in the creation of tools, syn-

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<sup>1</sup> Social and Solidarity Economy (SSE), according to the International Labour Organization refers to enterprises and organizations (cooperatives, mutual benefit societies, associations, foundations and social enterprises) which produce goods, services and knowledge that meet the needs of the community they serve, through the pursuit of specific social and environmental objectives and the fostering of solidarity.

ergies, networks that allow the reconstruction of activities and finding new ones. It helps to broaden the scope of the democracy in the local economy by allowing the engagement of a wide share of population.

The report will show that the core values of the Ecosystem and those of the Social and Solidarity Economy are very much alike, that both are based on participation, voluntary involvement, collective good, and solidarity.

The Ecosystem like the rest of the SSE through its values and practices addresses inequalities in income distribution, asset distribution, work opportunities, remunerated employment and participation in the decision-making process, all of which are key to social justice. In sum, it ensures the redistribution of goods and services in a socially just manner.

The report starts by showing how the injustice is perceived by different groups of stakeholders in the area. Next, there will be examined the development problems of the area, the existence of vision, as well as the tools and policies for development and cohesion. Subsequently, there will be analyzed the Ecosystem and its role in the local development. After that, there will be analyzed the Coordination and Implementation of the Ecosystem, followed by the Autonomy, participation and engagement in the Ecosystem. The next section examines the Expression and mobilisation of place-based knowledge and adaptability in the Ecosystem. The final three sections try to present in a more defined way the Promoters and inhibitors of the Ecosystem, the Competences and capacities of stakeholders in the Ecosystem and the relation of the Ecosystem to procedural and distributive justice.



## 2. Methodological Reflection

In Greece the term that predominantly defines the spatial injustice is “inequalities”. This term was mainly used when translating the questions of the interview, as well as during the interviews.

A great deal of help with conducting the fieldwork was provided by the Local Development Agency of Karditsa (ANKA) and especially its general director – Mr. Vasilis Bellis. The particular stakeholder is a very active and important agent of development for the regional unit. Their assistance was important in the fieldwork during the phase of approaching the targeted stakeholders, acting mostly as liaison in the area.

Also, the above-mentioned stakeholder is very interested in the particular case study research. The research institutions are urged to conduct studies around the Ecosystem. In that way, the local stakeholders get a third party current situation analysis of the Ecosystem, which often point to its weaknesses and threats.

The “conflict of interest” that might be thought of from the above-mentioned close collaboration with this stakeholder during the preparation of the fieldwork, is non-applicable, since the stakeholder was not involved in any way in defining the research framework, or during the fieldwork per se.

Thus, thanks to the assistance of ANKA, approaching the targeted stakeholders was easy. The only problem was encountered when approaching the Vice-Governor of the region, responsible for the regional unit of Karditsa. That is, despite trying many times to reach this person and despite his important role in the elaboration and implementation of development strategies for the area, in the end he was never available.

Following the general framework of the project, there were conducted 20 interviews with different stakeholders participating in the Ecosystem (the list can be seen in the Annex 1). There were also conducted informal conversations with the simple people on the streets, to collect general impressions about the Ecosystem.

Also, the participation at the assemblies of the stakeholders (of the cooperatives), gave important insights on matters from how the locals perceive the current situation of the area in comparison with other places, to matters like how they negotiate, express their concerns, and solve problems.

### 3. The Locality

#### 3.1 Territorial Context and Characteristics of the Locality

The Regional Unit of Karditsa (see on the Figure 1, represented in red colour) is the smallest regional unit of the Region of Thessaly (same figure, colour beige). It lies in the south-western part of Thessaly and it borders north with the regional unit of Trikala, eastwards with the regional units of Larissa and Fthiotida, south with the regional units of Evritania and Aitoloakarnania and west with the regional unit of Arta. Its surface is extended over an area of 2.636 km<sup>2</sup>.



**Figure 1.** Regional Unit of Karditsa (with red), within the framework of the Region of Thessaly (with beige), *Source: Wikimedia*

The population of the Regional unit Karditsa is 113,544 residents (2016) and has a demographic density of 49.4 inhabitants/km<sup>2</sup>. Karditsa was created as a prefecture (Greek: Νομός Καρδίτσας) in 1899, and again in 1947. As a part of the 2011 Kallikratis government reform, the regional unit of Karditsa was created out of the former prefecture Karditsa. The prefecture had the same territory as the present regional unit.

The landscape of the prefecture is mountainous and flat, since, on the one hand, the prefecture crosses the mountain range of Pindos, while, on the other hand, an even larger area occupies the fertile plain. It is flat on 49% of its surface, mountainous on 42% and semi-mountainous on the rest 9%. The mountainous and semi-mountainous areas are located mainly in the west of the prefecture, where the extensions of Pindos and Agrafa are raised. The western and southern part of the regional unit is mountainous, notably the Pindos mountains. The main rivers are Megdovas in the south, the Pineios in the north, and the Enipeas in the east. The Plastiras Dam and Lake Plastiras, located to the west of the city of Karditsa, supply water to the plains and the central part of Greece. Located in the south-

western part of Thessaly, Karditsa is primarily an agricultural area. Farmlands dominate the central and the eastern part, which belongs to the Thessalian Plain.

Name of Case Study Area	Regional Unit of Karditsa
Size	2.636 km <sup>2</sup>
Total population (2016)	113,544 inhabitants
Population density (2016)	43 inhabitants /km <sup>2</sup>
Level of development in relation to wider socio-economic context <ul style="list-style-type: none"> <li>Disadvantaged within a developed region/city?</li> <li>Disadvantaged within a wider underdeveloped region?</li> </ul>	Disadvantaged within a developed region
Type of the region (NUTS3-Eurostat) <ul style="list-style-type: none"> <li>Predominantly urban?</li> <li>Intermediate?</li> <li>Predominantly rural?</li> </ul>	Predominantly rural
Name and Identification Code of the NUTS-3 area, in which the locality is situated (NUTS 3 Code(s) as of 2013)	EL611: Karditsa, Trikala
Name and Identification Code of the NUTS-2 area, in which the locality is situated (NUTS 2 Code(s) as of 2013)	EL61: Thessaly

**Table 1:** Basic socio-economic characteristics of the area (National Statistics of Greece)

The climate of the prefecture is classic continental, with harsh wet winters, but hot and dry summers, with plenty of sunshine. The population is mainly engaged in agriculture, livestock farming, industry, and services. The predominant cultivation of the prefecture is cotton.

Wide transport network unites cities and villages (as can be seen in the Figure 2 below). Apart from the road arteries, there is also a railway line that reaches Kalambaka, where the rocks of Meteora dominate with their historical monasteries.

The regional unit is located in the central part of the Greek mainland. It is close to the main development and transport axis of the country (PATHE national highway, Railway). The distance from the two major development poles (Athens and Thessaloniki) are, respectively, 3.5-4.0 and 2.5 hours (which allow the same day two way trip). At a relatively short distance there is also the Egnatia highway, which in the medium term is expected to become a major development axis that will bridge the western and eastern Greece. Therefore, the regional unit and the region are in a strategic and easily accessible geographic location.

The E65 highway (many parts of which are already under exploitation) that is going to link the regional unit to the national highway, is expected to shorten the travel time to the two important development poles.

Despite being the smallest regional unit in terms of surface and having large agricultural plots, yet Karditsa is not among the last units in terms of population density. Actually, it is close to the median. Its population represents 15.50% of the region's total population and only 1.05% of the national total population.



**Figure 2.** Transport network of the Karditsa Regional Unit (Source: mouzakinews.gr)

According to the latest available data, Karditsa produces 0.6% of the country's total gross domestic product, contributing 11.71% to the total Gross domestic product of the Region of Thessaly. Karditsa's GDP per capita amounts to 9.647 euros. It is below the average of the Region of Thessaly which in 2015 was at 12,393 euros, and which in turn was below the level of Greece in the same year (16,294). That is, in terms of GDP/capita, the regional unit of Karditsa is at 77% of the regional level, and only at 59% of the national level. Karditsa is ranked 55<sup>th</sup> out of the 57 regional units in Greece. In other words, the area is on the third place from the end in terms of GDP per capita.

On the sectoral basis, Karditsa has a relatively strong agricultural sector compared to the other regional units. It produces 2.26% of the country's GDP and 15.91% of the Region of Thessaly. The manufacturing sector is only 0.56% of the country's total and only 7.89% of the region's total. In terms of financial services, Karditsa's contribution to the total of Greece is only 0.36%<sup>2</sup>.

The unemployment in the area is above the national and regional averages, as can be seen from the Table 2 below. In particular, while in 2001 the unemployment in the area was at 10.6%, in 2017 it reached 25.7%. The lowest rates in the area can be seen in the years 2004 (6.1%) and 2006 (5.8%). From that point on the unemployment rate increased dramatically.

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Greece	10,8	10,4	9,8	10,6	10,0	9,0	8,4	7,8	9,6	12,7	17,9	24,4	27,5	26,5	24,9	23,5	21,5
Thessaly region	12,9	11,2	10,5	9,2	9,2	7,8	7,4	7,9	8,7	11,6	16,3	22,0	25,9	26,2	26,4	24,5	20,2
Karditsa	10,6	12,6	12,4	6,1	9,3	5,8	6,6	6,5	7,1	11,3	10,7	15,9	23,8	28,5	26,8	27,2	25,7
Larissa	11,0	12,4	11,7	11,4	10,4	9,0	9,5	9,7	10,5	13,1	15,4	20,3	22,1	21,8	23,3	23,7	19,9
Magnesia	12,6	12,2	11,3	9,2	8,4	7,8	6,0	8,2	9,5	13,4	22,9	33,3	37,5	34,6	33,4	32,2	25,9
Trikala	17,4	7,7	6,6	10,1	8,8	8,9	7,4	7,1	7,9	8,7	16,2	18,6	20,3	19,7	22,1	15,0	9,4

**Table 2.** Unemployment rate in the Regional Unit of Karditsa, Source: ELSTAT

<sup>2</sup> The above analysis was based on the data provided by Eurostat and Greek National Economic Statistics and our own calculations

### 3.2 The Locality with regards to Dimensions 1 & 2

#### Analytical Dimension 1: Perception of spatial (in-)justice within the locality

As it appears from the interviews, the perception of spatial injustice strongly has to do with the type of stakeholder. That is, the entrepreneurs consider as injustice – the lack of infrastructure, which limits the access to the main markets and marginalizes the development of the area. According to them, transport-related infrastructure plays an important role in the development of an area. And that's why this part of the region (Western Thessaly) has been left behind.

