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DO ESTADO DO TOCANTINS A PARTIR DO ACESSO  
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### ABSTRACT

The objective of this research is to analyze the Pronaf rural credit program as an instrument for empowering rural women in the state of Tocantins. Pronaf Mulher contracts in different municipalities were developed from 2013 to 2020. The research problem was to understand how Pronaf acts as an agent of empowerment for rural women in Tocantins, including promoting their economic, political and social autonomy. The methodology used included the analysis of documents and interviews based on the Oral History proposal. The interviews were carried out in rural communities in Vale Verde and Três Lagoas, respectively. Data analysis was carried out based on a theoretical framework that considers theories of women's empowerment, including factors such as access to information, training and financial resources. The results demonstrated that Pronaf provided improvements in the economic, social, personal and political dimensions of rural women in Tocantins. However, the majority of people do not have access to rural credit, which indicates that the program only partially achieved its objectives. Access to financial resources was identified as a crucial factor in the economic empowerment of rural women, but they faced difficulties in obtaining credit. It is possible to conclude that it is necessary to expand access to information, training and financial resources to promote the empowerment of rural women in Tocantins and deal with differences in access to rural credit, taking into account the particularities of each region.

**Keywords:** Female Empowerment. Rural Women. Pronaf Woman. Oral History.

## RESUMO

O objetivo desta pesquisa é analisar o programa de crédito rural Pronaf como um instrumento de empoderamento das mulheres rurais no estado do Tocantins. Os contratos do período de 2013 a 2020 do Pronaf Mulher de diferentes municípios foram analisados. O problema de pesquisa foi compreender como o Pronaf atua como um agente de empoderamento das mulheres rurais no Tocantins, visando a promoção da sua autonomia econômica, política e social. A metodologia utilizada incluiu a análise de documentos e entrevistas com base na proposta de História Oral. As entrevistas foram realizadas em comunidades rurais de Vale Verde e Três Lagoas, respectivamente. A análise dos dados foi feita a partir de um referencial teórico que considerou as teorias de empoderamento das mulheres, incluindo fatores como acesso à informação, capacitação e recursos financeiros. Os resultados demonstram que o Pronaf proporcionou melhorias nas dimensões econômicas, sociais, pessoais e políticas das mulheres rurais do Tocantins. No entanto, verificou-se que a maioria das pessoas não tem acesso ao crédito rural, o que indica que o programa atingiu apenas parcialmente seus objetivos. O acesso a recursos financeiros foi apontado como um fator crucial para o empoderamento econômico das mulheres rurais, mas elas enfrentaram dificuldades na obtenção de crédito. É possível concluir que é necessário ampliar o acesso à informação, à capacitação e aos recursos financeiros para promover o empoderamento das mulheres rurais no Tocantins e lidar com as diferenças no acesso ao crédito rural, levando em consideração as particularidades de cada região.

**Palavras-chave:** Empoderamento Feminino. Mulheres Rurais. Pronaf Mulher. História Oral.

## INTRODUCTION

This paper presents the most relevant results of a doctoral thesis that addressed the Pronaf Mulher credit policy in the state of Tocantins. The objective is to investigate whether the credit line has contributed to the empowerment of rural women, who were beneficiaries between 2013 and 2020. According to Largarde (1996), the concept of female empowerment from a feminist perspective involves the redistribution of social power, altering the mechanisms by which these powers are created and reproduced. This alteration aims to deconstruct gender oppression and dispossession, creating democratic forces. Women's empowerment is understood as a process of achieving autonomy and self-determination, meaning the liberation of women from the bonds of gender oppression and patriarchal oppression that have developed throughout history.

The concept of empowerment is grounded in economic autonomy and the relationship between the negotiation positions of men and women in the family, community, and society (Deere; León, 2002). These positions are relevant since economic autonomy refers to the capacity of women



to have control over their financial resources and means of subsistence.

Thus, women's economic autonomy plays a crucial role in promoting gender equality and overcoming differences. By accessing economic resources and remunerated work opportunities, women become less dependent on men and have a greater capacity to make decisions that impact their lives. However, for women's economic autonomy to develop, it is necessary to facilitate access to land, credit, and technical assistance (Butto et al., 2014).

