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## **SOCIAL EFFECTS OF THE NATIONAL RURAL HOUSING PROGRAM IN THE STATE OF ALAGOAS: A PRELIMINARY LOOK AT A CASE STUDY**

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**Abstract:** The social effects of the National Rural Housing Program (PNHR) are still partial, which was observed in the state of Alagoas. Due to the nature of the program and the fact that it covers a social segment where implementation difficulties exist and which have always been historically marginalized from public policies. The study operated based on the perception of PNHR beneficiaries regarding the social, economic and especially the program dimension. A first aspect was related to the social profile, the majority of whom were classified as family farmers and their family units were concentrated on up to three hectares. Most of the beneficiaries' family income was concentrated at up to two minimum wages, in addition to the growing presence of income extracted from non-agricultural activities. In relation to housing, the beneficiaries' perception was positive, ranging from the question of the role of the responsible financial institution and the organizing entities (EOs) to the conception extracted in the construction of the housing unit (HU), the construction time, the quality of materials used, hiring those responsible for construction; as well as the perception regarding the future, which reflected in the reproduction of family farming in Alagoas, in addition to improving the living conditions of the beneficiaries. The work was carried out using the methodology in a random sample of beneficiaries in the only two municipalities in Alagoas that had already built and delivered the UH to the beneficiaries, taking as an analytical parameter the perception of these beneficiaries through the use of the methodological procedure of interviews combined with the application of questionnaires with semi-structured questions.

**Keywords:** Family farming; Rural Development; Public policy; Rural Housing.

## INTRODUCTION

The Program: ``*Minha Casa Minha Vida*`` (PMCMV) was part of a set of large-scale public policies that were extinguished in 2016. Its return in 2023 could become one of the references in the process of rescuing Brazil's historic social debt; where one of its main bottlenecks is the housing deficit, concentrated mainly in the poorest populations, or in families that receive a maximum of two minimum wages and that have never had the opportunity to access their own home. This issue is more serious in large urban centers, with the poor being the biggest victims of the appreciation of speculative real estate capital.

This way, programs of this nature and their institutional insertion dissolve an interregnum of more than four decades of absence of the State as a promoter of housing policies in the country. Integrating two major actions in its short period of validity, they were based on expanding the social profile of the real beneficiaries of the housing program. The understanding is that the debate has not yet been deepened, even in its recent return as public policy, both in theoretical and empirical dimensions. This makes it possible to avoid analytical precipitation as it is premature to make a complete and systematic judgment of this policy, even under the overwhelming force of the number of Housing Units (HUs) built in its 2009-2016 phase and the expectation of building more than three million UHs for the next four years, as stated by the president of the republic himself.

The existing literature, even though it is dispersed and mostly critical in relation to the scope of this policy, since its first experience, is still insufficient to understand the real dimension and especially the social and economic effects insofar as the program comes to serve in a widespread (or almost universal) a significant part of the Brazilian population has been excluded from the right

to housing for decades, this being an objective right guaranteed by the Constitution of the Republic. On this side, there is an entire media hostile to this policy (“my house, my debt”) in view of its contradictions and which respond, for example, to the resurgence of defaults, imposing a discourse of policy failure. At least until 2026, this “narrative” could continue as a demonization mechanism that the State has no responsibility for guaranteeing “housing for all” but rather “market forces”.

Even so, these criticisms do not support the notorious satisfaction of beneficiaries, which is demonstrated in random empirical surveys already carried out, resulting from a social divide in the exclusion of beneficiaries and decades of neglect, even though we have observed in recent years that the “acquisition of immovable” would be by individual merit or by divine force. Hence the need to associate a public policy of this nature with the social role of the State as an intervener in reducing the social divide, as well as in the democratic use of the city, despite knowing its notorious socio-spatial segregation.

Thus, our analysis is the result of a broader technical-scientific report produced under the title “Social and economic impacts on the implementation of rural housing in the Northeast based on the Program: *‘‘Minha Casa, Minha Vida’’* (PMCMV): its importance for family farming, result of a notice offered by CNPq and sponsored by the federal government. The study covered three states as a sample, the states of Alagoas, Sergipe and Bahia. These states presented a good number of contracts and constructions that have already been completed and which highlighted the need to present the most comprehensive approach possible that transcends the inaccuracies of the complaint or simply “deconstructing” limits and contradictions of public policies of this nature. With the return of the MCMV, it is

expected that the “poor cousin” of the policy may also have as one of its axes precisely the construction of rural housing, composing some dimensions of the articulations of public policies aimed at the poorest family farmers.

Thus, the work in question was concentrated on the dimension of a subprogram that has not yet effectively reached the scope already observed in urban areas, and with little effect even in the media: it is the National Rural Housing Program (PNHR). Spatially, we only chose the state of Alagoas as a case study, albeit in a preliminary way, with the object of study being the most numerous beneficiary social category, which are the poorest family farmers, but who also do not have a decent residence to reproduce their lives.