The persons dealing with the nature and relying heavily on its products (like beekeepers, farmers, etc.) consider the environmental problems and the lack of policies to tackle these issues – quite a big injustice between places. For them, this is the base on which every government (central, regional or local) should build all the other policies.

The farmers also consider as injustice the unemployment and the lack of job opportunities. Karditsa doesn't offer the same opportunities as an island, where the farmers (as a minimum during the summer time) could earn some income from additional jobs, at least part-time.

Another injustice between places is considered the fact that a large part of the area's population is dependent on the budget either in terms of salaries (as civil servants) or as pensioners. Now with the crisis that hit Greece from 2008 and on, the entire income dependent on the government's budget decreased drastically.

Jobs availability and income level were stated also by many as a parameter of injustice between places. The island part of Greece that has tourism and foreign exchange pouring into the pockets of the locals (according to the interviewees) is in a better shape and position in relation to the continental Greece that doesn't have such opportunities.

One interviewee stated that the injustices an area faces has to do with its local characteristics, the mentality of people and then lastly with the politics. The politicians might favour some areas in terms of financial resources, and some areas might be in a more favourable geographical position. But in the end, everything has to do with the mentality of the people.

The area to which we refer is an agricultural area with the main and productive economic activity being farming and animal breeding. There seems to be no perceived injustice within the regional unit, as most of it is homogenous, except the mountainous part, which is a small proportion of the whole prefecture.

Yet, the interviewed locals express a feeling of injustice in relation to the Eastern part of the region – the Eastern Thessaly. It seems that the Western Thessaly feels injustice in terms of road infrastructure, tourism flows, economy's structure, and higher education infrastructure.

There is the opinion that the poorer a regional unit is (like the prefecture under examination), the more acute is the social and economic injustice. The rationale is that the poorer the regional unit is, the more unemployment it has. This in turn widens the gap between the poor and the rich. A prefecture which doesn't have many companies (it never had a strong industrial base, plus the fact that many companies have closed down due to the crisis), can't offer job offers to the work-force. This leads to high rates of unemployment. Unemployment is equal to poverty. On the other hand, the rich and the ones having some



savings do not dare to invest the money into the economy due to the crisis, resulting in a vicious circle of the economy and a polarization of the social layers.

Another injustice reported by the interviewees was the fact that the head of the regional authority is almost never elected from the area under analysis. That is, these positions are almost always covered by candidates from Eastern Thessaly, because the two prefectures in that part have more population (together they have 67% or 2/3 of the total population of the region).

Since the head of the regional authority will be almost always from another prefecture, the result is that the prefecture of Karditsa doesn't get the same attention and funds compared to let's say the prefecture of the elected person. That is, the prefecture of the elected head of the regional authority is closer to the decision-making centers, both regional and central.

Another injustice expressed in the interviews by the farmers is the form and size of agriculture in the area. That is, compared to the Eastern part of the region, the western part has average plot area owners of 50 stremmata (12 acres). This is a small average per capita when compared with 500 stremmata (125 acres) of their colleagues from Larissa and Farsala. That is, the farmers feel that their colleagues from the Eastern part of the region, having bigger land plots, have different opportunities in terms of access to funds, economies of scale, profits, etc.

The most important and most often mentioned parameter of injustice mentioned by the interviewees is the unemployment. Somebody mentioned that "even to enter a social economy structure like association or cooperative, you need some initial capital. And if you don't have any income and no initial capital, you can't join even the social economy".

As mentioned already above, the regional unit displays a relative homogeneity. Yet, there are some settlements with the prefecture that are doing better. This is due to the dynamic cultivation and differentiation of the crops. That is, the same structure of the economy, the same land, and all the other parameters, except the crops. Also, the western part of the prefecture is engaged in animal-breeding. But, you can't see any differentiation with the rest of the prefecture, except the landscape.

According to the respondents, among the mechanisms that generate inequalities are the lack of strategic planning, along with the poor mentality and orientation of the politics and politicians towards the common good. "Our politicians are not acting based on the common good", according to the statement of a respondent, who continues that "this brings enormous harm to the place; there are no any longer the noble politicians of the past who were giving their entire property and soul to the nation". And all this happens within a bad coincidence – the crisis.

The lack of strategic planning according to the interviewees was due among others to the nonexistence of a decision-making body responsible for developmental issues, which could be formed by representatives of local stakeholders and institutions and which could meet at regular time intervals. This in turn has happened probably due to lack of interest, lack of mentality and dictated central decisions and policies imposed by the Ministry of Economic and Rural Development.

This is peculiar because the area (with the support and many times the initiative of the Local Development Agency) is part of different documents for strategic development (Development plan of Argitheia and Agrafes, Development Plan of Karditsa for 2007-2013 (both of the city and the prefecture), Tourism Development in the Western Thessaly, Strategic Development Plan of Thessaly Region 2014-2020, Research and Innovation Strategy for Smart Specialization of Thessaly Region 2020, CLLD Karditsa 2020, etc.). Yet, the respondents have the feeling that there isn't enough strategic planning and elaboration

done. This could be attributed most probably to the feeble communication to the wide public.

Another mechanism expressed by the interviewees is the mentality persisting in every region. That is, you can see differences between areas due to specific mentality of the people: their attitude towards working hard, towards “giving” vs “taking”, towards the notion of “voluntary work”, towards being extrovert, etc. The concept of volunteering in Greece is a poor one, according to the same respondent.

The injustice is mostly affecting the socially vulnerable groups. In Karditsa the interviewees define as vulnerable groups the unemployed and the poor people. So, the criterion for the vulnerability of the person has to do with the income according to the respondents. Another socially vulnerable group is the handicap people, which again have problems finding a job and getting an income. In addition, many respondents indicated as a vulnerable group the persons employed with a salary of 400 Euros/month, or the ones employed part-time.

Another pointed socially vulnerable group by the respondents is the people engaged in the primary sector because they remain helpless. The subsidy is not a substantial help according to the interviewees. It is a help, but it keeps decreasing. At some point it will reach zero. What the farmers will then do? And you see that unemployment in Karditsa is rising as well because the world does not want to get involved in the primary sector.

## **Analytical Dimension 2: Tools and policies for development and cohesion**

In relation to the developmental trajectory of the prefecture and if the problems and injustices of the areas have been adequately understood by the local institutions and stakeholders, the interviewees reported that they don't feel like this is the case. Some believe that understanding or not is too theoretical and if judged by the results, then most probably it hasn't been understood.

Some believe that the local stakeholders and local institutions haven't worked enough on this issue, in order to reach the essence of the development problems, on which to build the identity and brand of the prefecture.

Some others believe that while there was work done, it hasn't been understood enough. Otherwise, there would have been a long-term strategic planning based on this, which is missing. All the actions that are being implemented add to the building of the development path. But a specific and holistic plan that would cover all the aspects is missing.

According to one respondent, “even if there was a holistic and integral strategic plan for the prefecture, it should have been known by all its stakeholders: from the pharmacist to the last farmer; so that all are aligned along the same vector of vision”. Therefore, the communication of the development strategies is also a very important parameter in the process of elaboration and implementation.

You see also some strategies elaborated at the regional and central level, like “Smart specialization” and “Labour market”, but which don't take very much the “locality” parameter into consideration, according to some views.

According to an interviewee, the need for the delineation of the vision and elaboration of a path towards this vision was already being felt about 15 to 20 years ago. However, the local community was “taking it easy”, considering that the things are good as they are since they are not worse.

The crisis, that began about 8 years ago, highlighted the urgent need for doing this. So, some local institutions raised the call for actions of extroversion, programming, consult-

ing, creativity, entrepreneurship, etc. That is, the local stakeholders need some dynamic towards this direction. They need answers to the following questions:

- What can be done in cooperation with other institutions?
- What kind of collaborations and cooperatives can be done?
- How can the local actors cover some of the roles of the central institutions?

So, the foundation for a well-researched deeply rooted and hopefully well understood vision and development program is being laid down. The Regional Unit of Karditsa is agricultural and the vision and development path has to be around it.

According to a respondent, the Regional Operational Program has a kind of philosophy, but it doesn't show specific solutions for major problems of the region and prefecture. This happens because most probably it didn't succeed in trying to find the area's critical strengths, weaknesses, opportunities and threats. This applies also to the ministries that operate structural funds which also deal in a way with local communities.

The same respondent stated that quite often the rules of the EU don't provide the ability and flexibility to local communities to intervene specifically and focused in order to solve some of their big problems.

The EU in theory tries to give more funds and tools to the local communities. In practice, however, there are still problems and obstacles. For example, the Sustainable Urban Development Program was intended to make interventions in cities with a population of above 70.000 citizens. This was leaving our city without any intervention. After a lot of pressure and nagging, our city also got a small piece of the pie. Without this, we would have been left aside. The right EU's intervention plan from the beginning should have given the small cities/prefectures of Trikala and Karditsa a bonus in relation to the other big cities of the region with the rationale "give the smaller and poorer a bonus".

So, in trying to solve the local injustices and "building" your vision, the local stakeholders need access to 2 important sources: funding and human capital. Without the suitable human capital or at least access to external experts, how are you going to elaborate and implement the right measures?

Another interviewee stated that it appears that the local and regional stakeholders try to solve the problems of local injustices, but there are many and fragmented endeavors, and not actions under the same umbrella.