In this scenario, rural women can access credit to invest, generate income, and participate in public spaces, increasing their knowledge and social relations (Silva, 2019). The increased involvement of women contributes to the increase of women's social and cultural capital, which is considered fundamental for the development of autonomy (Hernández, 2009). For this to be realized, it is necessary to modify the habitus (Bourdieu, 1989), including women's attitudes toward the family and society, as well as family dynamics, including awareness, participation, and access to and control of resources.

Social struggles for the empowerment of women in rural areas have resulted in one of the most relevant events for public policies: the creation of a credit line for rural women within the National Program for the Strengthening of Family Agriculture (Pronaf), the Pronaf Mulher – created by the Federal Government with the objective of giving visibility to the activities of these women.

The creation of the credit line is considered an advancement concerning the achievements of rural women since the right to make decisions about their own lives depends on financial assistance. Additionally, women have organized themselves to build empowerment processes based on their protagonism.

Thus, issues related to the reduction of social and economic differences are relevant, as they promote social inclusion and improve living conditions, especially for rural women, who are the focus of this research. Given these factors, the central question of this research is: **how does Pronaf act as an agent of empowerment for rural women in Tocantins, with the objective of promoting their economic, political, and social autonomy?**

## THEORIES OF FEMALE EMPOWERMENT

Theories of female empowerment focus on increasing female protagonism and gender equality. It is important to recognize that this process encompasses various spheres, such as economic, political, social, and psychological dimensions.

The **Capability Theory**, developed by Amartya Sen (2000), emphasizes the importance of ensuring women have the conditions and opportunities necessary to fully exercise their rights and potentials. Education, health, and gender equality are fundamental to achieving real and lasting empowerment.

The **Emancipation Theory**, created by Naila Kabeer (1999), highlights the struggle against oppressions and inequalities that limit women's freedom and self-determination. Kabeer's theory focuses on four fundamental aspects of empowerment: access to economic resources, political participation, autonomy, and social visibility. This theory suggests that social and economic transformation is crucial for the empowerment of rural women, including access to economic and political resources, such as Pronaf, enabling them to fully participate in family agriculture and the local economy, make informed decisions, and control their own lives.

The **Multidimensional Theory**, developed by Martha Nussbaum (2012), stresses that female empowerment involves various dimensions of women's lives, including economic, political, social, and psychological aspects, to comprehensively understand the needs and challenges of rural women. According to Nussbaum, access to financial resources and public policies is relevant for the empowerment of rural women, but it is also necessary to consider other dimensions, such as autonomy and self-esteem, to achieve true and complete empowerment.

The **Empowerment Theory**, created by Robert Chambers (1994), focuses on developing women's skills and competencies so they can make informed decisions and exert control over their lives. Chambers divides this theory into four dimensions: economic, cognitive, political, and social. According to this theory, access to financial resources and public policies, such as Pronaf, is a fundamental part of the empowerment process. However, it is crucial to provide individuals with the skills and tools to use these resources efficiently, allowing them to participate in the local economy and political decisions.



The **Standpoint Theory**, also known as the Position Theory, is a concept developed by feminism and ethnic-racial studies. The idea of standpoint gained notoriety in Brazil with the book by writer and philosopher Djamila Ribeiro (2017), which argues that the concept refers to the enunciator's speaking position, considering aspects such as social, financial, and personal reality when discussing a specific topic. This theory is relevant to understanding how rural women are marginalized and silenced due to their social positions. It is crucial that they are heard and their perspectives considered when making decisions about agriculture and rural development. Thus, it is relevant for the empowerment of rural women, the promotion of gender equality, and the inclusion of women in agriculture.

## **BRIEF HISTORICAL PROCESS OF RURAL CREDIT PUBLIC POLICY**

The National Program for Strengthening Family Agriculture (Pronaf) was created in 1995 by the Brazilian government to promote the economic and social development of rural communities by strengthening family agriculture. Its design was based on the principle of sustainable rural development policy, emphasizing sustainable agricultural practices and crop diversification.

Pronaf provides credit and technical assistance to family farmers, with differentiated interest rates, enabling them to access credit to invest and market their products. Additionally, it offers training and technical assistance to help farmers increase their production and income (Schneider, Gazella, & Mattei, 2020).

Initially, women were a minority in Pronaf, representing only 10.4% of contracts and 11.2% of financing. In response, rural social movements, especially those of women, demanded changes. Over the years, Pronaf underwent several modifications, including the addition of new credit lines to cater to the diversity of family agriculture. One such line is Pronaf Mulher, launched in June 2003 and incorporated into gender equality promotion policies the following year. The program aims to make rural women's activities more visible, encouraging their emancipation and economic autonomy.

