LUMEN ET VIRTUS

Factors of restriction to rural credit for family farming from the perspective of financial institutions established in the municipality of Espigão do Oeste, Rondônia

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ABSTRACT

The contribution of agribusiness in Brazil is indisputable, especially in the economic and social context regarding family farming. However, family farmers face several challenges in the development of their activities, such as limitations in access to rural credit. Therefore, the present study sought to analyze the factors that restrict rural credit for family farming from the perspective of financial institutions established in the city of Espigão do Oeste, Rondônia. To this end, the study also sought to analyze the profile of farmers, to determine which measures can ease the restriction on credit, to identify the main PRONAF credit lines offered and demanded by producers. To achieve the objectives, descriptive and exploratory research was used, with deductive study methods and a qualitative approach. For data collection, bibliographic and field research was used based on interviews with the managers of the five financial institutions established in the municipality. As main results, it was found that rural producers have an age group profile mostly of thirty years, predominantly male and most have incomplete elementary education; the credits taken are in the PRONAF Costing modality. Also according to the interviewees, the main factors restricting access to PRONAF are related to property documentation, lack of guarantees, internal rating (historical) and the availability of resources. On the other hand, the regularization of property documentation, improvement of the internal rating and increase of the resources made available are some actions that could favor access to PRONAF credit.

Keywords: Small Producers, PRONAF, Agricultural Financing.

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INTRODUCTION

The relevance of agribusiness in Brazil is undeniable, especially in terms of economic and social aspects. In all Brazilian states, contributions from the segment are perceived, with emphasis on family farming. Agribusiness, in addition to subsidizing especially the world's food, has provided sustenance for several rural families. The segment has undergone several transformations, demanding public policies and investments, aiming to maintain and boost the Brazilian rural system.

Thus, it is noted that specific subsidies for family farming are necessary, especially those related to rural credit. Obviously, it is necessary for producers to have financial resources so that they can invest in improvements in properties and production, obtaining income, generating employment and thus remaining in the countryside. However, the farmers' own resources are not always sufficient for the development of the activities, and third-party resources are necessary.

Due to the evident financial need of several Brazilian rural producers, through Resolution No. 2,191/1995, the National Program for the Strengthening of Family Agriculture (PRONAF) was created precisely to offer credit to rural producers in a subsidized way.

Therefore, PRONAF was established specifically for the purpose of meeting the demands of family farming in Brazil and has been of paramount importance for small producers in all Brazilian regions. Even though each region has its peculiarities, with the program it is possible that there will be a considerable strengthening of the conditions of the activities, increasing production, generating employment, income and avoiding the rural exodus, in addition to providing improvements in the quality of life of families who make a living from rural properties.

However, it is estimated that the volume of resources made available by the federal government for an agricultural year supports approximately only a third of the sector's financial needs. For the other part of the resources needed for the harvest, producers must use other forms of financing their operations, such as input suppliers, *trading companies,* their own resources, among others (Silva Junior, 2017).

As for the loans granted by banks (institutions' own resources), it is verified that there is still a lack of interest on the part of financial institutions in serving low-income rural clientele, especially family farmers (Costa; Shah; Massuda, 2010).

Therefore, it is noted that there are still barriers for farmers to have satisfactory access to rural credit for family farming, which can discourage producers and culminate in giving up on the development of activities. Therefore, it is pertinent to help family farmers overcome the barriers established in access to rural credit.

Thus, in this context, the present study sought to answer the following question: from the perspective of financial institutions established in the municipality of Espigão do Oeste, Rondônia, what are the main factors restricting rural credit from PRONAF?

Therefore, the general objective of the study was to analyze what are the main factors that restrict access to PRONAF credit from the perspective of financial institutions established in the municipality of Espigão do Oeste. As specific objectives, it was sought to analyze the profile of family producers who demand PRONAF credit, to seek which are the main PRONAF credit lines used by producers in the municipality's financial institutions and together with financial institutions, to know what actions can be taken to minimize the restriction to rural credit for family farmers.

Through these objectives, recognizing the advances achieved by small farmers and taking into account the challenges faced for the acquisition of credits from financial institutions, the present work will focus on verifying the possible factors of restriction to rural credit for family farming from the perspective of financial institutions established in the municipality of Espigão do Oeste, State of Rondônia.

There is evidence that financial institutions operating in the municipality of Espigão do Oeste may have difficulties in granting rural credit from PRONAF to family farmers. Therefore, the work is relevant for understanding whether small property farmers actually have difficulties in obtaining credit from PRONAF for their activities with the municipality's financial institutions and thus identifying actions that can mitigate this possible obstacle.

In addition, this is a current theme and similar studies developed in the municipality of Espigão do Oeste, Rondônia, have not been observed. Therefore, the present study can also provide relevant contributions regarding the scientific aspect.

THEORETICAL FRAMEWORK

AGRIBUSINESS IN BRAZIL

The concept of *agribusiness* (agribusiness in Portuguese) originally emerged in the United States (USA) during the 1950s. It was also there that his rise initially occurred, having as an essential aspect his relationship with the US economy, receiving subsidies to assist in the "national economic objectives" (Davis; Hinshaw, 1957).

Regarding its concept, Barros (2022) defines agribusiness as the expression resulting from the association of agriculture and business. Thus, *agribusiness* can be conceptualized as the sum of manufacturing activities and the distribution of agricultural inputs, agricultural production itself, the handling, storage, processing, distribution of agricultural *commodities* and the production of final products derived from them. In summary, agribusiness is related to the sum of all activities encompassed in the production and marketing of food and agricultural fibers (Davis, 1955).

Barros (2022) mentions that the central elements of agribusiness are related to vegetable (grains, legumes and greens, fruits, fibers, wood) or animal (products from pig farming, cattle farming, fishing, and poultry farming) production. Hertz *et al*. (2017) are specific in establishing that

the main products from agribusiness are those related to soybeans, rice, corn, wheat, beans, sorghum and cotton.

According to Hertz *et al*. (2017), Brazil is one of the world leaders responsible for the production and also for the export of various agricultural and agricultural products. In fact, the country is the largest producer and exporter of sugar, coffee, fruit juices and alcohol. The country also stands out in the *ranking* of foreign sales of beef, soybeans, chicken meat, leather, tobacco and leather footwear.

