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**PRONAF MULHER AND FAMILY FARMING: THE TRAJECTORY OF
WOMEN'S RURAL CREDIT IN BRAZIL (2015–2025)**

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The purpose of this abstract is to analyze the trajectory of PRONAF Mulher as an agricultural policy targeted at women in family farming in Brazil. The data are drawn from the Rural Credit Data Matrix (MDCR) for the period from 2015 to 2025. Monetary values were adjusted using the Extended National Consumer Price Index (IPCA). Initially, Welch's ANOVA test was applied, indicating statistically significant differences among the years analyzed ($p = 0.05$), followed by a Games–Howell post hoc test due to heterogeneity of variances. Over the period analyzed, total investment under PRONAF Mulher reached approximately BRL 1.4 billion, distributed across 18,391 operations and 55,341 contracts. The results of the Games–Howell test for investment values indicate that between

2015 and 2020 there were no statistically significant differences, characterizing a period of relative stability. From 2021 onward, a structural change is observed, with significantly higher values. The years 2023 and 2024 do not differ statistically from each other, while 2025 presents the highest mean values, although without significant differences in relation to those two years, suggesting consolidation of recent growth. With respect to the number of operations, the results indicate that investment activity was significantly lower between 2015 and 2018, with increases observed in 2021 and 2022. In subsequent years (2023–2025), the number of operations continues to grow, without consistent statistical differences, indicating stabilization in the volume of operations despite the continued increase in invested amounts. Livestock production was the most heavily financed activity, with particular emphasis on the Northeast region, whose main source of funding was the Northeast Constitutional Financing Fund, highlighting the regional relevance in the implementation of this policy. Despite the progress observed, the values and number of operations under PRONAF Mulher remain low when compared to other subprograms, indicating the need to strengthen this public policy.

Palavras-chave: agricultural policy; public policy; contracts; rural women; anova.