As we know, the PNHR has its specificities and operates within different parameters in relation to the other programs that make up the PMCMV. One of them is the origin of the resource: it comes from the general budget of the Union. Therefore, it is characterized as a subsidy and not as financing. The counterpart is 4% to be payed within four years. Another difference is the strategic importance of the organizing entities (EOs) in the process of implementing the project and monitoring the construction of UHs in rural areas, in addition to being a project that takes place in a group, comprising four to fifty beneficiaries to carry out the contracts. It is expected that these criteria will be improved with the new current management of the federal government.

Furthermore, the most interesting thing about the PNHR is the empowerment of EOS in this process, which demonstrates the possibility of creating real demands, thus avoiding speculation or influence peddling. Despite this warning, in our work we found that the “political factor” is still decisive in the “selection process” for choosing beneficiaries.

The basis of the study focused precisely on the field of preliminary results of a program that

strategically had and still has a fundamental role in the future of family farming in Brazil, and particularly in the Northeast region, where several problems of a structural nature are aggregated, and one of them is the issue of the importance of strengthening rural youth, therefore being an obstacle to the migration process of this age group. This would be the great challenge facing the rural world in the coming years, especially in the Northeast region.

## **THEORETICAL- METHODOLOGICAL PROCEDURES**

Rural poverty is a negative social agenda in Brazilian history and is based on the old concentration of income and wealth in the country (in addition to land) and that in the last twenty years (with the exception of the 2016-2022 interregnum) some actions have had a positive impact on improving the living conditions of the large population living in rural areas. Policies such as real gains in the minimum wage and greater scope of the program: ``*Bolsa Família*`` have had a positive impact on this social fraction historically excluded from the national consumer market.

On the other hand, in the challenges of overcoming poverty, the issue is even more complex and requires a deeper analysis of this process, especially due to the heterogeneity currently observed in the field in its various dimensions. As Helfand and Pereira (2012) rightly state, people did not escape poverty when they entered the urban area. This demonstrates another aspect of the structural difficulties of overcoming poverty, including negative consequences in the process of occupying the countryside. Hence the strategy of strengthening programs of this nature aimed at the rural world, with residence being a fundamentally important element in strengthening family farming. It is clear that

we cannot assume that the rural population is significant. On the contrary, it represents less than 15% of the Brazilian population, which represents a maximum of 30 million Brazilians, despite some studies pointing out that there is an underestimation of the total rural population, as evidenced in VEIGA's book and the need to establish an axis of development for the rural world (2003, 2014).

Paraphrasing Rodrigues (1997), housing is one of the individual's basic needs. However, housing is one of the most difficult assets to acquire, especially for those who cannot pay the high costs of land, buildings and rental taxes.

As a precedent for a country that never prioritized more solid housing policies aimed at the poorest in the countryside and cities, we genetically highlight Law 4,380/64, when it established mechanisms for access to housing financing, establishing monetary correction in real estate contracts of social interest., and also the unprecedented creation of the National Housing Bank (BNH), as well as the constitution of Real Estate Credit Societies, the Real Estate Letters, the Federal Housing and Urban Planning Service. The BNH "was the main federal institution for urban development in Brazilian history, as manager of the FGTS and the formulation and implementation of the Housing Financial System (SFH) and the Sanitation Financial System (SFS)" (2022).

It is pertinent to note that the BNH underwent several institutional changes, but did not generate "democratic effects" of access, which, even in a comprehensive way, bottlenecks such as the issue of the social reach of financing, the devastating political use of the program, bureaucratic excess to access to the program, were some of the contradictions; and unfortunately, more relevant: it was an essentially urban program. The rural environment was never

included as a strategic locus of action for the real estate financial institution, which further contributed to the brutal social and economic inequality between rural and urban areas in the last five decades.

The art. 1 of the law above, for example, provides that the Federal Government, through the Minister of Planning, will formulate the national housing and territorial planning policy, coordinating the action of public bodies and guiding the private sector in order to stimulate construction of social housing and financing the acquisition of their own home, especially for lower-income classes of the population. And the art. 2nd establishes that the Federal Government will intervene in the housing sector through the National Housing Bank; the Federal Housing and Urban Planning Service; of ``Caixas Econômicas Federais``, IPASE, ``Caixas Militares``, federal agencies for regional development and mixed-economy companies (BRASIL, 1964). However, these normative provisions did not alter the situation regarding the housing deficit.

On this side, according to Sandroni (1999), social housing is the name given to houses used in slum clearance processes and of small dimensions (up to around 40 m<sup>2</sup>), generally financed with non-refundable public resources. And according to the João Pinheiro Foundation (PNAD, 2007), the notion of housing deficit refers to the need to build new homes given the precariousness of construction, size of the residence rented or not (forced family cohabitation), payment of rent and non-residential properties (improvised). The deficit due to “stock replacement” is related to rustic homes without masonry or wooden walls (depreciation). The deficit due to “increase in stock” refers to improvised homes (viaducts, cars, etc.), family cohabitation, and rentals (densely populated and those that pay 30% or more of their income to the landlord).