As for the relevance of agribusiness in the economic and social context in Brazil, the country has stood out as one of the countries that produces the most food in the world. In addition, the great growth of world demography and its search for food can increase the growth of Brazilian agriculture, leading Brazil to become more and more a power in agribusiness, and may even be the largest producer of food and *commodities* in the world (Oliveira; Lee; Santos, 2022).

Hertz *et al*. (2017) comment that Brazil has several factors that can contribute to the country achieving even greater prominence in agribusiness on the world stage, especially because it has: abundant land, production potential, favorable climates, great availability of fresh water, renewable energy and even entrepreneurial capacity.

In the economic aspect of agribusiness, the high rate of job creation is a benevolent national reality. Workers are essential to achieve agricultural production goals, demonstrating the growing movement of the Brazilian economy due to its fundamental activity, which is agribusiness (Oliveira; Lee; Santos, 2022).

The relevance of agribusiness is visible in the global context and according to the Inter-American Development Bank (IDB) its role in world wealth is greater than that generated by oil, energy and telecommunications, when considered individually (Ramos, 2014).

In addition, in Brazil, according to the Confederation of Agriculture and Livestock of Brazil (CNA), *agribusiness* has stood out for constituting almost a third of the Gross Domestic Product (GDP), concentrating 51% of the Economically Active Population (EAP), representing more than 40% of the export basket and has been highly surplused, cooperating significantly to prevent the deficit in the Brazilian trade balance. In addition, it is also perceived that the process of expanding agricultural activities has stimulated economic growth through the need to use technology in production and the adoption of a broad view of the producer on rural properties (Ramos, 2014).

Even with the great benefits found in Brazilian agribusiness and its excellent future prospects, there are many problems and challenges that need to be overcome, but which fundamentally depend on both public and private investments, even changes in the scope of internal economic policies.

FAMILY FARMING

Family farming is conceptualized by the Ministry of Social Development and Fight against Hunger (MDS) as being "[...] a form of production where the interaction between management and work predominates; they are farmers who direct the production process, emphasizing diversification and using family labor, eventually complemented by salaried labor" (Brasil, 2023, p. 01). Schneider (2016) mentions that family farming is related to a productive activity (agriculture) that is practiced by a certain social group made up of individuals linked by consanguinity and kinship ties.

Family farming encompasses a population that has a wide cultural, social and economic diversity. It should be noted that family farmers were previously called small farmers, small producers, peasants, settlers, among other meanings. The definitions were commonly linked to the number of workers, the size of the property and/or its connection with the input and product markets. These factors made it difficult to define policies for this group and assess their relevance (Cruz *et al*., 2021).

According to Ploeg (2014), family farming is not defined only by the size of the enterprise, that is, it is not small-scale agriculture, but by the method by which people cultivate and live. Therefore, family farming is considered a way of life.

Family farming has an important economic role in the supply of food products to the Brazilian domestic market, in the generation of jobs, exports of agricultural products and for the conservation of man in the countryside. Such aspects demonstrate the importance of establishing public policies to support and stimulate this segment, such as PRONAF (Freitas; Borchardt, 2013; Cruz *et al*., 2021).

In this way, family farming creates the conglomeration between manual work and mental activity, between work and life, even between production and development. Therefore, it is an organization that can continue to produce in an adverse capitalist environment (Ploeg, 2014).

CHALLENGES OF FAMILY FARMING

Family farming has carried out continuous searches for tactics that provide its practical understanding and life through investigations, such as "what, how and for whom to produce", in order to develop, generate resources and food, so that they can continue and reproduce themselves through social and economic progress (Coletti; Perondi, 2015).

On this assumption, family farming is opposed to formalized protocols, industrial logic and bureaucratic understanding, which are increasingly overlapping in societies. Such aspects make it be evaluated, on the one hand, as archaic and anarchic, however, on the other hand – and at the same time – it has something attractive and seductive in its core. Therefore, it can be mentioned that this

type of agriculture is difficult to understand because it is seen as a complex and multidimensional phenomenon (Ploeg, 2014).

When referring to the challenges concerning family farming, it can be said that the countryside is subject to many risks as a result of the natural and climatic phenomena intrinsic to the activity, and this makes it difficult to even address the factors related to credit to invest in rural properties.

This difficulty is greater because it is a client – the family farmer – who has no guarantees and history to present most of the time, who have little capital to negotiate, hindering the relationship with financial institutions. Aware of these risks, financial institutions usually seek to reduce resources and credit for owners, due to the fear of default (Fernandes, 2013).

RURAL CREDIT

As seen, family farming has stood out as one of the promoters of economic development in Brazil. It is noteworthy that from the mid-1990s, this segment achieved more attention from the federal government, being contemplated with exclusive subsidy programs. Therefore, there is a historical milestone in the institutional prestige of the segment, which was the creation of the National Program for the Strengthening of Family Agriculture (PRONAF) (Saron, 2014).

According to Araújo and Li (2023), in order to meet the demand of farmers, the National Rural Credit System (SNCR) primarily sought to make credit available through the bodies that make up the system and institutions linked to the Central Bank of Brazil (BCB). Among the institutions, the following stand out: Central Bank of Brazil; Banco do Nordeste do Brasil S/A; Banco do Brasil S/A; Banco da Amazônia S/A; National Bank for Economic and Social Development (BNDES); Development agencies; State and development banks; Caixa Econômica Federal (Caixa); Cooperatives authorized to operate rural credit and credit, financing and investment societies.

In addition, financial institutions need to prioritize meeting proposals that meet the precepts of CMN Resolution 4,889/2021, which focus on financing agroecological production or projects aimed at removing or reducing greenhouse gas emissions, which are also intended for female beneficiaries, and in addition, that are aimed at young people (Brasil, 2023b).

In addition, the number of measures and actions related to the support of family farming has changed considerably since the first Lula government (2003-2010), from the constitution of the Food Acquisition Program (PAA), the National Program for the Sustainable Development of Rural Territories (PRONAT), among others. The aforementioned programs highlight the variety of federal activities focused on family farming through the application of the sectoral and territorial approach (Saron, 2014).

