

RURAL CREDIT FOR FAMILY FARM: ANALYSIS OF CRITICAL POINTS

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ABSTRACT: This study aimed to analyze the fulfillment of public policy on access to rural credit operationalized via bank financial institutions, public and private, aimed to farmers, especially the poorest and those most financial fragile. Through a thorough literature review, it was found that the segment of family farming less capitalized and / or structured faces major obstacles in accessing rural credit. After finding some limiting factors, it proposes some actions to facilitate access to credit to this important productive segment of Brazilian agribusiness.

Keywords: Rural Credit. Family farming. Public policy.

1 INTRODUCTION

The country man, the farmer, the family man who lives in the country is without doubt one of the most important elements for maintaining a nation in its basic structures, it is the farmer who, through their daily work, cultivates and produces grains, vegetables, milk, meat and other primary foods that will be on people's table.

It is the outcome of laborious work, in addition to producing food more and more in line with current concepts and standards of quality, contemporary farmers, thanks to new techniques and constant studies aimed at improving production, are also able to improve the results of productivity.

However, in many cases, as it is known, many farmers, and most specifically farmers whose conditions of poverty have decreased their areas or even stopped producing, not because they do not want to work or want to leave the business, but because they increasingly find it difficult to plant. It is known that the countryside is constantly facing adversity, which can be of climatic origin, political-economy, price fluctuations, biological (pest), but certainly a large recurrence is lack of access to rural credit.

In this sense, Wesz Junior (2013) found in their research that those farmers who do not hold a drive of satisfactory financial resources in the bank, or with a not very high annual income, eventually, in many cases, are excluded from access to credit. In addition, there are situations where the released credit amount falls far short of required even if the initial design, either, investment or agricultural funding, demonstrates the need for an injection of more resources to the financial viability and productive activity.

According to Eusebius and Toneto Junior (2012), in the case of agriculture, rural credit has a strategic role to the development of the sector, as it allows investment in basic inputs, and allows investment in fixed as well as human capital. Thus, it is clear that credit enables the industry's production and innovation process conditioning the farmer and his family to stay in the country area. (Miranda, 2008).

Moreover, providing conditions for families to survive in rural areas and ensuring their maintenance in the country must be a priority issue for governments, because the occurrence of the rural exodus in the country these days is still high. Alves et al. (2012) says that as the population census analysis of the last eight decades was made, it showed that since the 70s rural population has declined consistently, and at that time rural population in the country was about 41.6 million people, and in 2010 the number was reduced to 29.8 million, i.e. a 40-year period the country area lost more than 70% of its population.

Therefore, the development of research related to the rural environment and the study and knowledge of the social class of family farmers, their living conditions, their activities, their sources of income and credit has become increasingly the object of study among researchers not only from this country.

Under the aegis of "value" that the credit has to enterprises, greatly in the agricultural sector, and the consequences arising from their production, or their failure to obtain it, is that this research was developed. Prioritizing knowledge about which factors have the power to limit or prevent access to rural credit for their target audience, in this research, those poorest family farmers.

2 BRIEF HISTORY OF RURAL CREDIT IN BRAZIL FROM 1965

The National Rural Credit System (SNCR) was established through the bill No. 4829 of November 5, 1965, which had the mission to strengthen the rural production development policy, through funding loan made by public and private credit institutions to farmers or their cooperatives to be invested exclusively in agricultural activities (BRAZIL, 1965).

The SNCR aimed at establishing conditions of access for farmers to the important process of agricultural modernization that had been going on since the late 50s and early 60s, such a process would entail great demands on the absorption by the agricultural sector, machines and modern supplies. (Fürstenau, 1987)

According to Fürstenau (1987), through SNCR, industry interests would be served because farmers would have enough capital to purchase the bulky newly offered national technology package, and on the other hand, it tended to the national policy of producing surplus agricultural export-oriented, allowing the country to become more competitive in international market.

In keeping with Bank (1967); Ramos and Martha Junior (2010), rural credit has gained more force two years after the creation of SNCR, from the Resolution No. 69 of September 22, 1967, when it established the liability of banks to apply part of their resources for lending to the rural sector. During this period the policy of private banks was 10% of deposits in sight. Currently, the rate at exercise for rural is compulsory around 44%.

