Trend emerging from the data

Women in Agriculture and Access to Finance

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INTRODUCTION

A total of **894 women** from across Europe participated in the survey, offering insight into their roles, experiences, and barriers in accessing finance within the agricultural sector. The majority of responses came from **Italy, Lithuania, Austria, France, and Spain** - Countries that will serve as key reference points throughout this report.

One of the most notable findings is the high rate of leadership: **88%** of respondents are actively involved in farm decision-making - **60%** as equal partners, and **28%** as primary decision-makers. However, this leadership role does not always translate into financial autonomy.

Roughly one-third of respondents **(34%)** believe that being a woman has negatively affected their access to credit, while over **40%** disagreed. Many others **(26%)** were neutral or uncertain, reflecting a broader ambiguity in how financial inequality is perceived.

Only 25% of participants said they find it easy to access credit; another 25% reported difficulty. The most common response was neutral (31%), with 17% saying they did not know - indicating limited familiarity with financial services.
Perceptions of equality in finance are similarly fragmented. Just 36% believe women and men are treated equally by financial institutions, while the rest either disagreed or were unsure.

Nevertheless, there is clear demand for change: **54%** of respondents see the need for dedicated financial programmes for women. Meanwhile, **66.6%** have applied for some form of credit- but **only 64.5%** of them received adequate support during the process.

These figures point to a pressing need for better outreach, guidance, and gender-sensitive tools - ensuring that women's leadership is matched by real access to financial opportunities.

Outline

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1.STRONG LEADERSHIP, LIMITED FINANCIAL AUTONOMY

The survey confirms that women play a central role in farm leadership across Europe. A significant 88% of respondents report being involved in decision-making: 60% as equal partners and 28% as the primary decision-makers.

The most common leadership structure is shared with a spouse (423 cases) or with other family members (266 cases). However, only 156 women report leading their farm operations independently.

Farm Ownership

Ownership rates are high: 665 out of 894 respondents say they own the land or farm where they work. Ownership is strongly correlated with leadership roles, but does not automatically translate into financial autonomy.

A Persistent Financial Gap

Despite their leadership and full-time commitment:

- 580 women (approximately 75%) work full-time on the farm
- Yet, only 365 women (41%) report receiving a regular wage
- 414 respondents (46%) state that they do not receive any wage at all for their agricultural work

These figures reveal a persistent and structural gap: women lead farms, often own the land, and dedicate themselves full-time to agricultural work - yet many still lack direct income or financial independence. This situation is especially prevalent in family-run businesses, where financial contributions may remain informal or unrecognized.

2. ACCESS TO CREDIT REMAINS A CHALLENGE

Access to finance remains a complex and often discouraging experience for many women in agriculture. While some respondents report successful interactions with credit institutions, a large proportion highlight difficulties, uncertainty, or complete disengagement from financial services.

Perceptions of Gender as a Barrier

When asked whether gender had impacted their ability to access credit:

- 48.6% of respondents said yes, indicating that being a woman had negatively influenced their experience
- This perception is particularly widespread among women aged 46 and above, and among those who identify both as farmers and entrepreneurs- suggesting that the more complex the professional role, the more likely women are to encounter obstacles
- In contrast, younger respondents (especially those under 35) were less likely to perceive gender as a barrier

Mixed Experiences with Credit Institutions

On the ease of accessing credit:

- Only 25% of respondents reported that they found the process easy
- Another 25% said it was difficult
- A significant portion (31%) remained neutral, while 17% said they did not know- indicating that many women either lack direct experience with credit, or find the system too opaque to evaluate confidently

This high level of uncertainty points to a broader issue: limited financial literacy, unclear procedures, and a lack of tailored support may prevent women from engaging effectively with financial systems.

2. ACCESS TO CREDIT REMAINS A CHALLENGE

Determinants of Financial Access

The survey highlights several factors that influence women's experiences with credit:

- **Land ownership plays a crucial role:** those who own their land are significantly more likely to succeed in obtaining credit, while renters and those without formal ownership face more challenges.
- **Education also matters:** respondents with university or vocational training report fewer difficulties compared to those with lower levels of formal education.
- **Business structure and leadership influence access:** women who lead farms independently or within small family structures are more likely to experience challenges, compared to those working within more formal or diversified enterprises.

Although many women are highly involved in agricultural leadership and business management, access to finance remains fragmented and uncertain. Gender, ownership status, education level, and business structure all interact to shape women's experience with credit- often reinforcing inequalities rather than reducing them.

3. GENDER BIAS IN FINANCE: A PERSISTENT PERCEPTION

Women's confidence in the fairness of financial systems remains low and fragmented across Europe. The survey reveals that many respondents are either skeptical or uncertain about whether financial institutions and government programmes offer equal opportunities to men and women in agriculture.