In this context, it is possible to verify that government incentives have increased not only in the financial aspect, but also to meet the Brazilian economic complexity (Ramos, 2014). At the same time, it is verified that there is still a growing demand for state aid and credit programs to subsidize the rising costs of agricultural production (Mendonça, 2015).

Fernandes (2013) advocates that thanks to the different modes and availability of credit, PRONAF is recognized as an effective credit option for all sectors of family farming in Brazil, becoming the fundamental instrument of agricultural policy in recent years. This program was a relevant measure for the expansion of family farming in the country, especially in relation to the participation of producers in socioeconomic indicators, including their important role in society. Thus, rural credit is part of PRONAF and is responsible for granting financing for family farming (Saron; Hespanhol, 2012).

Some criteria must be followed to facilitate obtaining rural credit and cover a larger portion of needy individuals. Therefore, projects can be carried out individually or collectively, generating income for family farmers and including new actors, for example, those settled by agrarian reform (Araújo; Alencar; Vieira Filho, 2020; Cruz *et al*., 2021).

Therefore, rural credit is the main instrument in the development of Brazilian agricultural policies. With this, it is worth mentioning that since it was instituted in the policy of expanding rural production in Brazil, through Law 4.829/1965, it has been the most important instrument of government action in favor of national agriculture (Silva Junior, 2017).

Thus, rural credit for family farming is one of the main mechanisms of social inclusion for many farmers, who had previously been excluded by the traditional financial system, as they sometimes lived in the interior of small municipalities and usually did not move large amounts of money (Ziger, 2013). Notably, family farmers do not use these resources to make profits, but to earn a living, which means to reach income levels that provide them with a dignified life and, if possible, enable investments for the successive development of the establishment (Ploeg, 2014).

In recent years, rural credit has especially financed the cost of production, enabling producers to pay for various operations related to the production of agricultural products, cleaning of the area and harvesting, planting seeds, preparing the soil, as well as agricultural inputs. Credit lines for commercialization have also helped producers to promote their products by financing the costs and fees concerned. On the other hand, investment credit lines used to acquire durable goods, including: machinery and equipment, which historically represent a small portion of rural credit (Lopes; Lowery; Peroba, 2016).

It should be noted that the rural credit operations contracted under PRONAF also cover the financing of agroecological-based production systems, organic systems, laying poultry, aquaculture,

dairy cattle farming and fishing, as well as ecologically sustainable extractivism, acquisition of rural housing, seedling nursery, investment in rural tourism and handicrafts (Brasil, 2023b).

According to Souza (2023), the country's financial and capital market mechanisms are ready to boost the opportunities that exist and attract long-term capital (private sector) to agriculture, at a time when public resources have become increasingly scarce. The instruments commonly used in public issuances of securities for agribusiness financing are, mainly, the Agribusiness Receivables Certificate (CRA) and the Agribusiness Letter of Credit (LCA).

Normally, the consolidation of a specific credit line for family farmers made most rural producers entitled to the resource, ensuring better conditions to stay in the countryside, avoiding rural exodus, since the jobs offered in urban areas were precarious. Thus, the permanence of the producer on rural properties expanded the supply of labor in the rural area. Consequently, this inhibition occurs in relation to the supply of food produced by farmers to supply the domestic market and not for export (Fernandes, 2013).

However, rural credit cannot be disaggregated from solutions that, in addition, must observe the constitutional prerogatives constituted for federated entities, for example, environmental protection, which is why it is up to the proponents of public policies to have the sustainability of the processes as their main purpose (Figueira, 2021).

NATIONAL PROGRAM FOR THE STRENGTHENING OF FAMILY FARMING (PRONAF)

The National Program for the Strengthening of Family Agriculture (PRONAF) was instituted through Resolution No. 2,191, of August 24, 1995, with the objective of granting financial subsidy to agricultural activities exploited through the direct use of the labor force of the producer and his family (Brasil, 1995).

PRONAF provides opportunities for income generation, life change, in addition to contributing to rural development (Aranha; Cerruci; Rocha, 2015; Jordan; Silva; Carvalho, 2019). Oliveira (2016) also comments that PRONAF aims to foster and strengthen agricultural productivity carried out by family producers, providing technological development, subsidizing financing options and cooperating to reduce rural poverty, which is a social peculiarity.

For Grisa (2012), PRONAF focuses on improving the activities carried out by family producers, in order to integrate them into the agribusiness chain, providing them with an increase in income and added value to products and assets, through the modernization of production systems, the training of rural entrepreneurs and the training of family producers.

Thus, PRONAF is established as an important achievement for family farming. However, it is not enough to just provide credit to the producer if he does not have the technical information that makes it possible to improve his production. Thus, among the various measures, it is believed that it

is essential to improve PRONAF, especially regarding its link to Technical Assistance and Rural Extension (ATER). The literature points out that the presence of ATER institutions brings many benefits to family farming, for example, the advantage of having assistance in basic documentation to apply for a rural credit program (Cruz *et al.*, 2021).

Grisa, Wesz Junior and Buchweitz (2014) comment that the set of transformations that have been carried out in PRONAF since its constitution seeks to add a greater diversity of family farmers, especially because the most economically vulnerable segments are limited to achieve their participation. Thus, not all institutional changes in the program are successful in its operationalization or were satisfactory for the inclusion of these segments.

Therefore, it can be said that there was a relative success of PRONAF, as observed through the significant increase in the number of contracts. Even though this is the first policy with an objective focused exclusively on family farming, the program motivates the inclusion of a small group of capital farmers in the agribusiness production model (Saron; Hespanhol, 2012).

