



**THE PERFORMANCE OF THE MY HOUSE MY
RURAL LIFE PROGRAM (PMCMVR) IN THE
TERRITORIES OF STATE RIO GRANDE DO
NORTE, BRAZIL**

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(PMCMVR) NOS TERRITÓRIOS DO RIO GRANDE DO NORTE**

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O DESEMPENHO DO PROGRAMA MINHA CASA MINHA VIDA RURAL (PMCMVR) NOS TERRITÓRIOS DO RIO GRANDE DO NORTE

Emanoel Márcio Nunes¹ | Carla Camila Gomes Freitas²
Renata Katiele da Costa Santiago³ | Antonia Erica de Freitas Moraes⁴

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¹ PhD in Rural Development (UFRGS).
Professor at the State University of Rio Grande do Norte. Mossoró – RN, Brazil.
Email: emanoelnunes@uern.br

² PhD student in Geography (UECE).
Fortaleza – CE, Brazil.
Email: camilla.gomes1@hotmail.com

³ Master in Planning and Territorial Dynamics in the Semi-arid Region (UERN).
Email: renatasantiago@alu.uern.br

⁴ Master in Planning and Territorial Dynamics in the Semi-arid Region (UERN).
Email: ericamorais.adv@gmail.com

ABSTRACT

The objective is to explain the performance of the Minha Casa Minha Vida Rural Program (PMCMVR) in the rural and citizenship territories of Rio Grande do Norte, considering the social character in the planning and execution of territorial policies aimed at rural development. The methodology involved, a descriptive analysis regarding the ends and a comparative analysis regarding the means. The unit of analysis is the rural territory and citizenship within the scope of the construction of housing units of the PMCMVR under the period from 2011 to 2022. Data collection was conducted during the coordination of the National Territorial Development Policy, where from a set of eight actions the PMCMVR was defined as part of the territorial advisory for social management from a set of eight actions. It is recognized that specific territorial policies for rural areas have led to improvements in living conditions for family farmers, fostering small-scale agro-industrial initiatives, and contributing to a promising strategy in the context of family farming. The research found an oscillating performance in the territories of Rio Grande do Norte and a movement towards the rupture or discontinuity of the PMCMVR in the construction of houses for family farming.

Keywords: Family farming. Public policy. Rural housing. Territory.

RESUMO

O objetivo é explicar o desempenho do Programa Minha Casa Minha Vida Rural (PMCMVR) nos territórios Rurais e da Cidadania do Rio Grande do Norte, considerando o caráter social no planejamento e execução de políticas territoriais voltadas para o desenvolvimento rural. Como metodologia, foi definida a análise descritiva quanto aos fins e comparativa quanto aos meios, tendo como unidade de análise o território rural e da cidadania a partir do alcance da construção de unidades de moradias do PMCMVR, no período de 2011 a 2022. Quanto à coleta dos dados, foi realizada uma pesquisa por ocasião da coordenação da Política Nacional de Desenvolvimento Territorial, na qual, de um conjunto de oito ações, o PMCMVR era definido como da assessoria territorial de gestão social. Reconhece-se que políticas territoriais específicas para o meio rural têm possibilitado melhorias de condições de vida para agricultores familiares, fomentado iniciativas de agroindústria de pequeno porte, trazendo a uma estratégia promissora no âmbito da agricultura familiar. Como resultado, a pesquisa constatou um desempenho oscilante nos territórios do Rio Grande do Norte e um movimento que sinaliza para ruptura ou descontinuidade do PMCMVR na construção de moradias para a agricultura familiar.

Palavras-chave: Agricultura familiar. Política pública. Habitação rural. Território.

INTRODUCTION

The process of urbanization intensified by the industrialization of the Brazilian economy from the 1950s onwards has, since then, generated significant transformations, especially in the increase in migration generated by people moving from rural to urban areas. Over time, this movement has revealed a housing deficit that characterizes a complex and segregated face of Brazilian development and affirms the nature of economic and social inequality in all regions of the country (IBGE, 2022).

The emergence of industry and the expansion of cities led to the need for a workforce for industrial activities and urban services, requiring rural areas to release ever larger numbers of people employed in agriculture. The combination of industry and cities triggered an ever-increasing flow of migrants, intensifying the movement of people in the corridors (between the countryside and the city) towards the more dynamic urban centers, as well as the journey of people from rural areas to the cities in search of opportunities and better living conditions.

Despite the fact that Brazil's urbanization process has been linked to its rural heritage, this past has been heavily influenced by the intensity and characteristics of the movement to expand industrialization. However, records of the rural heritage remain, indicating that it has not been completely erased, even



though there have been attempts to demolish or eliminate its evidence by the apparatus and dynamics of modern society. In Brazil, the pace of expansion and growth of cities over time has been linked to the rural world, and this link often manifests itself in the urban form, in the reproduction of residents' habits and, consequently, in their dwellings found in sub-spaces that express a rural heritage.

The National Rural Housing Program (PNHR) was established as part of the My House, My Life Program (PMCMV), through Law No.11.977/2009, as part of the 2008 Territories of Citizenship Program (PTC), whose strategy was to articulate converging actions of twenty-two ministries, with the aim of stimulating regional dynamics of rural development. Like the PMCMV, the PNHR is based in the Ministry of Cities (MC) and has been given the task of enabling access to better housing for less structured rural families, such as family farmers, rural workers and traditional communities (Brasil, 2009).

The process involves building a new house, or renovating, expanding and completing an existing home. The purpose of the program is to subsidize family farmers and rural workers, by transferring funds from the Federal Budget (OGU), or by financing housing with funds from the Severance Indemnity Fund (FGTS), for the construction or renovation of residential properties located in rural areas. Family farmers, rural workers and traditional communities (quilombolas, extractivists, artisanal fishermen, riverside dwellers and indigenous people), with a gross annual family income of up to R\$ 78,000.00, can participate, as evidenced by the Declaration of Aptitude to Pronaf (DAP). MCMV Rural involves the participation of public entities and qualified private non-profit organizations, which act as organizing bodies, responsible for mobilizing families and presenting projects for analysis and approval by Banco do Brasil and Caixa Econômica Federal. According to a survey conducted by the Ministry of Agrarian Development, approximately 36% of Brazilians do not reside in large urban centers, but in rural areas. The National Rural Housing Program (PNHR) was created, the rural arm of the "Minha Casa, Minha Vida Program" (PMCMV) (Brasil, 2009).

Thus, considering the relevance of the topic, the following question arises: how can the actions of the My House, My Life Rural Program (PMCMVR) contribute to improving and expanding family farmers' housing, and what is its performance in the rural areas of Rio Grande do Norte? As a hypothesis, the PMCMVR's housing construction actions, if they are continuous, associated and internalized with Technical Assistance and Rural Extension (ATER) actions; and in order to meet the demands of the main production



chains with productive backyards, can contribute to improving the living conditions of rural families. Furthermore, it may be able to develop a learning process that focuses on increasing the quality of housing and enhancing the foundations of territorial development in rural areas.

