A desigualdade de gênero no crédito rural brasileiro: evidências regionais de 2017 a 2023

The gender gap in Brazilian rural credit: Regional evidence from 2017 to 2023

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Resumo: Este estudo analisa a desigualdade de gênero no crédito rural para custeio no Brasil entre 2017 e 2023, usando microdados do Sicor/BCB. Os resultados mostram que a participação feminina, a retenção no sistema e os valores médios recebidos variam consideravelmente entre as regiões. O Nordeste apresentou maior proporção de mulheres, mas baixa retenção, com muitos acessos únicos e o menor valor médio financiado por mulher. O Sul e o Centro-Oeste apresentaram maior retenção e maiores valores médios. Conclui-se que as desigualdades de gênero no crédito rural não são uniformes no Brasil, exigindo políticas regionalizadas.
Palavras-chave: crédito rural, desigualdade de gênero, desigualdade regional.

Abstract: This study analyzes the gender gap in rural production credit in Brazil between 2017 and 2023, using Sicor/BCB microdata. The results show that female participation, retention in the system, and average loan amounts vary considerably across regions. The Northeast had a higher proportion of women, but low retention, with many single accesses and the lowest average amount financed per woman. The South and Midwest had higher retention and higher average amounts. We conclude that the gender gap in rural credit is not uniform across Brazil, requiring regionalized policies.
Keywords: rural credit, gender gap, regional inequality.

1. Introduction

Gender inequalities in rural areas have been investigated in different contexts, especially regarding access to financial services. Data from the 2017 Agricultural Census show that, among farmers who accessed rural financing, only 13% were women, a figure that falls to 11% when considering only those who obtained credit (IBGE, 2017). Previous studies identify barriers such as less control over productive assets, double work shifts, and social norms that limit women's autonomy (Fletschner & Kenney, 2014).

However, most of these analyses treat the country as a whole, without investigating how the gender gap behaves across different Brazilian regions. This gap matters because credit access conditions, bank branch coverage, the role of programs such as the National Program for Strengthening Family Agriculture (Pronaf), productive structure, vary greatly across the national territory.

Therefore, this article analyzes gender inequality in rural working capital credit in Brazil between 2017 and 2023 from a regional perspective, using Sicor/BCB microdata. It describes how female participation, women's retention in the National Rural Credit System (SNCR), and the average amounts they receive differ across the five Brazilian regions. In doing so, it seeks

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to show that gender inequality is not homogeneous across the country, requiring regionalized policies.

2. Literature Review

Gender inequalities in the rural credit market have received increasing attention in the specialized literature. Fletschner and Kenney (2014) show that financial markets are not gender-neutral, as women face barriers such as less control over productive assets, double work shifts, and social norms that limit their autonomy.

In Brazil, the creation of the Pronaf Mulher program in 2003 recognized women's right to rural credit (Heredia & Cintrão, 2012). However, studies show that inequality persists. Spanevello et al. (2016) found that the sexual division of labor restricts women's autonomy in credit management. Silva et al. (2020) showed that even with access to Pronaf, women's empowerment remains limited. This evidence indicates that gender inequality in rural credit is structural.

3. Methodology

This study uses microdata from the Rural Credit and Proagro Operations System (Sicor) of the Central Bank of Brazil, between 2017 and 2023. The sample consists of rural working capital credit operations, totaling 2,792,176 observations, with 777,662 men and 236,348 women. Monetary values were deflated to 2023 prices using the Extended National Consumer Price Index (IPCA) of the Brazilian Institute of Geography and Statistics.

For the regional analysis, beneficiaries were classified according to their location in the five Brazilian regions: North, Northeast, Midwest, Southeast, and South. Three indicators were analyzed per region: female participation (percentage of women among beneficiaries), retention in the system (proportion of women with more than one access in the period), and average amount received by gender.

4. Results

Table 1 shows that female participation in rural working capital credit varied significantly across Brazilian regions. The Northeast had the largest share of women among beneficiaries (38.7%), followed by the North (21.8%) and the Midwest (20.1%). The Southeast (13.9%) and South (18.6%) had the smallest female participation.