In relation to the **geographical location** as a factor of development, most of the interviewees stated it as important and very important. It seems that for Karditsa it has a both positive and negative aspect. Among the positive is the fact that it is in the centre of the country. Among the negative facts is that it doesn't have exit to the sea (it is landlocked), it is far from the big markets of Athens and Thessaloniki, and it is quite far from the national central highways.

The **access to the central policy decision making** as factor of development is also considered very important, especially in a country like Greece. For Karditsa this factor is a little bit weak. This happens because the prefecture is small and can't exercise significant pressure on these central mechanisms, according to a respondent. According to another respondent, having 5 members of Parliament, Karditsa is quite close to the central policy decision making.

The **ability of the local policy maker to create local/regional agenda and to valorize the EU policy framework and concepts** has been indicated by the interviewees as a major factor and probably the most important agent of development. For Karditsa, however, this parameter is not assessed as strong by the respondents. For this to happen, there is



need for a long term strategy to be followed and implemented irrespective of the elected politicians, in combination with a good network in EU.

The **sustainable exploitation of the available endogenous resources** as a factor of development was also mentioned by the respondents as important, especially for an area like Karditsa that heavily depends on the nature. The policies designed along this parameter, must involve the widest possible community of the prefecture.

In relation to the parameter **ability and will to attract external resources/investments to the area**, the respondents indicated that it is important for an area, but it is weak for Karditsa. There is will, but most probably the ability is feeble.

All in all, and in terms of hierarchy, the interviewees put first the *ability of the local policy maker to create local/regional agenda and to valorize the EU policy framework*, followed by the *sustainable exploitation of the available endogenous resources*, then the *access to the central policy decision making*. On the forth place is the *ability and will to attract external resources/investments to the area*, and on the last position as factor of development is the *geographical location*.

In relation to the participatory processes, the feeling of some respondents is that there are no structured mechanisms for the civil society to express its views. On the other hand, some other respondents (that were also involved in the local decision making) claim that the civil society is not very active and participatory when asked to do so. Some other interviewees state that there is some interaction between the decision making and the civil society; some things are taken into consideration, but then practically only a few things are done. Perhaps there is something missing in the communication. As there is the case of communication on national issues (see, for example, the Spatial Framework, where the degree of participation during the negotiation with the public was very low).

In relation to the local groups and actors that have been the *main drivers of the local development programs and initiatives*, the interviewees named firstly and most importantly - the Local Development Agency of Karditsa (ANKA). It hosts an incubator, it run the LEADER programme and it implements a wide range of national and EU funded projects of local development. The next important mentioned actor is the Cooperative Bank of Karditsa which is still small, but which already facilitates the local business community to a great degree. In relation to the local Chamber of Commerce the feeling is not so strong. That is, some respondents stated that in other places the chamber is more active.

When asked *how the local stakeholders evaluate the EU Cohesion policies and national/regional policies for achieving spatial justice*, the respondents stated that the results of the European funding are now visible to everyone: there is no sector that has not been supported, there is no major project - local or wider - that has not been funded by EU: e.g. sewerage, water supply, flood defense, culture, road works, reconstructions, etc. But did this funding mitigate the injustices? Were these funds directed towards the right and viable priorities, towards the implementation of the vision? These are questions posted by some locals. There are some funds at the EU level which are being given to the national and regional level. Is the national level taking into the account the local specificities and injustices? Some respondents stated that the central governments don't take into account the local specificities because there are no open discussions and negotiations. That is, there is the intensive feeling that these policies are not taking into consideration and adjusting according to the local specificities. Another feeling collected from the interviewees is that there are interventions that are last minute fire extinguisher and not long run programs that deal with the spatial justice.

To the question on *how the policy makers at upper levels of government (regional, national, EU) perceive spatial justice to be best achieved*, the answers are various. One respondent

mentioned the EU's criterion of 75% above or below the average, and the funding in accordance with this. Another respondent stated that it can be achieved through the provision of benefits and provisions through the development programs. For example, the Program for Agricultural Development 2014-2020 have more subsidies in the form of beneficiaries in the less favored areas, which is a right direction for the resources. Another interviewee stated that the way the EU perceives the problems of the local farmers and entrepreneurs is wrong because it is not communicated in the right way by the central government – which is the middle man. Another way in which EU is trying to mitigate the injustices as perceived by the respondents is through its exchange programs, where the local stakeholders can learn many things from foreign experience. There is also the opinion that the regional inequalities will always exist and it is difficult to be resolved only with EU funding. Finally another opinion stated that these programs start in a way and end in a completely different way.

## 4. The Action

### 4.1 Basic Characteristics of the Action

In order to deal with the spatial, economic and social injustices Karditsa faces, and to valorise the potential of the local resources, the Local Development Agency (ANKA) together with other local stakeholders started a long term strategy which dates back to 1989. The first step was the creation of an “incubator” in the premises of the development agency. The task of the incubator was to host all the innovative collective initiatives or to support the existing ones. More specifically, it hosted up until now Civil and Rural Cooperatives, Social Economy Enterprises, SME networks, NGOs and Civil Society Associations.

Next, it was decided to undertake some “large-scale” projects. The first project was to design and support the development of alternative tourism in the mountainous area with a focus on Lake Plastira. In this context, ANKA supported collective structure of a new type such as Women’s Cooperatives and the Local Quality Agreement, hosted at its premises. At the same time, a couple of projects within the framework of the programs LEADER and LIFE have been designed and implemented, which have resulted in the fact that an unknown area became the country’s most “in” internal tourist destinations.

The second big project was the collective valorization of a local resource: the savings. In 1994 it was decided to set up a Credit Cooperative which was called upon to organize itself in such a way as to avoid the problems that the old-fashioned cooperatives had already started to face. The project was supported by all local actors, but the biggest burden of promoting the new institution in the local community was undertaken by the Chamber of Commerce with the technical support of the Local Development Agency. ANKA undertook the hosting of the project for the first two years in order to minimize the start-up costs. After 4 years, the Credit Cooperative has grown into the current Cooperative Bank of Karditsa with 9,000 members, which plays a dominant role in supporting local entrepreneurship, both private and cooperative. In particular, during the crisis, it was the only bank that doubled lending to businesses, farms and households, supporting exclusively productive purposes.

The third major project was the organization of the small, weak, and family-run businesses in networks and clusters with the aim of creating synergies between them and creating more extroversion. The effort was organized from 2005 onwards by the Prefectural Authority and the Chamber with the Technical Support of the ANKA. Thus, three networks emerged in the sectors Food & Beverages, Building Materials and Tourism. Through the networks, businesses (many of them for the first time) participated in exhibitions, while there started an organized promotion of the local products.

During this period many informing and awareness raising meetings and events were organized in the villages of the prefecture, with the aim of creating sectoral associations. The result of the meetings was the preparation of the “Pilot Rural Development Plan of the Prefecture”, which was the forerunner of the new generation cooperatives and that of the “Ecosystem of Collaboration”.

The crisis that began in 2009 found the county with several innovative tools, which - however - were not enough to cope with the crisis’ depth and intensity. Thus, it was considered necessary to launch new projects with the aim of utilizing the other available local resources. The support of collective ventures was launched, as it was considered that the investment risk is mitigated, and the necessary funds can be easier gathered. The pillars that supported these projects were two: The Cooperative Bank which provided the neces-

sary financial facilities and the Local Development Agency. ANKA provided the technical support to most of the projects, and also for many of them – the hosting within the premises of the Incubator.

Thus, in the heart of the crisis, "new type" of cooperatives has been established with a sectoral character - as opposed to the "traditional" cooperatives that had a geographic base at community or municipal level before. The "new type" is set up with a view to implement a business plan that has been democratically agreed by all interested members. The members also ensure the capital adequacy of the cooperative endeavors. Typically, the "new type" of cooperatives is organized on the basis of a "value chain" or "supply chain", covering all the possible intermediate stages between producers and consumers.

The special feature of the "new type" of cooperatives and other collective schemes (business networks, clubs or associations of professionals) operating in the Prefecture of Karditsa is that they cooperate with each other, regardless of their age or size or the industry in which they operate. Thus, a dense cluster of cooperative relationships has been created both within the clusters, between the sectors and the local public bodies (Local Authorities, Chamber of Commerce, Local Development Agency, etc.). The whole of the cooperating bodies and the relations developed between them make up the "Cooperative Ecosystem". Its existence is based on the development of common services such as education, the support of new collective schemes, the joint promotion of products, the development of modern financial instruments (micro-financing, contractual agriculture, inter-sectoral contracting, investment facilities, etc.).

The existence and effective operation of the "Ecosystem of Collaboration" encourages the creation of new collective schemes that complement and enrich the productive system of the Prefecture, by accelerating wealth creation and growth. It has been studied as a "system for the introduction and management of innovation" and as an organized social economy system. Many of the productive units built during the crisis are unique at country level (super-food, energy cooperative) or Europe (stevia extraction unit). Also, the joint services developed on behalf of the "Ecosystem" by ANKA (such as education, technical support, hosting of new collective schemes, hosting and support of local initiatives such as Karditsa Restart, Youth Contact Group, links with the Universities, Technological Institutes and Research Centers, the search for relevant programs and collaborations at EU level etc.) or by the Cooperative Bank (micro-financing, creation of a Social Economy Support Fund, etc.) have an innovative character and emerges for the first time at the country level.

The diffusion of the "Ecosystem of Collaboration" model is among the priorities of the local actors. That is why the new LEADER (renamed CLLD) organizes a complex and ambitious Interregional Cooperation with the participation of 13 Local Development Agencies with the aim of creating mechanisms to support local Ecosystems, initially in 13 prefectures of the country, and eventually their dissemination and diffusion to the rest of the country.