With this in mind, the aim is to explain the performance of the PMCMVR, as one of the important actions from the social perspective of the National Territorial Development Policy, highlighting its relationship with development factors and the improvement of living conditions in the territories of Rio Grande do Norte. The analysis focuses on the scope of the program in terms of housing construction and communities and settlements, which also makes it possible to integrate the PMCMVR with other actions, as well as from public policies in the territories.

This manuscript is divided into the following sections: in addition to the introduction, which details the purpose of this essay, section 2 presents the Methodology, which illustrates the methodological process employed to conduct the research. The third section, entitled: Public policies, rural housing, and family farming, provides a theoretical analysis and secondary data on what is proposed in this article. The fourth section, entitled: The My House, My Life Rural Program (PMCMVR) in the Territories of Rio Grande do Norte, aims to discuss the public policy of the PMCMVR in Rio Grande do Norte, its distribution and actions. The final considerations section, which outlines the study's conclusions and perspectives, is the last, not least.

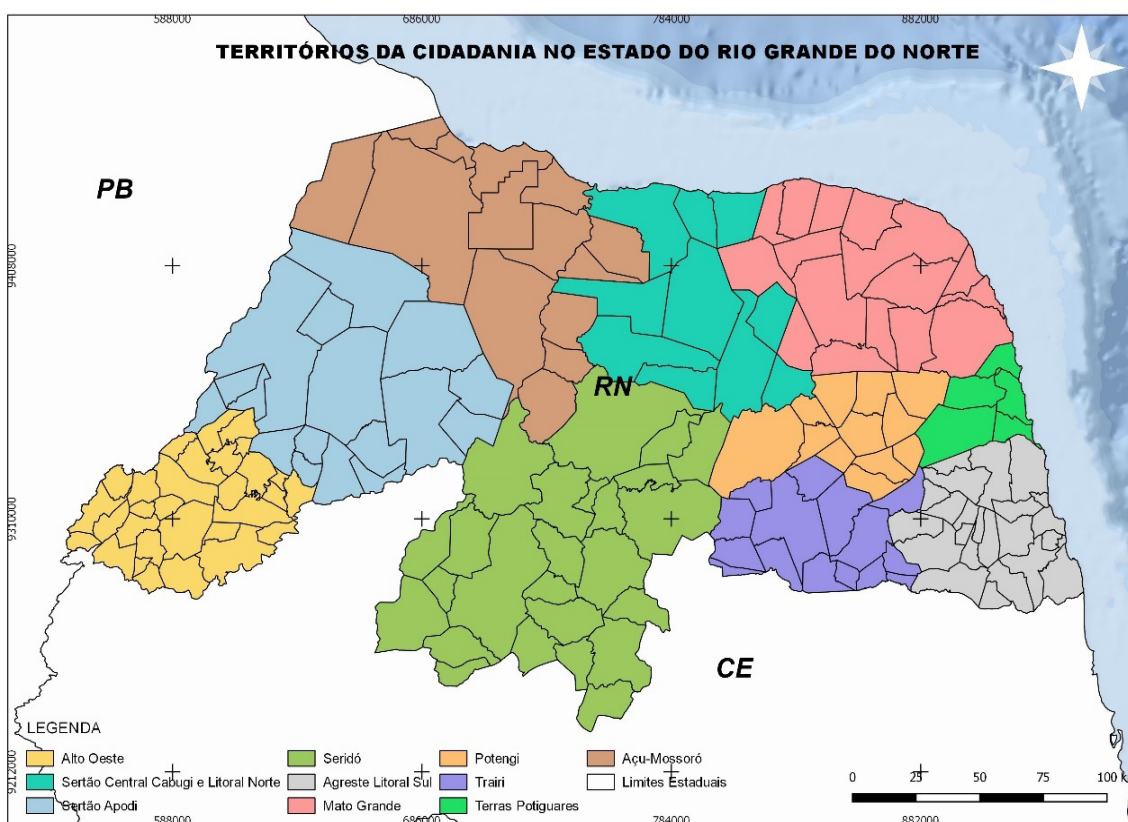
METHODOLOGY

The research carried out can be defined as analytical-descriptive and, from the point of view of the method, it is classified as exploratory in terms of its aims and comparative in terms of its means, involving a survey of bibliography and official documents, as well as interviews with key players using a structured script with specific questions. Considering the contributions of Thomas & Nelson (1996), analytical research examines the detailed evaluation of information in order to interpret and explain an event or phenomenon and can be classified as a review and meta-analysis. However, descriptive research is characterized as studies that seek to determine status, opinions or future projections in the answers obtained.



The unit of analysis is the rural and citizenship territory of Rio Grande do Norte, based on the amount of housing constructed and delivered by the PMCMVR, in the period analyzed from 2011 to 2022. According to the IBGE Census (2022), the state of Rio Grande do Norte has a territorial area of 52,811.110 Km² and a population of 3,302,729, of which 22.18% live in rural areas. As Figure 1 shows, Rio Grande do Norte is made up of ten territories: Açu-Mossoró, Alto Oeste Potiguar, Sertão do Apodi, Sertão Central Cabugi and Litoral Norte, Seridó, Mato Grande, Potengi, Terra dos Potiguaras, Trairi and Agreste Litoral Sul.

Figure 1 | Rural and Citizenship Territories in the State of Rio Grande do Norte



Source: Prepared by the authors (2024).

As for the collection of information, the research took place during the actions of the National Territorial Development Policy, coordinated by the Territorial Development Secretariat (SDT) of the Ministry of Agrarian Development (MDA) and the policy actions developed in the territories, the PMCMVR was conducted by the Territorial Social Management Advisory (ATGS). In addition to making



more decent housing possible, the program brings the appeal of sustainability with the structuring of family farming agri-food systems in ATER actions, according to Nunes *et al.* (2018; 2020b); Gurgel *et al.* (2022); Nunes and Gomes Silva (2023), especially in the agrarian reform environment.

The performance of the PMCMVR experiences researched was threefold: a) the construction and delivery of housing and the improvement of living conditions in family farming; b) integration with other policies; and c) diversified and sustainable agri-food systems as an alternative to global food regimes. The territorial cut-off used in the research is that adopted by the SDT, of the now defunct MDA, on the occasion of the National Territorial Development Policy.

The evaluation of the PMCMVR focused on housing constructed and delivered between 2011 and 2022 in the territories of Rio Grande do Norte, seeking to involve actions such as PAA, PNAE, ATER¹. In addition to the experiences of constructing alternative local agri-food systems based on agroecology and family farming. This is a study on the implementation of policies for family farming, based on an analysis of the literature on the subject of rural housing and territorial development, with the collection of secondary data from Caixa Econômica Federal (CEF) and interviews with actors, especially PMCMVR managers in the territories of Rio Grande do Sul. The analysis was carried out by collecting, systematizing and tabulating data for the construction of tables, charts and graphs, and the main variables were: 1) on the housing construction side with the quantity built and delivered to the communities and settlements in the municipalities; and 2) on the integration side of the PMCMVR with territorial policies.

