The importance of small producers and their difficulty in accessing rural credit

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Abstract: The activities carried out by Brazilian family farmers form the foundation for the regional, economic, and social development of the country. Not only do these endeavors generate employment, but they also contribute to an enhancement of food security for the Brazilian population. Therefore, the overall objective of this study is to substantiate the real importance of the small producer and to investigate the primary causes that hinder their access to credit lines, thereby impeding the progression of regional agriculture. The significance of the small producer arises from their role in supplying a larger portion of the national territory with food. Additionally, they produce food free from harmful chemical processes that pose risks to public health, while also significantly reducing environmental degradation compared to the methods employed in large-scale agricultural productions. Regarding the methodological procedures, the research is explanatory, aiming to elucidate the causes that make credit access challenging. Both primary and secondary sources were used. The research can also be considered quantitative, as it involved the analysis of a phenomenon through statistical and theoretical data. In terms of results, a greater difficulty in accessing rural credit lines by small producers was observed. According to the analyses, the lower the income, the more challenging it is for farmers to secure credit. Based on the findings, adjustments and necessary changes in relation to rural credit have been identified.

Keywords: Rural credit; Family farming; Small producer.

Resumen: Las actividades realizadas por los agricultores familiares brasileños constituyen la base del desarrollo regional, económico y social del país. No sólo generan empleo, sino que también contribuyen a aumentar la seguridad alimentaria de la población brasileña. Por lo tanto, el objetivo general de este estudio es corroborar la importancia real del pequeño productor e investigar las causas principales que dificultan su acceso a las líneas de crédito, impidiendo así el progreso de la agricultura regional. La importancia del pequeño productor surge de su papel en el abastecimiento de alimentos a una mayor parte del territorio nacional. Además, producen alimentos libres de procesos químicos nocivos para la salud pública, reduciendo significativamente la degradación ambiental en comparación con los métodos empleados en la producción agrícola a gran escala. En cuanto a los procedimientos metodológicos, la investigación es explicativa, con el objetivo de dilucidar las causas que dificultan el acceso al crédito. Se utilizaron fuentes primarias y secundarias. La investigación también puede considerarse cuantitativa, ya que implicó el análisis de un fenómeno a través de datos estadísticos y teóricos. En cuanto a los resultados, se observó una mayor dificultad de acceso a las líneas de crédito rural por parte de los pequeños productores. Según los análisis, cuanto más bajos son los ingresos, más difícil es para los agricultores obtener un crédito. A partir de los resultados, se han identificado ajustes y cambios necesarios en relación con el crédito rural.

Palabras clave: Crédito rural; Agricultura familiar; Pequeño productor.
INTRODUCTION
Agriculture has always been present in the history of the Brazilian people, since before the Portuguese set foot on the land of Pau-Brasil, the indigenous people who already inhabited the country practiced agriculture, growing manioc, corn, tobacco and other products from the land.

As early as the 16th century, the Portuguese began to dominate Brazilian agriculture with the cultivation of sugar cane, implementing the system known as plantation and using slave labor; at the same time, cattle, pig and poultry farming was introduced, providing a greater supply of domestically produced food. From then on, the horizons expanded more and more for agricultural activities, to the point where it became one of the most important economic activities in the country.

Over the centuries, Brazilian agriculture has made great progress and it is important to highlight the fact that, in the 19th century, Brazil went from being an importer of food to becoming a major global supplier, achieving significant increases in agricultural production and productivity, so that the country became one of the main movers in agribusiness on a global scale.

In numbers, according to data from the Brazilian Agricultural Research Corporation (EMBRAPA), agriculture is one of the sectors that makes a significant contribution to the growth of Brazil's GDP, accounting for 21% of the sum of all wealth produced, a fifth of all jobs and 43.2% of Brazilian exports, having reached the US$ 96.7 billion mark in 2019 (EMBRAPA, 2020).

Although the importance of agribusiness for Brazil is clear to see, this branch of the economy has dilemmas that need attention and solutions. As such, it is important to highlight the fact that Brazil has been increasing the number of exports of what it produces, thus reducing the amount destined for domestic consumption, which explains the fundamental importance that family farming has been playing in supplying the domestic market.