The cooperation of local actors does not take place in the context of a "closed society", but it has characteristics of extroversion. For example:

- The Municipality of Karditsa, with the suggestion of the Mayor and Chairman of ANKA, Mr. Fotis Alexakou, joined the European Network of Cities and Regions that support and develop policies for the Social and Solidarity Economy (REVES);
- The Cooperative Bank of Karditsa is a member of the Federation of Ethical and Alternative Banks of Europe (FEBEA) and has a representative at the Board of Directors. It is the first bank from Greece that has signed a cooperation with the European Investment Fund (EIF) to develop a microfinance program in the wider region in cooperation with AN.KA SA which provides non-financial services

- The Energy Cooperative Society of Karditsa (ERIC) is a member of the European Energy Cooperatives Network (RESCOOP).

## 4.2 The Action with regards to Dimensions 3-5

### Analytical Dimension 3: Coordination and implementation of the action in the locality under consideration

The Temporary Managing Committee of the Ecosystem, after taking into consideration the positions and opinions of the Ecosystem's members at the meeting held on Thursday, 2 March 2017, formed the following points concerning the type of members of the Ecosystem, its basic rules of operation and its purposes.

In the Ecosystem participate the following stakeholders:

- a. 1<sup>st</sup> Group: Social Economy bodies
  - i. Cooperatives of any legal form
  - ii. Associations
  - iii. Institutions
  - iv. Solidarity Funds
  - v. Social enterprises that don't belong to the above forms
- b. 2<sup>nd</sup> Group: Networks of SMEs and craftsmen
- c. 3<sup>rd</sup> Group:
  - i. Public bodies (Central, local & regional)
  - ii. Self-government bodies
  - iii. Church and supervised entities
  - iv. Development Agencies
  - v. Chambers of Commerce
  - vi. Universities, Technological Institutes and Research Centers.

Note: The last group is invited to participate in the assemblies, but they have no right to be members and to vote.

Function of the Ecosystem:

- a. One player – one vote
- b. Respecting the 7 Cooperative Values
  - i. Voluntary and open participation
  - ii. Democratic control of the members
  - iii. Financial participation of the members
  - iv. Autonomy and independence
  - v. Education, training and information
  - vi. Priority cooperation between members of the Ecosystem
  - vii. Social interest

Purpose of the Ecosystem:

- 1. To train and educate its members
- 2. Joint promotion of the products
- 3. Support organization for the members and the founding schemes
- 4. Resources search to implement the above.

The Ecosystem is formed of 41 stakeholders (see Annex 8.4) with different legal forms and functional purposes. It needs to coordinate and synchronize all these structure. And for this it needs itself a legal form, a management body, executives, etc. This, however, is not yet possible because the legal framework of Greece doesn't allow it. If it was possible, there would have been already a second level management structure in place. This second level of management refers to the management body of the Ecosystem because there is already a first level management in the cooperatives.

Nevertheless, there is a temporary management body that endeavors to implement some actions like informing, synchronizing, dealing with legal issues, and helping cooperatives to deal with problems.

A lot of support and boost is coming from the Local Development Agency which tries to bring all the stakeholders together as often as possible. That is, the Local Development Agency started this effort some time ago, watching and noticing that the cooperatives are "lost" in their daily routine, that the social economy of the prefecture needs an incubator, that there could be some economies of scale in promoting the products of the cooperatives if the efforts were joined, etc.

The temporary management body of the Ecosystem organizes regular meetings, where problems are solved, ideas are put on the table and possible solutions are discussed. The mechanisms of consultation and negotiation in the coordination of the Ecosystem are defined by and within the plenary session of the Ecosystem, as well as those of the Cooperatives.

The Ecosystem is based on the rules and values of the Social and Solidarity Economy (SSE) and that is why the Law 4430/2016 does not express it completely, according to an interviewee. Therefore, the Ecosystem must be such as to enable staffing, not at the administrative level, but at the operational level. It has to learn to work with external partners and experts.. This was mentioned by some interviewees because at the moment a lot of implementation (both administrative and operational) within the cooperatives is done by 3-4 persons from the Board of Directors. This is the case for Stevia Cooperative, Energy Cooperative, Evkarpon Superfood Cooperative, etc.

In terms of who has more weight in the Ecosystem, there is no gravity at the moment. There are some cooperatives that are pillars, but according to a respondent "If we start and make separations between the cooperatives, I believe we will lose the essence of all the effort". There can be given some key words in order to communicate to some members of the ecosystem or someone else from outside the ecosystem the importance that a stakeholder have for the ecosystem. For example, the Cooperative Bank is a member and a pillar. If the Bank understands its role as a member and pillar, it cannot stand aside and pathetic. There will be no defiantly that somebody is more important, stronger or weaker than somebody else. If this happens, the whole endeavor will ruin: the cooperatives will leave and there will be no longer pillars.

Different perspectives and interests are taken into account though the process of consultation and argumentation. And the process of decision making is done through purely democratic procedures because that's the nature of the social business.

The Ecosystem follows the rules and procedures of a social collaborative structure. It is a bunch of non-homogenous structures. Due to that, there is a plenty and variety of what is expressed on the table. This variety however must be filtered and processed in order to come out with a single and unified communication.

At the moment, the temporary management of the Ecosystem does not deal with forms other than agricultural cooperatives, because there is a problem of focus. Hence, the heterogeneous nature of the Ecosystem is logical to affect everything: from the communica-



tion and up to the decision-making. In the future, if the Ecosystem is extended and better staffed, there can be initiated different areas of focus like rural, urban, social, etc. At this stage, the only thing that can be done is to display and communicate the fact that the Ecosystem unites various social ventures of different nature. This can serve as an achievement, namely - it is possible and feasible for different forms of collectivity to cooperate and to form an ecosystem. There is proof of it, somebody have done it!

Despite the fact that there are various heterogeneous structures within the ecosystem, there are many synergies. First of all, the Cooperative Bank of Karditsa, which is a pillar of the Ecosystem, has synergies with all the cooperatives and the other social structures. Also, there is a synergy and cooperation between the Energy Cooperative and the Forest Cooperatives of the prefecture in the form of raw material. There is a synergy between the Stevia Cooperative and the Evkarpon superfood cooperative in the form of raw material. There are other synergies on the way. The articles of association define the type of interaction within the Ecosystem and within the cooperatives.

#### **Analytical Dimension 4: Autonomy, participation and engagement**

The participation is facilitated and even encouraged because the nature of the social venture requires a wide participation. There are organized events and workshops where the exchange of opinions happens and the action of the Ecosystem and its structure is discussed. There are also organized regular plenary assemblies at which, however, not all the stakeholders are present. The absence of some stakeholders can be translated in two ways: a. either they don't believe in the idea or b. they don't care about it, according to the words of an interviewee.

At the plenary sessions organized so far, the biggest participation was 23 social structures and the least – 13. This shows that there is some interest. Yet, most of the social ventures are in the waiting mode. That is, they wait for the Ecosystem and the other ventures to present results, and then they will become more interested and active.

The simple citizens haven't embraced it because they have past bad experiences. They saw assets being stolen and resources being lost in the past, and now it is difficult for them to trust again. That's why "selling" this idea to the wider public is still a must according to some respondents. The success of the ecosystem depends on that.

There must be a campaign that will persuade the wider public of Karditsa that there are only benefits when participating in collective structures, especially when you are small. Especially in an unstable environment like now when the crisis and the socio-economic problems hunt the country and the prefecture.

"If the communication was better, more determined and focused, then I could speak easier and more firmly about mobilization, participation and engagement". These are the words of an interviewee which show that there are still problems in the mobilization of the prefecture's human capital. Not to be get wrong, it is four times the country's average both in terms of population's participation in the social economy (13%) as well as in terms of percentage of prefecture's GDP (6%). But when in Luxemburg, Netherlands, and France the average share of the employed in the Social Economy over total economy is above 9% (9.9, 9.8 and 9.1, respectively), then there is still room for improvement (EESC, 2017).

Also, there is one more important parameter to be taken into account as stated wisely by a respondent: the effects of the crisis are inversely proportional with the size and depth of the social economy in a region. This means that the more employment and turnover a region has in the Social and Solidarity Economy, the less it will be exposed to economic fluctuations, financial bubbles and crises.

On the other hand, for the Ecosystem to succeed, the stakeholders state that it needs to get firstly the legal form and to become an autonomous and independent organ. This is a “must” required by all the participating structures. So, the legal form is the next big and important step.

It is now an opportunity through the social and solidarity economy to provide an extended legislative framework in order to cover the Ecosystem and its actions. The ecosystem is a secondary level body that in the present legal framework has a very narrow scope of activity. There is need for tools in order to achieve results. At present the Ecosystem operates in the incubator, it has very easy procedures for effective participation and everyone knows it. That is all you have to do is to participate at a plenary.

The control at this stage is done by a coordinating committee that carries it out. Political actions cannot be shaped yet, because the endeavour is still in its infancy. And if you manage with a good communication strategy to convince the cooperatives that they can be helped by the local institutions (that are part of the Ecosystem) and the institutions understand that the results will be better off than going to each cooperative individually, then the ecosystem will work and will get an even bigger momentum.

The cooperatives, according to a respondent, are more effective in the long run in building an ecosystem. They are more effective than private operators, who on the other hand are more flexible and quicker to make decisions. Cooperatives are slow to make decisions but if they get them, they are more stable. This obviously reduces their flexibility.

In terms of values and moral traits (like trustworthiness, honesty and mutual respect), according to an interview, the culture predominant in Karditsa is that in front of the ventures are allowed and promote ethical people, otherwise there is no agreement. This is ensured because if no moral person comes in, everyone retreats and the venture does not succeed. Nobody puts positive energy in the project and it does not make it. “It is a small community, we know each other and we look very careful at the new ventures” according to an interviewee. When there is a venture with a strong confidence and moral base, it will go on. Otherwise, the involved members will not let the person to get in front.