The interviews were carried out during visits to 28 territorial actors, taking advantage of routine field trips, and interviewed managers of private organizations and public bodies managing the PMCMVR, representatives and leaders of the settlements and family farmers. In order to select the interviewees to take part in the research, certain criteria were defined: being a manager in the area of INCRA and PMCMVR settlements in the Rural and Citizenship territories of Rio Grande do Norte, being a leader of the settlements and a family farmer involved in integrating fruit production in the productive backyards of the citizenship territories.

1 In Rio Grande do Norte, agricultural cooperatives are more relevant to the local economy, although the actions of this cooperative sector are still insufficient. On a larger scale, this sector is dominated by large companies producing monocultures that supply the domestic and especially foreign markets, leaving these cooperatives struggling to compete in this market. On the other hand, these cooperatives bring with them a necessary characteristic that is being demanded every day, which would be the conscious production of agrochemicals to feed the local and regional population. (CUNHA; BEZERRA, 2023, p. 61-62).

PUBLIC POLICIES, RURAL HOUSING AND FAMILY FARMING

As stated in Nunes *et al.* (2020a), when analyzing the factors, characteristics and effects of development based on the Living Conditions Index (LCI) in rural territories in the Northeast of Brazil, open-air environments in rural areas bring together the activities carried out by farming families. In these environments, the housing conditions defined by rural dwellings are linked to living conditions. In this context, according to Rodrigues; Nunes; Gomes da Silva; Escobar (2022); Silva e Silva (2022), aspects related to housing facilities represent important development factors, especially when considering the living conditions of their residents.

For Colosso & Maricato (2020), “people don’t live or reside only in their homes”, i.e. when the home is urban, they live in the city, and when the home is rural, they live in the countryside.

“Talking about cities is also talking about local and rural power, because one of the most important proposals we have for cities is a food production ring around cities to reduce the irrational and absurd travel of food - and it could guarantee better air quality, water reservoirs, springs and the production of fresh food.”

For Nunes & Schneider (2012); Bolter (2013), the participation of the country’s social and trade union organizations in the processes of drafting and implementing the PNHR should be considered, as well as other public policies, such as rural workers’ unions and family farmers’ cooperatives. Based on Bolter (2013), the PNHR is a policy aimed at the family farming sector, a segment of the economy with a strong presence in regions such as the Northeast of Brazil. According to Nunes & Schneider (2012; 2013); Silva *et al.* (2020), it is in the less developed regions of the country that the activities of family farmers are often practiced in precarious structures, coexisting in fragile environments. This combination limits the development of rural development dynamics and the precarious nature of the structures in the poorest family farming is revealed in the housing conditions of rural families.

Considering the precariousness of the rural facilities and homes of family farmers, the PMCMVR seeks to reduce the housing deficit, as well as improve the structural conditions for storing food and the comfort of existing housing. The perspective of the program is to provide what Nunes *et al.* (2020b) highlight as more dignity for family farmers and rural workers, making it possible to purchase a new home, as well as renovating or expanding existing homes.



Nevertheless, the PMCMVR considered the entire evolution of the Institutional Framework for Housing provision, especially since the City Statute of 2001 (BRASIL, 2001), the National Housing Plan of 2009, the creation of the National Rural Housing Program (PNHR) in 2009, until the institution of the New My House, My Life Program in 2023, with the respective regulatory ordinances, as shown in Chart 1.

Chart 1 | Recent institutional framework for rural housing provision in Brazil at the federal level (2001- 2023)

| INSTITUTIONAL FRAMEWORK | CONTENTS | YEAR |
|--|---|------|
| Law No. 10.257 City Statute | It regulates the social functioning of the city and urban property and provides the right to housing as a principle of the right to a sustainable city. | 2001 |
| Ministry of Cities | Combating social inequalities, with a focus on increasing access to housing for the population. | 2003 |
| National Housing Policy (PNH) and National Housing System (SNH) | PNH - Provides universal access to decent housing.SNH -Evaluates and monitors housing and the National Housing Plan. | 2004 |
| National Social Housing Fund(FNHIS) and Solidarity CreditProgram | Encourages and supports self-managed housing production. | 2004 |
| Federal Law No. 11.124 National Social Interest Housing System (SNHIS) | Regulates the creation of SNHIS. | 2005 |
| Federal Law No. 11.326 | Establishes the guidelines for the implementation of the National Policy for Family Farming and Rural Family Enterprises. | 2006 |
| National Housing Plan (PlanHab) | It provides housing assistance suited to different urban and regional settings.Establishes the My House, My Life Program (PMCMV) | 2009 |



| | | |
|--|---|------|
| Law No. 11.977/2009 also creates the National Rural Housing Program (PNHR) | Minha Casa, Minha Vida Rural (PMCMV) Program created by the Minha Casa Minha Vida Program to enable family farmers, rural workers and traditional communities to have good housing in rural areas, either by building a house or renovating/expanding/completing an existing one. | 2009 |
| Interministerial Ordinance No. 78 of February 8, 2013 | The National Agrarian Reform Program - PNRA, among the potential beneficiaries of the National Rural Housing Program - PNHR, is part of the Minha Casa, Minha Vida Program. | 2013 |
| Ordinance No. 318, of June 12, 2014 | Provides for the use of wood in the construction and renovation In the context of the National Rural Housing Program - PNHR, part of the My House, My Life Program, housing is included. | 2014 |
| Interministerial Ordinance n.º 345, of June 25, 2015 | It includes family farmers who are beneficiaries of the Land and Agrarian Reform Fund, the Cédula da Terra Program and Bancoda Terra among the beneficiaries of the Minha Casa Minha Vida Rural Program; | 2015 |
| Interministerial Ordinance No.º 96 and 97 | Provides for the National Rural Housing Program - PNHR, part The My House, My Life Program - PMCMV, for the purposes of it. | 2016 |
| Ordinance No. 172 of May 10, 2016 | Regulates the National Rural Housing Program, part of the My House, My Life Program, for the purposes specified. | 2016 |
| Ordinance No. 235, of June 9, 2016 | Provides for the conditions for qualification of private non-profit entities under the National Rural Housing Program (PNHR), part of the My House, My Life Program (PMCMV). | 2016 |
| Ordinance No. 366 of June 7, 2018 | Regulates the National Rural Housing Program (PNHR), which is part of the My House, My Life Program, for the purposes it specifies | 2018 |
| Federal Law No. 14.620 (Provisional Measure No. 1.162/2023) | Provides for the new Minha Casa, Minha Vida Program | 2023 |



| | | |
|--|---|------|
| MCID Ordinance No. 741, of June 20,2023 - | Regulates the lines of assistance aimed at the subsidized provision of new housing units and housing improvements in rural areas, as part of Minha Casa, Minha Vida - MCMV Rura (My House, My Life - Rural MCMV). | 2023 |
| MCID Ordinance No. 742, of June 20,2023 | Provides for the rules and requirements for the qualification of private non-profit entities as organizing entities (EO) to operate in the lines of service aimed at the subsidized provision of new housing units and housing improvements in rural areas, as part of Minha Casa, Minha Vida - MCMV Rural. | 2023 |
| MCID Ordinance No. 743, of June 20,2023 - | Provides for the rules and requirements for the selection process of proposals, in the 2023 financial year, aimed at the subsidized provision of new housing units and housing improvements in rural areas, as part of Minha Casa, Minha Vida - MCMV Rural. | 2023 |
| MCID Ordinance No. 1.248/2023 | Grants exemption from financial participation for PMCMVR beneficiaries who receive Bolsa Família or the Continuous Cash Benefit (BPC). | 2023 |

Source: Brazilian Habitat Report. ConCidades, IPEA, (2016) and Secretaria Nacional Habitação -Ministério das Cidades, (2023). Adaptations: authors, (2023).

