

Experience of good practices

Action plan to promote farmers' access to the Agricultural Development Bank



Plan de acción para favorecer el acceso de los agricultores al Banco de Fomento Agrícola

Plano de ação para facilitar o acesso dos agricultores ao Banco de Fomento Agrícola

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ABSTRACT

The research aimed to monitor a participatory action plan to help producers access funds from the Agricultural Development Bank. The work was conducted at the Eduardo Chivas Credit and Services Cooperative with a sample of 35 producers and included three stages: diagnosis, definition of actions, monitoring and perspectives. The results showed that the main reason for lack of access to credit is a lack of awareness of established mechanisms; the establishment and monitoring of an action plan contributes to productive progress; and farmers expect continued use of credit.

Keywords: Agricultural Development Banking, funds, credit, benefits, producers.

RESUMEN

La investigación tuvo como objetivo proponer un plan de acción participativo como contribución al acceso de los productores a los fondos del Banco de Fomento Agrícola. El trabajo se realizó en la Cooperativa de Créditos y Servicios Eduardo Chivás, con una muestra de 35 productores y se desarrollaron tres etapas que implicaron: diagnóstico, definición de acciones, monitoreo y perspectivas. Los resultados evidenciaron que: la causa principal para el acceso al crédito es el desconocimiento de los mecanismos establecidos, el establecimiento-seguimiento de un plan de acción que contribuye con avances productivos y los agricultores tienen la expectativa de continuidad con el uso de créditos.

Palabras clave: banco de fomento agrícola; fondos; crédito; beneficios; productores.

RESUMO

O objetivo da pesquisa foi propor um plano de ação participativo como contribuição para o acesso dos produtores aos recursos do Banco de Fomento Agrícola. O trabalho foi realizado na Cooperativa de Créditos y Servicios Eduardo Chivás, com uma amostra de 35 produtores e foram desenvolvidas três etapas: diagnóstico, definição de ações, monitoramento e perspectivas. Os resultados mostraram que: a principal causa para o acesso ao crédito é a falta de conhecimento dos mecanismos estabelecidos, o estabelecimento-monitoramento de um plano de ação que contribua para os avanços produtivos e os agricultores têm a expectativa de continuidade com o uso dos créditos.

Palavras-chave: banco de fomento agrícola; fundos; crédito; benefícios; produtores.

INTRODUCTION

The agricultural sector has benefited from the banking system throughout history. The Agriculture-Industrial Development Bank, created in 1950, was activated to contribute to productive diversification through credits granted for the acquisition of goods (García Molina, 2005). In close

proximity to the Agriculture-Industrial Development Bank, agrarian extension activity began in the nation (Rodríguez González et al., 2022), with the first actions having commercial purposes (sale of agricultural machinery and agrochemical products).

With the transformations carried out in the revolutionary process, measures to support the Cuban peasantry emerged (examples: First and Second Agrarian Reform Law, emergence of Enterprises and Cooperatives), with legal provisions for access to bank credits. In recent decades, the national banking system has undergone transformations and has assumed new functions, reflected in the Economic and Social Policy of the Party and the Government to promote the rational use of financial resources, among them, the measures to increase food production, which gave rise to the implementation of the Agricultural Development Bank. In this regard, Díaz-Canel Bermúdez et al. (2020) asserted that incentives are necessary because they contribute to boost agricultural production and import substitution, in addition, they can contribute to the sustainability of farms (López Posada & Pachón Ariza, 2017; Mc Cormack Bequer, 2017).

The Agricultural Development Bank under Resolution 1393 of the Minister-President of the Central Bank of Cuba was implemented as of September 2, 2021, with an approved fund from the State budget of 1,800.00 million pesos, with the prospect of an increase for successive years. The commercial banks in Cuba in charge of carrying out the Agricultural Development Bank are: The Credit and Commerce Bank (BANDEC), the Popular Saving Bank, as well as the Metropolitan Bank of the Capital, which has the specificity that the one selected for the administration of the funds is the BANDEC. The Credit and Commerce Bank grants financing to agricultural producers for productive development and related investments, in accordance with the principles of bank financing (Morales Sotolongo et al., 2023).

