WOMEN IN AGRICULTURE AND ACCESS TO FINANCE

KEY FINDINGS FROM THE 2025 SURVEY

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INTRODUCTION

894 respondents from IT, LT, AT, FR, ES

88% involved in farm decision-making

Leadership does not guarantee financial autonomy

LEADERSHIP VS FINANCIAL REALITY

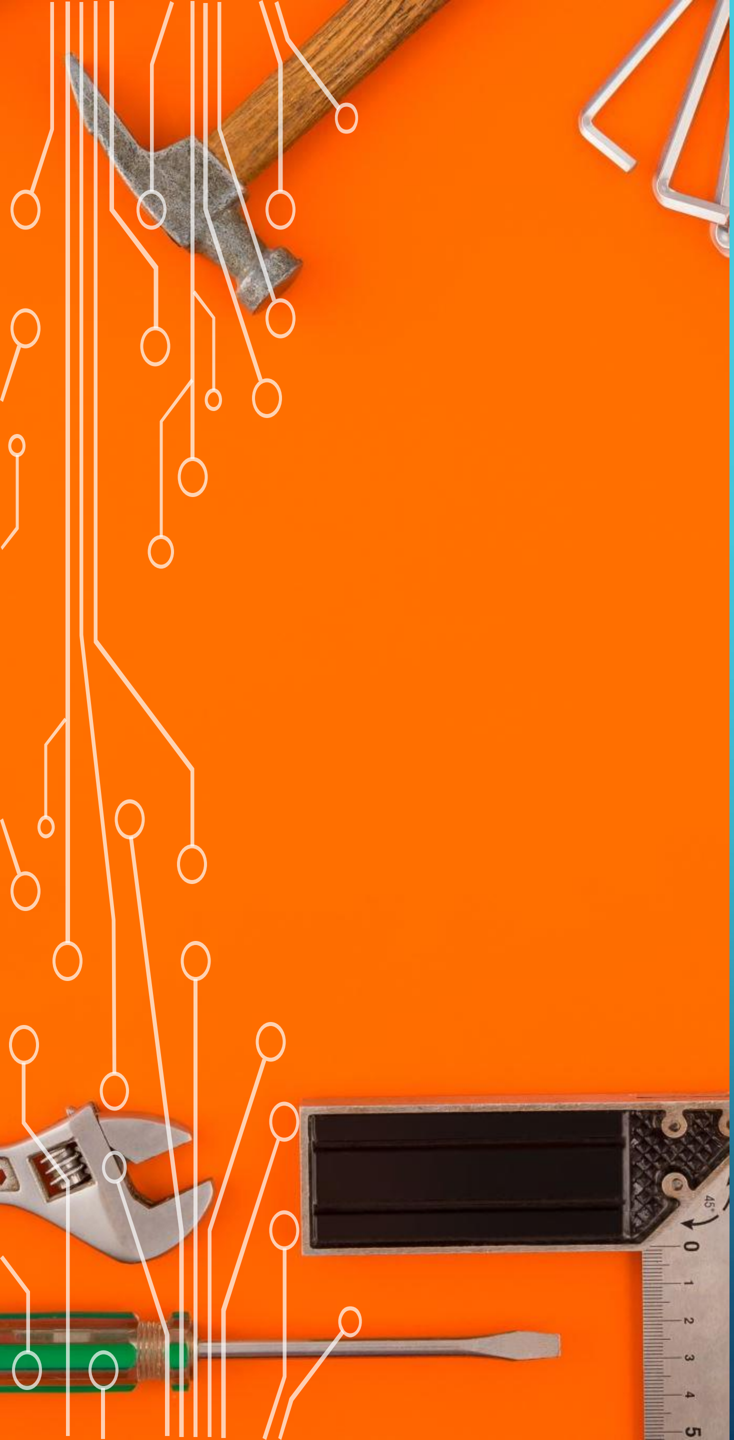
- 75% work full-time on farms
- Only 41% receive regular wages
- 46% receive no wages at all
- Structural gap in financial independence

ACCESS TO CREDIT – A MIXED PICTURE

- 25% find it easy → 25% find it difficult
- 48.6% say gender negatively affects credit access
- High uncertainty due to low financial literacy

PERSISTENT GENDER BIAS

- Only 36% believe men and women treated equally
- 15.9% trust government efforts
- Older women more sceptical



DEMAND FOR GENDER-SPECIFIC FINANCIAL TOOLS

- 54% would apply with gender-specific tools
- Strongest demand from landowners, educated women
- Highest demand in IT, ES, LT

YOUTH ENGAGEMENT CHALLENGE

Only 16.9% under 35;
2.3% aged 18–25

Barriers: land access,
career visibility,
support

Risk to future sector
sustainability

COUNTRY-LEVEL INSIGHTS

- **ITALY**: High leadership, low satisfaction
- **AUSTRIA**: High ownership, confident in institutions
- **SPAIN & LITHUANIA**: Low trust, high demand
- **FRANCE**: Moderate perception and urgency

KEY CHALLENGES IDENTIFIED

- Leadership not matched by financial autonomy
- Unclear finance access, persistent gender bias
- Ineffective public support, low youth engagement

CONCLUSION & RECOMMENDATIONS

- Women are capable but underserved
- Need for tailored financial tools
- Call for inclusive policies and youth support