In 2009, the PMCMV was replaced by the Green and Yellow House Program, which eventually replaced the PMCMVR. Thus, actions and investments in the area of rural popular housing had a period of drastic discontinuity, characterized by changes in governments and political decisions at the time. Using Provisional Measure No.1,162/2023, Minha Casa, Minha Vida was resumed in 2023 and the Provisional Measure was converted into Federal Law No. 14,620 on July 13, 2023, bringing important changes to urban and rural popular housing.

Before that, as an action of the Ministry of Cities (MC), according to Bolter (2013), the execution of the PMCMVR, at the federal level, became the responsibility of the Caixa Econômica Federal (CEF), and in order to participate and have access to the funds, interested parties needed to go to one of the CEF branches. According to Gurgel *et al.* (2022), the beneficiaries of the program should be family farmers, especially those settled under the National Agrarian Reform Program (PNRA), artisanal fishermen, extractivists, aquaculture farmers, shellfish farmers, fish farmers, quilombola peoples, indigenous peoples and other traditional communities.



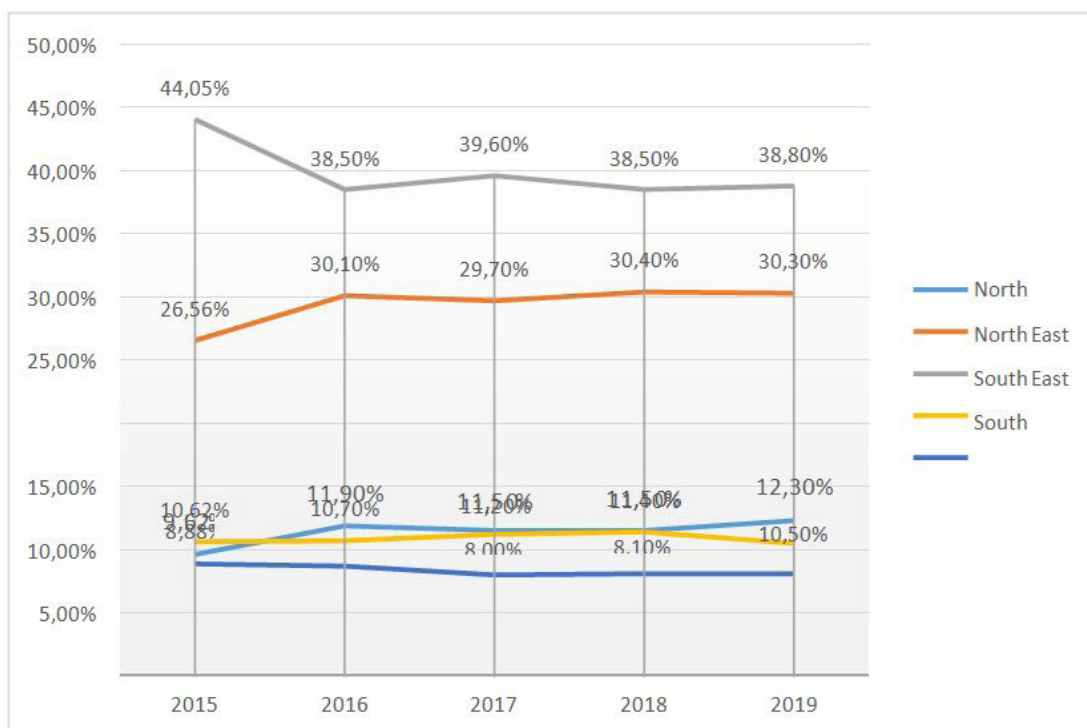
According to Colosso & Maricato (2020), who have a more urban perspective, the policies contained in the Institutional Framework for Housing have not led to a reduction in the Brazilian housing deficit. According to the authors, despite the intervention of a program, the deficit began to increase in some of the major regions. According to Colosso & Maricato (2020), this highlights the complex nature of access to housing, one of the major Brazilian issues that persists and challenges architects, urban planners, policy makers, and others. And, despite being a guarantee expressed in the 1988 Constitution, access to decent housing that expresses quality in structure is still far from the reality of many Brazilians and the increase in people living in fragile and inadequate housing, or even not owning a home, shows that the housing deficit in Brazil has been growing every year since 2010.

According to data from the João Pinheiro Foundation (2022), the most critical aspects of the housing deficit in Brazil are in the most urbanized region and in the region with the most rural heritage, i.e. the Southeast and Northeast regions. The figures for these two large regions only confirm that the housing problem in Brazil, whether in urban or rural areas, needs political, economic and social solutions. This obstacle is not a short-term endeavor. According to the João Pinheiro Foundation (2022), large regions such as the North and Northeast of Brazil have a high number of cohabiting families and precarious housing. On the other hand, according to Silva *et al.* (2020) and Rodrigues *et al.* (2022), in the more developed regions of the country, such as the South, Southeast and Midwest, the excessive increase in rental costs, the main reason for the housing deficit, is more prominent. Considering by major region, those with the greatest housing shortage are the Southeast and Northeast, with 38.80% and 30.30% in 2019, respectively, according to Graph 1.

Based on the contributions of Gomes (2013) and Nunes *et al.* (2015), the critical nature of the housing deficit in Brazil, among other factors, is associated with the unequal distribution of income and limited access to land, assets that have always been concentrated in the hands of a limited number of the population. The fact that the Brazilian economic model reproduces a structure of wealth distribution for only a small part of the population with access to higher incomes and the absolute majority of the population with a low level of income, for the latter the difficulties of decent housing persist, maintaining and even increasing the housing deficit.



Graph 1 | Total housing deficit by household situation, according to geographic regions and federation units- Brazil - 2015 to 2019 (%)



Source: João Pinheiro Foundation, (2022) Prepared by the authors, (2023).

According to Gomes (2013) and Rodrigues *et al.* (2022), the process of urbanization driven by industrialization since the 1950s has marginalized the poorest population and changed the housing conditions of workers downwards, leading to increasingly precarious housing structures for families with lower purchasing power in both cities and rural areas.