And the inadequacy of housing is related to the improvement of existing homes (lack of infrastructure, crowding and land and health inadequacy). Thus, knowing that the housing deficit constitutes a major obstacle to overall development, the State implemented actions trying to make urban development viable and now establishes new actions, extending, aiming at rural development and subsidized housing would be one of them.

In the question of the conceptual scope of rural development, and when establishing the difference between rural development pertinent to the environment observed in the 1970s following the Green Revolution and the conception of rural development today, NAVARRO (2001) emphasizes that the concept has changed. if over time. According to the author, rural development

[...] it is a previously articulated action that induces (or intends to induce) changes in a given rural environment. As a result, the National State – or its subnational levels – has always been present at the forefront of any rural development proposal, as its main agent. As it is the only sphere of society with assured political legitimacy to propose (and impose) broad and deliberate mechanisms towards social change, the State is based to this end on a pre-established strategy, defined goals, implementation methodologies, operational logic and other specific characteristics of government projects and actions that focus on rural development. (NAVARRO, 2001 p. 88).

This demonstrates the complexity of including the issue of development as a category of multidimensional analysis, when historically it has always been focused on an exclusively economic dimension. However, when we consider rural development in a dimension, for example, social, and that has the poorest as its implementation basis, and in our specific case, the poorest in the countryside, this development incorporates strong social leverage, benefiting directly and



qualitatively its social actors. A simple action, of course, carried out, has a strong impact, given a notorious issue: rural poverty as a problem of a structural nature. This is the case of the poorest family farmers, most of whom are located in the Northeast region.

Thus, Veiga (1998, p. 09) emphasizes that, based on rural development drawn from the historical experience of the most developed countries and the rare “semi-peripheral countries” (sic) that managed to develop, it must be thought that the transition from the capitalist economy to its socially articulated phase of development can hardly do without a set of public policies that will allow, for example, the release of the potential of family farming.

In this line of thought, Sachs (2004, p. 100) reinforces that “[...] a set of complementary public policies based on the principle of unequal treatment of unequals is necessary, in this case, affirmative actions that favor small producers and small businesses [...]”. And he adds in relation to focalist policies:

As long as the abysmal social differences and levels of exclusion that we know today in Brazil persist, compensatory social policies will be indispensable, in addition to the urgency of promoting universal access to basic social services – education, health, sanitation, housing. (op. cit., p. 116-117).

However, Abramovay (2003) emphasizes that it is necessary for family farmers to be aware of the assets that rural areas can offer, and emphasizes that “[...] the situation will only change if there is voluntary action to coordinate and create a climate of trust among local actors of which, in many interior regions, farmers are the majority.” (2003, p. 94). This is the case analyzed by the author when analyzing the effectiveness of Pronaf, and the organic function of the so-called proximity ties that generate capillarity and greater effectiveness in taking credit, avoiding one of the biggest

bottlenecks, which is precisely default.

For Helfand and Pereira (2012), the success of public policies does not only depend on the magnitude of the programs, but also on their effectiveness. It is also important to analyze the cost/benefit among the set of policies that work in order to determine which can achieve the best results per unit of expenditure. Thus, an important recommendation for policy is to prioritize the study of policy impacts and the cost-effectiveness of alternative policies.

Gehlen (2004) highlights that experiences reveal the growing complexity regarding public policies, in which different institutions, with social responsibility, come together to fulfill a role that was until recently a monopoly of the State. And finally, he states that in these cases, the symbiosis between public policy and social policy seems to be consolidated, one being the other and vice versa.

However, one of the obstacles to public policies is the correlation of power in the face of the existence of a resource. In this sense, the concept of territory goes beyond physical space, configuring itself as a “space defined and delimited by and based on power relations.” (SOUZA, 1995, p. 78). As Gomes and Vilela (2004, p. 236) state,

The main disorders occur when external agents, through the State or organizations, use material resources, causing new correlations of power within the community to receive and/or manage these resources when they are destined for the collective.

Therefore, it becomes pertinent to present the concept of public policies in the light of some authors, as they understand that they can promote development. According to Teixeira (2002), public policies guide the action of public authorities; rules and procedures for relations between public power and society, mediations between actors in society and the State. For the author, public policies aim to respond to demands, mainly from the most

vulnerable sectors, and these demands are influenced by agendas created by civil society through pressure and social mobilization. However, it is important to highlight that other policies aim to promote development, creating alternatives for generating employment and income.

The author also emphasizes that it is necessary to distinguish “public policies” from “government policies”. He emphasizes that “government policies” are not always public, although they are state-owned. To be “public”, it is necessary to consider who the results or benefits are intended for, and whether their preparation process is subject to public debate. Hence the need for public debate, transparency, and its elaboration in public spaces or in arrangements based on institutionality and not in governmental or technical-bureaucratic offices.