### **Analytical Dimension 5: Expression and mobilisation of place-based knowledge and adaptability**

As our society evolves, and new situations appear like the new type of cooperatives, the knowledge of people who belonged to old collaborative structures is transferred, as believed by the interviewees. The collapse of the Union of Agricultural Cooperatives of Karditsa has led to the creation of a negative perception for the “cooperatives”. But the knowledge of the “old cooperatives”, together with its achievements and failures, is being communicated and the new type of cooperatives needs to get new resource in order to evolve and succeed. Studies, business plans and political practices are among those resources. The new members of the cooperatives take into account the suggestions of the researchers both for the field work (the cultivation of the land) and the desk work (cost and benefit analysis).

Thus, there are business plans, practices and also traditions. Knowledge has been transferred from generation to generation and continues to exist. Local perceptions exist. There are forms of local and non-local knowledge. Karditsa has 3 PDO products; one is not even produced because it was considered to be unprofitable for the producers – the Agrafes graviera. Karditsa has a very good knowledge of textiles and there are no such businesses. There are old practices of exploiting different arts, such as making barrels of wine or pots, and now only one such craftsman exist. This knowledge has been ignored and with the



passage of time it will be lost and not transmitted to the new generation. According to a respondent, those who participate in collectives do not hold the knowledge for themselves.

The policies of the ecosystem are shaped within the framework of the incubator because there is need for technocratic knowledge. So nothing remains out of the process. What some respondents have identified at the plenary level is that because some ventures have a certain gravity both within and outside the ecosystem, this gravity prevents them from expressing themselves freely and exposing all the available knowledge.

So, in order for the ecosystem to exist and thrive, it should include only healthy ventures. When we want to address the healthy part of each venture, it is then the extent to which the health of the undertaking depends on this knowledge. Therefore, the goal of the ecosystem, according to one of its stakeholders is the sustainability of each venture.

What most of the respondents expressed is that the Ecosystem is a tool that if adopted and used properly it will create new opportunities, or it will capitalize on the existing ones. It is not fair that the local media does not promote constantly the local social ventures like Stevia, Evkarpon Superfood, Cooperative Bank, the Cooperative Energy, etc. And in that way to increase the wide reach of the Ecosystem. According to a respondent "the Ecosystem is at the beginning of an effort, has the vision and if it falls into the chasm and negativity - that is bad. The local media here doesn't help at all."

In terms of access to information, even those that participate informally in the Ecosystem have a full access because the processes are highly democratic, and the ecosystem is based on the 7 principles of cooperativity that govern the ventures. The ventures are represented in the ecosystem by a member of the administration who is in charge when he turns back to say exactly what happened and what was said. Information is for the benefit of the ventures. For example, we are dealing with the problem of agricultural cooperatives and we have informed all representatives of agricultural cooperatives to come to meetings. If they do not bring back that information what can I do? If the person in charge does not do this, he/she is doing badly to the cooperative.

In terms of flexibility, if the cooperatives were not adaptable and flexible, they wouldn't exist. Their flexibility can be seen from the fact that they were created and succeeded so far in a society with a bad past. Only by overcoming the problems of legislation (which is quite rigid) is per se an act of adaptability and flexibility. So, what goes to the individual endeavours is also received by the ecosystem. And as ecosystem there can be done more and better things because there is the power of many.

Before the Ecosystem the talks weren't about the ecosystem, but about expanded collectivity in order to solve problems together. The reason was that all ventures had common problems. The Local Development Agency was receiving the same questions. So, there was need to create a collectivity that would claim, that would request, that would negotiate better terms for the collective entities of the area. The communication wasn't very well. It did not work well that the new type ventures have not yet produced results. There couldn't be completely eliminated the old face of cooperatives. Nevertheless, it's slow but steady. Stagnation can only come if the ventures themselves are stationary. The Ecosystem had the requirement to be considered a stakeholder of social and solidarity economy and it tries to serve this concept, it is just a question of legislation.

The Cooperative Bank has incorporated know-how into the local production system. Thus, the cooperatives create and integrate know how locally. Eg: ANKA executives have knowledge which is quite above the average civil servant. So the ecosystem is a lever to transfer know-how and knowledge to the local levels.

## 5. Final Assessment: Capacities for Change

### Synthesising Dimension A: Assessment of promoters and inhibitors (in regards to the action: dimensions 3 to 5)

#### **Factor 1: Geographical position**

Promoter: The regional unit of Karditsa is located in the middle of the country. Thus, in terms of transportation, it can reach all the big cities in a couple of hours.

Inhibitor: It is landlocked, far from the sea.

#### **Factor 2: Economy's structure**

Promoter: The regional unit of Karditsa produces 3.4% of the country's GDP in the primary sector, 0.5% in the total country's secondary sector and 0.8% in the total country's tertiary. That is, the primary sector is the area's comparative advantage.

Inhibitor: The big exposure to the primary sector and the risks and fluctuations associated with it. Also, the existence of a few processing units in the area makes the supply chain small.

#### **Factor 3: Cooperative mentality**

Promoter: The cooperative mentality. The Region of Thessaly is the place where the first cooperative of the world was established. Hence, there is a long tradition of cooperation and collective structures.

Inhibitor: The bad experience of the previous years when the Association of the Agricultural Cooperatives of Karditsa got bankrupted. This is a bad experience and memory for the locals, which might inhibit the development of the Ecosystem.

#### **Factor 4: Access to the central policy decision-making**

Promoter: Having 5 members of the parliament, Karditsa is considered not very far from the central policy decision making.

Inhibitor: In Greece the access to the central policy decision making plays a very important role in the development of a place. If these MPs don't succeed in persuading the central policy decision making of the local claims, then the area will not get what it would under other circumstances.

#### **Factor 5: Endorsement by the wide population**

Promoter: The local media, the marketing campaigns. The success of the Action depends a lot on the endorsement by the wide public. The Ecosystem needs a good Communication and Marketing Team that would target both the internal and external environments of the Ecosystem.

**Inhibitor:** The endorsement chasm/gap. It is the chasm that lies between the early adopters and the main stream. When technology and ideas fall into the chasm, there is the risk for it to fail.

### **Factor 6: Healthy Social Ventures**

**Promoter:** The success of some social ventures/cooperatives will trigger more enthusiasm and involvement in the Ecosystem by the wide public. This in turn will further ignite the Ecosystem.

**Inhibitor:** The failure and bankruptcy of some cooperatives/social venture is going to bring disappointment and lack of willing to endorse, to participate and to invest in these ventures.

### **Factor 7: Legislation**

**Promoter:** The existence of the right legislation can be a promoter for the Ecosystem. The last law (Law 4430/2016 on the Social and Solidarity Economy and the development of its agencies) improves a lot the legal environment of the country for the social ventures. Yet, it doesn't preview for the Ecosystem any legal vehicles, and in that way it doesn't help it.

**Inhibitor:** The non-existence of the right legal framework can be an inhibitor for any Action. Especially when we talk about Social organizations, which have to be legally perfect in order to be able to operate.

## **Synthesising Dimension B: Competences and capacities of stakeholders**

In relation to the participatory processes, the feeling of some respondents is that there are no structured mechanisms for the civil society to express its views. On the other hand, some other respondents (that were also involved in the local decision making) claim that the civil society is not very active and participatory when asked to do so. Some other interviewees state that there is some interaction between the decision making and the civil society; some things are taken into consideration, but then practically only a few things are done. Perhaps there is something missing in the communication. As there is the case of communication on national issues (see, for example, the Spatial Framework, where the degree of participation during the negotiation with the public was very low).

In relation to the local groups and actors that have been the *main drivers of the local development programs and initiatives*, the interviewees named firstly and most importantly - the Local Development Agency of Karditsa (ANKA). It hosts an incubator, it run the LEADER programme and it implements a wide range of national and EU funded projects of local development. Also, this stakeholder seems to be very competent, with a rich portfolio of capacities for the local needs.

Based on these capacities, the services offered today by ANKA to social ventures and small businesses are a driving force of development in the region, and an important locomotive of public debate on rural development.

Only in 2016 there were hosted and assisted within the premises of ANKA's offices 2 urban cooperatives, 5 agricultural cooperatives, 3 social cooperative enterprises, 3 small business networks and one NGO.

Accommodation of these structures means that there were provided places for work and meetings; that meetings were organized in the villages or in the city to raise awareness of

the partners or entrepreneurs, etc. Assistance is also provided for the elaboration of the business plan, the exploitation of new technologies, the networking with university and research institutes, as well as funding request from the Cooperative Bank.

The support of the Food and Drinks Network, the Building Materials Network and the Local Quality Pact (which is a networking of tourism enterprises) started from their conceptualization and creation, up to the organization of common activities, supplies and presentations at national and international exhibitions.

These are collaborations that acted as multipliers based on the means initially offered by individual businesses and which then rapidly enriched the knowledge of the other entrepreneurs and executives.

The next important mentioned actor for the Ecosystem and the local development is the Cooperative Bank of Karditsa which is still small, but which already facilitates the local business community to a great degree. The Cooperative Bank during the crisis shows an impressive growth and which is one of few banks that did not have to go through the recapitalization process (Lynardos-Rylmon, 2017).

The Bank is very interlinked with the local community (10% of the local market) through deposits, loans, and other operations. It has also strong relations with the local institutions, the private and social ventures that support the productive activity of the region.

Since May 2016, microcredit (up to € 25,000) has been offered to professionals or businesses of all kinds (including social enterprises), in cooperation with the European Investment Fund (EIF), which guarantees 80% of these grants (Cooperative Bank of Karditsa, 2018).

So we have a change in the development policy methods. Karditsa is a locality where the involvement of representative bodies and the creation of institutions to exploit existing development potential have been attempted in the last years.

### **Synthesising Dimension C: Connecting the action to procedural and distributive justice**

When asked if the injustices would decrease should the policies be more place-based, all the respondents were very positive about it, adding many times the comment that in that way “you treat the local communities on a case-by-case basis, like a doctor”.

