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**RURAL CREDIT, INSTITUTIONAL MONOTONY, AND SOCIO-BIODIVERSITY:
CONTRADICTIONS AND CHALLENGES OF PRONAF IN SHAPING AGRI-
FOOD SYSTEMS IN THE AMAZON**

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This study aims to analyze the distribution of Pronaf credit in the northern region and examine how its financing has reinforced a pattern centered on livestock farming, which has negatively impacted Amazonian socio-biodiversity chains. We reviewed relevant literature and conducted an exploratory descriptive analysis of rural credit operation data provided by Sicor/Bacen. Our findings reveal that, despite the Brazilian government's emphasis on socio-biodiversity as a key component of the Amazonian bioeconomy, a mere fraction of Pronaf's resources are allocated to agroforestry systems, community forest management, plant extraction, and diversified food production. From 2015 to 2024, 90% of the

program's working capital and investment credit was allocated to livestock, while agricultural crops and socio-biodiversity products received less than 10% of the total resources. Thus, most Pronaf credit operations remain linked to extensive cattle ranching, an activity that encroaches on forest areas and generates low value per hectare. Financing these activities reinforces the centrality of land and cattle as commodities that structure the regional economy, thereby restricting the expansion of socio-biodiversity. This is evident in the absence or low effectiveness of credit lines compatible with forest ecological cycles, inadequate technical criteria, the low reach of public ATER, and the fragility of regional cooperativism. The combined effect of these determining factors is a productivism model that does not respond well to the needs of farmers and extractives who manage Brazil nuts, açai, native oils, rubber, and cassava flour. These products are fundamental to territorial economies and local markets. Thus, the transition to sustainable agri-food systems in the Amazon requires reorienting Pronaf's actions in the region. This reorientation must be linked to strengthening public ATER, the role of Embrapa, and integration with institutional markets (PAA, PNAE, PGPM-Bio). This is an essential condition for enhancing the potential of socio-biodiversity products and strengthening rural families' livelihoods.

Palavras-chave: sociobiodiversidade; pronaf; políticas públicas; mercados territoriais; bioeconomia amazônica.