The author states that “public policies are explained, systematized or formulated in documents (laws, programs, lines of financing) that guide actions that normally involve applications of public resources.” (TEIXEIRA, 2002, p. 02). He further highlights that

[...] developing a public policy means defining who decides what, with what consequences and for whom. These are definitions related to the nature of the political regime in which we live, the degree of organization of civil society and the current political culture. (op. cit., p. 02).

Finally, Teixeira reinforces that:

[...] the increasingly active presence of civil society in issues of general interest makes publicity essential. Public policies deal with public resources directly or through waivers (exemptions) or by regulating relationships that involve public interests. They take place in an extremely contradictory field where conflicting interests and worldviews intersect and where the boundaries between public and private are difficult to demarcate. (op. cit., p. 02).

Thus, the PNHR constitutes a public rural development policy that aims to “[...] reduce the historic housing deficit in rural territories, offering easier access to the social rural housing policy for family farmers in more vulnerable socioeconomic conditions.” (Rover and Munarini, 2009, p. 02).

For the authors:

Access to new housing conditions is a factor in improving the quality of life of farming families, and can have a positive impact on proposed rural development dynamics. The decapitalization that family farming has suffered in recent decades means that many families have limited resources for their well-being or seeking new productive investments. In this sense, the PNHR is seen by farmers, by rural leaders [...] as an important social policy that is added as another component of actions to be worked on to promote integrated and sustainable rural development. Many families benefiting from the program expressed great satisfaction in realizing their dream of building or renovating their home. This has a strong effect on families’ self-esteem, strengthening both the desire to remain in rural areas and the expectation of young people continuing in the activity. (op. cit., p.02).

However, the authors emphasize that, despite the advances that the PNHR provided, there were some limits for it to achieve the objectives it proposed, including the small volume of resources available for this purpose, the fragility of farmers’ financial capacity for the implementation of the counterpart and the non-compliance of some of them with the program rules; being the main factors that keep this demand suppressed.

However, they emphasize that the new format of the PNHR, proposed by the Federal Decree of April 2009, points out ways to solve the last two limits mentioned above, as it expands the subsidy range and requires less compensation from the most financially vulnerable families.

For the authors, “The new PNHR establishes the categories of beneficiary farmers in accordance with Pronaf rules. This issue speeds up processes and takes advantage of a system that has been consolidated for years for distributing the categories of farmers.” (op. cit., p. 05). However, they warn that this new format does not allow for more consistent evaluations of its operationalization.

Rover and Munarini state that living well is related to a new perspective of life for the inhabitants of rural territories and that this well-being is enhanced when the policy allows the beneficiary to feel part of the group of actors who, with different social roles, provide the implementation of these benefits. The PNHR demonstrated that, despite the difficulties, the beneficiaries do not hide “[...] the satisfaction of improving their quality of life by renovating or building their house, promoting their self-esteem and the pleasure of living in rural areas.” (op. cit., p.08).

Finally, Rover (2010) points out that despite knowing that the PNHR is not enough to guarantee the permanence of family farmers in the countryside, it is known that the initiative, together with other public policies, is essential for rural development. Emphasis is given to the role of management and social control. And Andrade (2012) reinforces that, although the program’s constructions are often being carried out by smaller companies, which can thus harm the quality of housing and/or compliance with construction delivery deadlines, the PMCMV, with its mistakes and successes, has the potential to allow a decisive reduction in the serious and complex problem of the Brazilian housing deficit. And in the same vein, in the perspective of expanding the program to family farmers, where the issue would not necessarily be the housing deficit, but the substantial improvement of their residence to live in, in structural terms, and with it enabling the reproduction of the

work of this activity, with increase in income, focusing more prominently on the perspective of “retaining” rural youth.

The study in question sought to analyze and measure the social and economic impacts of the National Rural Housing Program (PNHR) on family farmers in the state of Alagoas from the perspective of the perception of the beneficiary social actors. This gives it the objective and subjective character of the research in that it prioritized issues related to the experience of family farmers and the discourses of institutional actors in relation to the impact of the program on the northeastern rural environment.

The chosen method focused on the empirical-analytical model, valuing data collection in the field, through a procedure involving the application of questionnaires with semi-structured questions among PNHR beneficiaries in the two locations in Alagoas where the construction was completed, through a random sample, but representative. Thus, two municipalities were taken into consideration, as a sample and which presented two distinct organizing entities: the insertion of rural workers’ unions through their respective state federations; in other words, an entity that would organize the mandatory arrangement for carrying out the construction in a rigorous and transparent way as possible.

The choice of municipalities was carried out by carrying out previously established technical visits with the entities presumably chosen to determine the municipalities that presented greater insertion of the same with results already verified. Therefore, the study was concentrated on the construction segment of the UHs, excluding completion/renovation/expansion proposals.