Gomes (2013) stated that the occupation of the most highly valued areas by real estate speculation has become a privileged appropriation for a small portion of the population, often generously benefited by public housing policies. However, Ferreira *et al.*(2017), these same public policies were designed and directed towards expelling the poorest from the most central and valued areas of cities, as well as encouraging family farmers to sell their farms and small rural properties, which increased the number of slums and tenements in large urban centers.

As for the PMCMVR, according to Ferreira *et al.* (2017), its conception and scope were designed with a view to reaching where no other housing program has gone before. The authors contribute

to the discussion on housing policy, considering warnings about socio-environmental impacts and the protection of more participatory, democratic and sustainable urban planning areas. Especially in the rural areas of Brazil's Northeast region, where it is often necessary to open up roads to take the material to the construction site, the effort made through the PMCMVR is worthwhile, as the majority of beneficiaries in rural areas would not even be able to afford to build or renovate their homes. Often, according to Rodrigues *et al.* (2022), it is the precarious housing conditions that frequently force the family farmer to take out the financing, buy the materials and, with the skills of a bricklayer, for example, build his house with his own hands and with the help of friends, family and neighbors. Due to this practice of cooperation that emerges through joint labor and community efforts, family farmers are able to save money to build an even bigger and better home. The PMCMVR's strategy is to order families into groups of at least four people and, in the case of rural communities, the program seeks to serve groups of no more than 50 families. Construction must be coordinated by a non-profit collective action organization, such as public authorities, family farmers' cooperatives and rural workers' unions.

One of the characteristics of the PMCMVR is that the process of building houses obeys the specificities of regional diversity such as culture, climate and terrain, as well as considering the differences in housing for people from traditional, indigenous and quilombola communities. According to Bolter (2013) and Nunes *et al.* (2015), access to funding comes from the initiative of families living in rural areas to seek out the city hall, the state government or a collective organization (association, cooperative or other type of organization). In the strategy of the new PMCMVR, the program's target audience is families living in rural areas, including family farmers and the other beneficiaries of Law No. 11.326 of July 24, 2006, which are foresters, aqua culturists, extractivists, fishermen, indigenous peoples, rural quilombos and other traditional peoples and communities. The collective organization or the municipality itself is responsible for drawing up the projects and mediating between the beneficiary families and the financing institutions, especially Caixa Econômica Federal.

The conditions to be eligible, according to the Provisional Measure No.1,162 of February 14, 2023, include annual gross family income of up to R\$ 96,000.00 (ninety-six thousand reais), considering the following bands: a) Rural Band 1 - annual gross family income of up to R\$ 31,680.00 (thirty-one



thousand six hundred and eighty reais); b) Rural Band 2 - annual gross family income of R\$ 31,680.01 (thirty-one thousand six hundred and eighty reais) up to R\$ 52,800.00 (fifty-two thousand eight hundred reais); c) Rural Band 3 - annual gross family income of up to R\$ 52,800.00 (fifty-two thousand eight hundred reais).680.01 (thirty-one thousand six hundred and eighty reais and one cent) up to R\$ 52,800.00 (fifty-two thousand eight hundred reais); and c) Rural Band 3 - annual gross family income of R\$ 52,800.01 (fifty-two thousand eight hundred reais and one cent) up to R\$ 96,000.00 (ninety-six thousand reais).

The family benefiting from band 2 or band 3 must take out a housing loan with FGTS resources, which must be returned in full, while the family benefiting from band 1 accesses the OG subsidy, returning 1% of the value of the production or the value of the renovation as a financial participation, at the time of contracting, in the form of a deposit. Families who receive the Continuous Cash Benefit (BPC), the Bolsa Família Program benefit or are subject to an emergency or calamity are exempt from this repayment.

In line with Ferreira *et al.* (2017), who point out that “Housing is more than just living”, the farming families covered by the PMCMVR receive technical training and guidance on rural property management. This considers, according to Nunes *et al.* (2018); Gurgel *et al.* (2022), the stimulus for entrepreneurship with the internalization of cooperativism, small agro-industry and the construction of markets. In addition, it aims to be sustainable when it enables the cultivation of agroecological backyards, aiming at food security and the use of family farmers’ traditional knowledge. This leads to the structuring of more diversified local agri-food systems, as an alternative to specialized and predominant global diets, according to Ploeg (2008); Wilkinsom (2019); Preiss & Schneider (2020); Silva & Silva (2022); Nunes & Gomes Silva (2022).

And considering that women account for more than 70% of the rural housing contracts delivered in the country by the PMCMVR, the aim is to encourage their inclusion and to value the permanence of young people in the dynamics of the property, especially in management and adding value (coordinating small agro-industries and building markets) as a way of increasingly guaranteeing succession in rural areas.

According to the New PMCMVR, the Program is intended for family farmers and rural workers with a gross annual income of approximately R\$96,000.00, and families can be classified into three income groups, according to the annual family income shown in Chart 2.



Chart 2 | Family income brackets for accessing the PMCMVR, according to Law no. 14.620, of July 13, 2023.

| GROUPS | DESCRIPTION |
|--------------|---|
| Rural Band 1 | Families with an annual gross family income of up to R\$ 31,680.00 (thirty-one thousand, six hundred and eighty reais); |
| Rural Band 2 | Families with an annual gross family income of R\$ 31,680.01 (thirty-one thousand, six hundred and eighty reais and one cent) to R\$ 52,800.00 (fifty-two thousand, eight hundred reais); |
| Rural Band 3 | Families with an annual gross family income of R\$ 52,800.01 (fifty-two thousand eight hundred reais and one cent) to R\$ 96,000.00 (ninety-six thousand reais). |

Source: Brazil, (2023).

The economic subsidy granted to beneficiaries under the Rural MCMV, according to MCID Ordinance No.741 of June 20, 2023, is limited as follows: a) the cost of producing the housing unit, up to R\$75,000.00 (seventy-five thousand reais) for building new units, and b) the cost of improving the housing unit, limited to R\$40,000.00 (forty thousand reais), depending on the type of improvement desired. Beneficiary families in band 1 will be obliged to participate in the return of part of the subsidy received, in the amount of 1% (one percent) of the cost of production or improvement of the housing unit, to be paid at the time of contracting in the form of a deposit and remunerated monthly by 100% (one hundred percent) of the Selic variation. This percentage was 4% before the Program was resumed in 2023 and could be paid in up to four annual installments of equal value.

However, recently, the restriction of financial participation for families benefiting from the Bolsa Família Program and those with members receiving the Continuous Cash Benefit (BPC) was regulated. The new rule, established by MCID Ordinance No.1,248/2023, of September 28, 2023, grants exemption to this public, in the modalities subsidized by the PMCMVR .