According to the National Central Development Bank (BNDS), in order for family farmers to apply for and have access to PRONAF resources, some requirements must be met, especially the requirements mentioned in chart 1:

Table 1: PRONAF Access Requirements

Items	Requirements
Land exploration	Exploit a parcel of land as an owner, squatter, tenant, borrower, partner or concessionaire of the National Agrarian Reform Program, or permittee of public areas.
Residence	Reside on the property or in a nearby location.
Property size	Not have, in any capacity, an area greater than four fiscal modules, contiguous or not, quantified according to the legislation in force (this item does not apply when it comes to rural condominiums or other collective forms of ownership, as long as the ideal fraction per owner does not exceed four fiscal modules).
Gross income	Obtain at least 50% of the gross family income from the agricultural and non-agricultural exploitation of the establishment.
Workforce	Have family work as predominant in the operation of the establishment, using only occasional salaried labor, according to the seasonal requirements of agricultural activity, being able to maintain permanent employees in a number less than or equal to the number of people in the family employed with the family enterprise - except in the PRONAF Microcredit Line (Group "B"), in which the maintenance of any salaried employee is not allowed, on a permanent basis.
Annual gross income	Have obtained an annual gross family income of up to R$ 500 thousand in the last 12 months of normal production prior to the request for the DAP (Declaration of Eligibility for Pronaf), considering within this limit the sum of the entire Gross Production Value (GVP), 100% of the value of the revenue received from the integrating entity and other income from activities developed in the establishment and outside it, received by any family member, except for social benefits and social security proceeds arising from rural activities.

(BNDS, 2023a, p. 01).

PRONAF is essential for institutional recognition and for family farmers in the country, who are usually excluded from rural development policies. The implementation of the program also

implies a greater democratization of rural development policies, enabling family farmers to access subsidized rural credit (Saron; Hespanhol, 2012).

The creation of PRONAF was seen as an excellent resource option for producers, since the facilitated process to obtain financing, low interest rates and longer terms than those already practiced in the market are evaluated as characteristics that encouraged farmers to join the program. However, the program only gained greater prominence and robustness in the early 2000s, when a greater incentive to rural production began to be noticed (Silva *et al*., 2017).

PRONAF is, therefore, considered an essential factor in the public policy of the segment, consisting of an important aspect for the financial independence of its participants. It should be noted that the different types of credits granted by the program can be assigned individually or collectively, after fulfilling a range of requirements and guarantees that producers need to present. And, even with the efforts to promote the connection of farmers and disseminate knowledge to bring family farming to the market, several testify to the difficulties encountered (Jordão; Silva; Carvalho, 2019).

Resolution No. 4,107/2012 establishes that PRONAF's role is to encourage income generation and improve the employment of family labor, through the financing of agricultural and non-agricultural rural activities and services carried out on rural properties or in the nearest community areas (Brasil, 2017). According to information from the National Development Bank (BNDS)**,** this program is used for:

> Financing for funding and investments in the implementation, expansion, or modernization of the production, processing, industrialization, and service structure in rural establishments or nearby rural community areas, aiming at generating income and improving the use of family labor (BNDS, 2022, p. 01).

When referring to the PRONAF modalities, the BNDS (2023b, p. 01), brings as subprograms and indicates to whom these resources are allocated. In addition, the bank demonstrates what can be financed and how the request for financial support can be carried out, as shown in table 2:

Table 2: PRONAF subprograms.

PRONAF Costing	Financing of costing items related to agricultural or livestock activity developed.
PRONAF Agroindustry	Financing to family farmers and rural producers, individuals and legal entities, and cooperatives for investment in processing, storage, processing and commercialization of agriculture, extractivism, artisanal and forest products; and to support the exploitation of rural tourism.
PRONAF Women	Financing for women farmers who are members of a family production unit included in PRONAF, regardless of marital status.
PRONAF ABC+ Agroecology	Financing for family farmers and rural producers, individuals, for investment in agroecological or organic production systems, including costs related to the implementation and maintenance of the enterprise.
PRONAF ABC+ Agroecology	Financing for family farmers and rural producers, individuals, for investment in agroecological or organic production systems, including costs related to the implementation and maintenance of the enterprise.
PRONAF ABC+ Bioeconomy	Financing to farmers and family rural producers, individuals, for investment in the use of renewable energy technologies, environmental technologies, water storage, small

	hydropower plants, silviculture and adoption of conservation practices and correction of soil acidity and fertility, aiming at its recovery and improvement of productive capacity.
PRONAF More Food	Financing for family farmers and rural producers, individuals, for investment in their production structure and services, aiming to increase productivity and increase family income.
PRONAF Youth	Financing for farmers and family rural producers, individuals, for investment in production activities, provided that beneficiaries are over 16 years old and under 29 years old, among other requirements.
PRONAF Microcredit (Group "B")	Financing to farmers and family rural producers, individuals, who have obtained a gross family income of up to R$ 23 thousand, in the 12 months of normal production that preceded the request for the Declaration of Aptitude for PRONAF (DAP).
PRONAF Dimensions - Part	Financing for the payment of shares by PRONAF beneficiaries associated with rural production cooperatives; and application by the cooperative in working capital, costing, investment or financial restructuring.

Source: Adapted from Brazil (2023b, p. 01).

Therefore, PRONAF is developed in a decentralized manner and has as its main protagonists family farmers and their enterprises, which has as its fundamental objective the feasibility of a sustainable and economic development pattern for family farmers and their families, favoring the increase and diversification of production, as well as the growth of employment and income levels. also envisioning social well-being and quality of life (Aranha; Cerruci; Rocha, 2015).

RESTRICTIONS ON RURAL CREDIT

According to Santos and Braga (2013), in the period between 1970 and 1980, rural credit was subsidized and distributed according to the size of the borrowers' properties. Thus, a large portion of rural credit was delivered to large farmers. This ended up being a factor of credit restriction, especially for small farmers, who were unable to offer the proper guarantees (usually the rural property itself).

Also according to Santos and Braga (2013), these obstacles constituted a range of restrictions on the resource for a significant portion of producers, which were later aggravated by the economic crisis of 1980. In addition to the restrictions on producers, there was also a credit barrier in the largest Brazilian regions, strongly limited in the South and Southeast regions. Thus, it was understood that there was a need to make improvements in the rural credit policy in the country (Santos; Braga, 2013).

The literature points out that the major issue in relation to the availability of credit worldwide for agriculture is related to information problems. In Brazil, to acquire rural credit, a crucial factor is related, which is related to the interest rate in the credit market for this sector, since financing agriculture is one of the most expensive operations in the financial market due to geographical dispersion, even difficulty with supervision, credit recovery, obtaining information, etc. (Santos; Braga, 2013).

In addition, problems with guarantees, the small size of loans and risks related to rural activity are also observed. Such factors end up increasing the demand of financial agents in the granting of credit, restricting confidence in the borrower, which negatively influences the supply of rural credit (Santos; Braga, 2013).