After this period the economic policy for agriculture was strongly associated with the cycles of Brazilian economy. Between 1967-1973, it consisted in an exceptional stage for the growth of industry, the state was becoming increasingly important, stimulating export policy that led to far-reaching implications in agriculture, and it is at this stage that we observe the rapid growth of soybean. (COMIN; MÜLLER, 1986 cited in Fürstenau, 1987)

Moreover, it is pointed out that the credit policy adopted in this context had good results, but not enabled, while one of its main explicit objectives in the SNCR, access to new technologies to all farmers, especially at the time for small farmers and those most in need. (Fürstenau, 1987; BACHA et al., 2006).

In the early 1980s there are changes in agricultural policy over the changes adopted by the government in macroeconomic policy, which had been suffering from rising inflation and the loss of the external balance.

Therefore, the 80s is marked by the gradual reduction of funds from the government for funding and the gradual withdrawal of subsidies to rural credit. Given the inflation of 1980s, deposits in sight decrease and the investing public starts to apply their resources funds indexed to inflation and more liquidity. (Fürstenau, 1987; BACHA et al, 2006;. SOUZA; Caume, 2008; RAMOS; MARTHA JUNIOR, 2010)

The 1990s was certainly one of the most important periods in the history of rural credit. At first, as explained Bacha et al. (2006), followed the trend of the previous decade, which prevailed the gradual withdrawal of rural credit volume provided by the government.

With inflation reaching high levels and higher interest rates, there was early in this decade, the critical point of rural indebtedness by farmers. The debt situation was serious and caused apprehension in the direction that the national economy could have in the near future,

in addition, numerous were the cases of farmers who were forced to leave the country and go to the city, causing large rural exodus. (GROSSI; SILVA, 2008)

Due to the rural indebtedness Law No. 9,138 was created, dated November 29, 1995, which was the renegotiation of rural debt, giving priority to cases where the debt did not exceed 200,000 reais, with 3% pa plus capitalized interest and annual minimum of seven and maximum of ten years to pay the installments. (BRAZIL, 1995)

Debts above 200 thousand were renegotiated later, through Resolution / Bank 2,471, of February 26, 1998, the Special Program for Asset Recovery (PESA), with a payment period of up to twenty years and interest rates ranging from 8% and 10% depending on the amount due. (Central Bank, 1998)

In this context of "rural crisis", especially the "small farmers" with the beginning of the stabilization of the currency by the Real Plan, the government, in seeking a mitigation solution to the decadent picture of agriculture, launches through Decree No. 1,946, on 28 June 1996, the National Program to Strengthen Family Agriculture (PRONAF). (BRAZIL, 1996)

Abramovay and Veiga (1999) point out that PRONAF at its core, provided in an innovative way the role of family farmers during the preparation and implementation of projects, and the newly created program was able to eliminate impediments bottlenecks for rural development in local or regions where the presence of family farms were larger.

After such events, the rural credit in the 2000s, gained new impetus and, following the trend from 1997 to 1999, when it presented slight increase in subsequent years this trend is consolidated. (BACHA et al, 2006;. GUANZIROLI 2007)

Another point of great importance is that between 2001 and 2006 is reported by Ramos and Martha Junior (2010), concerning the implementation of diversified funding programs within the various areas of exploitation of agricultural means, for example, were created specific funding lines for planting flowers, to crop-livestock integration, for the planting of forests to the development of cacao, in addition to traditional financing for the purchase of machinery, irrigation equipment, construction of warehouses, soil correction, among many others.

In this decade we also note the concept of statement of sustainability in the field, particularly between 2008 and 2009 after the creation of the Incentive Program Agribusiness Sustainable Production (PRODUSA). These promotion measures for sustainable production culminated in the creation of Resolution / Bank No. 3896 of 17 August 2010, which established the Program for Gas Emission Reduction Greenhouses in Agriculture (ABC Program) with 5 interest rates, 5% pa, payable over 12 years and a grace period of up to three years. (Central Bank, 2010)

Already in 2014, the international year of family farming farmers received good news on the supply of credit. The Federal Government announced that for the 2014/2015 season

will be made available about 156 billion reais, of which 24.1 billion of this amount will be allocated to Pronaf.