The trend is for international trade in agribusiness to grow, given that, according to data obtained by the National Supply Company (CONAB), in the 2022/2023 harvest, grain production is estimated at 322.8 million tons, with 96.95 million tons of soybeans expected for export. These figures show that a large part of what Brazilian agriculture produces goes abroad and doesn't stay in the country, resulting in a reduced amount of food being distributed to the population. For this reason, family farming has been playing a crucial role in domestic supply, but its development has been hampered by the difficulty for small rural producers to access rural credit lines (CONAB, 2022).

Seen as the main instrument of agricultural policy and primarily responsible for the expansion of the agricultural economy, the National Rural Credit System has improved production efficiency in various areas of production, but it is still necessary to speed up access to credit lines for small farmers so that they can promote the development of Brazilian family farming, This will ensure a greater supply of
food for the people, helping the domestic economy, and better use of land and water resources, without the excessive wear and tear that is seen in the techniques widely used by Brazil's big agribusiness exporters (PEREIRA and DA SILVA, 2022).

Based on this context, the general objective of this research is to find out which are the main factors that make it more difficult for small producers to access rural credit, given that they are fundamental to the development of health, the economy and society, and therefore need investments to continue their activity, since agriculture itself already requires capital for emergency expenses and to guarantee the evolution of a branch of agriculture that needs attention. Thus, with the knowledge of these factors found through this research, it is possible to act in search of improvements for this productive sector that adds so much to the community.

THEORETICAL BACKGROUND

Concept of rural credit

Rural credit, to be mentioned, brings to common sense the simple idea of just a loan model for rural producers, however, it brings with it great relevance by touching on numerous points and elements that affect national development in addition to its social nature. In addition, we can conceptualize rural credit, based on Law No. 4.829, of November 5, 1965, as the "supply of financial resources by public entities and private credit establishments to rural producers or their cooperatives for exclusive application in activities that fall within the objectives indicated in the legislation in force" (BRASIL, 1965).

In addition, EMBRAPA defines rural credit as financial resources intended to finance the normal expenses of agricultural production cycles, investment in goods and services, as well as expenses in the commercialization and industrialization of production. Made available by public and private credit entities, it can be used by rural producers, cooperatives and companies related to the agricultural sector and its main objective is to contribute to the country's rural production development policy.

This type of financing is offered to farmers and ranchers in order to support rural activity, so that the producer has the resources to purchase inputs, equipment, land, investments in infrastructure, agricultural technology and other elements needed to increase production and productivity in the countryside. As a result, due to its national importance and the country's development, the interest rate is generally lower than that practiced for normal loans, and it also often has government subsidies, which is why the Bank of Brazil has classified rural credit into three types of groups: costing, investment and commercialization.

In the past, a survey carried out by the National Confederation of Agriculture (CNA) brought to public attention that the main demand of rural producers is precisely rural credit. The survey in question
reported that 59.93% of those interviewed said that rural credit is the most important demand for the countryside. The president of the CNA went on to say that "agricultural credit has been getting smaller".

Furthermore, according to Law No. 4.829/65, the Central Bank of the Republic of Brazil is responsible for controlling the national rural credit system, both directing and enforcing the decisions of the National Monetary Council applicable to rural credit. As a result, the National Monetary Council can take incentive measures to increase the participation of the unofficial banking network in rural credit.

With regard to the rural credit system, it is possible to highlight the schematization of the national rural credit system, which is made up of the Central Bank of the Republic of Brazil, Banco do Brasil S.A., which carries out its functions through its specialized portfolios, Banco Nacional de Crédito Cooperativo, Banco de Crédito da Amazônia S.A., and Banco do Nordeste do Brasil S.A., which, like Banco do Brasil, also follow through their specialized portfolios or departments. There are also those linked to the system and the auxiliary bodies. In addition, in order for entities to be incorporated into the system, the National Monetary Council must admit them.

**History of rural credit**

As far as the history of rural credit is concerned, it is possible to point out that this development tool is not recent; there are reports of older systems in history that go back to the understanding of what rural credit is today, such as loan systems for farmers. For example, in ancient Mesopotamia and Egypt, farmers often borrowed seeds and other agricultural resources.