THE MY HOUSE, MY LIFE RURAL PROGRAM (PMCMVR) IN THE TERRITORIES OF RIO GRANDE DO NORTE

With the aim of providing more attractive conditions for housing for the lower-income population in rural areas, the number of municipalities in Rio Grande do Norte served by the MCMVR has fluctuated between 2011 and 2022. The National Territorial Development Policy, which was associated with the National Territorial Development Policy, sought to increase the demand for housing, targeting family farmers, with a focus on land reform settlers. As a characteristic of the buildings, a large number of the poorest farming families still lived in rammed earth houses, made with local resources such as sticks and clay, affirming the fragility and precariousness of rural buildings in the northeastern semi-arid region. With the expectation of building 8,000 homes in the context of family farming, the MCMVR actions reached 4,601 homes in the period studied. The actions began in 2011, with the construction of houses in rural areas in 5 municipalities in the state of Rio Grande do Norte, increased to 22 municipalities in 2013 and ended up reaching only 4 municipalities in 2022, as shown in Graph 2

Graph 2 | Number of municipalities in the state of Rio de Janeiro receiving MCMVR from 2011 to 2022.



Source: Caixa Econômica Federal, 2022. Prepared by the authors (2023).

According to Ploeg & Marsden (2008); Nunes *et al.* (2021), Gurgel *et al.* (2022) and Silva & Silva (2022), one of the family farmers' demands was for all new homes to have a "productive backyard", i.e. a model of a diversified agri-food system based on the principles of agroecology, coordinated and managed by a cooperative. ATER service providers, who, knowing the local reality, realized that family farmers were wasting regional fruit and that there was potential to use these resources. The houses constructed in Rio Grande do Norte are standardized for the state of Rio Grande do Norte and have two bedrooms, a living room, bathroom, and kitchen, and measure 44 square meters.

Figure 2 | Minha Casa, Minha Vida Rural Program housing model in the state of Rio Grande do Norte



Source: Ministry of Cities (2023).

As a strategy, partnerships have been established to provide technical courses in fruit pulp production, as well as assisting in organizing production and building markets. This is one of the potential benefits of the rural communities benefiting from PMCMVR housing, expressed in the productive backyards, which are agri-food systems with a variety of fruit, vegetables, and small animals that previously had no use. Occasionally, as stated by Wilkinson (2019), Gurgel and al.2022 and Silva & Silva (2022), the structural improvement of homes makes it possible to create productive backyards and small agro-industries, under the supervision of cooperatives. These initiatives are a promising strategy, as they produce, add value and market more elaborate products through short chains, in local markets through fairs and institutional

purchases, such as the Food Acquisition Program (PAA) and the National School Feeding Program (PNAE).

One instance is the testimony of a family farmer about the future of the community where he lives, in the municipality of Boa Sade, in the Trair region of Rio Grande do Norte. The settled family farmer's expression came shortly after he was awarded a 44 square meter house by the Minha Casa Minha Vida Rural Program (PMCMVR), which has two bedrooms, a living room, bathroom and kitchen:

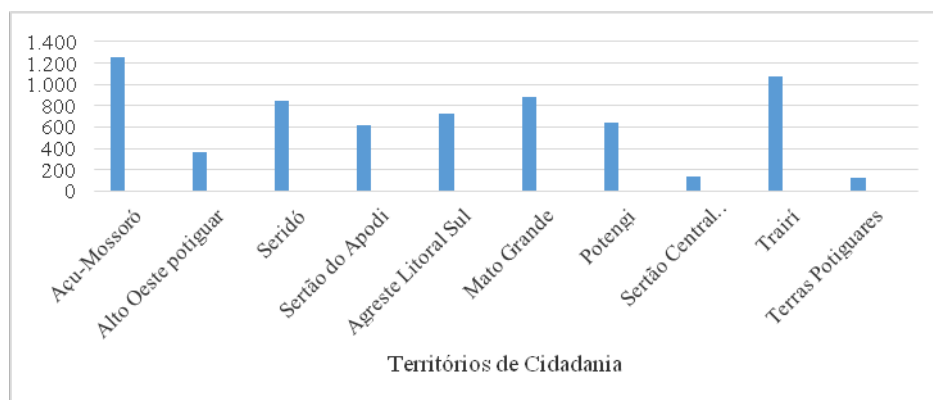
My family and I are very, very happy. And we want all of these houses, and if not all, then the majority, to have a productive backyard with fruit trees, vegetables, small livestock, because we produce food and the agroecological model of planting is part of the plans here in our Agrarian Reform settlement. I'm very happy with my new brick house, knowing that I used to live in a tent, under a tarpaulin, in the rain. Now I have a roof over my head, a good home to live in with my family and a piece of land to work on. (J. O. S. Family farmer, Dom Pedro II Agrarian Reform Settlement Project, municipality of Boa Saúde-RN, 14/06/2017).

It can be seen that the territorial conception of the policy creates an interface of programs that enable a promising dynamic of adding value, as stated by Wilkinson (1986), Ortega *et al.* (2004), Ploeg (2008; 2013), Nunes *et al.* (2018; 2020a) and Rodrigues *et al.* (2022), based on the improvement in living conditions provided by a more dignified housing structure. In addition to the PAA and PNAE, the PMCMVR is connected to the Light for All Program (PLPT), the National Program to Strengthen Family Farming (PRONAF), the National Program for Access to Technical Education and Employment in the Countryside (PRONATEC Campo), Support for Infrastructure in Territories (PROINF), Technical Assistance and Rural Extension (ATER) services, and other actions to boost the territories.

The construction of the houses includes construction costs and social work, and the Federal Government is providing R\$10,000, plus a quota of R\$200 for social work, plus R\$400 per unit for engineering. The total comes to R\$10,600, which beneficiaries will pay back in 4 installments. When considering the total number of housing units built and distributed by rural and citizenship territory in Rio Grande do Norte, the five territories that received the newest housing delivered between 2011 and 2022 by Minha Casa, Minha Vida Rural (PMCMVR) were Açu-Mossoró (1,257 houses), Trairí (1,071 houses), Mato Grande (877 houses), Seridó (841 houses) and Agreste Litoral Sul (725 houses). On the other hand, the other five territories with the lowest performance in the construction of housing units delivered were: Potengi (639 houses), Sertão do Apodi (619 houses), Alto Oeste Potiguar (361 houses), Sertão Central Cabugi and Litoral Norte (134 houses) and Terras Potiguares (124 houses), as shown in Graph 3



Graph 3 | Housing delivered by MCMVR by territory in Rio Grande do Norte (2011 to 2022)



Source: Caixa Econômica Federal, 2023. . Prepared by the authors (2023).