Studies show that Pronaf has increased rural women's participation in decisions related to family agriculture and their access to financial and technical resources, making them more financially independent and capable of investing in their properties and businesses (Silva, 2019). Furthermore,



Pronaf has significantly contributed to increasing women's inclusion in production chains, allowing them access to new markets and improving the quality of agricultural products. Consequently, the income of rural women has increased, positively impacting their quality of life and food security for their families (Spanevello et al., 2021).

According to studies by Gama (2008), Zorzi (2008), Brito (2020), and Writzl (2021), Pronaf is crucial for the socioeconomic development of rural areas, particularly for family farmers' development. Family agriculture credit policy is seen as a tool that contributes to this area's development. However, it is recommended to review Pronaf's subprograms since low-income producers with greater production difficulties have limited access to program resources. Adjustments and improvements in subprograms can enhance Pronaf's efficiency and equity, allowing more low-income farmers with greater production difficulties to participate.

## **THE SOCIOECONOMIC, CULTURAL, AND GENDER CONTEXT OF AGRICULTURE IN TOCANTINS**

Tocantins, located in northern Brazil, has characteristics that influence its economic dynamics and sociocultural aspects. Agriculture is vital in the state's economy, accounting for a significant share of production and job creation (Calado & Silva, 2020). However, it is essential to understand the peculiarities of this agricultural activity and its relationship with gender inequalities in Tocantins society.

Tocantins has a predominantly agriculture- and livestock-oriented productive structure. Agriculture is a cornerstone of the local economy, with significant production of grains such as soybeans, corn, and rice, as well as fruits, vegetables, and greens. Livestock, especially cattle, also plays a crucial economic role.

Nascimento, Souza, and Oliveira (2021) highlighted that Tocantins' municipalities have distinct characteristics concerning the economic sector, which includes agriculture, livestock, cashew production, grains, meat, milk, soy, and cotton. The state also has potential for developing tourism activities, such as ecotourism, adventure tourism, and rural tourism.

Despite this variety, it is essential to highlight that the state's socioeconomic characteristics are influenced by regional differences and gender inequalities. While some areas show greater development and access to resources, others face socioeconomic challenges. Inequalities are



present in both urban and rural areas, where income distribution and public service provision generally show asymmetrical income distribution (Coelho, 2020).

A significant challenge faced by rural women in Tocantins is access to and ownership of land. Land ownership and control are predominantly male-dominated, perpetuating gender inequalities. This challenge significantly affects their productive capacities, preventing them from expanding agricultural activities and achieving better economic results.

Another challenge faced by women farmers is the lack of access to productive resources, such as quality agricultural inputs, fertilizers, and adequate equipment, essential for developing agricultural activities. The lack of financial resources significantly impacts productive capacity and directly affects the quality and quantity of cultivated products. Additionally, the lack of knowledge about modern agricultural technologies and sustainable practices also hinders women farmers, who often lack access to necessary information and training to apply advanced agricultural techniques (Ribeiro, 2021). The lack of specific policies and programs that consider women farmers' needs and the lack of financial management training limit their access to credit, restricting their potential for development and economic growth (Carvelli & Parente, 2017).

Overcoming gender inequalities in Tocantins agriculture requires the involvement of various actors, including the government, research institutions, civil society organizations, and the private sector, to raise awareness about the relevance of gender equity in agricultural development and strengthen partnerships and networks supporting women farmers in their demands and struggles for equality (Benigno, Vieira, & Oliveira, 2021).

In Tocantins, approximately 42,000 family farming families live in 540 Agrarian Reform settlements (INCRA) and Land Credit (SEAGRO) programs. These families occupy approximately 120,000 jobs and account for 40% of the total value of agricultural production.

Family farming plays a significant role in Tocantins' main economic activities, with many small producers and family farmers working diligently to produce healthy, quality food for their consumers and the state's economy. Despite this, they face challenges, such as a lack of access to credit and adequate technologies, but programs like Pronaf have helped improve the situation (SEAGRO, 2022).





## METHODOLOGY

According to Munaretto, Corrêa, and Cunha (2013), exploratory research provides a general overview of an event, seeking “patterns, ideas, or hypotheses, instead of testing or confirming a hypothesis” (Collis & Hussey, 2005, p. 24). This was the approach used to understand the empowerment process of rural women in the state of Tocantins during the contracting of rural credit through Pronaf Mulher.