In relation to the concepts “distributive justice”, “procedural justice” and “autonomy”, the opinions diverge. In particular, and according to the interviewees, all three are important. You could not have just one of the three models. There is need for a combination of these three as it is the responsibility of the central government to implement through taxation a distributed income policy. On the other hand, we must not leave the role of the region and the municipality off the table and the central administration should ask for their strategic plans. The private sector has business plans and strategic plans. Does the prefecture have? “Do we know as prefecture what advantages we have and what we want to develop?” These are questions posed by some interviewees and which should be answered.

All in all, the “autonomy” was mostly mentioned as the most important parameter, followed by “distributive justice”, and lastly the “procedural justice”. Yet, for a couple of respondents the “procedural justice” is quite high on the agenda.

The Ecosystem, as part of the Social and Solidarity Economy entails economic organizations that serve people rather than markets and produce goods and services to guarantee social welfare rather than profit maximization.

The SSE aims to tackle deeply rooted social and economic problems, such as poverty and vulnerable employment, by facilitating access to finance, market information, inputs, technology, support services and markets to reduce power asymmetry within labour and product markets and enhance the level and regularity of incomes (ESCWA, 2014).

The Social and Solidarity Economy have four shared sets of values and core principles, as outlined in the figure below. These are the Participation, solidarity and innovation, voluntary involvement and autonomy and collective good. When compared with the core values of the Ecosystem presented in the Section 4.2 above, the differences are minuscule.

Participation	<ul style="list-style-type: none"> <li>• Democratic governance as a core value of SSE</li> <li>• Members, users and beneficiaries participate in decision-making</li> <li>• Creates shared responsibility</li> <li>• Empowers beneficiaries through participative operating methods</li> <li>• Each person has an equal say and vote</li> </ul>
Solidarity and innovation	<ul style="list-style-type: none"> <li>• A "creative" alternative to traditional economic models</li> <li>• An inclusive type of economy that benefits the least privileged, most marginalized and poorest groups in ways not possible under mainstream and neoliberal economic schemes or traditional aid and development programmes</li> <li>• The need for flexibility and innovation to channel resources and benefits to beneficiaries and contributors</li> </ul>
Voluntary involvement and autonomy	<ul style="list-style-type: none"> <li>• Involvement in SSE organizations is on a voluntary basis</li> <li>• Bottom-up approach: formation of organizations based on social needs</li> <li>• Autonomous in nature</li> <li>• Offers societies room for economic ventures, skills, resources and employment and benefits otherwise inaccessible market economies.</li> </ul>
Collective good	<ul style="list-style-type: none"> <li>• SSE fosters a culture of community founded on cooperation and mutual support</li> <li>• Mutual and shared responsibilities</li> <li>• Main goal is collective growth and well-being; also attends to individual well-being within collective</li> </ul>

**Figure 2.** Core Values of the Social and Solidarity Economy, *Source: ESCWA, 2014*

The Ecosystem like the rest of the SSE through its values and practices addresses inequalities in income distribution, asset distribution, work opportunities, remunerated employment and participation in the decision-making process, all of which are key to social justice. In sum, it ensures the redistribution of goods and services in a socially just manner.

Through the Ecosystem the local communities gain greater access also to environmental resources, because they function on a smaller-scale level thus reducing ecological hazards, and produce goods and services that in turn benefit communities, feeding into a socially just distribution process.

## 6. Conclusions

Karditsa is a locality with obvious challenges of spatial justice and coping strategies for improving living conditions and promoting a more balanced and sustainable development.

The perception of spatial injustice strongly has to do with the type of stakeholder. That is, the entrepreneurs consider as injustice – the lack of infrastructure, which limits the access to the main markets and marginalizes the development of the area. The farmers consider injustice – the lack of jobs, the beekeepers - the environmental issues, and the local politicians – the seat of the head of the regional unit.

Yet, all the groups feel a spatial injustice in relation to the Western part of the region, which seems to have more road infrastructure, more university infrastructure, a better economy, more tourist flows, etc. There is a feeling of injustice also in relation to the island part of the country, which at least during the summer, offers many opportunities.

There was a strong expression of opinions that the poorer a regional unit is (like the one under examination), the more acute is the social and economic injustice. The recent crisis had played its role. The savings at the moment are kept “under the mattresses”, the banks are not lending any money due to the uncertainty, and the investments in the economy are stagnant. All this creates a vicious circle.

Among the mechanisms that generate inequalities in the area are considered the lack of strategic planning (which hasn’t existed up to now, according to the respondents), along with the poor mentality and orientation of the politics and politicians towards the common good. Another mechanism expressed by the interviewees is the mentality persisting in every region. That is, you can see differences between areas due to specific mentality of the people: their attitude towards working hard, towards “giving” vs “taking”, towards the notion of “voluntary work”, towards being extrovert, etc. The concept of volunteering in Greece is a poor one, according to some statements.

In relation to the developmental trajectory of the regional unit and if the problems and injustices of the areas have been adequately understood by the local institutions and stakeholders, the interviewed persons stated that they don’t feel like this is the case. Some believe that the local stakeholders and local institutions haven’t worked enough on this issue, in order to reach the essence of the development problems, on which to build the identity and brand of the prefecture.

On these grounds, the Local Development Agency and a number of local actors of the regional unit have taken the initiative to set up a mechanism that will support the creation of a network of collective actions in the Social Economy in order to promote bottom-up and inclusive development. The Ecosystem is based on a number of activities, procedures, rules and support mechanisms that include also a “cooperative incubator” at a prefectural level (NUTS 3). The Ecosystem is a result of a long term strategy launched at the same time with the establishment of Development Agency of Karditsa in 1989. The Ecosystem represents a place-based approach to deliver and improve spatial justice. It is a bottom up initiative based on locality and territorial governance.

The Ecosystem involves directly and indirectly more than 16 thousands local residents. In 2016 the turnover of the Ecosystem was at least 65 million of Euros. In that year it contributed to the local GDP by 6%. These are the biggest numbers one can see in Greece, in relation to the Social Economy. These numbers are however small if compared with countries like Netherlands and Luxemburg. Hence, the room for improvement is quite big.



Even though the area has a strong tradition of collaboration and cooperatives, the wider public hasn't embraced the ecosystem yet (at least to a high degree) because it has past bad experiences. The local residents have seen assets being stolen and resources being lost in the past, and now it is difficult for them to trust again. That's why "selling and marketing" this idea to the wider public is still a must according to some respondents. The success of the ecosystem depends on that.

There must be a campaign that will persuade the wider public of Karditsa that there are only benefits when participating in collective structures, especially when you are small. This holds true especially in an unstable environment like now when the crisis and the socio-economic problems hunt the country and the prefecture.

The legal framework is not exactly what is needed for the Ecosystem to succeed. The *Law 4430/2016 on the Social and Solidarity Economy and the development of its agencies* doesn't give the chance to the Ecosystem to acquire a legal form as a second tier management organization of collaborative structures. There was also stated that quite often the rules of the EU don't provide the ability and flexibility to local communities to intervene specifically and focused in order to solve some of their big problems.

The locality played an important role in the conceptualization and implementation of the action. First of all it has to do with the mentality of the people in the area. Second, it has to do with the fact that the first ever cooperative was born in Karditsa. Third, it has to do with the fact that the area is agricultural and also that the ownership of farmers is small. All this led to the conceptualization of the action.

One interviewer stated that the injustices an area faces has to do with its local characteristics, the mentality of people and then lastly with the politics. The politicians might favor some areas in terms of financial resources, and some areas might be in a more favorable geographical position. But in the end, everything has to do with the mentality of the people.

Finally, there is one last parameter to be taken into consideration when analyzing the Ecosystem and its benefits: the effects of the crisis are inversely proportional with the size and depth of the social economy in a region. This means that the more employment and turnover a region has in the Social and Solidarity Economy, the less it will be exposed to economic fluctuations, financial bubbles and crises.

## 7. References

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## 8. Annexes

### 8.1 List of Interviewed Experts

1. Ecosystem Temporary Managing Authority representative, 4/05/2018,
2. Former Mayor, 8/05/2018,
3. Agricultural Cooperative “Nea Enosi” representative, 24/04/2018,
4. General Director of Local Development Agency, 11/05/2018,
5. Super-foods Cooperative “Evkarpon” representative, 2/05/2018,
6. Beekeepers Association of Karditsa representative, 24/04/2018,
7. Informal group “Contact Group” representative, 7/05/2018,
8. Agricultural Cooperative “Snail breeding” representative,
9. Cultural Cooperative “Roda” representative, 2/05/2018,
10. Social Center for Women representative, 8/05/018,
11. Cooperative Bank of Karditsa representative, 26/04/2018,
12. Energy Cooperative representative, 30/04/2018,
13. Journalist, 5/05/2018,
14. Agricultural Cooperative “Livestock farmers” representative, 30/04/2018,
15. Vice-Mayor, Responsible for Local Development, 26/04/2018,
16. Mayor, 7/05/2018,
17. Mayor, 3/05/2018,
18. Social Cooperative “Ilakati” representative, 25/04/2018,
19. Mayor, 18/05/2018,
20. Karditsa Community Center representative, 9/05/2018,

### 8.2 Stakeholder Interaction Table

Type of Stakeholders	Most relevant ‘territorial’ level they operate at	Stakeholders’ ways of involvement in the project (What do we gain, what do they gain)
Local politicians	2	Insights into the way the local governance is framed with direction (vision) and operation (methodology)
Local administration	4	Understandings of the problems in the operation of the local authorities
Associations representing private businesses	4	Perceptions onto the effects of the central and local governance on the private sector
Local development companies/agencies	1	Perspectives on the interactions between the private sector, public sector and civil society in dealing with spatial and social injustice
Municipal associations		
Non-profit/civil society organisations representing vulnerable groups	2	Identification of the social groups and spatial areas with feelings of injustice
Other local community stakeholders		
Local state offices/representations	4	Discussion on the most important problems of the area in terms of spatial justice
Regional state offices/representations		

Ministries involved in (national or EU) cohesion policy deployment		
Cohesion Policy think tanks (national/EU-level)		
Primary and secondary educational institutions		
Colleges and universities		
Social and health care institutions		
Cultural institutions and associations	2	Insights onto the cultural aspect of the spatial injustice
Media	1	More macro & global perspective on the discussed issues of spatial injustice

