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*PUBLIC POLICY TO PROMOTE ENTREPRENEURSHIP: THE EXPERIENCE
OF THE BANCO DA MULHER PARANAENSE¹*

**POLÍTICA PÚBLICA DE FOMENTO AO EMPREENDEDORISMO: A
EXPERIÊNCIA DO BANCO DA MULHER PARANAENSE**

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ABSTRACT

This article critically analyzes the Banco da Mulher Paranaense as a public policy to promote female entrepreneurship, considering the literature on women's entrepreneurship and microcredit. Initially, it presents the historical evolution of female entrepreneurship, highlighting the social, economic, and cultural challenges faced by women. Next, it discusses microcredit as an instrument for productive inclusion and social emancipation, addressing its trajectory in Brazil and its linkage to public policies. In the state context, the structure, financing modalities, and conditions offered by the Banco da Mulher Paranaense are analyzed, emphasizing its objectives to promote sustainable development, encourage entrepreneurship, and reduce gender inequalities. The research indicates that, although the program represents progress in women's access to credit and fosters entrepreneurial training, the full effectiveness of the public policy depends on expanding integrated actions for education, support networks, and combating historical structural barriers that still limit women's economic autonomy.

Keywords: female entrepreneurship, microcredit, gender, Banco da Mulher Paranaense.

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RESUMO

O presente artigo analisa criticamente o Banco da Mulher Paranaense como política pública de fomento ao empreendedorismo feminino, à luz da literatura sobre empreendedorismo de mulheres e microcrédito. Inicialmente, apresenta-se a evolução histórica do empreendedorismo feminino, destacando os desafios sociais, econômicos e culturais enfrentados pelas mulheres. Em seguida, discute-se o microcrédito como instrumento de inclusão produtiva e emancipação social, abordando sua trajetória no Brasil e sua vinculação às políticas públicas. No contexto estadual, analisa-se a estrutura, as modalidades de financiamento e as condições oferecidas pelo Banco da Mulher Paranaense, evidenciando seus objetivos de promover o desenvolvimento sustentável, incentivar o empreendedorismo e reduzir desigualdades de gênero. A pesquisa aponta que, embora o programa represente um avanço no acesso das mulheres ao crédito e estimule a capacitação empreendedora, a efetividade plena da política pública depende da ampliação de ações integradas de formação, redes de apoio e combate às barreiras estruturais históricas que ainda limitam a autonomia econômica feminina.

Palavras-chave: empreendedorismo feminino, microcrédito, gênero, Banco da Mulher Paranaense.



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INTRODUCTION

In a social context still marked by unequal gender relations, especially in the labor market, where disparities in work relations and restricted access to credit are predominant barriers, a considerable change has been observed in recent years: the growth of women's participation in Brazilian entrepreneurship.

Data from the Global Entrepreneurship Monitor (GEM) in 2021 revealed that women accounted for 57% of Brazilian entrepreneurs, standing out mainly in the sectors of commerce, services, fashion, food, and beauty - sectors that consolidated Brazil as the seventh most entrepreneurial country in the world in terms of established businesses.

Women entrepreneurs play a crucial role in generating jobs and income and in strengthening local economies. Moreover, businesses led by women have a multiplier effect, generating positive impacts on the community and encouraging others to pursue entrepreneurship. In this sense, facilitating women's access to credit means providing opportunities for the growth and expansion of businesses across society, with the consequent increase in productivity and the promotion of inclusive economic development.

In a scenario of unemployment and poverty, entrepreneurship emerges for many women as a means of survival and transformation of their realities. The challenges faced by low-income women, especially in times of economic instability - such as during the pandemic - highlight the urgency of interventions that enable improvements in economic, social, and human dimensions.

As pointed out by Mota et al. (2021), Brazil, historically marked by social exclusion and vulnerability, saw the emergence of the need for public policies that promote income transfer and access to credit, especially through microcredit programs. Adopting public policies aimed at inclusive credit will certainly ensure that women have access to fair financing conditions, reducing historical inequalities (Coelho, 2024).



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Microcredit, aimed at low-income entrepreneurs seeking to start or expand their businesses, goes beyond financial support. According to Yunus and Jolis (2000), it plays a fundamental role in economic, social, and political transformation, enabling individuals to reach their monetary and human potential. Globally, microcredit targeted at low-income populations - especially in rural areas and among women - has been used as a tool to reduce social inequalities and combat poverty. Initiatives such as the Grameen Bank in Bangladesh and BancoSol in Bolivia were pioneers in this process, demonstrating the transformative potential of access to credit.

