

THE PROGRAM MINHA CASA, MINHA VIDA AND THE RELATIONAL SOCIOLOGY OF PIERRE BOURDIEU: THE SOCIAL CONSTRUCTION OF A MARKET

O PROGRAMA MINHA CASA, MINHA VIDA E A SOCIOLOGIA RELACIONAL DE PIERRE BOURDIEU: A CONSTRUÇÃO SOCIAL DE UM MERCADO

EL PROGRAMA MINHA CASA, MINHA VIDA Y LA SOCIOLOGÍA RELACIONAL DE PIERRE BOURDIEU: LA CONSTRUCCIÓN SOCIAL DE UN MERCADO

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ABSTRACT: The article in question has as research object the Minha Casa, Minha Vida housing program. The timeframe for analysis of this program will cover the years 2009 to 2018 – within the Lula and Dilma governments. In addition, it will also be spatially located, as the constructive actions will be seen from the municipality of Palmeira dos Índios - AL. The variables to be used in the analysis will be linked to technical issues of Civil Engineering, in addition to social and political issues, namely: Production (related to quality); Inspection (related to supervision and regulation); and effectiveness (related to state responsibility – Accountability). To do so, we will make use of the idea of social construction of markets, present in the book *Social Structures of the Economy*, by Pierre Bourdieu, in addition to the notions of social construction of markets and rights, present in Polanyi and Marshall, respectively. We have as a methodological basis, the qualitative and quantitative approaches, evidenced by the use of techniques that involve: analysis of documents and field observations.

KEYWORDS: Housing. Minha Casa, Minha Vida. Social construction of markets.

RESUMO: O artigo em questão tem como objeto de pesquisa o Programa habitacional Minha Casa, Minha Vida. O espaço temporal de análise deste programa abará os anos de 2009 a 2018 – dentro dos governos Lula e Dilma. Além disso, será também localizado espacialmente, pois as ações construtivas serão vistas a partir do município de Palmeira dos Índios – AL. As variáveis a serem usadas na análise, serão ligadas as questões técnicas da Engenharia Civil, além de questões sociais e políticas, a saber: Produção (relacionada a qualidade); Inspeção (relacionada a fiscalização e a regulação); e efetividade (relacionada a responsabilidade estatal – Accountability). Para tanto, faremos uso da ideia de construção social de mercados, presente no livro *Estruturas sociais da economia*, de Pierre Bourdieu, além das noções de construção social de mercados e direitos, presentes em Polanyi e Marshall, respectivamente. Temos como base metodológica, as abordagens qualitativa e quantitativa, evidenciadas pelo uso de técnicas que envolvem: análise de documentos e observações de campo.

PALAVRAS-CHAVE: Habitação. Minha Casa, Minha Vida. Construção social dos mercados.

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RESUMEN: *El artículo en cuestión tiene como objeto de investigación el programa habitacional Minha Casa, Minha Vida. El marco temporal para el análisis de este programa abarcará los años 2009 a 2018, dentro de los gobiernos de Lula y Dilma. Además, también se ubicará espacialmente, ya que las acciones constructivas se verán desde el municipio de Palmeira dos Índios - AL. Las variables a ser utilizadas en el análisis estarán vinculadas a cuestiones técnicas de la Ingeniería Civil, además de cuestiones sociales y políticas, a saber: Producción (relacionada con la calidad); Inspección (relacionada con la supervisión y regulación); y eficacia (relacionado con la responsabilidad del estado – Accountability). Para ello, haremos uso de la idea de construcción social de los mercados, presente en el libro Estructuras Sociales de la Economía, de Pierre Bourdieu, además de las nociones de construcción social de los mercados y derechos, presentes en Polanyi y Marshall, respectivamente. Tenemos como base metodológica, los enfoques cualitativos y cuantitativos, evidenciados por el uso de técnicas que involucran: análisis de documentos et observaciones.*

PALABRAS CLAVE: *Alojamiento. Minha Casa, Minha Vida. Construcción social de los mercados.*

Introduction

The *Minha Casa, Minha Vida* (My House, My Life) Program (renamed *Casa Verde e Amarela* during the Bolsonaro government) is a social program created in 2009, during the Lula government, urgently to solve one of the biggest difficulties in Brazil: the housing deficit. However, some government actions before it were important for its implementation, such as in 2007, when the Federal Government created the Growth Acceleration Program (PAC, Portuguese initials), which promised to increase the generation of jobs and improve the living conditions of the Brazilian population. At that time, the estimated housing deficit for 2008 was 5.9 million units and the Southeast and Northeast regions concentrated most of the deficit (72%), or 3.9 million units (BRASIL, 2009). Therefore, the *Minha Casa, Minha Vida* Program integrates the actions of the PAC.

In addition to the difficulties encountered in the Brazilian housing deficit, the world economic crisis of 2008 also affected Brazil and consequently the housing market. On 15 September 2008, when Lehman Brothers bank (founded in 1850) “broke”, one of the most traditional in the United States, the stock exchanges plummeted, causing the governments of several countries to suffer with the downturn in the economy. This indicates, in analytical terms, that the economic and political fields are directly linked or, even, rooted, as Polanyi (1992) would say, by agency and planning issues, to the reality of the housing market at national and

global level, enabling beyond the said relative autonomy of the economy, analogous effects. What Bourdieu (2001) called the “structures”³ of a market's functioning.