In the Middle Ages, feudalism can be considered an archaic type of rural credit, since there were practices of land lending between feudal lords and peasants. Even today, this relationship can be understood more as one of exploitation rather than lending, but the similarity of the relationship is undeniable, since peasants often worked not only for security, but also included part of the harvest as payment. Furthermore, it can be said that the initial milestone for the development of modern rural credit was the industrial revolution, since the changes that occurred both in rural populations and in agriculture itself led to a growing need for agricultural financing, which led to the creation of agricultural credit cooperatives and the development of financial institutions specializing in loans for farmers.

In addition, after the 19th century, it should be noted that in the 20th century rural credit became more formal and underwent an expansion in several countries. The creation of government agencies whose purpose is precisely focused on rural credit, promoting the accessibility of the supply of long-term loans, such as the Farm Credit Service in the United States, created in 1916. It is also worth mentioning the green revolution, through which rural credit played a significant role, since this movement aimed to make developing countries
had their production increased, and so rural credit loans were applied to farmers, high-yield seeds, fertilizers and advanced agricultural technology.

In Brazil, at the beginning of the 20th century, the first rural credit cooperatives were already being set up, but access was very restricted and limited; it was only under the government of Juscelino Kubitschek, in the 1950s, that rural credit made significant progress, given that the National Bank for Economic Development (BNDS) was created, and among its duties was to finance agriculture, so this event became an extremely important step in the creation of a more organized rural credit structure. Then, in the 1960s, the National Cooperative Credit Bank (BNCC) was created, with the aim of providing rural credit to farmers' cooperatives, another fundamental measure in terms of strengthening cooperativism in the countryside.

Following the timeline, in the 1970s and 1980s there were several launches of rural credit programs, some of which should be mentioned, such as the Agricultural Debt Reduction Program and the National Program for Strengthening Family Farming (PRONAF); these programs aimed to meet the diverse demands of farmers, including small farmers and family farming. Furthermore, in the 1990s, the Real Plan was established, bringing about the process of economic stabilization which, consequently, led to significant changes in rural credit in Brazil at that time, since the actions were aimed at introducing measures aimed at reducing inflation and stabilizing the economy, logically generating impacts on credit policies. In the 21st century, there is still significant and continuous evolution in rural credit, with improvements in financing policies and programs, such as the Low Carbon Agriculture Program (ABC), which was created to promote environmental sustainability in agriculture. However, rural credit is still far from ideal, and there are challenges to be faced, such as defaults and, above all, the need to include small farmers, since, as far as the social issue is concerned, they end up having their access barred by various factors. In addition, there are environmental issues and climate change, which means that further progress is needed to make rural credit more accessible and sustainable, since this tool is of great value to the national scenario as it plays a crucial role in promoting agriculture and the country's economic development.

**Who are small rural producers and family farmers?**

According to the Family Farming Law - Law No. 11.326 - family farmers and rural family entrepreneurs are those who carry out activities in rural areas while meeting the following requirements:

1 - does not own, in any capacity, an area larger than 4 (four) fiscal modules; II - uses predominantly their own family's labor force in the economic activities of their establishment or enterprise; III - has a family income predominantly originating from economic activities linked to their own establishment or
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The law also includes as family farmers and rural family entrepreneurs, in its article 3, paragraph 2, agrarian reform settlers, foresters, aquaculture farmers, extractivists, fishermen and Traditional Peoples and Communities, the latter of whom only came to be characterized as "family farmers" for the purposes of agricultural policy in 2010.

Still in terms of legal criteria, the National Monetary Council (CMN) has determined that, for the purposes of classifying rural producers as individuals or companies, the following criteria should be used, based on gross income: a) small producer: up to R$ 415,000.00; b) medium producer: above R$ 415,000.00 up to R$ 2,000,000.00; and c) large producer: above R$ 2,400,000.00 (CMN, 2020).

In summary, in order for the rural producer's activity to be characterized as family-based, it is mainly necessary for the production to use his own family's workforce in the economic activities, the property cannot exceed four fiscal modules, and the management of the agricultural enterprise must be carried out by family members.