In Brazil, the emergence of institutions such as Banco da Mulher, affiliated with Women's World Banking, reinforced this female-focused approach. According to SEBRAE, the growing demand for credit among women is due to the fact that entrepreneurship represents not only a source of income but also an instrument of empowerment, social visibility, and personal fulfillment.

By ensuring fair credit conditions for women, it is possible to stimulate the creation of new businesses and the expansion of existing ones. This, in turn, results in greater job creation and increased tax revenues, as well as contributing to the reduction of gender inequalities in the labor market. Successful women entrepreneurs become inspiring role models, driving long-term social transformations and creating opportunities for autonomy for other women.

A significant example of these initiatives is the Banco da Mulher Paranaense, established by the State Government (GOVERNO DO ESTADO DO PARANÁ, 2025), which aims to foster the sustainable development of the state by offering technical and financial support tailored to the needs of women entrepreneurs.

Given the rise of female leadership in the entrepreneurial arena and the numerous structural and financial challenges faced by women along this journey,



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it becomes essential to analyze the impact and effectiveness of public policies directed at this group.

Thus, recognizing the importance of microcredit as a tool for productive inclusion - particularly by facilitating access to financial resources for women entrepreneurs who have historically faced greater barriers within the traditional banking system - this article presents an analysis of the Banco da Mulher Paranaense as a public policy initiative to promote the economic and social development of women in the state.

This analysis was guided by a central question: to understand the level of support provided to women, especially low-income women, interested in the possibility of starting or expanding their own businesses, as well as to examine how these women may achieve autonomy and independence. To this end, the social context of these women was considered - one marked by unequal gender relations, particularly in the labor market, where disparities in opportunities and restricted access to credit represent significant obstacles.

FEMALE ENTREPRENEURSHIP AND MICROCREDIT POLICIES

In this section, the themes of women's entrepreneurship, microcredit, and its adoption as a policy to stimulate entrepreneurship are addressed.

Women's entrepreneurship

With regard to women's entrepreneurship, Bulgacov et al. (2010) warn that the mere growth of women's participation in entrepreneurial activity does not, in itself, indicate an improvement in working conditions. The authors emphasize the importance of analyzing women's entrepreneurship in light of transformations in the world of work, since entrepreneurial activity does not necessarily guarantee decent work, adequate pay, freedom, equity, and real possibilities for emancipation.



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From an economic standpoint, women's role in the creation and management of businesses is essential for the growth of developing countries. In Brazil, women already represent 34% of all business owners, although they still face challenges related to reconciling family and professional life and the consolidation of their rights (MOLETTA, 2020).

Women's entrepreneurship, in addition to driving socioeconomic development, represents an important pathway for social inclusion and emancipation. Many women see entrepreneurship as the possibility of developing a rewarding and flexible activity, while others view it as a necessary alternative in the face of limited opportunities in the labor market (MOLETTA, 2020).

Women have been constantly reinventing themselves, adopting entrepreneurship as a strategy for survival, autonomy, and social transformation, especially in contexts of economic crisis and the precarization of labor relations. However, this is not an easy task. Fabrício and Vizeu (2024, p. 1), drawing on the ideas of Joan Scott, Michel Foucault, and Hannah Arendt, argued that:

Women's Entrepreneurship manifests itself in a context of violence, as it expresses the different forms of violence against women as a socially constituted event, highlighting the fact that, in capitalist culture, entrepreneurship is an activity of power and, precisely for this reason, is often denied to women's presence.

The integration of women into the labor market, whether formal or informal, is a key element in the process of building their autonomy. Nonetheless, despite the existence of public policies with this perspective, equality between women and men has not yet been achieved.

Nogueira (2004) stresses that the feminization of work will only be positive if it results in a reduction of patriarchal domination mechanisms within the domestic sphere. Otherwise, it may only intensify the precarization of women's labor. In this regard, Helena Hirata (2003, p.18) argues that:

In Brazil, factors such as women's higher levels of education compared to men, fewer children, and changes in family structures - associated



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with the consequences of globalization - have altered women's participation in the labor market. In the 1990s, the globalization process had complex and contradictory consequences, which affected female and male employment in unequal ways.

