



Funding and Advisory Services for Women Innovators in Rural Areas

Policy Brief Italy

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"Funding and establishing an advisory service for women innovators in farming and in rural areas could greatly support and increase women's engagement in rural sustainable development and contribute to gender equality."

Executive Summary

Women in rural areas often do not have access to information about funding and capacity building programmes, or do not get proper support to apply for such programmes. Hence, it would be important to have a national platform where all the information about funding can be easily accessible; furthermore, to support women innovators starting from scratch microcredit, small grants and accessible bank credit will be useful. In addition, public desks in rural areas offering women-centred services are a valuable tool to help women develop business plans for innovative and sustainable agricultural and rural projects, access and apply for funding and capacity-building programmes. Furthermore, interventions targeting only women should be foreseen in the LAGs' action plans. In the next CAP National Plan specific interventions targeting only women should be activated.

The Challenge

- 🏠 Women in rural Italy often face challenges accessing information on funding and capacity building programmes, and often do not receive adequate support to apply for such programmes. Bank credit is difficult and personal guarantees are always required. Hence, they frequently remain excluded, having to rely on personal savings and support networks.
- 🏠 Awareness of women's contribution to rural sustainability development is low at policy level.





- ✎ The Italian CAP Strategic Plan does not include specific provision that target women exclusively. In fact, women are almost always mentioned along with young people.
- ✎ There are few initiatives promoted by LAGs to encourage female-led innovation.
- ✎ There are financial measures to support women's entrepreneurship managed by different bodies (such as INVITALIA, Ente nazionale per il Microcredito, ISMEA etc.) which makes it difficult for women to have a clear picture of the different funding available. For instance, at national level specific funds for women in rural areas are: [Imprese femminili innovative montane – IFIM](#) (Innovative mountain women's enterprises – IFIM) and [Più Impresa - Imprenditoria giovanile e femminile in agricoltura](#) (More Enterprise - Youth and women entrepreneurship in agriculture), the latter also supporting young people. Other funding is available not only for women working in rural areas. For example, [Fondo Impresa femminile](#) (Women's Enterprise Fund); in the framework of NRRP, the programme Imprenditoria femminile (Female entrepreneurship) is activated; within the existing Fondo di garanzia per le PMI (Guarantee Fund for SMEs), is established [a special section for female enterprises](#); for women assisted by Anti-Violence Centers or guests of Shelter Houses who would not have easy access to traditional bank credit is activated the fund [Microcredito di libertà](#) (Microcredit of freedom). In addition there are funds which supports women and young people as: [On - oltre nuove imprese a tasso zero](#) (On-over new enterprises at zero-interest) and funds which foreseen an additional sum to women such as [Incentivi imprese turistiche](#) (IFIT) (incentives tourism enterprises) and [Smart&Start Italia](#). Furthermore, at regional level, there may be other funds for women available such as [Fondo imprese femminili](#) activated by the Calabria Region.

Policy Solutions

We propose to:

- ✎ Raise awareness of gender issues among operators and policymakers at regional level and in the LAGs as well as among agricultural sector associations and Producer Organisations (POs).
- ✎ Promote a gender assessment of the CAP National Plan and the Complement Regional Strategic Plans (CSR).
- ✎ Creation of a platform where all the funding (at regional and national level) specifically for women can be easily found.
- ✎ Activate micro-credit and/or small grant programmes (e.g., 15.000/20.000 €). These would enable women to test their innovative ideas thanks to small credits/contributions provided without requiring an advance on expenditure but only based on a well-structured business plan.
- ✎ Provision of bank credit facilities for women, e.g., through public guarantees and reduced interest rates, as done in the document "Strategic Dialogue on the Future of EU Agriculture" for young people with the intervention "Dedicated loan package".
- ✎ Allocate public funds to support association/organisation offering at local/regional level women-centred services (e.g., Female Entrepreneurship, capacity-building, Counselling) and establish local open desk targeting rural women.
- ✎ Include interventions targeting only women in the LAGs' action plans as well as sensitising the LAGs to ensure an active presence of women in decision-making bodies.
- ✎ A specific objective on women should be included in the next National CAP Plan, leading to specific interventions and higher contribution rates for women-led interventions.

Practical Tips

-  National/regional governments could provide rural women entrepreneurs with a well-developed business plan with micro-credit programmes, small grants and facilitated bank loans. Women entrepreneurs would ideally be assisted in developing a business plan and in applying for microcredits/small grants – to increase chances of success. These financial instruments should be easily accessible (very low level of bureaucracy). This action would help women, and particularly those who did not inherit a farm or an asset, to develop their ideas and projects.
-  Promote a call at the national or regional level for local associations/organizations already working on women's rights and supporting women managers in rural areas and in the farming sector, or existing women's associations within trade unions, to receive funds for providing women-centred services opening local open desks. The staff of these associations and NGOs should be further trained on the different funding and capacity building programmes available at the European, national, regional, and local levels for women-led innovation in rural areas. Involving local municipalities or the LAGs to support these open desks, also in terms of logistic can be useful.
-  Advertise the set-up of such open desks through the local LAGs, at farmers markets and through existing local and regional women farmers' and rural entrepreneurs' networks.
-  Training regional and LAGs operators on the importance of women-led contributions in rural development and sustainability. Draw from existing research including the findings of the FLIARA project.