As you can see from reading the aforementioned legislative provision, the law began to view family farming as a profession, defining the limits of rural activity carried out on small properties, so that it sought to make access to government programs to encourage this type of farming viable, such as credit lines and technical assistance.

The importance of family farming

To begin with, in order to demonstrate the importance of family farming, it is necessary to present the statistics obtained from the 2017 Agro Census, carried out by the Brazilian Institute of Geography and Statistics (IBGE). According to the IBGE, 77% of rural establishments in Brazil are classified as family farms. In terms of employment, the survey revealed that family farming employed 67% of all workers in the agricultural sector. It is also important to highlight the fact that this type of agriculture occupied an area of 80.9 million hectares, representing 23% of the total area of Brazilian agricultural establishments. In short, these significant figures demonstrate the progress of family farming in Brazil and the need to pay more attention to this segment of the economy, given that it already accounts for a significant share of all agricultural production in Brazil.

Beyond the numbers, the importance of the work carried out by small rural producers is reflected in the benefits generated for society, be they economic, health-related or environmental.
A positive point worth highlighting from the analysis of family farming is the diversification of food production in its natural state, which is intended for the general population, so that this production has a low environmental impact, allowing for the preservation of biodiversity and food security.

When we talk about food security, it means that the food to be consumed is healthy for human beings and is free from processes that can make it harmful to eat, because there is a reduction in the use of agrochemicals, resulting in greater sustainability of production. In this way, this security extends to self-consumption and supplying local markets, providing seasonal products, as well as those adapted to climate change, generating less impact on the environmental landscape by reducing pollution from chemical processes that can contaminate water tables and the soil itself.

In addition, another important advantage of the activity carried out by small rural producers should be highlighted: the fact that family farming stimulates development at regional level by generating jobs, using and occupying the land and promoting local production (PEREIRA and DA SILVA, 2022).

The regional development generated by family farming takes place through the different and various activities carried out in production, so that a small business network emerges which is responsible for employing a considerable number of workers, resulting in income generation for the producing families and turning the economy of the region in which they are located (PEREIRA and DA SILVA, 2022).

These commercial networks stand out because of the market movement they carry out, as they go beyond the production of food for the local population. As the various existing activities are carried out in the routine of small producers, this agricultural network becomes intertwined with other sectors of the economy, as they also start to use public and private services, showing that there is a crossing of rural boundaries when it comes to economic relations, which generates the circulation of income in the market in general. So it's clear that, going beyond the boundaries of food production for self-consumption, family farming has come to be seen as a socio-political and cultural composition, responsible for income generation and regional and territorial development.

**National Program to Strengthen Family Farming (PRONAF)**

According to the Federal Government Portal (GOV.BR), PRONAF was set up by Resolution 2191/1995 to provide financial support for agricultural activities carried out using the direct labor of the producer and his family. But it wasn't until 1996 that Decree 1946 created PRONAF as a government program under the supervision of the Ministry of Agrarian Development.

Pursuant to Decree No. 3.991 of October 30, 2001, PRONAF aims to promote the sustainable development of rural areas through actions designed to increase production capacity, create jobs and raise
incomes, with a view to improving the quality of life and exercising citizenship of family farmers. The program supports agricultural and non-agricultural activities carried out by family farmers in the establishment or nearby urban rural agglomeration and provides credit lines tailored to the needs of family farmers.

The Federal Government’s website (GOV.BR) states that an active PRONAF Declaration of Aptitude (DAP) or a valid National Family Farming Register (CAF-Pronaf) are required to grant financing under PRONAF, noting that: (Decree no. 9.064/2017 and MAPA Ordinance No. 387/2021) must be issued by agents accredited by the MDA; must be drawn up for the family production unit, prevailing for all family members who make up the rural establishment and exploit the same areas of land; and may be differentiated to meet the specific characteristics of PRONAF beneficiaries.

Pronaf is implemented by public and private banks, the BNDES and rural credit cooperatives.