The GEM survey, based on assessments of national entrepreneurial activity in all participating countries, explores the role of entrepreneurship in national economic growth, providing a comprehensive view of the characteristics associated with this activity by gender. Among the 56 economies participating in the NES (National Expert Survey) in 2024, Brazil ranked 21st in Social and Cultural Norms, but 50th or lower in Ease of Access to Business Financing and in Commercial and Physical Infrastructure. However, Brazil scored well regarding women's relative access to business resources - much better than in relation to financial resources - which calls for facilitating measures (SEBRAE, 2025).

Recently, Couto (2024, p. 7) argued that "regarding women, as rights-bearing subjects for the promotion of public policies directed at entrepreneurship, we envision female empowerment as the guiding principle" and suggested that such policies are consistent with several SDGs:

1. SDG 01: "end poverty in all its forms everywhere"; 2. SDG 05: "achieve gender equality and empower all women and girls"; 3. SDG 08: "promote sustained, inclusive and sustainable economic growth, full and productive employment, and decent work for all"; 4. SDG 09: "build resilient infrastructure, promote inclusive and sustainable industrialization, and foster innovation"; 5. SDG 10: "reduce inequality within and among countries"; 6. SDG 17: "strengthen the means of implementation and revitalize the global partnership for sustainable development" (COUTO, 2024, p. 7).

In this scenario, women's entrepreneurship gains relevance in family and community dynamics, consolidating itself as a tool for empowerment. However, as Gimenez, Ferreira and Ramos (2017) noted, the promotion of women's entrepreneurship has been little explored in Brazilian entrepreneurship studies. They therefore recommended further investigation, aiming to reconcile



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entrepreneurship support policies with the specificities of women's entrepreneurship.

On the other hand, Foss et al. (2019) found that most implications of studies on women's entrepreneurship, with respect to public policies, are vague and conservative, lacking a broader perspective. They highlight the importance of systemic coordination between public policies promoting women's entrepreneurship, considering the social, political, and economic context in which they are implemented.

Microcredit

The origins of microcredit in the world date back to the initiatives of Muhammad Yunus, an economics professor in Bangladesh. Concerned about extreme poverty in his region, Yunus granted small loans to a group of low-income women trapped in a cycle of unpayable debts to local moneylenders. His initial experimental loans were interest-free, reflecting his primary intention to promote the economic and social development of this marginalized population (YUNUS, JOLIS, 2020).

The practice proved effective: the resources were used in small local businesses, making it possible to repay debts and stimulating the creation of new loan cycles. Based on these results, Yunus founded the Grameen Bank, the world's first bank specializing in microcredit, with the aim of fighting poverty by extending credit to small entrepreneurs (YUNUS, JOLIS, 2020).

Today, the Grameen Bank is an internationally recognized institution, serving around 8.4 million clients, 97% of whom are women. By the end of 1995, the institution had lent approximately US\$ 1.5 billion, with a default rate of less than 5% (YUNUS, JOLIS, 2020). Its innovative model was based on joint liability, that is, the formation of borrower groups collectively responsible for debt



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repayment - a strategy that minimizes default risk and strengthens community commitment.

According to Moraes (2008, p. 3), the Grameen Bank model inspired the creation of similar programs in several countries, serving as a global reference for microfinance initiatives. Cacciamali, Matos and Macambira (2014) emphasize that Yunus recognized that entrepreneurs' financial needs were extremely modest. Thus, it was possible to grant small-value loans to many people simultaneously, using joint liability as a guarantee of repayment. This conception revolutionized the traditional logic of credit, redirecting it not toward installed capital but toward productive labor.

Sandroni (2005, p. 80) defines microcredit as "credit provided on a small scale to disadvantaged individuals, aimed at growing their business, and to be used in some form as an investment in the enterprise." In the same line, Barone et al. (2002, p. 11) add that it consists of "the granting of low-value loans to small informal entrepreneurs and microenterprises without access to the traditional financial system, mainly due to the lack of collateral, using a specific methodology for evaluation and lending."

According to Costa (2004), microcredit differs from other financial products by its emphasis on productive inclusion: more than financing consumption, its goal is to foster income-generating activities, directly contributing to improving beneficiaries' living conditions.

Therefore, from the perspective of various authors, microcredit has been consolidated as a fundamental tool for social and economic development, providing access to credit for populations traditionally excluded from conventional financial systems. Its role goes beyond simply granting resources: it is a mechanism for strengthening financial autonomy, generating income, and structurally transforming vulnerable communities.



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In Brazil, this philosophy was absorbed and adapted starting in the 1990s, resulting in various public and private initiatives aimed at democratizing access to credit, among which stands out more recently the Banco da Mulher Paranaense, the focus of this analysis, without disregarding other important initiatives widely discussed in the literature (FOMENTO PARANÁ, 2025).