Firstly, we identified the locations where rural women had access to rural credit. Contracts were made in the municipalities of Almas, Araguatins, Augustinópolis, Buriti do Tocantins, Dianópolis, Juarina, Novo Jardim, Ponte Alta do Bom Jesus, Porto Alegre do Tocantins, Sítio Novo do Tocantins, and Taguatinga. From 2013 to 2020, 115 contracts were executed, totaling R\$ 436,118.78. Most contracts focused on livestock and only on investment areas. In other words, financial resources were applied to infrastructure works by women farmers settled by the National Agrarian Reform Program (PNRA) and beneficiaries of the National Land Credit Program (PNCF), with credit limits ranging from R\$ 330,000 to R\$ 800,000 (INCRA, 2020).

After identifying the locations of rural credit beneficiaries, the next step would be to interview them using the Oral History methodology, which, according to Alberti (2013), aims to study historical events, institutions, social groups, professional categories, movements, circumstances, etc., through the testimonies of people who participated in or witnessed them. In addition to listening, efforts were made to verify the empowerment process of these women after credit contracting.

Oral sources are related to themes such as memory, narrative, subjectivity, and dialogue and require specific approaches and procedures for their nature and particular characteristics, making oral history an art of listening (Portelli, 2016). Thus, this research used oral sources considering the particularity of this study, focusing on subjectivity.

The research was evaluated by the Research Ethics Committee of the University of Gurupi - UnirG, which issued substantiated opinion number 4,444,652 authorizing data collection.

This research aims to clarify the question that motivated the investigation, namely, to analyze the empowerment process of rural women in the state of Tocantins through access to rural credit policy “Pronaf,” which is based on the principles of rural development from a gender perspective



and financing since improving the economic conditions of rural families is accompanied by social recognition and equality between women and men.

According to Portelli (2016, p. 9), oral sources are “individual, informal, and dialogical stories created in the encounter between the historian and the narrator.” This work presents the narratives of the interviewed women in the Vale Verde and Três Lagoas communities.

The Vale Verde community originates from the Vale Verde rural settlement, located eighteen kilometers from the urban area of the city of Gurupi, Tocantins (Santos et al., 2011). The research in question was conducted in this community on June 19, 2021, through a conversation with nine women from the community who agreed to the interview. The testimonies were collected spontaneously through an Interview Guide composed of 30 questions, with 5 to outline the interviewee’s profile, 9 to evaluate rural credit, and 16 to analyze the empowerment process of the beneficiaries.

The Três Lagoas community originates from the Três Lagoas rural settlement, located in the municipality of São Valério da Natividade, 288 kilometers away from the state capital, Palmas (IBGE, 2021). The visit to the community took place on February 27, 2022, with the completion of three interviews using the Oral History methodology.

After the collection, the conversations were transcribed and analyzed. There was a listening process that favored dialogue between sources (oral and documentary) and the theoretical framework. Thompson (2002) emphasizes that, at this stage, attention should be paid to contradictions and convergences between sources regarding theoretical knowledge; he warns that the greater the existing theoretical knowledge, the more likely it is to obtain relevant historical information.

## RESULTS

From 2013 to 2018, rural women in Tocantins accessed rural credit through the National Program for Strengthening Family Agriculture (Pronaf) in various municipalities. Table 1 provides an overview of these municipalities, including the number of contracts signed and the amount of resources allocated.



**Table 1** | List of Municipalities that Contracted Pronaf Mulher (2013-2018)

Municipality	No. of Contracts	Investment Amount (R\$)
Buriti do Tocantins	4	9,997.92
Augustinópolis	3	46,203.76
Araguatins	7	33,943.37
Sítio Novo do Tocantins	13	93,242.73
Arapoema	1	98,000.00
Juarina	3	60,231.00
Dois Irmãos do Tocantins	2	19,609.50
Almas	2	5,000.00
Dianópolis	23	57,500.00
Novo Jardim	1	2,500.00
Ponte Alta do Bom Jesus	38	95,000.00
Taguatinga	2	5,000.00
<b>TOTAL</b>	<b>99</b>	<b>526.228,28</b>

Source: Own elaboration based on data from INCRA (2018) and the Central Bank of Brazil (2018).