Castro and Pereira (2017) point out that it is not enough to grant credit to family farmers if they do not have the appropriate information to improve their agricultural production. However, few producers have access to these services, since there is a greater concession for more capitalized producers. Thus, Grisa, Wesz Junior and Buchweitz (2014) mention that financing can be granted to activities and actors that, perhaps, have never before been the focus of rural credit policies.

In addition, external threats can also occur, as farming families have been pressured from all sides, becoming increasingly poorer. Among the difficulties are: the low selling prices of food, the high production costs; the volatility of agricultural markets that hinder long-term planning; the restriction of markets; agricultural policies disregard the characteristics of family farmers; and land grabbing (Ploeg, 2014).

Regarding internal threats, it should be mentioned that family farming needs to be less peasant and more entrepreneurial. It is perceived at the formal level that these business establishments continue as family establishments, however, they are substantially very different. Business institutions, on the other hand, grow, above all, by adopting control of other family establishments, thus there is a great threat to the continuity and virtuosity of family farming (Ploeg, 2014).

In a study conducted by Cruz *et al*. (2021), the need for a differentiated agricultural policy is highlighted so that it can be implemented in all regions according to their peculiarities.

Finally, it should be noted that for producers who are served by PRONAF, there is still a long delay for the funds to be released. It should also be noted that there are factors that can be hindered by the rural producers themselves (Fernandes, 2013).

METHODOLOGY

According to Freitas and Prodanov (2013), the methodology has the role of examining, describing, evaluating the methods and techniques used in the research, providing the collection and processing of data and information, endeavoring to solve problems and/or research questions. It is the application of artifices and techniques that need to be analyzed and evaluated to constitute knowledge.

As for the objectives, this research is characterized as descriptive and exploratory, considering that the study seeks to describe the perspective of financial institutions when granting rural credit to family farming through PRONAF in the municipality of Espigão D'Oeste. The work

also consists of an exploratory research with field study, since it seeks to list information to better understand the problem exposed, identify new aspects on the subject since there are few studies related to the theme in the region mentioned.

Exploratory research is used to better understand a given subject. In the conception of Tozoni-Reis (2009), this type of research is the first step to be adopted for a research in which the theme is little explored, so the researcher must bring together unprecedented characteristics and seek new approaches. The exploratory research is carried out from a bibliographic survey, interviews, among others.

As for the method, the study is deductive. According to Lakatos and Marconi (2022), the method is a process by which, based on statements or premises, a necessary conclusion is reached, due to the correct application of rules of logic.

The study was based on a qualitative research. Thiollent (2007) characterizes qualitative research when the truth of the facts is not proven through numbers, but through detailed analysis, in which the researcher participates, understands and interprets. In the understanding of Vieira and Zouain (2006), qualitative research ensures the richness of the data by promoting the exploration of contradictions. It offers well-founded definitions, allowing the researcher to review theoretical structures and adapt it to the study of the administrative and organizational phenomenon that he or she seeks.

In addition, it is noteworthy that the present study was developed from a field research, which according to Gonsalves (2001), is the type of research that focuses on seeking information directly from the research participants. It demands from the researcher a more direct encounter with the research subject. The data collection techniques used were bibliographic research and interviews.

Initially, the research was carried out from a bibliographic review, through searches in books, scientific articles, dissertations and theses made available in printed material or in digital databases, in order to support the theoretical framework of the study. Subsequently, a census field research was carried out with the managers of five financial institutions in the municipality of Espigão D'Oeste, aiming mainly to analyze the main limiting factors of rural credit faced by producers. The field research took place in November 2023 in the form of a semi-structured interview adapted from Silva (2022) for data collection.

The research met the ethical aspects, as the participants were not identified. The institution was named by the code names IF1, IF2, IF3, IF4 and IF5. The managers who represented the financial institutions signed the Informed Consent Form stating that they agree to participate in the interview. Thus, all the information of the research subjects was preserved.

As for the analysis of qualitative data, content analysis was used to describe and interpret important stages of the research. According to Gil (2008), from content analysis it is also possible for

the researcher to make inferences in the context of qualitative research. Thus, the technique contributed to describe the necessary approaches at the time of interviews with the managers of financial institutions. As Galiazzi (2020) states, that good works need to reach interpretation, especially alternative and original interpretations.

RESULTS AND DATA ANALYSIS

In this section, the results obtained during the research will be presented, with the main objective of analyzing the credit restriction factors experienced by family farming producers with financial institutions in the municipality of Espigão do Oeste, Rondônia.

CHARACTERISTICS OF RURAL CREDIT POLICY AND PRODUCERS

According to the survey data, the managers interviewed say that family producers are part of their rural credit policies in the municipality's institutions, and it is precisely the small and medium-sized rural producers in the region who are the public emphasized by the institutions regarding rural credit.

Initially, the survey surveyed the majority profiles of producers seeking credit, and it was noticed that although some women carry out rural activity, the vast majority of these producers are male. Regarding the age group, it is noted that most producers are a little over thirty years old and as for schooling, the vast majority of farmers have incomplete elementary education. In relation to the predominant activities developed by farmers, these are beef cattle, dairy cattle, coffee farming and some fish farming.

Thus, in table 3 a summary of the profile of the producers of Espigão do Oeste is presented, as determined from the financial institutions established in the municipality.

Chart 3: Profile of PRONAF borrowers identified by financial institutions

Items Investigated	Result
Producer Age	Just over thirty years.
Gender	Mostly male, but the entry of some women into the activity is currently perceived.
Branch of Activity	The predominant activities of these farmers are livestock (beef and milk), coffee farming and some fish farming.
Schooling	Most rural producers have incomplete elementary education.

Source: survey data (2024)

In observing the results obtained, it is noted that rural producers in the region have a slightly younger age group compared to the predominant profile of the average age of Brazilian producers, as pointed out in PNAD data (2018). In addition, according to PNAD (2018), most rural producers in Rondônia are between 45 and 55 years old.

Regarding the level of education of rural producers in Espigo, identified in the survey with financial institutions, it is clear that they are similar to what was reported by SEBRAE (2018). SEBRAE (2018) found that 68% of rural producers in the State of Rondônia have incomplete elementary education.