Microcredit as public policy in Brazil

Several studies have examined the role of microfinance in reducing poverty and social inequalities. Researchers such as Monzoni Neto (2006), Fernandes (2010), and de Kruijf (2014) stress the importance of microcredit as a public policy instrument for job and income generation, with a significant contribution to women's empowerment.

Although the concept of "empowerment" is widely used, there is no consensus on its definition. Kruijf (2014) notes that the term is polysemic, making a single understanding difficult. Sardenberg (2006), addressing the issue from a feminist perspective, points out that the concept of empowerment emerged from grassroots social movements and feminist activism, later being appropriated by development discourses - often stripped of its contestatory character.

In the realm of feminism, empowerment implies not only individual improvements but also collective structural transformations, challenging the patriarchal order (SARDENBERG, 2006; LEON, 2001). In this sense, public policies on microcredit should be evaluated not only by their ability to promote productive inclusion but also by their potential to strengthen women's autonomy and emancipation.

In Brazil, microcredit began its trajectory in the 1970s with the experience of the União Nordestina de Assistência a Pequenas Organizações (UNO) in the states of Pernambuco and Bahia. Later, institutions such as the Centro de Apoio



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aos Pequenos Empreendimentos (CEAPE) emerged in Porto Alegre (LOPES, 2011).

The 1990s marked the institutionalization of microcredit as public policy, with the creation of programs such as Crediamigo, launched by Banco do Nordeste in 1998, focused on supporting low-income microentrepreneurs, especially in the North and Northeast of the country (OLIVEIRA; ANDRADE; GONÇALVES, 2010).

In 2005, Law No. 11.110 was enacted, establishing the National Program for Oriented Productive Microcredit (PNMPO), aimed at facilitating access for low-income microentrepreneurs to credit and management training services (BRASIL, 2005). More recently, Law No. 13.999/2020 created the National Support Program for Micro and Small Enterprises (PRONAMPE), with the goal of strengthening small businesses by expanding access to credit in response to the economic crisis worsened by the Covid-19 pandemic (BRASIL, 2020).

Carvalho (2021) highlights that recent public policies, such as the Plano Progridir and the regulation of oriented microcredit through CMN Resolution No. 4.574/2017, seek to integrate credit actions into productive inclusion strategies, prioritizing people registered in the Unified Registry for Social Programs (CadÚnico).

Unlike the logic of traditional banks, microcredit is based on principles of proximity, trust, reciprocity, and social capital - values essential for the sustainability of micro and small enterprises (CARVALHO, 2021).

However, as Sardenberg (2006) already warned, for empowerment to be fully realized, public policies must go beyond the mere granting of credit, also promoting training, access to markets, and support networks that ensure women's full emancipation. Recent initiatives in Brazil have been moving toward a broader focus regarding women's entrepreneurship.



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Given the significant influence of women in business and inspired by success stories and cases, the Sebrae Delas program was created to encourage, value, and support women in their ventures. Participants in this program are women who dream of owning their own business, in different formats: Individual Microentrepreneurs (with a formalized business or one employee), Microenterprises (businesses with revenues of up to R\$ 360,000), and Small Enterprises (businesses with revenues of up to R\$ 4.8 million). In this program, they receive training with exclusive content, as well as opportunities to build a network with other women business owners, exchanging experiences for the common good. In recent years, more than 14 million women have been served (SEBRAE, 2025).

Another program launched with the same purpose was Caixa Pra Elas, a partnership between Sebrae and Caixa Econômica Federal, aimed at facilitating access to credit under special conditions for each business category. In doing so, it serves as an incentive for many women who wish to strengthen and expand their businesses and also achieve financial independence (SEBRAE, 2025).

Created to support women in situations of vulnerability, the Rede Mulher Empreendedora brings together several partners who support women's leadership and income generation. Among its many partnerships, one stands out: Empreende e Renda, in collaboration with Itaú Mulher Empreendedora, which offers free courses to boost women who want to start their businesses, focusing on Brazil's North and Northeast regions. Divided into two stages, the first consists of training in sales and skill development, and the second involves mentorship and financial acceleration, during which some women are selected to receive financial aid as seed funding for their businesses (REDE MULHER EMPREENDE, 2025).