It is known that the PNHR differs from other subprograms and especially from the PMCMV due to its particularities, and that



in some ways it hinders its social coverage. Due to the characteristics of UHs in a dispersed form and with subsidized financial resources, it faces obstacles to giving greater dynamism to this subprogram. This approach reflects the difficulties of establishing a more comprehensive methodology for the Northeast region with regard to the program. However, our methodological specificities, which are not ambitious in the sense of searching for the real truth based on the empirical analysis, still seek to contribute to what we expected before carrying out the field research: the diversity of situations encountered in the process of implementing the PNHR from the insertion of Organizing Entities (EOs) and which can help in the process of improving the program and, perhaps, in the greater universalization of the PNHR aimed at its large and historically excluded audience: family farmers.

Questionnaires were administered to beneficiaries in the Alagoas municipalities of Arapiraca and Piranhas, covering the profile of these beneficiaries (degree of kinship, sex, age, education and work activities); production unit (producer condition, size, type of production, marketing); and regarding the housing program (origin of information, access to the program, form of construction, structure of the house and perception regarding the program). At the time of the research, these were the only two municipalities in Alagoas where the program was implemented. More recently, other municipalities joined the program, highlighted by the organizing intervention of FETAG, such as Palmeira dos Índios and Santana do Ipanema.

In the same vein as the state entity that represents family farmers and rural workers, the state technical assistance and rural extension company has been operating in some municipalities in rural Alagoas, such as Feira Grande, where the construction process of the UHS was carried out in a quilombola

community.

These themes were developed based on three indicators (social, economic and rural housing), taking as examples the factors that favor development, the characteristics and effects of development. Social indicators refer to income, education, work, family and living conditions; economic ones are related to property, production, labor, credit, marketing, programs and household equipment; and rural housing refers to access to program information, ease of access, the organizing entity and its activities, and aspects related to construction (quality of material and execution time).

## RESULTS AND DISCUSSIONS

According to 2012 data from the Ministry of Cities, in the state of Alagoas, there were only three contracts carried out and completed, which only demonstrates the beginning of a process, carried out mainly by one entity. For the state of Alagoas, there were 180 units to be built, through the Institute of Innovation for Sustainable Rural Development of Alagoas, in addition to the 65 UHs built by Federation of Agricultural Workers of the state of Alagoas – FETAG (23 in Arapiraca and 42 in Piranhas), totaling 245 households in the period researched. But effectively, the UHs built were those operated by FETAG, the others, until mid-2014, were not even being built. Therefore, corresponding to the municipalities of Arapiraca and Piranhas.

Based on the results in the field, one third of the interviewees were male and two thirds were female. It is pertinent to note that this asymmetry is due to the moment in which the fieldwork was carried out. Generally, women are at home and their partners or husbands are working outside. Regarding the position of the actors in the family structure, 44.4% were the head of the family, 44.4% were the wife/husband of the head of the family, and

11.1% of the interviewees were part of other family members (son, nephew, etc.).

In relation to family residents and workers: in 45% of the PNHR HUs three people lived, in 22% of them there were two residents, and only 12% were inhabited by six members. On the other hand, 20% of them had only one person or simply did not know how to respond. This demonstrates the change in the rural demographic pattern, where rural families continue at the pace of the demographic transition in Brazil, with a decrease in the number of rural family members.

Regarding the issue of the work of PNHR beneficiaries in Alagoas, 35% of those interviewed did not have people working in the establishment/household with agricultural activities, 58% of the residences, two people worked with agricultural activities, and only 7% only had one person in the family who worked this way. Which means that more than a third of those interviewed did not have agriculture as an income-generating activity, once again demonstrating the growing pluriactive activity and more worrying: family farming is increasingly less important in the formation of family income.

In relation to the number of people in residences by age group, up to 19 years old, in 56% of the UHs, only one resident was in this group and the rest with a maximum of three people. In the age range of 20 to 59 years, 67% of the HUs had two residents in this age range and only 10% had five or more people. In relation to the age group of 60 or over: 78% of the HUs had no resident in this age group, and in 22.2% one person was in this age group. Which deduces that the PNHR may be on the right path, through the action of the EOs in evaluating the choice of beneficiaries, where the priority would be those families that are young or middle-aged. This does not detract from the subjective right of rural elderly people to have access to the PNHR.

In relation to production in the PNHR beneficiary's production unit: 78% stated that they developed some production, and 22% stated that no agricultural activity was developed. Regarding the producer's condition: 55% were owners, 12% were tenants, 23% were partners, and 10% were unable to answer. This consolidates one of the requirements of the PNHR, which would be precisely the beneficiary's link with the land, even if the legal condition is not essential.