The branch of activities developed by rural producers in the municipality of Espigão do Oeste found in the research are also consistent with what was reported by EMBRAPA (2020). According to EMBRAPA (2020), the central axes of the state of Rondônia are livestock activities (beef and milk) and agriculture, with emphasis on coffee, rice, and soybeans.

Regarding the credit lines offered by the financial institutions of the municipality, according to the interviewees, the line with the highest supply of credit in the institutions is the PRONAF Custeio. This line is made available to family farmers to fund their daily productive activities.

As for the main credit lines that are demanded by rural producers in Espigão do Oeste, according to the interviewees, it would be PRONAF Investment. However, there is a lack of supply of this credit by institutions, as highlighted by the IF2 verbalization extract: "currently, since more or less the years 2015 and 2016, the difficulty for long-term credit began, that is, small and medium-sized producers have a certain difficulty when they need to make a long-term investment in their properties and so it is a type of credit that they lack [...]".

PRONAF Investment is the long-term resources destined to the purchase of capital/production goods or investment for the isolated acquisition of machinery and equipment, for example. According to research carried out in the State of Paraná by Dutra, Porcé, Michellon (2018), there is a certain scarcity of PRONAF investment, both in the number of contracts and in the amount transferred, under similar conditions for all regions of the state. Therefore, the scenario found in the State of Paraná is similar to the encounter with the data obtained in the municipality of Espigão do Oeste, State of Rondônia. Lopes, Lowery and Peroba (2016) also comment that historically a small portion of rural credit is destined to investment in the purchase of machinery and equipment in the activity.

In addition, as for the availability of credit lines provided by the institutions, according to the interviewees, especially in the PRONAF credit line costing, the demands of producers are being met. In the investment line, the IF5 institution also points out that they are unable to serve producers, according to IF5's verbalization extract: "not in its entirety, precisely because there are no resources for investments available where there is a longer term to pay... Costing for a maximum of 24 months, in general, does not have its need fully met that most yearn for the investment and end up costing it because they do not have this long-term option". Thus, it can be seen that the IF5 reports are similar to the IF2 previously presented, demonstrating the need for a greater supply of long-term credit (PRONAF Investment).

For González (2012), access to agricultural credit is important to finance essential factors that contribute to agricultural growth and development, both for the diffusion of technological innovations and for the expansion of production. With this, the relevance of long-term credit to producers is also inferred, which with its limitation or absence can compromise agricultural production.

RURAL CREDIT ANALYSIS PROCESS

Subsequently, it was investigated about the documentation that is required by institutions during credit assessments. It can be seen that the National Registry of Family Agriculture DAP/CAF is the main document required, in addition to other documents depending on the institution, according to the extract of verbalizations shown in chart 4:

Table 4: Main documentation required by financial institutions

Institutions	Main Documentation
IF1	To have this access to rural credit, the main document that this producer must have in hand is the old DAP/CAF, which is issued by EMATER (Autonomous Entity for Technical Assistance and Rural Extension of the State of Rondônia) or by the Producers' Union, with government authorization. This document is what defines the income of this producer and the activities he performs. Thus, the producer who acquires this documentation, if approved, must seek technical assistance for the preparation of a project that gives access to the credit line.
IF2	For small producers, the documentation will depend on the credit line that the person is seeking. Some lines require more and others less, but in general, what the rural producer needs to have is the CAR (Rural Environmental Registry), CCIR (Rural Property Registration Certificate), and depending on the line he will also need the ITR (Rural Territorial Property Tax). In addition to these documents, some lines also need the title or deed, and most other lines, depending on the term, can be purchase and sale contracts or lease agreements. This is the necessary documentation. What sometimes makes it difficult to release credit is the lack of regularity with the title or deed, making it inaccessible to the line with more benefits, such as the long-term grace period of eight or ten years to pay. But having these other documents mentioned, they can obtain credit in the short term.
IF3	Income tax, DAP, sales invoices, IDARON (Agrosilvopastoral Sanitary Defense Agency of the State of Rondônia) file and the entire content of their properties. In case of lease, you need to present the current lease agreement.
IF4	One of the main documentation to have access to this credit, as if you were going to have a normal credit, is to have your registration updated. For this, you need the RG (General Registry), CPF (Individual Taxpayer Registry) and income statements, which can be either an income tax return or invoices for the sale of cattle, milk or grains, according to the producer's activity. Also for approval of these credits, it is interesting that the customer brings their information about their vehicles, rural properties and urban properties. This all helps in the approval of credit for small producers. In addition, there are also documents related to the activity
IF5	Initially, for this evaluation, identification documents and *producer rating* are required. From there, the designer generates some forms with the production and property information. Based on which we generate the limit, which is generally able to meet the requests of producers. It becomes difficult when the property is not in the name of the producer, or when he only has possession of it, but does not have the necessary documents that are usually provided by INCRA (National Institute of Colonization and Agrarian Reform), such as the concession of use contract, for example. But in general, here in our region, they are able to meet the requests.

Source: Survey data (2024)

As exposed by Spanevello, Matte and Boscardin (2016), in order to have access to rural credit, it is necessary to have some personal documentation (Identity Card, Birth Certificate, Individual Taxpayer Registry) and the declaration of DAP/CAF aptitude to confirm the development of family agricultural activity. As also mentioned in the survey, it is necessary to have a technical project. The authors also state that the project is a mechanism to demonstrate the activity that will be financed, the capacity of this activity to generate income and whether it will be able to pay the financing. Thus, with the project and documentation, they are taken to a financial institution, where the credit is released. However, as identified in the data collection, each institution may require one or another different document for credit granting analysis.

Regarding the ability of producers to comply with the documents required by the institutions, in general the interviewees claim that producers are able to comply with the documentation, except in cases where the documents of rural properties are not in the name of the owner.

As for the credit analysis process, it is noted that there are distinctions in the analysis and cost of credits according to the size of the producer, according to the verbalization extract of IF4: "it can interfere with the cost of credit. An example is PRONAF, which has a rate of 3% to 4%, and can reach 6% according to the activity. However, if he has an income/turnover greater than 500 thousand, he no longer has access to these attractive rates, fitting into another line that would be the PRONAMP, which already has a rate of 8%. So yes, the size of the producer can interfere with credit resources [...]".