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As a federal government initiative, in partnership with the private sector, states, and municipalities, the Brasil para Elas program was created (BRASIL, 2024). It consists of public policies designed to strengthen women's entrepreneurship, with the following goals: promoting a favorable environment for the development of women's entrepreneurship as a tool for economic and individual freedom; facilitating access to information on public policies, tools, and services that support the women's entrepreneurship agenda; expanding credit supply by mobilizing public and private resources for investment and financing of women's entrepreneurship; promoting actions that contribute to the economic autonomy of women in vulnerable situations, in alignment with the Auxílio Brasil program; promoting business development and financial sustainability through entrepreneurial education tailored to women's needs; disseminating support networks for women's entrepreneurship; and strengthening the ecosystem of innovative and socially and environmentally impactful entrepreneurship.

Public policies on microcredit have played a central role in this context, being fundamental for the socioeconomic and productive development of regions.

METODOLOGY

This study adopts a qualitative and exploratory approach, focusing on a critical analysis of public policies aimed at gender-specific entrepreneurship. To this end, a bibliographic and documentary survey was conducted based on academic sources, relevant legislation, and data provided by the Paraná State Government, specifically by Fomento Paraná, the managing agency of the Banco da Mulher Paranaense program, GEM, and SEBRAE.

The research is based on the deductive method, starting with a theoretical analysis of gender inequality, public policies, and entrepreneurship, and then examining the concrete performance of the Banco da Mulher



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Paranaense within the state context. This methodological choice allowed us to understand the extent to which the program fulfills its purpose of mitigating barriers to access to credit and fostering the economic autonomy of women entrepreneurs.

Furthermore, the constitutional principles of material equality and human dignity were taken into account to determine whether the public policy analyzed aligns with the guidelines of gender policies advocated at the national level. The next section describes the relatively recent trajectory of the Banco da Mulher Paranaense.

BANCO DA MULHER PARANAENSE

Fomento Paraná focuses its activities on supporting micro and small businesses, offering financing for working capital, investments, or working capital associated with investments, with interest rates below the market average for this specific audience.

The Banco da Mulher Paranaense is an initiative of the Government of the State of Paraná, operated by Fomento Paraná, created in September 2019 with the aim of fostering women's entrepreneurship and stimulating economic development in the state. The program offers credit lines under differentiated conditions to support small businesses and micro and small enterprises owned or co-owned by women (GOVERNO DO PARANÁ, 2022).

According to official information from Fomento Paraná (2024), loans from the Banco da Mulher can be used for the acquisition of machinery, equipment, furniture, renovations, and working capital, with the purpose of strengthening women-led businesses and fostering sustainable local development.

The program offers two main financing modalities: the Microcredit line and the Micro and Small Enterprises (MSE) line.



In the Microcredit modality, the focus is on supporting informal women entrepreneurs or those registered as Individual Microentrepreneurs (MEI), with annual revenues of up to R\$ 360,000. The amount of credit granted varies according to the time of business activity: businesses in early stages (less than 12 months): up to R\$ 5,000; businesses with formal activity under 12 months but with total activity (formal and informal) exceeding 12 months: up to R\$ 10,000; b businesses with more than 12 months of activity: up to R\$ 10,000 (GOVERNO DO PARANÁ, 2022).

Financing conditions also vary depending on the applicant's training. If the entrepreneur presents a certificate of participation in training courses recognized by Fomento Paraná, the interest rate applied is reduced to 0.95% per month. Without the certificate, the rate rises to 1.86% per month. The repayment term is up to 36 months, including a three-month grace period, according to public information.

As for the guarantees required for granting credit, the program prioritizes third-party endorsements: a guarantor with income or assets compatible with the loan amount is needed, who cannot be a partner or participant in the financed business. In addition, for formalized enterprises, it is possible to use Sebrae's Guarantee Fund for Micro and Small Enterprises (FAMPE), which covers up to 80% of the guaranteed amount in microcredit operations up to R\$ 20,000, also available for public consultation.

In the Micro and Small Enterprises (MSE) financing line, credit is aimed at women entrepreneurs with annual revenues of up to R\$ 4.8 million. In this mode, the loan amount ranges from R\$ 20,000 to R\$ 500,000, with interest rates starting at 0.81% per month. The repayment term can be up to 60 months, with a grace period of up to 12 months. In this line, financing can cover up to 100% of the project or investment, without requiring counterpart funding from the applicant (MAKIOLKE, 2022).