The data presented in Table 1 shows significant variation both in the number of contracts signed and in the amounts involved among municipalities. In some municipalities, such as Sítio Novo do Tocantins, Dianópolis, and Ponte Alta de Bom Jesus, there were a large number of contracts, while in others, such as Novo Jardim, Arapoema, Taguatinga, and Almas, there were fewer contracts. Additionally, it was observed that the resources available for each contract varied greatly among municipalities. In terms of resources, Arapoema had the highest value available for contracts (R\$ 98,000.00), while Novo Jardim had the lowest (R\$ 2,500.00).

Analyzing the location of Pronaf Mulher credit beneficiaries, it was found that they are distributed in different regions of the state, especially in the North or Central-South region, from 2013 to 2018. The socioeconomic characteristics of each region have a significant impact on the demand for and use of Pronaf Mulher credit. In the Araguaína region, with a more diversified economy, the

credit may have been used to finance investments in various areas such as livestock and commerce. However, in the Miracema do Tocantins region, where family farming is predominant, the credit may have been used for food production for subsistence and for sales in local markets.

According to the research, municipalities with the highest number of contracts are in the Bico do Papagaio and Araguaína microregions, which have a significant rural population and predominantly agricultural activity. Therefore, it is important to note that in areas with a higher rural population concentration, there is a significant increase in the number of contracts and the total amount contracted by Pronaf Mulher, indicating that the program is reaching its target audience. Additionally, the influence of the predominant economic activities in each region on credit acquisition is notable, with agricultural and livestock activities generally associated with larger contracts and contracted amounts. In Dianópolis, where agriculture represents 2.2% of economic activity, 23 contracts totaling R\$ 57,500.00 were celebrated. In Ponte Alta do Bom Jesus, a municipality where agriculture represents 3% of the total, 38 contracts totaling R\$ 95,000.00 were celebrated. This information can be useful for guiding public policies and investments in productive activities in the analyzed regions.

Another point observed was that areas with lower Municipal Human Development Index (MHDI) and per capita Gross Domestic Product (GDP) showed a greater dependence on agricultural and livestock activities, resulting in a higher demand for Pronaf Mulher credit. These data are relevant for understanding how the different socioeconomic characteristics of the regions can influence Pronaf Mulher credit contracting and direct public policies to meet the needs of rural populations in these regions.

The women interviewed in the Vale Verde Community revealed some dimensions of empowerment that are present or absent in their experiences of seeking credit. The first dimension is access to financial resources, such as credit and the possibility of investing in their production and businesses. They reported difficulties in obtaining the loan due to the requirement of documents and guarantees they do not have. Some women claimed to be unaware of Pronaf Mulher and not know how to access it. The difficulty in obtaining financial resources limits their competitiveness in the market and increases economic vulnerability.



Another dimension of empowerment that can be identified is training and technical knowledge since the women in the community reported that they never had the opportunity to participate in training, which hinders their production and capacity to compete in the market. Technical expertise is crucial for improving production quality and efficiency, as well as reducing costs and increasing profitability. However, lack of training can also result in isolation and difficulties in dealing with day-to-day challenges.

One of the most relevant dimensions of empowerment is participation in dialogue and community articulation spaces, where women reported feeling lonely and without support to deal with day-to-day problems. The lack of spaces for conversation and community articulation limits their abilities to join forces and find solutions together for common problems.

Thus, the factors that stimulate or hinder the empowerment of these women are related to the lack of financial resources and technical training, as well as the lack of dialogue and community articulation spaces. These factors contribute to economic and social vulnerability of women, making it difficult to compete in the market and face day-to-day challenges. On the other hand, the existence of financing programs for rural women, such as Pronaf Mulher, can be a stimulus for female empowerment, provided there is information and access to this program. Another option would be to create spaces for dialogue and community articulation, which can encourage empowerment by allowing women to come together and seek solutions to their problems collectively.

In the Dianópolis microregion, the Três Lagoas Community presented a slightly different reality. The women interviewed in this community had already accessed rural Pronaf Mulher credit and had different views on the experience. Mrs. Rosário, owner of a grocery store in the community, reported her experience with the resource. She said she acquired the resource in 2015 and fully complied with the credit payment:

“I never imagined I could access rural credit, especially being a woman over 55 and with little schooling. But thanks to Pronaf Mulher, I was able to invest in my sale, buying products and even bought a cow. In addition, I was able to help my son who was going through financial difficulties. This money really changed my life, and I am very grateful to have had this opportunity.”