According to the Ministry of Agrarian Development, rural credit operations contracted under PRONAF enable family farmers to finance the purchase of inputs and seeds, and to fund their activities, such as growing corn, producing rice, beans, vegetables, medicinal herbs, the costing of socio-biodiversity products, agro-ecological production systems, organic systems, dairy farming, poultry farming, aquaculture and fishing, ecologically sustainable extractivism, investment in rural housing, seedling nurseries, rural tourism and handicrafts.

**PRONAF modalities**

**PRONAF woman**

PRONAF MULHER is financing for women farmers who are part of a family production unit included in PRONAF, regardless of their marital status.

It is possible to finance investments aimed at building, renovating or expanding improvements and facilities on rural property, as well as the purchase of machinery, equipment and implements, the purchase of breeding stock, the formation and recovery of pastures, soil protection and correction, the purchase of goods such as tractors and boats, among other activities (BB, 2023).

The limits for financing are as follows: R$ 70,000.00 housing construction or renovation; R$ 420,000.00 for pig farming, poultry farming, aquaculture, carciniculture (shellfish farming) and fruit farming; R$ 210,000.00 for other purposes (BB, 2023).

As far as interest rates are concerned, the base value for purchasing certain products or carrying out certain improvements can vary from 4% to 6%.

Payment terms can vary from 5 (five) to 10 (ten) years, with a grace period of 1 (one) to 3 (three) years, depending on the assets being financed.
**PRONAF agroecology**

With the PRONAF Agroecology Investment Credit, it is possible to finance investments aimed at introducing agroecological and organic systems. The costs of setting up and maintaining the enterprise can also be financed (BB, 2023).

The limit is up to R$210,000 per beneficiary per agricultural year. This amount can be increased to up to R$ 420,000 when financing the following activities: pig farming, poultry farming, aquaculture, carciniculture (shellfish farming) and fruit farming (BB, 2023). In terms of interest and terms, there is an annual rate of 4%, as well as a term of up to 10 (ten) years, with a grace period of up to 3 (three) years.

**PRONAF more food**

PRONAF Mais Alimentos provides rural producers with access to rural loans to invest in their production, increase productivity and reduce costs, with the aim of increasing family income and favoring agribusiness (BB, 2023).

Through Pronaf Mais Alimentos, it is possible to finance investments aimed at implementing, expanding or modernizing the structure of production and storage activities on rural properties, the purchase of agricultural machinery, equipment and implements, the purchase of breeding stock, the formation and recovery of pastures, soil protection and correction, the purchase of goods such as tractors and boats, among other initiatives (BB, 2023). As far as interest is concerned, as has already been mentioned, it tends to vary according to the purpose of the financing, from 4% per year to 6%, as well as the terms, which can vary up to 10 (ten) years depending on the item.

**PRONAF youth**

The PRONAF Jovem rural credit line enables young people to finance investments aimed at building, renovating or expanding improvements and facilities on rural properties, purchasing machinery, equipment and implements, acquiring breeding stock, forming and restoring pastures, protecting and correcting the soil, purchasing goods such as tractors and boats, among other initiatives (BB, 2023).

As this line of credit is aimed at a younger audience, it requires more prerequisites; as far as amounts and rates are concerned, the amount is up to R$ 25,000.00 (twenty-five thousand) reais, as well as a rate of 4% per year, according to the Banco do Brasil portal, agribusiness - products and services.

**Difficulties faced by small rural producers in accessing rural credit**

As has already been reported throughout this text, it is clear that small rural producers can access lines of credit, with the aim of making their lives easier, since they live off what the land offers them and
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This activity is fraught with numerous difficulties, one of the main ones being, at least as far as the financial-legal area is concerned, access to lines of credit, which has not been facilitated, implying further delays in the development of family farming activity.

The Confederation of Agriculture and Livestock of Brazil (CNA), a trade union that represents rural producers in general, conducted a survey of 4,336 producers assisted by Senar's Technical and Management Assistance Program (ATeG).

The results of the survey reflect the reality of small producers' access to rural credit in Brazil, as it was carried out in 14 states and 727 municipalities, with 69.6% of the participating producers declaring gross annual income of up to R$100,000.

According to the survey data, it was found that lower-income producers accessed rural credit in smaller numbers, since of the 3,020 producers with a gross income of up to R$100,000, only 1,655 - 54.8% - accessed rural credit at some point, and of these 1,655, only 584 - 35.3% - accessed it in 2020.