### 8.3 Map(s) and Photos



**Photo 1.** Pellet Processing Unit of the Energy Cooperative  
*Source: ANKA Local Development Agency*



**Photo 2.** Evkarpon Superfood Cooperative at exhibition  
*Source: ANKA Local Development Agency*

## 8.4 Members of the Karditsa Ecosystem of Collaboration

No	Organization
<b>New type Agricultural Cooperatives (AC)</b>	
1	Agricultural Cooperative of Cattle and Sheep
2	AC of Dionysus (wine and tsipouro production)
3	AC of Efkarpon (Superfoods production)
4	AC of Tobacco producers
5	AC New Union (Cereal production and services)
6	AC of legumes and food products «Psychanthos»
7	AC Tomato Industrial Production "Dimitra"
8	Snail Farmers Coop of Karditsa
9	AC of stevia
<b>Old type Agricultural Cooperatives</b>	
1	AC of Anavra
2	AC of Achladia
3	AC of Kedros
4	AC of Menelaida
5	AC of Fanari
<b>Urban Cooperatives</b>	
1	Cooperative Bank of Karditsa
2	Energy Cooperative Company of Karditsa (pellet production)
3	Agronomist's Supplying Cooperative of Karditsa
4	Pharmacist's Supplying Cooperative of Karditsa
5	Recycling Urban Cooperatives
<b>Forest Cooperatives</b>	
1	Forest Cooperative of Karolesio
2	Forest Cooperative of Neraida
<b>Social Cooperative Enterprises (SCEs)</b>	
1	SCE Ilikati (ethical trade)
2	SCE Roda (Theatrical game)
3	SCE Romvos (constructions)
<b>Urban non profit organizations (NPOs)</b>	
1	NPO Business Network of Building Materials
2	NPO Business Network of Food-Drinks

3	NPO Ecosphere (environmental organization)
4	NPO Roma Without Borders
5	NPO Women's Center of Karditsa
6	NPO Horizons (Support Center and Advice for People with Disabilities )
	<b>Associations and Federations</b>
1	Association of stockbreeders of Palamas
2	Association of Beekeepers of Karditsa
3	Breeders Association Cattle Race Greek Vrachykeratikis
4	Agrotourism Federation of Thessaly
5	Hellenic Association of Agricultural Photovoltaic
6	Parent Association of People with Disabilities
7	Union of Cultural Associations (second kevel body of Karditsa's Cultural Associations)
	<b>Limited liability companies</b>
1	Karditsa Express (carriers' cooperation)
	<b>Informal Groups</b>
1	ContactGroup (Youth Group)
	<b>Institutions</b>
1	Municipality of Karditsa
2	Local Development Agency of Karditsa (ANKA)
3	Karditsa Chamber of Commerce

## 8.5 Additional information

**Table 3: Gross domestic product by Nuts II, III (In million euros. At current prices)**

Year	2000	2008	2012*	2015*
<b>ELLADA</b>	<b>141,247</b>	<b>241,990</b>	<b>191,204</b>	<b>176,312</b>
<b>KENTRIKI ELLADA</b>	<b>31,167</b>	<b>49,055</b>	<b>38,632</b>	<b>35,924</b>
<b>Thessalia</b>	<b>7,458</b>	<b>12,186</b>	<b>9,517</b>	<b>9,066</b>
Karditsa	934	1,411	1,124	1,062
Trikala	1,173	1,843	1,536	1,451
Larisa	3,225	5,210	4,079	3,944
Magnisia	2,125	3,722	2,778	2,608

\*Provisional data

**Note:** The distribution of taxes and subsidies is based on the structure of Gross Value Added by region

Sources: ELSTAT & UTH Research Team

**Table 4: Per capita gross domestic product by Nuts II, III (In euros. At current prices)**

Nuts II and Nuts III	2000	2008	2012*	2015*
<b>ELLADA</b>	<b>13,071</b>	<b>21,845</b>	<b>17,311</b>	<b>16,294</b>
<b>KENTRIKI ELLADA</b>	<b>11,160</b>	<b>17,590</b>	<b>13,864</b>	<b>13,073</b>
<b>Thessalia</b>	<b>10,085</b>	<b>16,363</b>	<b>12,796</b>	<b>12,393</b>
Karditsa	7,725	12,090	9,860	9,647
Trikala	8,933	13,847	11,535	11,054
Larisa	11,287	18,001	14,107	13,860
Magnisia	10,549	18,113	13,393	12,686

\*Provisional data.

**Note:** The estimated population on the 30/6 of each year was used, calculated on the basis of the 2011 population census.

Sources: ELSTAT & UTH Research Team

**Table 5: Total gross value added (In million euros. At current prices)**

	2000	2008	2012*	2015*
<b>ELLADA</b>	<b>126,181</b>	<b>213,819</b>	<b>168,979</b>	<b>155,707</b>
<b>KENTRIKI ELLADA</b>	<b>27,843</b>	<b>43,344</b>	<b>34,141</b>	<b>31,726</b>
<b>Thessalia</b>	<b>6,662</b>	<b>10,768</b>	<b>8,411</b>	<b>8,006</b>
Karditsa	835	1,247	993	938
Trikala	1,048	1,628	1,357	1,282
Larisa	2,881	4,603	3,605	3,483
Magnisia	1,898	3,289	2,455	2,304

\*Provisional data

Sources: ELSTAT & UTH Research Team

**Table 6: Agriculture, forestry and fishing (In million euros. At current prices)**

Nuts II and Nuts III	2000	2008	2012*	2015*
<b>ELLADA</b>	<b>7,677</b>	<b>6,793</b>	<b>6,191</b>	<b>6,608</b>
<b>KENTRIKI ELLADA</b>	<b>3,549</b>	<b>3,046</b>	<b>2,862</b>	<b>3,144</b>
<b>Thessalia</b>	<b>1,039</b>	<b>875</b>	<b>826</b>	<b>981</b>
Karditsa	202	107	112	149
Trikala	131	94	95	115
Larisa	535	540	496	589
Magnisia	171	134	122	128

Sources: ELSTAT & UTH Research Team

<b>Table 7: Mining and quarrying, manufacturing, electricity, gas, steam, air conditioning and water supply, sewerage, waste management and remediation activities (In million euro. At current prices)</b>				
	<b>2000</b>	<b>2008</b>	<b>2012*</b>	<b>2015*</b>
<b>ELLADA</b>	<b>17,641</b>	<b>27,176</b>	<b>21,571</b>	<b>21,047</b>
<b>KENTRIKI ELLADA</b>	<b>5,258</b>	<b>7,659</b>	<b>6,073</b>	<b>5,880</b>
<b>Thessalia</b>	<b>845</b>	<b>1,674</b>	<b>1,254</b>	<b>1,202</b>
Karditsa	46	129	118	111
Trikala	107	272	198	187
Larisa	424	745	550	523
Magnisia	268	528	388	382

Sources: ELSTAT & UTH Research Team

<b>Table 8: Of which Manufacturing (In million euro. At current prices)</b>				
	<b>2000</b>	<b>2008</b>	<b>2012*</b>	<b>2015*</b>
<b>ELLADA</b>	<b>13,408</b>	<b>20,578</b>	<b>15,377</b>	<b>14,659</b>
<b>KENTRIKI ELLADA</b>	<b>4,483</b>	<b>6,499</b>	<b>4,626</b>	<b>4,402</b>
<b>Thessalia</b>	<b>723</b>	<b>1,462</b>	<b>1,088</b>	<b>1,035</b>
Karditsa	35	108	86	82
Trikala	93	247	174	165
Larisa	356	628	477	455
Magnisia	238	479	351	333

Sources: ELSTAT & UTH Research Team

<b>Table 9: Construction (In million euro. At current prices)</b>				
	<b>2000</b>	<b>2008</b>	<b>2012*</b>	<b>2015*</b>
<b>ELLADA</b>	<b>8,840</b>	<b>10,719</b>	<b>5,821</b>	<b>3,277</b>
<b>KENTRIKI ELLADA</b>	<b>2,142</b>	<b>2,587</b>	<b>1,528</b>	<b>819</b>
<b>Thessalia</b>	<b>478</b>	<b>640</b>	<b>341</b>	<b>215</b>
Karditsa	68	101	45	12
Trikala	72	130	64	20
Larisa	183	246	118	73
Magnisia	154	163	114	110

Sources: ELSTAT & UTH Research Team

**Table 10: Wholesale and retail trade, repair of motor vehicles and motorcycles, transportation and storage, accommodation and food service activities (In million euro. At current prices)**

	2000	2008	2012*	2015*
<b>ELLADA</b>	<b>34,794</b>	<b>56,917</b>	<b>37,677</b>	<b>37,285</b>
<b>KENTRIKI ELLADA</b>	<b>7,240</b>	<b>11,781</b>	<b>7,167</b>	<b>6,942</b>
<b>Thessalia</b>	<b>1,643</b>	<b>2,672</b>	<b>1,511</b>	<b>1,504</b>
Karditsa	171	302	195	188
Trikala	280	372	221	224
Larisa	600	880	475	467
Magnisia	592	1,118	621	625

Sources: ELSTAT & UTH Research Team

**Table 11: Information and communication (In million euros. At current prices)**

	2000	2008	2012*	2015*
<b>ELLADA</b>	<b>4,922</b>	<b>8,061</b>	<b>5,518</b>	<b>5,304</b>
<b>KENTRIKI ELLADA</b>	<b>481</b>	<b>805</b>	<b>520</b>	<b>477</b>
<b>Thessalia</b>	<b>100</b>	<b>145</b>	<b>94</b>	<b>89</b>
Karditsa	10	12	8	7
Trikala	15	28	16	17
Larisa	55	73	49	44
Magnisia	20	32	21	21