Supporting Evidence & Best Practices

The Assessment of Rural and Farming Policy and Legal Frameworks in relation to Women-led Innovation developed by the FLIARA project highlights in relation to CAP 2023-2027 that only two State (Ireland and Spain) focus in particular on addressing the issue of improving women's participation in farming. Although Italy proposes some interventions to support women, these are always targeted at women and young people, which weakens the results in terms of the objective of gender equality. The European Commission underlined that a "... Greater attention to equality will be needed in those Member States where this remains a challenge" (EC, 2022 p.31). The current **Spanish CAP Strategic Plan** (CSP) adopts a gender balance approach in the distribution of the financial aid: targeted and additional financing are granted to women farmers who are already active in agriculture or who want to start a new business. Furthermore, the CSP in Spain seeks to coordinate with other EU funding sources (e.g., the Recovery and Resilience Facility (RRF) and the European Structural and Investment Funds (ESIF) in order to help construct a stronger support system. The current **Irish CAP Strategic Plan** includes direct interventions linked to the need to increase opportunities for women in agriculture and business development such as the "Women Farmer Capital Investment Scheme"; in addition, depending on local need, women-only knowledge transfer groups can be set up. In relation to the **LEADER programme**, evidence suggest that in Ireland it has been a significant support to rural and farm women innovators. In Romania the LEADER Strategic Development Guidelines for 2023-2027 include measures to increase women's role in rural economic development. LAGs in Romania are required to choose several types of interventions in their strategies to qualify for additional funding. One of these intervention types is related to operations with an economic purpose whose direct beneficiaries are women. In Germany the LEADER funded programme 'Innovative Measures for Women' in Baden-Württemberg includes qualification and coaching measures for rural women and provides grants for the development of women's non-agricultural enterprises. In Italy, although gender equality is among the criteria to assess proposed Local Development Strategies and selection of LAGs, a recent study (Di Napoli, Reda, 2021) showed that only a few LAGs are promoting female-led innovation through specific initiatives. The **Tuscany Region**, in Italy, has promoted a **gender assessment of the Rural development Plan** (RDP) 2014-2022. It aimed to evaluate the overall contribution of the Program to gender equal opportunities and included the identification of the needs of female agricultural entrepreneurs within the framework of the RDP 2014-2022 to establish what the Program has contributed to achieving - on the territory, in the economic and social fabric, etc. - and what can still be promoted - both in the agricultural and more "system" context - thanks to the Regional Complement for Rural Development (CSR) 2023-2027 and the other european structural funds. Data collected in the context of the FLIARA project shows that the access to funding is difficult and that that advisory services targeting women specifically can enhance rural sustainable development and gender equality. The organization **Longford Women's Link** in Ireland, for instance, provides support to rural women to access a wide range of programmes and supports yielding benefits for themselves, their families and their wider community.

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Conclusion & Call to Action

Increasing funding specifically for women is crucial to improve their participation in sustainable rural development and to support their efforts to implement sustainable and innovative projects in rural areas. Furthermore, women must have accurate information and support to apply for funding and access capacity building programmes at European, national and regional levels.



Call to Action:

- Policymakers should, particularly in the CSP, in the CSRs and LAG plans, provide for interventions that support only women-led projects.
- Regions should adopt a gender assessment of the CSRs which should include the identification of the needs of female agricultural entrepreneurs.
- Policymakers should fund localized advisory services/open desks supporting female-led innovation.
- LAGs should pay more attention to supporting initiatives promoted by women.

Further Reading

Aisling Murtagh, Maura Farrell, & Louise Weir. (2024). D1.3: Assessment of Rural and Farming Policy and Legal Frameworks in relation to Women-led Innovation. Zenodo. <https://doi.org/10.5281/zenodo.14045163>, accessed 25 July 2025

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Longford Women's Link web site: <https://www.lwl.ie/about/>

Gender Assessment of the Tuscany Regional Strategic Plan (PSR) 2014-2022: https://www.regione.toscana.it/documents/10180/17345332/Relazione+C4.1_Sintesi+tecnica.pdf/69fcfc4b-1d3d-c688-8326-6f8c68c2d087?t=1731661445121, accessed 26 July 2025

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Di Napoli, R. and Reda, E. (2021). Ma LEADER contribuisce alla parità di genere? Reti, azioni collettive e beni comuni per superare la disparità. In RRN Magazine, n.13, available online: <https://www.pianetapsr.it/flex/cm/pages/ServeBLOB.php/L/IT/IDPagina/2584>

EC, 2022. Proposed CAP Strategic Plans and Commission observations Summary overview for 27 Member States. Available online: https://agriculture.ec.europa.eu/system/files/2022-07/csp-overview-28-plans-overview-june-2022_en.pdf

About FLIARA

The project is on a mission to create a more sustainable future by highlighting the role of women in agriculture and rural areas. FLIARA will boost understanding of the needs and challenges facing women leading innovative environmental and rural development practices in EU farming and rural areas.

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Female-Led Innovation in Agriculture and Rural Areas

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