Traditionally, a low percentage of producers work with financing to carry out their productions and associated investments. It is therefore necessary to promote credit knowledge and access to funds through agricultural technical services, linked to the agricultural extension system, by developing participatory facilitation processes (Usadolo, 2020).

The accompaniment to the farmers from the agrarian extension makes possible the definition and monitoring of action plans. Therefore, for this research, for being recognized in Holguin province for the sustained link in the credit activity, the Cooperative of Credits and Services Eduardo Chivás was

selected. The objective was to propose a participative action plan as a contribution to the producers' access to the funds of the Agricultural Development Bank.

MATERIALS AND METHODS

The work was carried out in the Eduardo Chivás cooperative in the municipality of Holguín in the province of the same name. Research-action-participation was assumed as the methodological basis because it makes it possible to involve individuals for critical reflection throughout a process, for example, in the framework of meetings with farmers and managers.

Stages of research work

Altrichter et al. (2002) outlined the action-research-participation methodology, based on three basic elements: identification of needs to be resolved, development of an action plan and evaluation, from which the stages of this research were defined.

The research process involved specialists from Agriculture (Technical and Development Specialists), the National State Insurance Company (Territorial Specialist), BANDEC (Commercial Area 6921), the board of directors of the selected production unit (President, Administrator and Economist) and 35 farmers.

The following is a description of the stages developed in the research:

Stage 1. Participatory diagnosis

The objective was to characterize the behavior of the Agricultural Development Bank initiative in the cooperative under study.

Identification of Weaknesses, Threats, Strengths and Opportunities related to the Agricultural Development Bank.

Through a workshop with the cooperative's members, the internal and external factors that are affecting the Agricultural Development Bank were discussed in depth.

Moment 2. Analysis of knowledge related to the use of credit by agricultural producers of the Eduardo Chivás cooperative.

An interview was conducted with each of the cooperative's agricultural producers to learn about their tradition in the use of credit and their knowledge of the Agricultural Development Bank.

Stage 2. Definition of an action plan to favor access to the Agricultural Development Bank by producers

The objective was to determine the actions to be carried out and prioritize the most urgent. The brainstorming technique was used with those involved in the research, which contributed to greater participation throughout the process.

Stage 3. Monitoring results and prospects with the credit

Evaluation of productive results in the main activities favored by credits.

The objective was to evaluate some productive results favored by the funds of the Agricultural Development Bank. Banana cultivation and swine breeding were evaluated, based on the fact that these are the agricultural activities that, in a sustained manner over time, have used the credits in the cooperative under investigation.

Moment 2. Survey on prospects with access to the Agricultural Development Bank.

The objective was to perceive how producers project themselves with access to bank funds, for which a survey was applied.

RESULTS AND DISCUSSION

1. General characterization of the cooperative under study

Eduardo Chivas Cooperative is located in the Yuraguana Popular Council in San Andres and belongs to the municipality of Holguin. It was constituted on August 16, 1981, with the participation of 54 associates. It has 384.95 ha of land of which 284.83 ha are destined to various crops, 79.7 ha to cattle raising, 10 ha of fruit trees and 10.42 ha of land, roads, rivers and installations, it has in usufruct as a farm of collective use 11.22 ha of land dedicated to various crops.

The producers have benefited from projects that have provided them with agricultural machinery, productive inputs, irrigation systems, and technical training for the efficient use of local natural

resources. The cooperative is identified as a productive pole with experience in the use of bank financing and is recognized because the producers have had access to funds from the Agricultural Development Bank.

2. Participatory diagnosis

2.1. Analysis of weaknesses, threats, strengths and opportunities regarding access to the Agricultural Development Bank

2.1.1. Key Internal Factors at Agricultural Development Bank

Strengths

- Allocation of a budgetary fund to grant loans for agricultural development.
- Only agricultural insurance is required as the sole guarantee.
- BANDEC administers the Agricultural Development Bank fund.

Weaknesses

- No communication strategy has been implemented in conjunction with the agricultural extension system to inform all farmers of the mechanisms for accessing the Agricultural Development Bank.
- Limited financial resources to support the funds needed by the Agricultural Development Bank.
- The Agricultural Development Bank only privileges with the approval of credits to producers who have more resources (key to irrigation) to produce.