Sources: ELSTAT & UTH Research Team

**Table 12: Financial and insurance activities (In million euros. At current prices)**

	2000	2008	2012*	2015*
<b>ELLADA</b>	<b>5,782</b>	<b>9,396</b>	<b>8,396</b>	<b>7,238</b>
<b>KENTRIKI ELLADA</b>	<b>642</b>	<b>955</b>	<b>756</b>	<b>789</b>
<b>Thessalia</b>	<b>166</b>	<b>239</b>	<b>191</b>	<b>198</b>
Karditsa	20	29	28	26
Trikala	29	38	33	34
Larisa	70	101	74	84
Magnisia	46	71	57	54

Sources: ELSTAT & UTH Research Team

**Table 13: Real estate activities (In million euros. At current prices)**

	2000	2008	2012*	2015*
<b>ELLADA</b>	<b>13,932</b>	<b>28,303</b>	<b>32,324</b>	<b>27,921</b>
<b>KENTRIKI ELLADA</b>	<b>2,370</b>	<b>4,808</b>	<b>5,785</b>	<b>4,787</b>
<b>Thessalia</b>	<b>560</b>	<b>1,116</b>	<b>1,327</b>	<b>1,095</b>
Karditsa	74	147	175	144
Trikala	93	185	221	183
Larisa	267	525	618	509
Magnisia	126	259	312	258

Sources: ELSTAT & UTH Research Team

**Table 14: Professional, scientific and technical activities, administrative and support service activities (In million euros. At current prices)**

	2000	2008	2012*	2015*
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<b>ELLADA</b>	<b>6,071</b>	<b>13,649</b>	<b>8,683</b>	<b>7,971</b>
<b>KENTRIKI ELLADA</b>	<b>702</b>	<b>1,305</b>	<b>797</b>	<b>760</b>
<b>Thessalia</b>	<b>208</b>	<b>357</b>	<b>169</b>	<b>176</b>
Karditsa	23	34	15	17
Trikala	38	61	41	30
Larisa	83	168	70	82
Magnisia	63	95	43	48

Sources: ELSTAT & UTH Research Team

**Table 15: Public administration and defence, compulsory social security, education, human health and social work activities (In million euros. At current prices)**

	<b>2000</b>	<b>2008</b>	<b>2012*</b>	<b>2015*</b>
<b>ELLADA</b>	<b>21,591</b>	<b>43,968</b>	<b>35,920</b>	<b>32,418</b>
<b>KENTRIKI ELLADA</b>	<b>4,463</b>	<b>8,774</b>	<b>7,131</b>	<b>6,607</b>
<b>Thessalia</b>	<b>1,332</b>	<b>2,597</b>	<b>2,307</b>	<b>2,151</b>
Karditsa	169	325	269	257
Trikala	208	371	360	348
Larisa	575	1,173	1,051	970
Magnisia	380	729	627	577

Sources: ELSTAT & UTH Research Team

**Table 16: Arts, entertainment, recreation, other service activities, activities of households as employers, undifferentiated goods and services producing activities of households for own use, activities of extraterritorial organisations and bodies (In million euros. At current prices)**

	<b>2000</b>	<b>2008</b>	<b>2012*</b>	<b>2015*</b>
<b>ELLADA</b>	<b>4,930</b>	<b>8,835</b>	<b>6,879</b>	<b>6,637</b>
<b>KENTRIKI ELLADA</b>	<b>997</b>	<b>1,624</b>	<b>1,523</b>	<b>1,522</b>
<b>Thessalia</b>	<b>293</b>	<b>453</b>	<b>391</b>	<b>395</b>
Karditsa	51	62	28	26
Trikala	75	77	109	126
Larisa	88	155	104	143
Magnisia	78	159	151	100

Sources: ELSTAT & UTH Research Team



**Table 17: Population data and Age distribution according to the 2011 Census**

<b>Greece</b>	<b>10,816,286</b>
<b>KENTRIKI ELLADA</b>	<b>2,745,706</b>
<b>Thessalia</b>	<b>732,762</b>
<b>Larisa</b>	<b>284,325</b>
0-29	93,703
30-49	81,763
50-69	65,814
70+	43,045
<b>Karditsa</b>	<b>113,544</b>
0-29	31,951
30-49	29,387
50-69	28,865
70+	23,341
<b>Magnisia</b>	<b>190,010</b>
0-29	62,309
30-49	53,506
50-69	45,291
70+	28,904
<b>North Sporades</b>	<b>13,798</b>
0-29	4,213
30-49	4,290
50-69	3,465
70+	1,830
<b>Trikala</b>	<b>131,085</b>
0-29	36,640
30-49	35,105
50-69	34,055
70+	25,285

**Table 18: Per capita gross domestic product by Nuts II, III**  
*In euro. At current prices*

Regional Units (NUTSIII)	2015*
Kentrikos Tomeas Athinon	31,839
Voreios Tomeas Athinon	24,954
Dytiki Attiki	23,683
Andros, Thira, Kea, Milos, Mykonos, Naxos, Paros, Syros, Tinos	21,578
Voiotia	19,370
Anatoliki Attiki	19,018
Peiraias, Nisoi	18,291
Notios Tomeas Athinon	18,291
Florina	17,865
Kozani	17,662
Zakynthos	17,425
Arkadia	16,442
Kalymnos, Karpathos, Kos, Rodos	16,057
Lasithi	15,426
Kerkyra	14,916
Argolida	14,693
Ithaki, Kefallinia	14,668
Chania	14,297
Larisa	13,860
Thessaloniki	13,628
Rethymni	13,523
Irakleio	13,460
Thasos, Kavala	13,241
Fthiotida	13,193
Achaia	13,175
Chalkidiki	12,973
Evvoia	12,972
Lesvos, Limnos	12,972
Korinthia	12,743
Magnisia	12,686
Ikaria, Samos	12,395
Messinia	12,188
Thesprotia	12,185
Lefkada	12,177
Lakonia	12,119
Evros	12,072
Chios	11,985
Preveza	11,888
Aitolokarnania	11,526
Ioannina	11,442
Kilkis	11,379
Dytikos Tomeas Athinon	11,314
Pella	11,115
Trikala	11,054

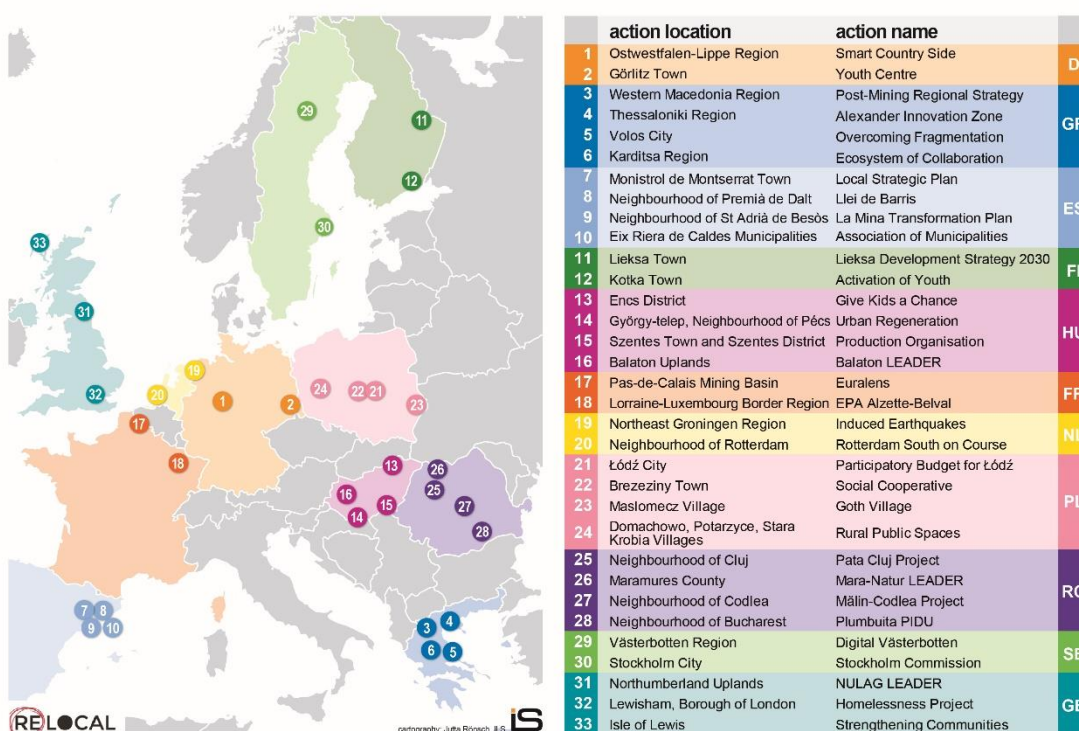
Imathia	11,021
Arta	10,842
Pieria	10,795
Ileia	10,750
Kastoria	10,726
Drama	10,635
Fokida	10,420
Grevena	10,244
Evrytania	9,841
Serres	9,684
<b>Karditsa</b>	<b>9,647</b>
Xanthi	9,549
Rodopi	9,533

## The RELOCAL Project

EU Horizon 2020 research project ‘**Resituating the local in cohesion and territorial development**’ –RELOCAL aims to identify factors that condition local accessibility of European policies, local abilities to articulate needs and equality claims and local capacities for exploiting European opportunity structures.

In the past, especially since the economic and financial crisis, the European Social Model has proven to be challenged by the emergence of spatially unjust results. The RELOCAL hypothesis is that **processes of localisation and place-based public policy** can make a positive contribution to spatial justice and democratic empowerment.

The research is based on **33 case studies** in **13 different European** countries that exemplify development challenges in terms of spatial justice. The cases were chosen to allow for a balanced representation of different institutional contexts. Based on case study findings, project partners will draw out the factors that influence the impact of place-based approaches or actions from a comparative perspective. The results are intended to facilitate a greater local orientation of cohesion, territorial development and other EU policies.



The RELOCAL project runs from October 2016 until September 2020.

Read more at <https://relocal.eu>

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