Therefore, it is clear that the size of the farmer can influence the cost of the operation as mentioned by IF4. Thus, as exemplified by the interviewee, the small producer can have annual rates of 3%, 4% or even 6%, or depending on the size of the producer, he can pay an interest rate of 8% per year.

It was also found that the credit analysis process in the institutions depends on the *rural* producer's score, income and the project to request the resource. But in general, the process is very simplified and may have proposals to be accepted in less than a week.

The managers interviewed were also asked if they believe that there is another valid process(es) for credit analysis. Thus, as described in the IF2 2 verbalization extract [...]: "there is a possibility of improving and simplifying this process. Now, if the rural producer brought documentation, he has had his property for 20 years, it is the same property, the CAR is already listed, it is the same document or the other documents are the same (...), we also already have access to negative certificates on the government portal. So, if the documentation is always the same, why make the poor guy always do a rural project, which has a cost and keeps repeating the same processes? If he takes the same rural credit 10 times, he will do the same process 10 times, and this

ends up being painful for them. Therefore, there would be a possibility of making a contract for a longer term, let's say for him to just renew that credit".

Therefore, it is essential to be aware of alternative ways of proceeding with the credit analysis of resources destined for rural financing. Reducing bureaucracy in the process can be feasible so that rural credit is increasingly attractive to producers.

FACTORS RESTRICTING RURAL CREDIT

Among the factors that restrict rural credit were delinquency, documentation, lack of guarantee, payment conditions and availability of resources, as evidenced in the verbalization extract in table 5:

Table 5: Factors restricting rural credit

Institutions	Verbalization Extracts
IF1	Generally, the rural credit policy has already been prefixed with its rates. What can disapprove is default.
IF2	What causes restriction is the documentation, because sometimes, for example, a 40-acre farm, the person starts to sell it by dividing it into smaller lots of three, five or even 10 bushels to other families of small producers, who start to enjoy this land. However, in the document this land is only one and many times people do not have the knowledge or financial conditions to be dismembering it for each one, regularizing and making their documentation. In this way, it ends up having a certain problem, usually with small producers. In this sense, another thing that raises the cost is that if the person has difficulty regularizing his document to obtain lines subsidized by the government, unfortunately the only way out he has is to take lines of own resources from financial institutions, which in general always have higher rates than the rural credit of PRONAF.
IF3	The costs and risks of longer credit operations are increased by the lack of guarantees and widely spaced payment conditions.
IF4	Today, what can restrict access to credit are financial restrictions in the name of the producer, which is one of the main factors that can lead to both tarnishing the profile, credit analysis, and also harming the banking relationship, which is the internal *rating*, which is when the customer pays overdue debts. Even if it does not enter SPC systems, Serasa, it harms the internal relationship that identifies it as a bad payer. So this can restrict him from having access to credit with better rates and leading him to a higher cost because of the risk.
IF5	Today, one of the main factors that restricts access to credit is the availability of resources. For example, the activities that are developed here in our region have resources only for funding. We do not have resources for investment, and the market, especially in this segment, seeks this resource more because it is a credit where you pay in installments, with a longer grace period and have an extended payment term. If you are going to do a livestock costing, the maximum term will be 24 months straight to pay, if you start investing in the acquisition of breeders, for example, the term will be at least 7 years in PRONAF and with a grace period still.

Source: Survey data (2024)

The data obtained in the research and presented in chart 5 are similar to the statements of Fernandes (2013). According to the author, some of the main difficulties of small farmers in accessing rural credit are the lack of collateral and history. These factors hinder the relationship with the financial institution and make it difficult to access rural credit. Aware of these risks, institutions usually seek to reduce resources and credit for the owner due to the fear of default. The result is also similar to the reports of the authors Castro and Pereira (2017), who state that it is not enough to just

give credit to the farmer if he does not have appropriate information to improve his agricultural production.

According to Silva (2022), in a study carried out with financial institutions operating in the central region of Rondônia, high indebtedness, lack of information about the borrower, delay in granting credit, requirement of documentation and not having assets to supply the operations (guarantees), are some of the main factors that restrict access to rural credit by small rural producers.

Santos and Braga (2013) highlight that problems with guarantees, the small size of loans and risks related to rural activity are some of the main obstacles in accessing credit. Such factors end up increasing the demand of financial agents in granting credit, restricting confidence in the borrower and negatively influencing the supply of rural credit (Santos; Braga, 2013).

When asked about what measures could be taken so that producers can have access to rural credit to help reduce financial costs, according to the verbalization extract shown in chart 6, it is stated that:

Table 6: Actions to promote access to credit

Institutions	Extracts from Verbalizations
IF1	As said, this is all government policy, already prefixed by the Federal Government.
IF2	If there is a large number of rural producers who have this type of documentation problem and do not have financial conditions or knowledge, then the political issue comes in, the government part of giving support to these people. For this, there are also some institutions such as Senar, Emater that may be seeking to support these producers, together with the Union, so that they can regularize this part of documents and have access to cheaper credit.
IF3	Concentrate your movements in the cooperative and make it your main financial institution to strengthen it.
IF4	The first factor is to be up to date with their economic responsibilities, making their declarations, issuing notes, really declaring the profile they fit into, because today there is a lot of resistance in which the person does not want to declare their real revenue, and this in the future ends up hindering them from having access to these credits. By doing this, he will have already facilitated almost 100% access to credit. Another thing he can do is move the account, for example, to direct the receipt of milk notes, the sale of cattle in the slaughterhouses, to direct to its account to improve the internal *rating*. The bank simply looking at this movement, it can already realize that he is a rural producer, facilitating his justification for access to credit. These two would be the main factors, which could reduce bureaucracy a little and make it easier for him to have access to this cost.
IF5	For the actions here at the institution, it would not even be counterparts from the rural producer itself, but more government actions, because economic and government factors are what limit access to credit. Interest rates, for example, the selic rate, the government only provides credit for funding and not for investment, because we receive the rules of the agency that provides the resources, in general, controlled.

Source: Survey data (2024)

According to Silva Junior (2017), government actions have been implemented to favor family farming, in the expansion of rural production in Brazil as established by Law No. 4,829/1965, seeking the economic strengthening of these farmers. Ploeg (2014,

p. 7), concludes that family farmers do not use these resources to make a profit, but rather to earn a living, where the level of income provides them with a dignified life. Thus, it is essential that government measures be expanded to favor credit to these producers.