As for the weaknesses, it is necessary to pay attention because agricultural producers mostly demand access to credit because they are domestic food suppliers and could play a strategic role in the national economy (Barrientos Felipa, 2019). However, there are still difficulties that hinder the massiveness of the possibilities with the use of credit funds for investments in agricultural activity in general. An exhaustive review of the mechanisms established, as well as of the agricultural policies to encourage a greater number of producers, is considered opportune. The aforementioned merits special attention from the banking sector due to the lack of timely follow-up on the financing granted and the lack of in-depth analysis (Morales Sotolongo et al., 2023).

2.1.2. Key external factors of the development bank

Opportunities

- Preferential interest rates
- Loans only require insurance as collateral
- Incentivizes food production with the use of local alternatives
- It is applicable to credit modalities for working capital and investments
- It promotes the use of local alternatives for the development of science and technology

Threats

- Economic blockade
- Intense drought
- Lack of transportation for verification by the municipal technical committee of the use of financing granted by activity
- Unpaid to producers

Insurance is officially established as the only guarantee, but the nation has not decided internally to give credit to the most productive and well-resourced farmers. However, it is considered that this is an element that should be improved for the future and thus encourage less endowed farmers because they can also improve productivity by receiving incentives.

It is important to emphasize that agricultural extension as a process works with diverse problems without exempting those present in production systems managed by farmers with few resources and/or low productivity. Given the current situation that limits the access of less well-resourced producers to the benefits of the development bank, the contribution (institutional articulation, collective spaces for debates, proposals to decision-makers, etc.) of the agricultural extensionist in the territories is imperative. It is a challenge to recognize the multidimensionality of the problems and the limitations of the articulation between research and extension (Conti et al., 2024), in order to have an impact from agricultural extension on the improvement of agricultural public policy instruments.

The predominance of external factors over the possibilities of access to the Agricultural Development Bank is significant because these are elements that producers cannot counteract. A solution for the

connection between institutions could be to take advantage of spaces established for interaction with producers, such as: the assemblies of associates, conferences at the base of cooperatives, workshops, conversation with farmers in the field, fairs, university courses and in visits to producers (Peña Borrego et al., 2018).

2.2. Analysis of the knowledge related to the use of credit by the agricultural producers of the Eduardo Chivás cooperative

2.2.1. Tradition of producers with the use of credits

It was possible to verify that traditionally in the cooperative its members use the financing with the working capital in the campaigns and during the year they make the necessary investments to achieve the productions.

Figure 1 shows the predominance of producers who carry out their activities with bank loans.



Figure 1. Sources of money for investments

Source: Statistics BANDEC Branch 6921

The use of credit financing has been a necessity due to: the need to cover production expenses for the attention demanded by short-cycle crops, the promotion of permanent crops, the construction of wells, the acquisition of irrigation equipment and agricultural machinery, the purchase of working animals and livestock of different species, swine agreements and the construction of livestock facilities. Also, for the production of animal feed, a wide range of financing has been accessed.

In this entity, producers have experience in the use of financing and enjoy the benefits that have been added since food production was declared a national security issue. In the Guidelines of the Economic and Social Policy of the Party and the Revolution for the period 2021-2026, reference is made to the role of bank credits to boost economic activity and banking services, in general, to ensure the proper functioning of non-state forms of management of the agricultural sector.

2.2.2. Knowledge about the Agricultural Development Bank

In the 2020 Economic and Social Strategy to boost the economy and, in particular, to invigorate the agricultural sector, it was approved by Resolution No. 359 and 360 to create the Agricultural Development Bank with financing and budget allocations to be defined on an annual basis.

Existence of the Agricultural Development Bank

Figure 2 shows that 80 % had heard about the existence of the development bank, although they stated that they did not know in detail the necessary mechanisms.

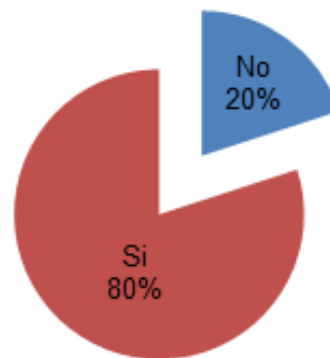


Figure 2. Knowledge of the existence of the Agricultural Development Bank

Source: Interview with producers of the Eduardo Chivás Cooperative

It is significant that only 15% of the producers stated that they have received training and have mastered the procedure established for accessing development bank funds. Although there is interest in accessing credits, they stated that they have not been trained in the specifics of the activities to be financed, the requirements to be met, the procedures to be followed and all the benefits.

