Amazônia Pra Elas: Gender-Responsive Credit in the Brazilian Amazon

Through differentiated financing terms and the mainstreaming of a gender perspective across its credit policy, Banco da Amazônia has expanded access to productive credit for thousands of women.



The vast territory, connectivity challenges, and socioeconomic gaps make the Brazilian Amazon a particularly complex region for the provision of financial services. These challenges are compounded by gender inequalities that have historically limited women's access to formal financing, particularly because of lower levels of asset ownership, shorter credit histories, and information asymmetries.

Against this backdrop, Banco da Amazônia launched "Amazônia Pra Elas" in 2022, an initiative aimed at promoting the financial and productive inclusion of women entrepreneurs in the region, particularly those engaged in urban and rural micro and small businesses.

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The program brings together credit lines with differentiated terms, especially using resources from the Constitutional Financing Fund for the North (FNO) and productive-oriented microcredit.

Table n.º 1. Contracts Signed under "Amazônia Pra Elas"

	2022 (A)	2023 (B)	% (B/A)	2024 (C)	% (C/B)
Contracted volume (R$ million)	58,0	78,0	34,4 ↑	234,5	201,5 ↑
Number of women entrepreneurs	16 002	20 473	28,0 ↑	56 714	177,0 ↑

The initiative also reflects Banco da Amazônia's development mandate. The state-owned financial institution is linked to Brazil's Ministry of Finance and is one of the main sources of financing for productive activities in the North Region. Through the FNO and other mechanisms, the Bank channels resources toward financial inclusion, sustainable regional development, and the reduction of socioeconomic inequalities.

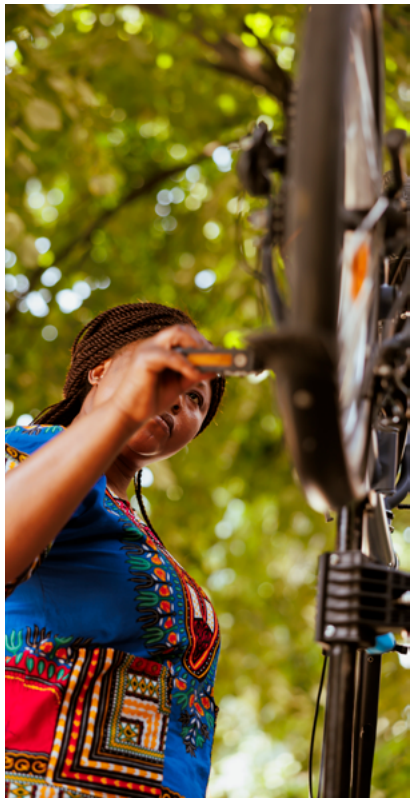
INTEGRATING A GENDER PERSPECTIVE INTO CREDIT

One of the main features of "Amazônia Pra Elas" is that it does not operate as a stand-alone credit line. Instead, it mainstreams a gender perspective across the financing instruments already offered by the Bank, giving priority and differentiated terms in areas such as grace periods, maturities, and financing limits for women-controlled and women-managed companies.

Thus, rather than creating a stand-alone financial product, the special conditions are incorporated into existing FNO credit lines. The model makes it possible to use existing infrastructure, credit procedures, and funding sources while introducing specific criteria designed to facilitate women's economic participation. This design supports operational simplicity, financial sustainability, and the potential to scale up or replicate the initiative.

These conditions are available to individual microentrepreneurs, rural producers, and companies in which women hold at least 40% of the share capital, provided they are also managed by women. Operations follow standard FNO procedures, while specific registration and monitoring mechanisms are used to track the program's results.

The strategy also relies on the Bank's regional network, including its branches, credit centers, and microfinance units, as well as credit agents and the productive-oriented microcredit model. This infrastructure



In 2022, the first year of "Amazônia Pra Elas," 16,002 women entrepreneurs were served, with a contracted volume of R$58 million (US$11.2 million). In 2024, contracted volume rose to R$234.5 million (US$43.5 million), an increase of 201.5%. At the same time, the number of women served rose to 56,714, representing a 177% increase.

is particularly important in a region where population dispersion and vast distances make access to financial services difficult.

A TRAJECTORY OF RAPID GROWTH

Results recorded since the launch show rapid expansion. In 2022, the program's first year, 16,002 women entrepreneurs were served, with a contracted volume of R$58 million (US$11.2 million). One year later, the number of beneficiaries reached 20,473, while financing rose to R$78 million (US$15.6 million).

Growth accelerated even further in 2024. Contracted volume reached R$234.5 million (US$43.5 million), up 201.5% from the previous year. At the same time, the number of women entrepreneurs served reached 56,714, representing a 177% increase from 2023.

Across the 2022-2024 period, financing increased from R$58 million to R$234.5 million (US$11.2 million to

US$43.5 million), representing cumulative growth of more than 300%. The number of women served, meanwhile, rose from just over 16,000 to more than 56,000.

This expansion is consistent with a broader Bank strategy focused on small businesses. In 2024 alone, the institution allocated more than R$9.1 billion (US$1.69 billion) to micro and small businesses, of which more than R$7.2 billion (US$1.34 billion) came from FNO resources.

In addition, by enabling women entrepreneurs to expand their activities, make investments, and strengthen their businesses, the initiative seeks to contribute to their economic autonomy while also stimulating local economies.

The effects may also extend to families, workers employed by the businesses, and the communities in which they operate. In areas with limited access to financial services, strengthening women-led businesses can create new employment opportunities, expand the supply of goods and services, and promote locally based economic activity.

The program is also aligned with FNO priorities and regional development policies, which encourage projects related to sustainable activities and the green economy. Productive financing can therefore also help create economic opportunities that enable local populations to remain in their territories through activities compatible with a sustainable development model.

LESSONS FOR DEVELOPMENT BANKING

The experience has also yielded important lessons. One of them. is that credit alone does not guarantee the success of a business venture.

The Bank identifies training, financial education, technical assistance, and support networks as complementary factors. Reaching remote municipalities and isolated communities in the Amazon requires a range of service channels, mobile outreach activities, and partnerships with local stakeholders.



Banco da Amazônia recognizes that credit alone does not guarantee the success of a business venture, but identifies training, financial education, technical assistance, and support networks as complementary factors.

Cultural and information barriers must also be taken into account. Some potential beneficiaries are unaware of the products available or are initially reluctant to use formal credit. Therefore, communication tailored to the target audience, the dissemination of successful experiences, and the building of trust are important components of the strategy.

This is because the experience makes it possible to advance toward gender-responsive risk management, as monitoring the performance of the portfolio of women borrowers can generate evidence to reassess traditional perceptions of the credit risk associated with women entrepreneurs and incorporate gender indicators into assessment and management systems.

For this reason, the main lesson of "Amazônia Pra Elas" for other development finance institutions is that a gender perspective can be integrated into existing financing structures rather than confined to stand-alone programs.