Another fact shown by the survey, which proves the difficulty small rural producers have in accessing credit, is the data that shows that those with a gross income of up to R$100,000, when they accessed credit, did so between 2 and 4 times, while producers with an income of over R$410,000 accessed credit 5 or more times.

Still on the subject of data, the survey showed that among producers with incomes of up to R$100,000, 18.4% of producers needed credit but didn't try and 9.5% tried but couldn't get it.

Among the main reasons for the difficulty rural producers have in accessing credit, we can highlight the following: excessive bureaucracy, accounting for 67.6%; the guarantees required, accounting for 29.8%; and the delay in releasing credit, accounting for 25.9%.

Specifying the figures for the reality of small rural producers in the income bracket of up to R$100,000, excessive bureaucracy is equivalent to 68.1% of the difficulties, the guarantees required to 29%, and the delay in releasing credit to 25.6%; in the R$100,000 to R$300,000 bracket, there is a slight difference: bureaucracy is equivalent to 69.3% of the difficulties, the guarantees required to 32.9%, and the delay in releasing credit to 28.3%.

Taking the data into account, it is clear that a considerable proportion of small rural producers need rural credit to develop their rural activities and, with the difficulties encountered in granting rural credit, development does not take place, which prevents a possible evolution in the family farming scenario from taking place, both from an environmental and social point of view, given that the techniques used by agriculture carried out by small rural producers considerably reduce damage to the health of consumers and the environment, and the people who work in this field need financial gains for their survival.
The research listened to the producers and, from this listening, a solution to these problems could emerge, the first being not requiring a guarantor, since producers reported that this is a difficulty in this regard, so that an exchange could be made for another type of guarantee. The solution to reducing bureaucracy would be to draw up a program to unify the documentation required, as producers are unable to regularize rural properties easily. This would require a specification of the activity carried out on the land, in order to promote a better analysis of the rural producer and what they need. There could also be the creation of a system to make it easier to renew credits, containing as much information as possible about the producer, avoiding waiting too long, which discourages the producer when looking for credit.

It is therefore extremely important to turn our attention to these problems in order to solve them, thus facilitating access to rural credit. And in order to find solutions that really work, it is necessary to listen to rural producers.

**Causes of rural credit defaults**

According to Serasa Experian, in March 2023, 27.4% of rural producers had a negative credit rating in the country. According to Mônica Ribeiro Teixeira, relative default consists of the failure to fulfill an obligation which, after being discharged, is still of interest to the creditor. The obligation, in this case, can still be fulfilled even after the date agreed for its fulfillment, because it is still useful. In this case, the effect of default is delay, i.e. the delay of the performance. In this sense, small producers are only in arrears with their debts, so the possible causes that led to this situation must be analyzed.

**Lack of training for small producers**

In fact, the lack of training is one of the obstacles that lead producers to default, since the use of obsolete techniques and outdated technologies can influence the good development of the crop, leading the producer to not make good use of the credit line acquired for investment.

According to Silvia Massruhá, President of EMBRAPA, rural extension and assistance in Brazil are disjointed, and producers lack new management techniques, more sustainable techniques and even data on the microclimate to help them apply chemical pesticides.

The President of EMBRAPA also mentions the Ministry of Agrarian Development, which, for example, has the National Rural Extension Agency, Anater, which was created but never actually implemented.

In view of the above, there is a lack of more advanced knowledge on the part of small producers, knowledge that could lead to the loss of a crop if not applied.
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Adverse weather conditions and pests

The increased unpredictability of rainfall patterns and the occurrence of prolonged droughts affect the availability of water for irrigation, compromising agricultural production, especially in more desert regions that depend on irrigation to guarantee abundant harvests and store inputs for the rest of the year (SUMIMITAGRO.ESTADAO, 2023).

The proliferation of pests and diseases is another harmful effect of global warming that affects crops and animals. Higher temperatures and changes in humidity levels can favor the development of harmful organisms, requiring changes in pest control, which generally result in a need for stricter control and more intensive and expensive prevention measures on the part of farmers (SUMIMITAGRO.ESTADAO, 2023).