This shows that it is not enough for producers to know about the existence of mechanisms; it is necessary for them to master the processes and this is the task of the advisors. In this regard, Le Coq et al. (2020) stated that inter-institutional coordination is very important for attending to producers and that institutions must have the tools adapted for such purposes.

Operation of the Agricultural Development Bank

Figure 3 shows that 86% of the producers did not know about the functioning of the Agricultural Development Bank.

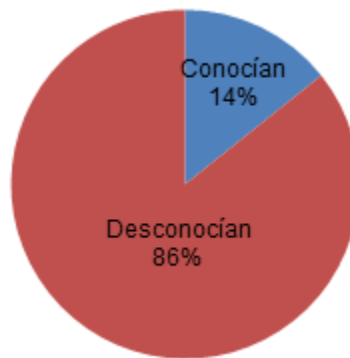


Figure 3. Knowledge about the functioning of the Agricultural Development Bank

Source: Interview with producers of the Eduardo Chivás Cooperative

Producers had heard about the creation of the Agricultural Development Bank as a new fund for credit activity, however, they had lack of knowledge about its operation regarding: activities for which credits are granted, the high producer requirements to be able to access, who evaluates them to go to the branches to make applications and what benefits they will be able to enjoy by the use of this fund that puts the state budget. It will be crucial to stimulate the circulation of knowledge among farmers and the contribution of institutions to organize it (Benítez Odio et al., 2020; Compagnone et al., 2018; Mathot and Rebolé & Landini, 2016).

3. Action plan to promote access to the Agricultural Development Bank by producers**Table 1.** Action plan for access by farmers to the Agricultural Development Bank

Action	Activities	Responsible	Execution time
Implement a communication strategy on the benefits of access to funds.	Selection of key information, determination of target audience and dissemination to producers.	Branch Commercial Manager	Permanent
Deliver compiled information to managers on the benefits of the development bank, in order to promote initiatives for greater access.	Exchange sessions with managers to deliver of printed and digital documentation.	Commercial area analyzers	Quarterly 25
Accompany the board of directors of a cooperative in the process of accessing the Agricultural Development Bank.	Visits for funding request and approval.	Branch Commercial Manager	Permanent
Training producers to stimulate access to funds.	Development of training programs with producers to access funds.	Analyzer of the Commercial area that attends to it	Permanent
Develop a Farmer-to-Farmer Field Day	Selection of a successful producer's farm to access funds for <i>on-site</i> demonstration.	Commercial area analyzer and board of the cooperative	Semiannual
To provide direct advice to each producer.	Attention to doubts and support in the process of accessing funds.	Commercial area analyzers	Monthly
Disseminate informative didactic material on management with the development bank by producers.	Preparation, revision, dissemination and in agricultural production units.	Branch address	Quarterly

experiences in the Eduardo Chivás cooperative to other productive units in the municipality of Holguín.	Exchange among producers with video projection of successful results in assemblies	Commercial area analyzers	Semiannual
Articulate the extensionist in process with access to funds by producers.	Systematization and dissemination of experiences on the successful access to funds.	Commercial area analyzers	Permanent

Source: Prepared jointly with producers of the unit under study

It is important to highlight that in the definition of the action plan (Table 1) to favor access to development bank funds, producers discussed the following as crucial: 1) accompaniment by advisors in the process to access credit and 2) the definition of spaces (assemblies, visits to farms, exchanges with farmers from other productive units) to reinforce capacity building, both in the unit under study and in other units in the municipality. Due to the need for proactive and innovative farmers, it must be considered that training requires strengthened actors, interactions and appropriate institutional bases (Núñez Jover et al., 2023).

4. Monitoring results and credit outlook

4.1. Results derived from the use of funds provided by the Agricultural Development Bank

The financings are in execution in the cooperative under research, however, productive results favored by the execution of funds provided by the Agricultural Development Bank are evidenced. The results are detailed below, taking as an example the promotion of two productive items, which is justified because they are the ones that have been supported over time with credits granted by the Agricultural Development Bank

Banana

The fund allocated was 8.63 million pesos for the promotion of 57.0 ha of bananas. Eleven producers have been financed for the Burro and Vianda Enano Guantanamero Banana plantain promotion activity, using traditional plantation frameworks for the Burro and extra dense plantain technology for the viand.