The analysis of the words reveals a variety of dimensions of female empowerment advocated by the mentioned authors. Pronaf Mulher provided the woman in question with greater decision-



making capacity, allowing her to make decisions and take action to achieve her goals and needs, which is fundamental for empowerment according to Sen (2000). Kabeer (1999) points out that investing in rural activities and marketing products in the city improved women's financial situation, a relevant aspect of economic empowerment. Access to credit also allowed her more choices for personal growth, factors that, according to Nussbaum (2012), favored female empowerment. Her statement also demonstrates that Pronaf Mulher provided Mrs. Rosário with greater participation in the economic and social life of her community, which is relevant for participatory empowerment, according to Chambers (1994).

However, one of the factors that can be considered a hindrance is the lack of access to data and resources for women, especially those in socio-economic vulnerability. This can prevent them from developing their businesses and improving their quality of life. In addition, patriarchal culture, present in various societies, can inhibit the search for entrepreneurship and financial management opportunities, especially for older women or those with lower educational levels.

Mrs. Zenai said she lives in the community, but her two children study in another municipality. She said Pronaf Mulher's money helped maintain some rural activities, such as poultry and pig farming, which were marketed in the city.

"Pronaf Mulher was a great opportunity for me and my family. Even though my two children study in another municipality, living in the community generates many expenses. With the credit money, I was able to invest in farm activities, such as poultry and pig farming, and thus, manage to market these products in the city. This made a big difference for us and allowed us to keep the family's expenses up to date. I am very grateful to have had access to this credit."

The economic dimension is clear, as access to credit allowed her to invest in her productive activity, generating sufficient income to support the family. Social empowerment was also demonstrated, as this woman was able to market her products in the city and become a more active entrepreneur in the community. Regarding the political dimension, access to credit contributed to the development of greater autonomy in her financial decisions, reducing dependence on other external resources. The cultural dimension was also evident, as she was able to develop and strengthen her cultural traditions, such as animal husbandry, and pass them on to future generations.



Furthermore, the availability of Pronaf Mulher was a factor that helped obtain credit to invest in her agricultural activities and market her products in the city. This corroborates the idea that initiatives aimed at female empowerment can provide opportunities for women who previously did not have access to financial resources.

Another factor that can be considered encouraging is the entrepreneurial capacity of women to seek alternatives to increase income and sustain the family, demonstrating that they are capable of effectively influencing change in their communities, regardless of circumstances. However, one of the obstacles to this process is the lack of access to resources and information about female empowerment initiatives, especially in rural areas distant from urban centers, which prevents women from investing in their businesses and improving their quality of life.

Moreover, the lack of social and family support can be a relevant factor, as women face pressures to dedicate themselves exclusively to domestic care and family, without the possibility of seeking alternatives to increase income and improve the financial situation.

Additionally, we had the opportunity to interview Dona Isaura, a retired and widowed woman, who resides in the community with her grandson. She recounted that she obtained the loan with the help of her daughter and, with the money, bought a small herd of animals for her property. Dona Isaura's subsistence comes from selling animals and income from retirement.

*"Thanks to Pronaf Mulher, I was able to invest in raising more animals and ensure extra income for me and my grandson. I am retired and widowed, and living only on my pension was difficult. With my daughter's help, I was able to access credit and now I can live from selling animals in addition to my retirement income. I am grateful for this opportunity that Pronaf Mulher gave me."*

In addition to the statements of the other two interviewees, some forms of empowerment proposed by the mentioned authors are also present. Sen (2000) emphasizes the importance of freedom and opportunities for empowerment. Thus, it is possible to note that Dona Isaura had the opportunity to access Pronaf Mulher and invest in animal husbandry, which allowed her to obtain additional income and improve her quality of life. These opportunities demonstrate the relevance of freedom as a fundamental element for empowerment.



Kabeer (1999) highlights the importance of decision-making capacity and autonomy as fundamental aspects of empowerment. The woman demonstrates that she sought alternatives to increase income, despite difficulties due to being retired and widowed.

According to Nussbaum (2012), equality and justice are fundamental elements of empowerment. According to Dona Isaura's statement, it can be noted that Pronaf Mulher offered the possibility of access to financial resources for women who previously did not have this possibility, which can contribute to reducing gender inequalities and a fairer distribution of resources.