However, the higher female participation in the Northeast did not lead to greater retention in the SNCR. Only 43.2% of women in the region accessed credit in more than one year of the period analyzed, and 56.8% had single access. The North had the most critical situation, where 68.9% of women had single access, the highest proportion in the country, signaling considerable barriers to women's permanence in the rural credit system.

Table 1 – Regional distribution of credit access by gender, Brazil, 2017-2023.

Access type	Gender	S	SE	MW	NE	N
Single access	Female	25,701	12,263	8,069	57,636	11,352
	Male	68,060	59,369	26,637	85,431	33,752
	% Female	27.4%	17.1%	23.2%	40.3%	25.2%
More than one access	Female	48,899	13,756	9,648	43,897	5,127
	Male	257,928	101,755	43,986	75,455	25,289
	% Female	15.9%	11.9%	18.0%	36.8%	16.9%
Total	Female	74,600	26,019	17,717	101,533	16,479
	Male	325,988	161,124	70,623	160.886	59,041
	% Female	18.6%	13.9%	20.1%	38.7%	21.8%
% Single	Female only	34.4%	47.1%	45.5%	56.8%	68.9%
% More than one access		65.6%	52.9%	54.5%	43.2%	31.1%

Source: research results.
Note: single access refers to beneficiaries who accessed credit only once (1 year) in the 2017-2023 period, while more than one access refers to those who accessed in 2 or more years (up to 7 years). Region abbreviations: S = South, SE = Southeast, MW = Midwest, NE = Northeast, and N = North.

In contrast, the South had the highest female retention, 65.6% with more than one access, and the lowest share of single access (34.4%). The Southeast (52.9%) and Midwest (54.5%) also had good retention rates, with more than half of women accessing credit in two or more years.

Table 2 shows that regional differences also appear in average loan amounts. The Northeast, despite having the largest number of women, had the lowest average amount per woman (R$ 27.9 thousand), less than half of the average amount received by men in the region (R$ 70.2 thousand).

Table 2 – Rural credit amounts received by gender and region, Brazil, 2017-2023.

Gender	Brazil	North	Midwest	Northeast	Southeast	South
Total amount (R$ billion)						
Female	52.6	3.0	9.4	5.0	9.2	25.9
Male	294.0	18.6	49.8	22.3	56.2	147.0
Total	346.6	21.6	59.2	27.3	65.4	172.9
Average (R$ thousand)						
Female	102.9	119.6	252.8	27.9	161.8	122.5
Male	128.9	169.5	287.9	70.2	133.7	116.8
Total	124.2	160.1	281.6	54.9	137.0	117.6

Source: research results.
Note: values are based on 2023 prices and the IPCA (IBGE) index. Total observations: 2,792,176.

The Midwest had the highest average amount for women (R$ 252.8 thousand), followed by the Southeast (R$ 161.8 thousand) and the South (R$ 122.5 thousand). In the Southeast and

South, women received higher average amounts than men. In the North and Northeast, the situation is reversed, with men receiving substantially higher amounts than women.

5. Final remarks

This article analyzed the gender gap in rural working capital credit in Brazil from a regional perspective, based on Sicor/BCB microdata between 2017 and 2023. The results revealed that female participation, retention in the system, and average loan amounts vary significantly across Brazilian regions. The Northeast has the largest share of women, but low retention and the lowest average amount per woman. The North follows a similar pattern, with the highest share of women with single access. In contrast, the South, Southeast, and Midwest show higher retention and higher average amounts.

Together, these findings suggest that gender inequality in rural credit is not homogeneous across Brazilian territory. While in the North and Northeast the main challenges seem to be women's permanence in the system and increasing loan amounts, in the South, Southeast, and Midwest the challenge is increasing female participation. This pattern indicates that public policies aimed at reducing the gender gap should consider regional specificities. Future research is needed, especially on the determinants of women's exit from the credit system and on the effectiveness of programs such as Pronaf Mulher in different Brazilian regions.

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