In addition, it is pertinent to highlight that the response of IF2, shown in table 6, is relatively in common with the discourse of Cruz et al. (2021). According to the authors, ATER (Technical Assistance and Rural Extension) can provide several advantages to farmers when seeking rural credit, such as assistance in the documentation necessary to raise funds.

In fact, in the sequence, the interviewees were asked what entities such as Emater, unions or other government actions could do to facilitate access to credit. Thus, a process suggested by the interviewees would be for these entities to provide greater assistance in the regularization of property documentation, as many of these properties do not have documentation at Incra or titles as previously verbalized. Many of these properties have been divided and sold into smaller lots where there is a single document for several properties, interfering with access to credit.

Therefore, the comment by Cruz et al. (2021) regarding how important the role of ATER can be in helping producers to collect basic documentation for fundraising is once again relevant.

QUALITY OF CREDIT INFORMATION

According to the interviewees, the level of confidence in the data provided by small producers is high, and these documents often have a low possibility of being fraudulent, according to the IF4 verbalization extract [...] "because most of the documents that need to be approved for this credit can be validated, for example the DAP/CAF is a document that is difficult to defraud, because you can confirm if it is active or not. The CAR document can be confirmed through artificial intelligence, if there is any pending matter, something that needs to be regularized in that area. So the collection of technology that the bank offers ends up protecting it from some situations of fraud in the documentation".

On the other hand, according to research carried out by Silva (2022), according to those investigated in that research, the level of reliability of some information is considered low. Because there are some documentations, for example the cattle file and even the DAP/CAF, which have a certain ease of data manipulation. However, as already commented in this study, institutions have already been investing in technology to prevent some possible situations.

As for what else is missing from the producers' general information for the analysis, according to the interviewees it is currently already very complete, where they seek what is the reality of that producer and what this credit will be used for. Many of these small producers are part of the economic sector of our state, according to the IF2 verbalization extract [...]" this type of public that we are talking about is very important, although they think that they do not have much participation in the economy, while in fact, if you analyze the data in our state, we have 50 to 60% of the economic activity of agribusiness in Rondônia passing through the hands of small producers". According to the State Secretariat of Agriculture of the State of Rondônia (SEAGRI), the State has

given special attention to small producers because it recognizes them as elementary actors in state agricultural production (SEAGRI, 2023).

FINAL CONSIDERATIONS

In the context of Brazilian agribusiness, it is undoubtedly worth mentioning the contribution of family farming. These producers collaborate in the national production process, emphasize diversification and use family work in the development of activities. It should also be noted that farmers who invest in this crop model play a role of paramount importance in generating jobs, income and contribution to the Brazilian GDP.

However, most of these family entrepreneurs depend on financial resources from specific government credit programs, in order to foster investments in equipment and in the improvement of techniques to always produce more and optimize economic results. However, it is important to emphasize that it is perceived that small and medium-sized farmers in the municipality of Espigão d'Oeste find it difficult to access this type of credit, and such aspects encouraged the development of this work.

Therefore, based on this, this research sought as its main objective to analyze the main factors concerning the restriction of rural credit from PRONAF from the perspective of financial institutions established in the municipality of Espigão do Oeste. In addition to these aspects, it was also sought to meet the specific objectives, which were: to analyze the profile of family producers who demand PRONAF credit; to ascertain which are the main PRONAF credit lines used by producers in the financial institutions of the said municipality; and the main actions that can be taken to minimize the restriction on rural credit for family farmers. Therefore, as previously presented, it is believed that this work achieved the intended objectives.

Thus, as seen, the data collected in the survey reveal that the managers of the financial institutions consulted indicate that family farmers are included in their rural credit guidelines in organizations, with a special focus on small and medium-sized farmers in the area when it comes to rural credit.

As for the central scope of the work, it was raised that from the perspective of financial institutions, the main aspects related to the restriction of credit to family farming are usually related to documentation, considering that many producers end up fractioning their properties to sell in smaller lots, later generating documentary inconsistencies. This is because in the property document it remains a single property and these owners do not always have the knowledge or financial conditions to carry out the dismemberment so that each property is regularized and make its documentation according to the dismemberment.

Another issue is related to the difficulty of regularizing property documents, becoming an impediment to obtaining credit lines subsidized by the government. In these cases, the only way out is to use the financial institutions' own resource lines, which usually have higher interest rates compared to PRONAF, which can compromise the profitability of the business. The lack of guarantees and widely spaced payment terms were also pointed out as restriction factors.

In addition, what can make it impossible to access credit are the financial restrictions that may exist in the producer's name. This is also one of the main factors that can damage both the image of this producer at the time of credit analysis, as well as its relationship with banking institutions, which is called internal *rating*. Therefore, the internal *rating* is impaired when the customer is in default or pays overdue debts. This type of situation can restrict access to credit or lead to a higher cost due to the risks.

Currently, one of the main factors that restricts access to credit is, mainly, the availability of PRONAF resources. As exposed by the interviewees, the activities that are developed in the municipality of Espigão do Oeste have resources basically for funding, with minimal resources for investments.

Therefore, some of the actions proposed to facilitate access to credit mentioned the greater care of producers to be in compliance with financial obligations, that there is documentary improvement of properties and that the government expands the availability of resources. When it comes to property documents, it is believed that it would be salutary for the municipality, EMATER, Rural Producers Unions, among other entities, to guide and even promote lectures or meetings to explain the importance of keeping all property documentation regular.

Therefore, it is expected that this study can contribute to improve the understanding of the factors that restrict rural credit for family farming from the perspective of financial institutions and the relevance of these resources for small and medium-sized farmers. Regarding the limitations of the study, it should be noted that the scope was limited to the municipality of Espigão do Oeste. Therefore, it may be that the results are not consistent with the reality of other regions and municipalities.

Finally, for future work, he suggests that the research be carried out from the point of view of rural producers, to demonstrate the difficulty they have in acquiring access to rural credit. Thus, considering that the theme proposed in the study is broad, it will be possible to leverage new discussions on credit lines and the acquisition of financial resources through PRONAF rural credit.

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