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Pauli (2019) evaluated the impact of Fomento Paraná's Microcredit line, highlighting the following positive outcomes: businesses benefiting from the program showed more significant growth in formal employment over time compared to Paraná's microenterprises that did not access the credit; the survival rates of businesses were also positively impacted by access to Fomento Paraná's microcredit; and in predominantly female activities, there was a positive impact on women's employment, in addition to a trend toward increased average wages for workers.

Before the creation of the Banco da Mulher Paranaense, the following need had already been highlighted:

In Paraná, the targeting of microcredit to women is on the policy agenda proposed by the State Government for the coming years. Therefore, understanding the impacts and costs of loans to women within the microcredit line operated by the state's financial agent may contribute to the design of new local public policies (Pauli, 2019).

Within this framework, the Banco da Mulher Paranaense stands out as a state public policy for promoting women's entrepreneurship, aligned with the perspective of microcredit as an instrument of economic and social development. The administrative and financial director of Fomento Paraná, Mayara Puchalski, noted that:

It is an important public policy that makes all the difference, because most women cannot obtain credit in the conventional market to open or expand a business, but at Fomento Paraná they receive attention and can access credit under conditions suited to each initiative (PARANÁ, online, 2025).

According to recent data from Fomento Paraná, the Banco da Mulher Paranaense has already benefited thousands of women in the state, prioritizing support for small businesses in sectors such as commerce, services, food, and beauty - areas traditionally occupied by women entrepreneurs (FOMENTO PARANÁ, News Agency, 2024).



By linking microcredit policy to the promotion of women's entrepreneurship, the Banco da Mulher Paranaense not only seeks to stimulate economic activity but also fosters women's financial autonomy and empowerment, aligning with feminist perspectives on social transformation and with several UN Sustainable Development Goals (SDGs), such as: SDG 5 – Gender Equality; SDG 8 – Decent Work and Economic Growth; and SDG 10 – Reduced Inequalities.

The Banco da Mulher Paranaense thus represents a relevant public policy of oriented productive microcredit, which, in addition to providing financing conditions, seeks to encourage women's professional training and productive inclusion - fundamental factors for strengthening economic autonomy and reducing gender inequalities in the labor market.

The program underscores the importance of public policies that ensure women entrepreneurs' access to credit. Its creation was an urgent measure long sought after, particularly because, despite women's protagonism in entrepreneurship, they continue to face more significant obstacles than men when seeking loans in the financial sector.

Therefore, a critical analysis of the Banco da Mulher Paranaense must consider not only its quantitative results (such as number of contracts or total credit released), but mainly its qualitative impact on the life trajectories of the women served, in promoting gender equality and combating structural inequalities. However, the lack of available data prevents a deeper exploration of this compelling analysis.

FINAL CONSIDERATIONS

The analysis carried out in this article enabled a deeper understanding of the Banco da Mulher Paranaense as a relevant public policy in promoting women's entrepreneurship in the state, particularly when considering productive



inclusion through microcredit. The methodological approach, based on bibliographic and documentary review, made it possible to frame the program within the context of gender inequalities, the need for access to credit, and the role of public policies in fostering women's economic autonomy.

Despite the efforts undertaken, it is evident that women still face difficulties in gaining easier access to investments, capital, and microcredit - essential elements for paving their own entrepreneurial paths. Thus, it becomes clear that there is still progress to be made for the full implementation of such policies and the overcoming of existing barriers.

The secondary data analyzed showed that the ****Banco da Mulher Paranaense**** represents progress in mitigating historical barriers faced by women entrepreneurs, especially with regard to obtaining credit under accessible conditions. The differentiation of interest rates according to training, the use of guarantors in place of traditional collateral, and support for women in vulnerable situations are positive aspects that align with inclusion and sustainable development guidelines.

However, a critical point is that although the program is well structured and has benefited a significant number of women, its actions still occur in isolation, without consistent coordination with other complementary policies - such as ongoing training, technical support, access to support networks, and market strengthening. This limits the program's transformative potential in addressing structural inequalities.

Public policies such as the Banco da Mulher Paranaense should not be regarded as stand-alone solutions, but rather as part of a broader and more integrated strategy aimed at women's empowerment, focusing on tackling the root causes of inequality. Without such coordination, there is a risk of limited results, with punctual and temporary impact, which underscores the need for



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systematic and continuous evaluations of the effectiveness of these initiatives in meeting existing demands and expectations.

Therefore, the Banco da Mulher Paranaense presents itself as a promising public policy, but one that still requires institutional strengthening, intersectoral coordination, and independent evaluation in order to effectively achieve its goals of equity and development.



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