During these almost 50 years of creation of SNCR, we can see positive developments in agricultural policy, in particular the financing. It is also observed that the occurrence of rural credit is closely linked to the macroeconomic context of the country, moreover note that, from the mid-1990s and more clearly after the 2000s, the theme "rural credit" is more present in the political agenda of governments, whether federal, state and even municipal in some cases.

3 RESULTS AND DISCUSSION

3.1 - Major Limiting Factors for Obtaining Rural Credit in The Family Segment

Despite the SNCR's initial proposal also ensure access to credit for small farmers and mini producers as they were called, it just happened because from the beginning the system would favor the concentration of resources to large producers, the situation until the early 90 (Fürstenau, 1987). In this way, the small farmer was always at a disadvantage in the elections-credit, with the major owners having historically been major credit borrowers. (Fürstenau, 1987; SOUZA; Caume, 2008)

As already mentioned, the credit is an important factor in the production process of any enterprise in nature. Besides the need for credit is not limited to the least undercapitalized, with market practice to request funding for large companies with huge assets and financial movement.

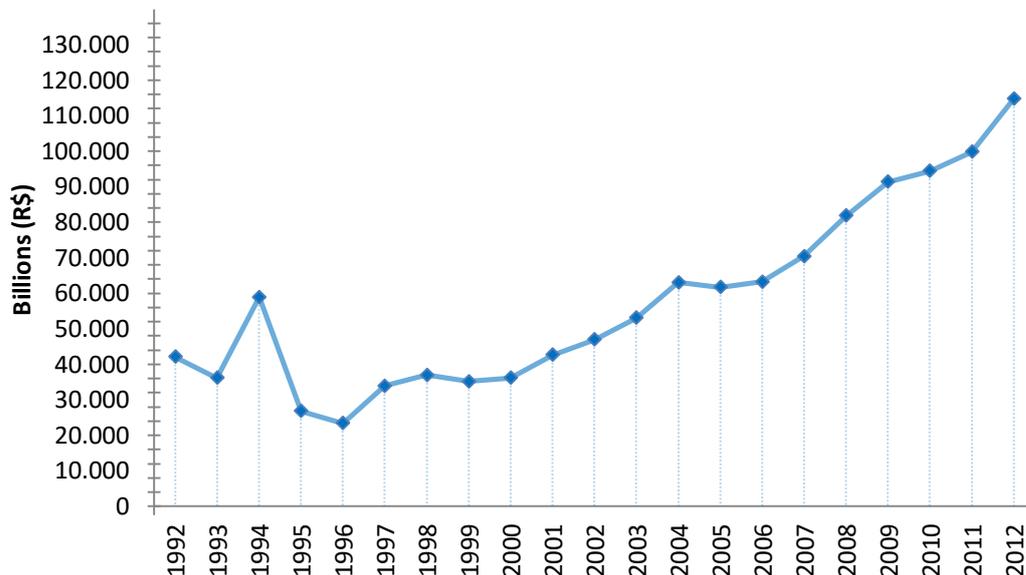
Bittencourt (2003) states that the credit serves as an engine for development of a country, and when applied in rural areas, especially among the poorest populations, the credit can play an important role in generating employment and income, as there are numerous projects that can be developed from the use of land.

As we have seen, between 1976/80 and beginning of the next decade, the lack of resources made available by the government was certainly a serious problem for Brazilian agriculture, because otherwise the farmers who would produce would need to seek loans from other sources with more expensive rates, or even resort to equity. A situation that most farmers do not have.

However, the current reality does not show it. Figure 1 shows the availability of resources made by the federal government for the purpose of rural credit in Brazil in the last 20 years. And as noted Bacha et al. (2006) and Guanziroli (2007), it turns out that from 1996 the financial input provided by the government is increasing significantly. So, if considered in

constant values, the difference between the highest low in the period, recorded in 1996 and most in 2012, shows an increase around 489% for resources.

Figure 1 - Evolution of Rural Credit in Brazil, from 1992 to 2012.



Source: Central Bank of Brazil (2012).

Constant values in Reais, adjusted by (IGP / DI - Annual Average Index).

Based on this data it is assumed, although empirically, that the provision of financial resources is not a "potential factor" for the lack of access of all farmers that we may wish to rural credit via public or private banking financial system. The other are the causes that in certain situations act as bottlenecks hindering the process of obtaining financing.