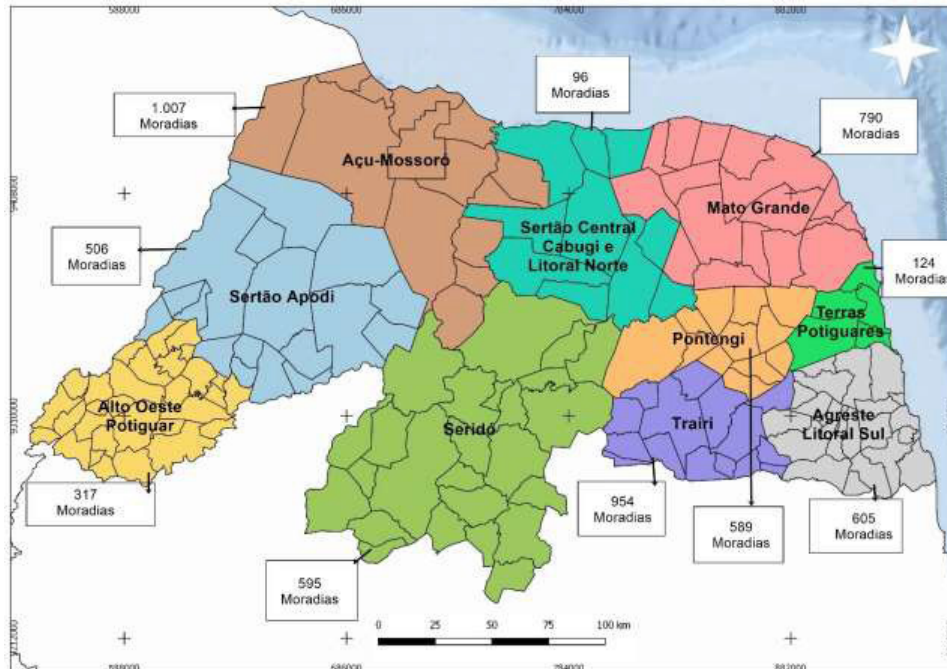
The PMCMVR was coordinated by the State Housing and Urban Development Company of Rio Grande do Norte (CEHAB), a member of the State Department of Labor, Housing and Social Assistance (SETHAS). And the resources for financing began to be accessed by setting up an arrangement in which the families of farmers living in rural areas would take the initiative to seek out the town hall, the state government or a collective organization, such as an association or cooperative, according to the testimony of a programme manager at the beginning of the actions in the territories:

Minha Casa, Minha Vida Rural will benefit farmers living in the rural areas of Rio Grande do Norte, people we consider to be the most important, as they live off agriculture and often have precarious housing and nowhere to store their grain until the next harvest. As well as storing grain, guaranteeing housing for families is another important issue for the state. We started registration in the municipality of Touros-RN, in partnership with rural workers' unions and farmers' associations to explain how the program works. The federal government donates the funds, the municipalities donate the land and the state government carries out the work (CEHAB, 2017).

The PMCMVR's performance, analyzed by year and by territory, is revealed in the survey by the construction of a total of 6,003 homes, with the program's action expanding in the years 2011 to 2014, falling drastically in the years 2018 to 2022, according to the sum of the territories in figure 3 and tables 1 and 2. Despite the global economic crisis, the so-called *real estate bubble*, caused by an abusive rise in property values in the United States, which began around 2007 and 2008²; and which has shaken the structures of the most developed countries, Brazilian public policy actions in the period analyzed decided to increase the money supply in order to expand social programs.

2 Seen by many experts as the worst economic stagnation since the Great Depression that began in 1929, the financial crisis, which began in 2008, was caused by a bubble generated by intense real estate speculation in the United States, caused mainly by an increase in real estate values that was not properly accompanied by an increase in the population's income.

Figure 3 | Distribution of the total number of homes built and delivered by the MCMVR, by Rural and Citizenship Territory in Rio Grande do Norte, between 2011 and 2022.



Source: Caixa Econômica Federal, (2023). Prepared by the authors (2024).

However, the decline in the performance of PMCMVR actions in Rio Grande do Norte, as well as in other Brazilian regions, was likely more due to the intensification of the internal political crisis than to external economic crises. And, as an action strategy, the PMCMVR follows the rules of its urban version with the suggestion of the participation of duly accredited public and private non-profit entities, which play the role of organizers and liaisons with family farmers in order to present the projects for appraisal and subsequent approval by the Bank of Brazil and Caixa Econômica Federal.

Table 1 | Total housing built and delivered by MCMVR in Rio Grande do Norte (2011-2016)

| Territories | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | Totals (by territory) |
|---------------------------------------|------------|------------|-------------|-------------|------------|------------|-----------------------|
| Açu-Mossoró | - | - | 145 | 269 | 175 | 189 | 778 |
| Upper West Potiguar | - | 85 | 210 | - | - | - | 295 |
| Seridó | - | 124 | 71 | 171 | 47 | 35 | 448 |
| Sertão do Apodi | 27 | 41 | 128 | 181 | - | 20 | 397 |
| Agreste South Coast | 136 | 100 | 99 | 170 | - | 50 | 555 |
| Mato Grande | - | - | 187 | 50 | 126 | 320 | 683 |
| Potengi | 36 | 49 | 210 | 91 | 104 | 50 | 540 |
| Sertão Central Cabugi and North Coast | - | - | - | - | - | 48 | 48 |
| Trairi | - | 102 | 98 | 382 | 73 | 78 | 733 |
| Potiguaras | - | 44 | - | 50 | 30 | - | 124 |
| TOTALS (per year) | 199 | 545 | 1148 | 1364 | 555 | 790 | 4.601 |

Source: Caixa Econômica Federal, (2019). Prepared by the authors (2024).

Table 2 | Total housing built and delivered by MCMVR in Rio Grande do Norte (2017-2022)

| Territories | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | Totals (by territory) |
|---------------------------------------|------------|------------|-----------|------------|------------|------------|-----------------------|
| Açu-Mossoró | 229 | 71 | 52 | 54 | 25 | 48 | 479 |
| Upper West Potiguar | 22 | - | - | 44 | - | - | 66 |
| Seridó | 147 | 35 | - | 77 | 134 | - | 393 |
| Sertão do Apodi | 109 | - | - | - | 38 | - | 147 |
| Agreste South Coast | 50 | - | - | - | - | 90 | 140 |
| Mato Grande | 107 | 87 | - | 38 | - | - | 232 |
| Potengi | 49 | 50 | - | - | - | - | 99 |
| Sertão Central Cabugi and North Coast | 48 | - | - | - | - | - | 48 |
| Trairi | 221 | 46 | - | - | 40 | 31 | 338 |
| Potiguares Lands | - | - | - | - | - | - | - |
| TOTALS (per year) | 982 | 289 | 52 | 213 | 237 | 169 | 1.942 |

Source: Caixa Econômica Federal, (2023). Prepared by the authors (2024).