Chambers (1994) emphasizes the importance of participation and involvement of people in the development process as fundamental elements for empowerment. In the conversation, the interviewee demonstrates having obtained credit with her daughter's help, indicating that family and social support networks are important to enable women's empowerment.

Another factor that can be considered a driving force is women's entrepreneurial capacity to seek alternatives to increase income and improve quality of life, despite the difficulties faced by being retired and widowed. This demonstrates women's ability to be active agents of change in their lives, regardless of circumstances.

However, the lack of knowledge and adequate resources impedes progress and self-sufficiency for women, limiting their opportunities for growth and development. This limitation prevents them from seeking alternatives to improve their financial and living conditions, negatively affecting their empowerment and capacity for transformation. It is essential to address the deficiency of resources and knowledge by providing women with the necessary tools to overcome these obstacles and achieve full autonomy and independence.

Therefore, it is relevant to invest in initiatives that offer opportunities and support to women, especially those who are older and less educated, so that they can have access to resources and information and become active agents of change in their lives. The analysis showed that the dimensions of empowerment are emphasized by the authors and that it is necessary to overcome the obstacles that hinder female empowerment.





## CONCLUSION

The aim of this study was to analyze the effectiveness of Pronaf as a credit policy in Tocantins, from 2013 to 2020, seeking to identify the profile of Pronaf rural credit beneficiaries in the state of Tocantins, understand if the objective of the Pronaf credit line was achieved in promoting female development in the state's regions, and comprehend the empowerment process among women who received Pronaf rural credit.

Upon analyzing the documents, we found that the majority of credit agreements occurred in livestock farming and infrastructure investment by women farmers settled by the National Agrarian Reform Program and Beneficiaries of the National Land Credit Program.

The research results revealed several challenges to be addressed to make credit access more democratic and equitable, especially for women facing technological and information access difficulties. This is due to these women's statements demonstrating the relevance of access to information, training, and financial resources for strengthening individual and collective capacities.

Lack of information is highlighted by several women as a relevant and unfavorable factor for their economic activities. They emphasize the need for access to data on market trends, agricultural technologies and techniques, as well as rights and public policies for rural women.

Training is another relevant need for these women. Most interviewees said they had no access to vocational education and would like to acquire more knowledge about financial management, business administration, and leadership. Education in these fields can enhance individual and collective capacities, allowing them to take a more active role in economic activities and their communities.

Access to financial resources is an essential tool for the economic empowerment of rural women in Tocantins. However, they face difficulties in obtaining credit and financial resources to invest in their economic activities. The offer of specific credit lines for rural women, with accessible interest rates, can contribute to them taking control of their economic activities and increasing their income.

Thus, in encouraging the empowerment of these women, it is important to consider not only their financial needs but also their health, education, and social participation. Rural women in Tocantins have the capacity to empower themselves and transform their communities, becoming



agents of change and leaders in their regions. Female empowerment requires a broad and comprehensive approach that takes into account their various aspects of life and needs, in order to assist them in their process of personal and social transformation.

The promotion of rural women's empowerment should be articulated with the policy of incentive and access, considering the theory of the place of speech. It is relevant to consider that rural women have unique experiences and perspectives and should have a voice in decisions affecting their lives. The empowerment of rural women is a way to increase the power of their voices and influence public policies that affect them.

The incentive policy, combined with the access policy, is a way to ensure that rural women in Tocantins have the necessary tools to empower themselves. One of the goals of the access policy is to ensure that everyone has access to essential goods and services, such as education, health, and housing. The objective of the credit incentive policy is to encourage economic and social growth through fiscal, financial, regulatory, and investment measures aimed at increasing competitiveness and innovation. Both policies would ensure access to essential goods and services, empowering people, making them more competitive and innovative.

By encouraging economic and social growth, incentive policies can generate more opportunities and resources to ensure access to essential goods and services for all. However, it is important that these policies be developed in a participatory manner, considering the specific needs of rural women in Tocantins and recognizing their importance as agents of change in their communities.

Therefore, for the empowerment of rural women in Tocantins and the socioeconomic development of the state, it is essential to implement incentive and access policies to Pronaf Mulher, taking into account the Theory of the Place of Speech, with the aim of promoting the economic and social inclusion of these women, ensuring their ability to express their opinions and be heard.



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