In this regard, compiled in the current literature limiting factors to rural credit by the family segment, pointed out in other theoretical work and practical studies, which help elucidate the suggested theme. These factors reveal:

a) To free financing banks require the provision of Collateral (Real Estate, lands, houses, etc.). Such a condition makes it difficult to take credit, because the farmer has no particular guarantee or when they have, they are afraid, for example, to offer their land or their home and are unable to pay, so they prefer not to finance. (Fürstenau, 1987; Miranda, 2008; SOUZA; Caume, 2008; Wesz JUNIOR, 2013)

b) For the banking sector the operation costs become larger during the operation of various small value contracts as opposed to a smaller number of more sizeable contracts. (Fürstenau, 1987; ABRAMOVAY; VEIGA, 1999; EUSEBIO; Toneto JUNIOR, 2012)

c) Bittencourt (2003) points out as one of the obstacles to credit, the lack of financial agents able to serve poorer people in rural areas. The same author also identified a centralization designed by federal public banks in the transfer of certain lines of credit.

d) According to the evaluation of Bittencourt and Abramovay (2001), it is clear that banking intermediation, through its bureaucratic process is costly and often slow, limited credit expansion between less structured rural public Pronaf.

e) As recognition of the Institutional Report Pronaf (2002), upon the release of funds to families unable to offer equity guarantees on borrowing, the banking financial organizations still present themselves poorly suited. (GUANZIROLI 2007)

f) Eusebius and Toneto Junior (2012) point out, however, that the difficulty in obtaining reliable information coupled with the inherent characteristics of the rural areas makes it difficult to grant credit. Whereas it is an activity of greater risk compared to non-agricultural implies that small portion of producers' access to finance.

g) Another very relevant factor refers to the scattering of farmers in the country and in their own cities. Brazil has continental dimensions and it is very common the presence of farmers in isolated areas far from the headquarters of the municipalities also common being the need of the farmer to go to neighboring counties to have the official service of the bank. (Bittencourt, 2003)

h) In interviews with owners of small family farms in the micro region of Cerro Largo / RS, Wesz Junior (2013) found that there is a lack of knowledge about the credit lines, mainly Pronaf. Notwithstanding this fact, it is common fact to find not only individual farmers but groups or associations of farmers who do not know or are confused about the various lines of credit that are currently available to family farms.

i) Similar to this observation Miranda (2008) mentions that as conducting a field survey work on rural credit funding with farmers in the municipality of Itapetininga / SP, it was noted that the lack of information on credit programs is great among the farmers and it is affected in a serious way.

j) Also on Miranda's research (2008), to conduct an interview with an employee of a bank public agency in Itapetininga / SP, it was heard the outburst of even wanting to provide attentive service to farmers is sometimes hindered by receiving bank other assignments in addition to the sector does not have a fixed employee, occurring constantly changing responsibility.

k) Another problem in obtaining credit is given in the field of banks that operationalize the Pronaf. Not being a rule, but most of these actors make demands on farmers as (insurance, savings bonds, savings, etc.) that are not part of the law or are not in the agreements which gave rise to the program. (Wesz JUNIOR, 2013)

3.2 Actions to facilitate rural credit in the family segment

When making an analogy about some factors that hinder or limit the access of family small-scale producers, and also those of lower social classes economically, also it is necessary to present possible actions that contribute to the reflection and debate for equalization the aforementioned problems.

Accordingly, we have compiled the following proposed solutions in the researches already consulted, as well as new proposals from the analysis of these papers.

a) Due to the high risks related to agriculture, the asymmetry of information, little or no condition to provide guarantees, comes the need for creation of Guarantee Funds. Through these, banks may reduce bureaucracy and taxes in funding, allowing access for producers who hardly would have access in other conditions. (Bittencourt, 2003)

b) Concerning the problem of asymmetry of information, the adoption by farmers to keep some sort of bookkeeping activities, has assisted in much the producers in credit taken. For while simply without sophisticated technological resources, but with annotations days, provides greater transparency to the financial agent, decreasing doubt inconsistent information.

c) It also means that farmers have to organize themselves into associations or cooperatives to facilitate the claims-credit, also seeking with that perform processes of joint procurement of inputs, as well as sale of goods produced, gaining more autonomy in the market.