Perceptions of Equality

- Only 36% of women believe that men and women are treated equally by financial institutions
- Nearly a quarter disagreed, while a large share (around 30%) remained neutral or unsure
- Entrepreneurs- especially those managing complex or multifunctional businesses- tend to be more critical, possibly due to greater exposure to formal financing procedures

Public Support: A Visibility Gap

When asked whether national governments adequately address gender inequality in access to credit:

- Just 15.9% agreed
- A significant portion (29.5%) said they did not know, indicating that existing measures may be poorly communicated or not easily accessible
- Respondents in Italy, Spain, and Lithuania showed particularly low levels of awareness and trust in public support mechanisms

Generational Divide

Younger women (under 35) expressed slightly more optimism about financial fairness and institutional efforts. However, older women, who make up the majority of farm leaders, were more likely to express doubt or dissatisfaction.

4. DEMAND FOR GENDER-SPECIFIC FINANCIAL INSTRUMENTS

Across all age groups and roles, the survey reveals a clear and consistent message: existing financial tools do not adequately reflect the needs of women in agriculture.

Perceived Gaps

- A large share of respondents- especially those aged 36 to 65, and those managing farms between 11 and 200 hectares- agreed that current financial products are not tailored to women's realities.
- Women who define themselves as both farmers and entrepreneurs were the most likely to report this gap, highlighting the complexity of their financial needs.

High Willingness to Engage

- 54% of all respondents said they would be more likely to apply for financing if gender-specific tools were available.
- Interest is strongest among landowners (375+ respondents), but also significant among those without formal ownership- demonstrating that demand is not limited to any single group.
- Women with higher education levels are more likely to recognise the lack of targeted tools and express willingness to engage with tailored solutions.

Country-Level Trends

- Respondents in Italy, Spain, and Lithuania were especially vocal in calling for new programmes.
- In contrast, more neutral or mixed opinions were recorded in countries like France, Germany, and Poland, possibly reflecting national differences in visibility or institutional culture.

5. GENERATIONAL GAP AND YOUTH ENGAGEMENT

One of the most striking findings from the survey is the limited participation of younger women in agriculture -both in terms of numbers and leadership roles.

Low Representation of Young Women

- Only 16.9% of respondents are under the age of 35
- Just 2.3% fall within the 18–25 age range
- The majority of respondents (over 75%) are aged 36 to 65, confirming that agricultural leadership is concentrated in older generations

Implications for the Sector

This demographic imbalance raises concerns about the long-term sustainability of the agricultural workforce, especially in rural areas. The lack of young women suggests barriers to entry, such as:

- Limited access to land or capital
- Low visibility of professional opportunities in agriculture
- Inadequate support systems for new entrants, particularly women

Even in countries with relatively better youth participation -such as Lithuania and Portugal- young women remain a minority within the sector.

6. COUNTRY-LEVEL DATA OVERVIEW

THE SURVEY RESULTS OFFER VALUABLE COUNTRY-SPECIFIC INSIGHTS, ALTHOUGH RESPONSE RATES WERE UNEVEN ACROSS THE EU.

FIVE COUNTRIES ALONE ACCOUNT FOR OVER 70% OF THE TOTAL SAMPLE, PROVIDING A MORE ROBUST BASIS FOR NATIONAL-LEVEL INTERPRETATION.

Italy (29.6%)	Austria (12%)	Lithuania (12%)	France (9%)	Spain (7.5%)
Italian women report strong leadership roles, but also high levels of dissatisfaction with financial institutions.	Many lead their farms independently or in clear legal frameworks, suggesting a stronger support environment.	A high participation rate, with a slightly younger age profile.	French women report moderate perceptions of financial equality and support.	Spanish respondents express clear demand for better support systems.
Many respondents express doubt or unawareness regarding government programmes for women's access to credit.	Austrian respondents demonstrate greater confidence in institutional fairness and report higher ownership rates.	Women report mixed experiences with access to credit and high demand for targeted products.	High levels of education suggest strong potential for engagement - provided that tools are better adapted and promoted.	Ownership levels are lower than in Austria or France, contributing to more difficult access to credit.
Italy shows one of the highest demands for gender-specific financial tools.	Interest in tailored financial tools is still present, though less urgent than in Italy.	Opportunity exists for youth-focused, gender-sensitive policies.		Like Italy, Spain shows low trust in public programmes and institutions.

CONCLUSION

The survey confirms that women are central to European agriculture - as leaders, workers, and business managers.
Yet their financial autonomy and access to credit remain limited, often disconnected from their responsibilities.

Key structural challenges emerge:

- Strong leadership is not matched by income or financial recognition.
- Access to credit remains unclear and uneven.
- Gender bias is still perceived as a limiting factor- especially by older women and entrepreneurs.
- Public programmes are often unknown, poorly visible, or judged ineffective.
- There is strong demand for financial products tailored to women's needs.
- Education does not ensure inclusion - skills alone are not enough without systemic change.
- Youth engagement is critically low, raising concerns for future continuity.
- The current analysis reflects only part of the EU, as participation is concentrated in 5 Countries.

The results highlight a clear message

Women are ready and capable - but the system still fails to meet their financial needs.

Targeted tools, visible policies, and inclusive outreach are urgently required.