Five producers are working on the development of 24 hectares of Burro plantains, which were provided with a fund of 2.33 million pesos to develop the plantation until the first cut. In the production process, agroecological practices and cultural care are implemented with the use of local resources, because producers build work strategies in correspondence with the challenges of the context (Ortiz Pérez et al., 2021).

There are 33 ha of Viand banana planted in extra dense technology by six producers, who have a fund of 6.30 million pesos to develop the plantation. All the cultural attentions were implemented using local resources, applying agroecological measures to achieve the expected productivity.

To these producers, the Agricultural Development Bank fund from the state budget and administered by the bank has provided a fund without requiring collateral. The interest rate for Viand banana was 1.5%, recoverable in 18 months, from the cutting and marketing of their production. For the Burro banana plantations, it was 2%, with a one-year grace period for the collection of the principal and four years for the recovery of the debt, starting from the first scheduled cut according to the plan presented.

Swine breeding

At this stage, two pig producers have been financed with an installed capacity for 4,000 pigs with all the conditions to raise the animals. They own land to produce alternative feed to supplement the needs required by the animals in fattening to reach the weight for marketing with more than 85 kg per head.

Financing has been granted for the exploitation of 97.64 hectares for an amount of 8.24 million pesos for the production of corn, sweet potato, cassava, with the introduction of soybeans and Vietnamese beans with excellent productive results. It is important to point out that both crushed grains and green dough are used as protein sources to feed the pigs.

Another financing was granted for a terminal fattening agreement for 500 head of pigs in the amount of 3.97 million pesos. These producers have experience in the development of the swine activity and have their own mass to maintain the production cycles, which was detrimental due to the lack of imported feed because of the increase in prices in the international market. Two other producers received 12.21 million pesos for the development of swine production.

Currently, the breeders produce more than 60% of the feed needed for fattening and the rest is purchased with funds created by the producers from other farmers and entities in the area. Interest rates benefit the producer because they only assume 0.75 %.

In general, as something very positive in this process with funds from the Agricultural Development Bank, are the interest rates that benefit the producer because they only have to pay a low percent. The interest rates in all cases are covered by Resolution 173 of the Central Bank of Cuba and the insurance requirement to assume the payments of the debt, in case of losses.

Evidence of results in the promotion of banana cultivation and pig raising confirm the importance of financial support to farmers because they develop agriculture under exceptional conditions with respect to climate and access to inputs (Morales Sotolongo et al., 2023).

4.2. Prospects with access to the Agricultural Development Bank

100% of the producers interviewed said they expected to have access to credit, although they recognized that there should be more flexibility with the internal requirements of approval privileges only for those who obtain higher productivity. This particular issue requires attention for the creation of financial stimulation mechanisms for the most and least productive producers.

As prospects for access to credit, extension work could contribute to the development of diverse initiatives that could support the state, which could be within the cooperatives, the regions and the nation; however, it is considered fundamental to promote multi-stakeholder participation to generate creative ideas.

This research provided interesting elements on the process of access to credit by producers. The limited information and accompaniment by technical advisors are relevant as a priority action. The development of a communication strategy was defined and relevant productive results are highlighted in the swine activity and the banana crop, favored by the credits granted by the Agricultural Development Bank. It was also noted that farmers expect to have access to credit and that agrarian extension, articulated with the banking activity in the territories, can contribute a great deal.

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Conflict of interest

Authors declare no conflict of interests.

Authors' contribution

Niurlys Rodríguez González: methodological design of the research, systematization of the research process, bibliographic review, analysis and interpretation of the data collected, writing and revision of the manuscript.

Mircel Ramírez Cedeño: bibliographic review, systematization of the research process, analysis and interpretation of the data collected, systematic review and final revision of the manuscript.

Yoania Calderón Martínez and Odalis Isabel Figueredo Sánchez: analysis and interpretation of the data collected, final revision of the manuscript.

All the authors reviewed the writing of the manuscript and approve the version finally submitted.



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