d) Bittencourt (2003) suggests as a viable solution also the encouragement and creation of "Microfinance Institutions (MFIs)" for rural areas because there is a concentration of banks in urban centers and consequently its labor policy is geared to urban public . Because the MFIs can be closer to the local reality of the community you work with, it is able to develop appropriate mechanisms to lower costs banks to serve the public of the poorest or less structured farmers. (Junqueira; ABRAMOVAY, 2005)

e) Bittencourt (2003) also mentions other interesting features of MFIs as: 1 - working with drawn loan officer from the community, facilitating the collection of borrower's information and enabling visits in the business; 2 - all used components of mobile banks, like visiting communities or offices open on certain days of the week or year, among others.

f) Another effective factor for the financing of family farming, quoted by Junqueira and Abramovay (2005), are the Rural Credit Cooperatives. A good example of this is the Cresol (Cooperative Credit Solidarity). Studies show that by explicitly addressing family farmers, intentionally working with a smaller audience, their associates, and also offering cheaper credit both to himself as an official appeal with less conditions, Cresol has caused positive institutional changes (administrative and organizational) in the credit system, significantly

increasing the number of contracts. (BITTENCOURT; ABRAMOVAY, 2001; Junqueira; ABRAMOVAY, 2005; Wesz JUNIOR, 2013).

g) In this sense, it is not necessary to reshape credit lines already offered, for the majority-credit bottlenecks occur at the local level, ie in certain banks. This shows that the intervention actions need to be local, municipal or regional, an example of this is the establishment of competing actors, as is the case where there is presence of Cresol with Banco do Brazil. (Wesz JUNIOR, 2013)

h) To have full service, not only limited to the preparation of projects, it is proven to be very effective for the success of the activities when accompanied by a technical and increase in income of farmers, providing them with effective condition to repay loans. However, technical assistance for family farmers, as business in its properties, is still insufficient, with few exceptions, a factor that hinders their development. (BITTENCOURT; ABRAMOVAY, 2001; Bittencourt 2003)

i) As noted above, the lack of knowledge by the farmer and even technicians with regard to credit lines available, demand a joint effort between banks, producer associations, service agencies and other professionals to answer questions and promote information about the functionality of each line, which conditions and that the public can benefit or act upon.

j) Another proposal would be greater oversight by the regulatory bodies, eg the National Monetary Council and the Central Bank, in relation to the "extra" demands made by banks to farmers, which are not part of the initial agreement for contracting of rural credit.

4 FINAL REMARKS

It was found that significant changes have taken place in agricultural policies, as well as positive changes are taking place in rural credit policy, especially since the mid-1990s when PRONAF was created, providing thereafter, the segment where family farming was treated with more importance by government authorities.

However, at the end of this research, based on historical facts that make up the trajectory of the Brazilian rural credit, and especially in the bibliographical research of respected researchers, it turns out though there is plenty to be done within the institutions, which are operators of rural credit, especially in relation to the poorest farmers and perhaps most in need of credit. These "small farmers" are still those who find the greatest obstacles to finance their activities.

One of the most effective actions observed in this study for the feasibility of rural credit to those more distant farmers of the banking system was the presence of other actors in their

midst concerning the rural credit "competition". It is noted that the presence of rural microfinance institutions as well as the rural credit cooperatives, in addition to banks, has also benefited family farmers less structured and those disadvantaged economically.

Perhaps because they have more training in a personal dialogue with simple country people, they have fewer bureaucratic internal processes and lower costs than banks, credit unions achieve better results in financing the peasant farming, family based.

Another important point concerns the information that farmers often do not have, when they do it is partial and sometimes incorrect. The farmer needs and deserves to know more about rural credit, because whenever there are changes in the type of credit offered. Thus constantly improve the channels of communication with farmers on the subject is through lectures, meetings or simple informal conversations should be a mandatory task for public agencies of technical assistance and rural extension and for banks that operationalize rural credit, especially those that operate with official appeal.

Besides, understanding the causes of hardship for these farmers to access credit will certainly facilitate the development of public policies for expansion and access for all farmers, reducing inequality and increasing income in rural areas, because if the farmer leave their farm, their land, help plantation and come to the cities, how will cities survive?

Finally, we suggest further studies to establish institutional and organizational changes with the actors involved in the sphere of action of family farming. The critical points and the choices of adjustments mentioned in this paper certainly, if implemented, will assist in improving access to rural credit for family farmers and countryman.

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