Regarding the size of the area of the beneficiary rural units, 45% of those interviewed had an average of 4.6 ha and the rest (55%) had up to 1 ha. Taking into consideration, that we sampled from the work carried out by EOs where the criterion sometimes had to do with proximity (kinship relationship, knowledge of the entity on the part of the beneficiary), we observed a strong asymmetry in relation to the size of the area. In other words, small but also medium-sized landowners with reasonable sizes benefited, above the region's land standard.

Regarding labor relations: 78% stated that those who work in this production are exclusively the family and 67% of them stated that the family's income comes mainly from this production, while 22% stated that the income came exclusively from non-agricultural activities, and 11% were unable to answer.

On the other hand, 78% said that the family is the one who manages the establishment, which gives it an exclusively family character and 90% recognized themselves as family farmers. In relation to environmental issues, concern was highlighted, and 55% stated that the situation of the land and other natural conditions were regular, with problems such as lack of water and soil quality, despite the region not suffering directly from periodic hardships. dry.

In relation to family income, almost half

of the beneficiaries receive less than one minimum wage, 44% one minimum wage, and only 8% receive between 2 and 3 salaries. Despite this situation, more than two thirds thought that the income situation was good or regular. This shows that the size of rural income cannot be measured in comparison to urban income as it is perceived as a low income for the majority of beneficiaries, but still sufficient for the reproduction of rural families benefiting from the program.

Regarding the economic indicators of PNHR beneficiaries in Alagoas, 90% of those interviewed said that what they produce in the establishment is for consumption and for sale, and 10% did not respond. What is most produced are crops typically from family and northeastern agriculture: cassava, beans, corn, and tobacco. And the most commercialized and most traditional products are tobacco and cassava.

An interesting aspect is related to the marketing of their products and once again intermediaries play a crucial role, where two thirds of PNHR beneficiaries depend to sell their products, showing the pattern of northeastern family farming: the structural marketing bottleneck. And the issue is even more worrying when more than half of the beneficiaries have never sold their products to a cooperative or association and 22% said they were never aware of the existence of a marketing cooperative focused on family farming in the region.

Regarding government programs, 89% of beneficiaries participated in some government program, in addition to the PNHR. Regarding access to these programs: a third stated that it was simple, without many difficulties and a minority found access complicated, even though a quarter of those interviewed responded that they did not know how to answer. In any case, for PNHR beneficiaries, the issue of government social programs

already has an almost universal character.

In the same section, it is related to access to credit/financing: 55.5% found it simple, 22.2% found access “more or less”. On the other hand, for these farmers benefiting from the PNHR, the issue of rural technical assistance is a problem and access to it is complicated or very complicated, representing 88% of the responses.

This highlights the performance of institutions and organizations, when 45% opined their performance was bad or very bad, that is, for these farmers, these entities, even if implemented with the PNHR, for example, in no way alter their perception in relation to its representation. There is a climate of skepticism in Alagoas in relation to entities that represent family farmers, even though we are aware of the assistance role of rural workers’ unions.

*Regarding the family’s housing conditions before the construction of the UH, 45% of those interviewed stated that they were terrible, which shows a strong indicator of the importance of the PNHR at the time of its operationalization.* Before the PNHR, respondents had expected household infrastructure: electricity (89% of respondents), water inside or close to the house (33%), bathroom inside the house (45%), gas stove (100%), refrigerator (78%), landline or cell phone (34%), no one had a computer or internet. The most important aspect of the PNHR’s impact is precisely the importance of the bathroom within the home, which contributed to improving the sanitary conditions of rural residences, when less than half had this benefit and were still in precarious conditions.

Regarding the interviewees’ perception regarding rural housing, 89% of people were classified as family farmers, and only 11% as rural workers. Or it is articulated by the effectiveness of EOs in evaluating the profile of PNHR beneficiaries, giving priority to this social category, even due to the dominant

aspect of the territories where the PNHR was implemented in the state of Alagoas, in addition to the reduced number of rural settlements in the areas researched.

Regarding access to the information they had about the PNHR, they stated that it was obtained by the organizing entity (78%), and 22% through another means (such as the financial institution). An interesting fact is that two thirds of those interviewed had the DAP, and 33% did not, which makes contradictory data as one of the central documents required is exactly the DAP. Which deduces from the role of EOs in overcoming this issue or articulating procedures that can “detach” the DAP as a mandatory document. We did not find a consistent answer regarding this question, even during the interviews with the social actors who represented the organizing entities.

Regarding the classification of annual family income, all interviewees responded that they are in the range of up to R\$ 15,000.00. They also responded that they are not enrolled in another housing program, and 90% of them have always lived in the rural unit, even living in precarious housing. A relevant aspect is related to the desire of those interviewed to have access to “better housing” as one of their main goals, now materialized with the PNHR and all of them stated that the construction option would be more convenient as they had no desire whatsoever. to renovate a building that already had infrastructure problems.