In 2014, the “S” system employer, the Federation of Agriculture and Livestock of Rio Grande do Norte (FAERN), submitted five projects to the Caixa Econômica Federal, which included the construction of 50 houses. These projects, which included 250 homes, were allocated to the PMCMVR to be conducted in the municipalities of Senador Elói de Souza, Lajes, Santo Antônio, Várzea, and Touros. According to the head of the organization:

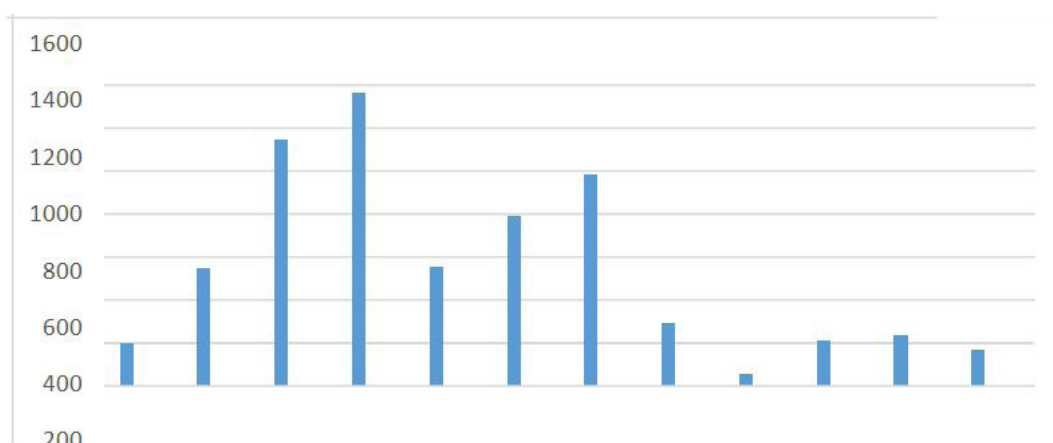


These five municipalities are waiting for the Caixa Econômica to give the go-ahead to start work. Apart from these five, we have another thirty municipalities in the process of registering, analyzing documents and drawing up projects. Due to the increase in the number of municipalities, FAERN decided to also enter into a partnership with Banco do Brasil in order to speed up these processes for future houses, so that we can give our producers a quick response. Not to mention the greater importance of decent housing, we also help family farmers, through the National Rural Learning Service (SENAR), with lectures on family health, community life and environmental improvement. In addition to the lectures, we also take our courses to these locations and their populations as a complement to developing the rural housing sector. (FAERN, 2018).

According to the survey, women are the primary contractors for the PMCMVR, assisting in the planning process and in the construction and ownership phases of the new home. According to data obtained by territory, since the creation of the PMCMVR in 2009, in Rio Grande, Norte women have accounted for 72% of the total number of contracts for rural homes delivered, indicating the hegemony of the policy.

This percentage, attributed to the PMCMVR, is fully compatible with the data presented by Caixa Econômica Federal’s National Rural Housing Superintendence³ for the urban version of the PMCMV, in which women account for 75% of all housing contracts delivered. In this context and considering the totals for the construction and delivery of new housing for family farmers living in rural areas in the ten territories of Rio Grande do Norte per year, the performance of the PMCMVR is revealed more clearly when we look at the evolution of the figures from 2011 to 2022, as well as their sharp decline in the last two years of the analysis, as shown in Graph 4.

Graph 4 | Total Housing Delivered by MCMVR in Rio Grande do Norte 2011 to 2022



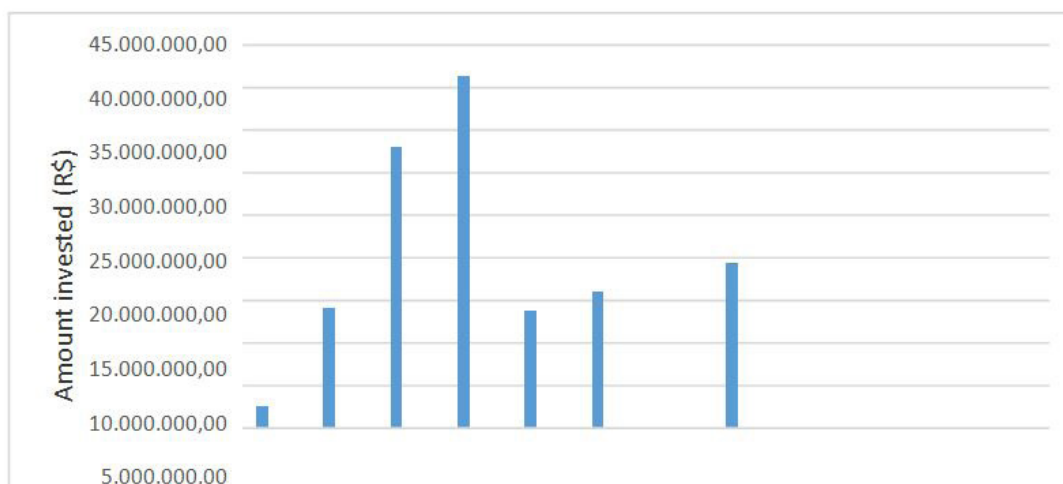
Source: Caixa Econômica Federal, (2019). Prepared by the authors (2024).

3 See at: <https://pe.cut.org.br/noticias/mulheres-sao-as-principais-contratantes-do-minha-casa-minha-vida-rural-8881>



According to data from Caixa Econômica Federal's Rio Grande do Norte Housing Superintendence, between 2011 and 2022, 4,940 housing units were completed throughout Rio Grande do Norte, distributed over 122 projects, totaling R\$140,313,180.11 million invested

Graph 5 | Sum of the amounts invested by MCMVR in Rio Grande do Norte per year 2011 to 2022



Source: Caixa Econômica Federal, (2023). Prepared by the authors (2024).

The research suggests that the performance of the PMCMVR in Rio Grande do Norte is relatively weak, with little reach and due to discontinuities. The graph above suggests a rupture, particularly with the drastic drop from 2017 onwards, with the possibility of strangulation or a total lack of momentum. In addition to the lack of new contracts from 2019 onwards, this is causing the suspension of the program, which deals with one of Brazil's most serious regional issues: the housing deficit.

FINAL CONSIDERATIONS

In a scenario in which Brazil is making efforts to resume the development of public policies, it can be seen that social policies, such as the complex and challenging reduction of the housing deficit, are still moving at a slow pace and with low and insufficient performance. The research carried out for this paper found that the PMCMVR is of significant importance as a social policy for reducing inequalities, representing the rural arm of the PMCMV. In addition, the research revealed that its performance is uneven and discontinuous, when analyzed from the rural and citizenship territories of Rio Grande do Norte. It is noteworthy that the program's actions caused both the year-to-year oscillation in housing construction and the discontinuity with the sharp drop in the last years surveyed, particularly from 2019 to 2022.

The PMCMVR has demonstrated its ability to provide both better living conditions in rural areas and create regional economies based on rural development dynamics. And this dynamization can occur both through the possibility of structuring diversified and more sustainable agri-food systems (productive backyards and small agro-industries integrated into family farming coordinated by cooperatives). Through the interaction with other so-called territorial public policies, resulting in a greater and more promising strategy for enhancing value and accessing and building markets.

Finally, the subject of housing, particularly rural housing, has proved to be analytically relevant, to the point where this research suggests that an agenda should be set that is capable of expanding studies and analysis. With the return of current policies and the possibility of their expansion, actions should be devised and implemented in a strategy that achieves the best territorial perspective of development.

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