Climatic adversities, as well as crop pests, represent an obstacle in the lives of many producers: rain, strong winds, larvae, locusts, among other adversities can doom an entire crop.

Marketing products

The end of every plantation is the sale of the products to the final consumer, and throughout this process there are difficulties in guaranteeing the producer a profit. Shelf life, logistics costs, unstable product prices, competition with the big agribusinesses - all these factors can complicate the life of the small producer.

IICA, the Inter-American Institute for Cooperation on Agriculture, carried out a survey in 2021, which showed the difficulties in marketing products due to the pandemic in Latin American countries, since there was a reduction in the flow of buyers in local commerce.

In the light of the above, it can be seen that, in addition to overcoming the plantation, the climate and the crop pests, there is also the difficulty of marketing the harvest.

METHODOLOGY

In order to achieve a better analysis of the difficulties faced by family farmers, an explanatory study was carried out with the aim of explaining and showing the causes that make access to rural credit so difficult. Primary and secondary sources were used, as research was carried out by renowned institutions such as the IBGE, scientific articles produced by scholars in the areas involved and websites of government institutions working in the agricultural field. The research can also be considered quantitative, as it analyzed a fact using statistical data and theoretical data. As for the analysis of the data and facts, this was carried out through a study involving important figures that relate to the topic and important theoretical surveys that served as a basis for achieving a concise and clear analysis.
RESULTS AND DISCUSSIONS

As you can see from reading the texts above, the aim of the research was to find out what the main impediments are to small producers' access to rural credit, while also demonstrating how important they are in the economic, social and ecological scenario. Thus, after all the stages of research and theoretical foundation, it was found that the main causes of small producers' lack of access or difficult access to rural credit are: excessive bureaucracy, the types of guarantees required and the delay in releasing credit, representing, respectively, 67.6%, 29.8% and 25.9% of the percentage of total producers.

Obviously, there are other difficulties that could still be listed, but these end up being irrelevant when compared to those already mentioned, since the survey carried out by ATEG Senar shows that the difficulties mentioned in this article represent the highest percentage of the total number of producers covered by the survey.

Therefore, based on all of the above, it can be seen that there is greater disregard for small producers, since they are the type of producer who has had the least access to rural credit and, consequently, the one who has reported the most setbacks in terms of the granting of this type of financial aid. This leads to delays in the agricultural activities carried out because, as we already know, the regional networks that are generated with products from small-scale rural production supply a significant portion of the population and local commerce, parts of society that are not always reached by the activity of large-scale agricultural production.

In the course of the research efforts, it was possible, as already mentioned, to find the roots of the problems that keep small producers away from rural credit, but not only that, it was also possible to shed light on the path that needs to be followed in order to improve this type of service that so many producers need.

It was therefore found that, although there could be greater functional efficiency through a reduction in bureaucracy, the development of a program that unifies all agricultural documentation, a change in the guarantees required by banks and a change in the way loans are analyzed, with the aim of speeding up their receipt, there could be an improvement in the way rural loans work, the best way to promote effective improvements would still be to listen to what the producers who need this type of service have to say, since they are the professionals who are in direct contact with the land and have the full picture of what is needed for small rural productions to become more prosperous and evolved in order to continue exercising an activity that is so necessary for Brazil. Based on this concept, even the Brazilian government can promote a race to solve these problems through administrative or legislative acts that address the problem and help improve the functioning of the institutions that offer credit to small rural producers so that they can, in fact, have easier and less bureaucratic access.
CONCLUSIONS

Rural credit, as has been well covered in this article, has been gaining ground to become an agricultural policy with the aim of leading Brazil towards sustainability in rural production as well as boosting its economic growth. However, the difficulties faced by small rural producers in acquiring one of the available lines of credit have become clear. Among the main ones are the firm bureaucracy established when the contract is signed, the delay in releasing credit and the lack of systems to facilitate credit renewal. In this sense, the Ministry of Agriculture and Livestock needs to turn its attention to small producers in order to devise measures that guarantee easier access to credit lines, thereby aiming to boost the growth of small producers and, consequently, boost Brazil's development.

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