On the issue of financing, just over half of those interviewed said they faced difficulties accessing the benefit, while the other 45% said no. An interesting aspect is that only 12% said that the biggest difficulty was the delay in the construction process, an unexpected phenomenon as one of the biggest problems assumed in our discussions would be precisely the delay in the construction of the HPPs and a third of them had problems just with the

documentation. On the other hand, a small part of those interviewed (12%) stated that construction was overdue for more than two years. The average construction time was concentrated in the period between six and eight months, which increases the efficiency of the arrangement built for this purpose, given the expectation built among the beneficiaries of realizing the biggest dream of their lives.

Regarding the choice of the supporting financial institution, 89% chose “*Caixa Econômica Federal*”, also noting that a third of the interviewees were received at the branches. However, it is pertinent to note that the EOs played an important role in access to the financial institution and the satisfaction or otherwise of the beneficiaries’ relationship with the agency’s employees always had this entity as a mediating force, when we know the particularity of the PNHR when there is indifference in financial institutions in relation to the beneficiary of this subprogram, simply because it is not credit but rather a subsidy, with no operational advantage for the responsible financial institution.

Subsequently, the central EO in this process was the rural workers’ union and its representatives stated that the entity also provided information and clarifications about the program, in this case there being a relevant aspect of information symmetry. To this end, holding lectures and using pamphlets and booklets were essential for obtaining information regarding the program for the benefit of the poorest family farmers.

It is pertinent to note a worrying aspect, for 55% of the beneficiary interviewees, that a mere acquaintance, family member or the interviewee himself, had some direct or indirect connection with the EOs, which distorts the impartial nature of the program, when relations of proximity, intra- and inter-family practices operated dominantly in the process of choosing beneficiaries. It

is a discussion that must be held between those who are part of the EOs and the public formulators of said public policy.

In this sense, with regard to the possibility of some entity or institution governed by internal public law to assume the counterpart, further expanding the benefit in favor of the family farmer or rural worker, this possibility was not observed in any of the interviewees of the PNHR in Alagoas. An interesting aspect is that, for construction, this process was carried out by individual civil construction professionals (bricklayers and assistants), all of whom were previously known to the beneficiaries or who still lived in the rural agglomeration. However, the rule is that the EO suggested the professional insofar as the construction was carried out collectively and monitoring it made it easier, as this same professional, carrying out the construction of several HUs, could impact the better quality of the construction material.

On this side, 70% of those interviewed stated that they had no problems with the construction professionals of the HUs, this was facilitated by the pre-existing relationships between the beneficiaries and these professionals, with a tacit consensus between the parties and that, in a certain way, with the transfer of the resource for payment of work, conflicts were non-existent. Practices such as “extra billing”, reducing the pace of work and hindering beneficiaries’ “guessing”; these social facts were not observed. The exception would be in just one case, when there was a charge for transporting the construction material, in an animal-drawn vehicle, which was paid for by the beneficiary, an unusual procedure in these constructions, when the cost is included in the financing process.

In general, the dominant construction regime of the PNHR in Alagoas was the assisted collective effort, as the beneficiaries participated directly in the construction of

the Uhs, including as helpers (79% of those interviewed).

An interesting aspect observed in the state of Alagoas is related to the mandatory compensation of the PNHR beneficiary, where 89% stated that they had no financial difficulties in fulfilling the obligation within the stipulated period and they are up to date with payments. Of course, the most common strategy for beneficiaries to pay the installments is to accumulate the amount over a year, making small monthly reserves of a few tens of reais. This demonstrates that the legal compensation is within the financial capacity of the beneficiaries.

On the other hand, in relation to acquiring the “*Minha Casa Melhor*” card, 90% of those interviewed were still not interested in acquiring it, even though they knew about the benefit. The claim is based on the obvious: the financial impossibility of expanding obligations, for the simple fact that family farmers have one of the greatest values in their lives – honor – and financial debt is not part of their personal horizon, in addition to the value to be paid annually for a period of four years.

Regarding the structure of the property, it was as expected: there are five rooms in the beneficiaries’ home, divided into two bedrooms, a living room, a bathroom inside the property (with roof), and a kitchen. However, just under half of those interviewed in Alagoas said that there is a service area, which distorts the PMCMV standard format. The beneficiaries were unable to answer this question, and in this understanding, the omission of the EOs on this issue was one of the bottlenecks we found in the sample under study.

Regarding the size of the house, 68% responded that the house has less than 36 m<sup>2</sup> of built area, the rest were unable to answer. This information is of fundamental importance as



the PNHR standard is based on building the property in five rooms and measuring less than 40 square meters. On the other hand, the interviewees said that the necessary materials were used directly in the construction of the house, and therefore there was no diversion of this material for other purposes outside the program, an aspect also reinforced that these materials were compatible with the climatic conditions of the region, including the HUs had good ventilation and amenities in relation to solar intensity, better than the housing they previously lived in. Adding the issue of the architectural standard and which had to do with cultural aspects, now in more decent structural conditions and which reflects the construction standard of each territory.

Contradictorily, among those interviewed, 23% stated that the production unit was included with a cistern or with the Water for All program, while 67% said they were not beneficiaries, which makes it a problem that still needs to be resolved in the short term.

When the property was delivered, 90% of them stated that they carefully observed the structure of the UH and the items presented in the pre-construction phase. This denotes the strong articulation of the PNHR beneficiary with the mediators representing the EOs and also the importance of the promoting financial institution, when it is supervised in the construction process of the PNHR UHs. However, in the case of irregularities, only a third sought out the EO or the financial institution to resolve the problem. This demonstrates the low power to claim to resolve problems, simply because there are actions of an individual nature, when the collective representative is the EO itself.

Regarding the location of the built HUs, two thirds stated that they are located in areas of easy access, but only a third of them stated that these roads were not paved, even though public transport regularly existed (70%),

as well as water supply (45%), and sanitary sewage (58%).

As for public services in the locations where the PNHR UHs were built, the indicators were worrying: only a third had schools and/or health centers, which makes it a negative factor as this criterion was not observed by the representatives of the Eos, and its biggest consequence is the displacement of these rural residents to the nearest urban center, particularly the city of Arapiraca or Piranhas, state of Alagoas. And this can be explained by the devastating closure of rural schools, a phenomenon that has lasted for more than two decades, the small number of rural children and the existence of school transport, which can even be framed as a universal public policy throughout the country.

Regarding the level of satisfaction in relation to the new rural residence, almost 90% of those interviewed said they were satisfied and two thirds of them also said they were satisfied with the location of the HUs. In the same sense, it is related to the issue of infrastructure, where more than 70% say they are satisfied, even knowing about the problems related to the paving of access roads or the existence of unresolved issues, such as the fragility of some public services offered. in rural areas.

Regarding the role of agents, representatives of the financial institution, the beneficiaries affirmed its importance during the process of construction of the UHs and evaluated it positively (almost 90%), being an unprecedented phenomenon. In the same vein, it is related to the performance of the organizing entity, where 77% of those interviewed rated it as excellent or good, more than 80% said positively about the value of the financial compensation offered to the beneficiaries.

As for the improvement in rural life after the construction of the PNHR UH, for 56% of those interviewed, it improved a lot and the

others just stated that it improved. This better quality of life was observed in aspects such as greater comfort, well-being, “tranquility” and even security, in addition to the propensity to contribute to increasing family agricultural production, and improving family food and nutrition.

## FINAL CONSIDERATIONS

The research in question focused on analyzing and measuring the social and economic aspects of the PNHR in the state of Alagoas in two locations where the program was effectively completed and the central question of the approach was to extract the beneficiaries’ perception in relation to the program in several dimensions.

The first was generated from the perception of the program’s beneficiaries, in which we built a particular profile. Most of them are family farmers, owners of small production units and with non-proliferous families and with an age range ranging from young to middle-aged social actors. The phenomenon of the “aging actor” appeared very occasionally. This demonstrates a positive factor, because there is a prospect of rural young people remaining, even if it presents weaknesses in the face of socio-economic issues, such as increased personal income, where in rural areas this prospect is almost nil.

Still in this dimension, surprisingly we realized that the beneficiaries’ income is not directly linked to agricultural production but rather to activities related to family farming. In other words, most of it is generated by non-agricultural family income. Even more interesting in the study, we noticed that the majority of beneficiaries already had homes in their production units, but in precarious conditions. Hence the predominance of construction to the detriment of expanding or renovating the older residence.

In relation to the beneficiaries’ perception

of the housing built, some aspects were relevant. Firstly, due to the satisfaction of access to a right through a subsidized social program, in which everyone stated that they had the financial capacity to pay the 4% contribution, even knowing the limitations of their family income. Another aspect is related to the configuration of information symmetry, articulated between the EO and the beneficiaries, giving transparency to the process, even knowing the impasses caused when political factors influence the program’s effectiveness process. In summary, the PNHR had a profound impact on rural areas, bringing dignity and improving living conditions to its beneficiaries, despite the slow process of materializing the program, which would be construction. Even more than the existence of land for construction, at zero cost, can also be characterized as an extremely positive factor.

Based on field research, it was also found that the institutional arrangement in the state of Alagoas is horizontal, as FETAG and municipal unions operate together, following the program’s regulations regarding priority criteria, as they prioritize members, in which clientelism also emerges in the execution of the program in the state of Alagoas. The criteria regarding DAP, income, mud houses, cohabitation were followed by the EOs in the two municipalities researched, giving a sample of choice to those most precarious family farmers.

Therefore, our study is just a very limited analytical tip, and future studies are needed in greater depth to understand the reach of the PNHR at a national level, particularly in the Northeast region, where the socioeconomic effects are more impactful. On the other hand, we must state that these effects are still recent considering that the program is still limited, difficult to operationalize, as it is subsidized and not as credit, as occurs in the urban PMCMV.

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