The whole problem began when there was an unbridled release of credit in the US, even for people who could not afford the installments of home loans. As a result, debtors were unable to pay back the amounts invested, causing a domino effect that shook the economy, generating unemployment, a shortage of investments and rising interest rates. In Brazil, the main influences of the crisis were the fall in the value of shares, the increase in the dollar price, the decrease in credit and the reduction in international investments. Expectations of economic growth also declined, as did the GDP, which is the sum of all the country's wealth.

Faced with the global economic crisis of 2008, the Lula government put into practice one of the largest existing housing programs: the *Minha Casa, Minha Vida* Program, currently renamed *Casa Verde e Amarela* by the current Bolsonaro government (via the approval of a Provisional Measure – 996, in 2020). This program was created in 2009 by President Luiz Inácio Lula da Silva, with the aim of combating homelessness among the low-income population, stimulating economic activity and, as we have already said, containing the effects of the 2008 global financial crisis. The program's goal was to build 1 million homes for the low-income population, in conjunction with the State Public Ministries. In this context, the results indicate that the program led to a fall in the rural housing deficit and an increase in the urban housing deficit, due to the rural exodus and the increase in life expectancy in cities.

Our research highlights the effective basis of this program, which are the construction protocols, linking a series of important agents in this process: government; contractors; builders; citizens and public financial operators and with private partnership. This set of agents would help compose the construction of the home market in Brazil, making the house and apartment elements viable as symbolic elements, called “housing”, which was only possible due to the social construction of the house market, stimulated by the State. Our empirical space is the municipality of Palmeira dos Índios - AL, more specifically regarding the creation of 3 housing developments: Brivaldo Medeiros, Edval Gaia and Jota Duarte.

Our central theoretical inspiration comes from the sociology of Pierre Bourdieu, especially the book *The Social Structures of the Economy*, in which the author deals with the construction of the home market in France and introduces us to the idea of the social construction of a market, used in this article.

³ The term “structure” is mentioned here considering the dynamic functioning of a given market, with its agents and institutions, and not as an interpretation key that highlights a closed set of normatively functional institutions and procedures.

In methodological terms, the research was based on qualitative and quantitative data, extracted from official documents, namely: architectural plans, construction regulations, regulation of the governmental program in question, as well as data obtained in field research, with observation *in loco* in the 3 housing developments mentioned. Details will be given in the next item.

In addition to this introduction and conclusion, the article is divided into the following sections: the first defines the methodological aspects of the research, regarding the theoretical framework and research techniques. In the second session, the housing market in Brazil and its sociological nuances are approached (as a field of relations between different agents and as a socially rooted market), in addition to having a description of the construction protocols and an analysis of the effects of the *Minha Casa, Minha Vida* Program in Palmeira dos Índios – AL.

Methodological aspects of the research

As we have already mentioned, the central author of this research is Pierre Bourdieu, especially his book *The Social Structures of the Economy*, from 2001. Based on an intense field research carried out in France in the 1970s, Bourdieu (2001) showed that the State contributed decisively in building the demand for houses.

This would occur through the construction of individual dispositions of consumers and also in the allocation of resources, granting aid to builders. Bourdieu (2001) demonstrates that, by allocating financial aid to builders – through cheaper credits and production incentives – the State contributes to producing the housing market, directly or indirectly guiding financial investments. Thus, the State creates the offer, via credit provided by public banks and also, through advertising campaigns, helps to create the economic dispositions of agents buying houses. Bourdieu's ideas (2001) will be central to help us think about the role of the State in the *Minha Casa, Minha Vida* Program studied by us, since it defines the State as a relatively autonomous space in relation to the social forces in struggle for power, and which ensures a position of arbiter in political conflicts. To say that the State is legitimate, in Bourdieu, is to say that it can obtain the submission of the order that it imposes, having symbolic power as a form of constraint. Thus, the State has no need to issue orders, or to exert physical coercion to produce an orderly social world, at least “so long as it can produce embodied cognitive structures that are consonant with objective structures, thus ensuring *doxic* submission to the established order” (BOURDIEU, 2001, p. 119).

More than legislating on economic and political issues, for Bourdieu (2001), the State legislates on cognitive issues, even helping to build a market.

Next, we rely on Polanyi's (1992) concept of rooting, in the sense that production and the market are seen in a contextualized way and linked to a sociogeographical space, in addition to political and economic networks. We advance that this is something seen in the *Minha Casa, Minha Vida* Program, which, by its name, defines hope for the realization of one of the fundamental social rights after the 1988 Constitution in Brazil (BRASIL, 2014a), which is the issue of housing, an element also defined by Marshall (1975), as part of social rights.

For this analysis, the verification of the construction protocols and their application was carried out, through the result of the works, as well as the union of data collection techniques: documental analysis and field research, *in loco*. In the document analysis we seek:

- the government documents;
- Institutional documents (financial and working class institutions);
- Magazine and newspaper articles on the topic;
- Analytical reports on the topic.

The *in loco* research was based on trips to the field, to verify what has already been built. The work of builders, engineers and other direct construction workers was observed. The places observed were those where they are already located (completed or not), undertakings of *Minha Casa, Minha Vida*, of public scope and with due authorization. On the occasion, the researchers took photographs, which will be exposed throughout the text.

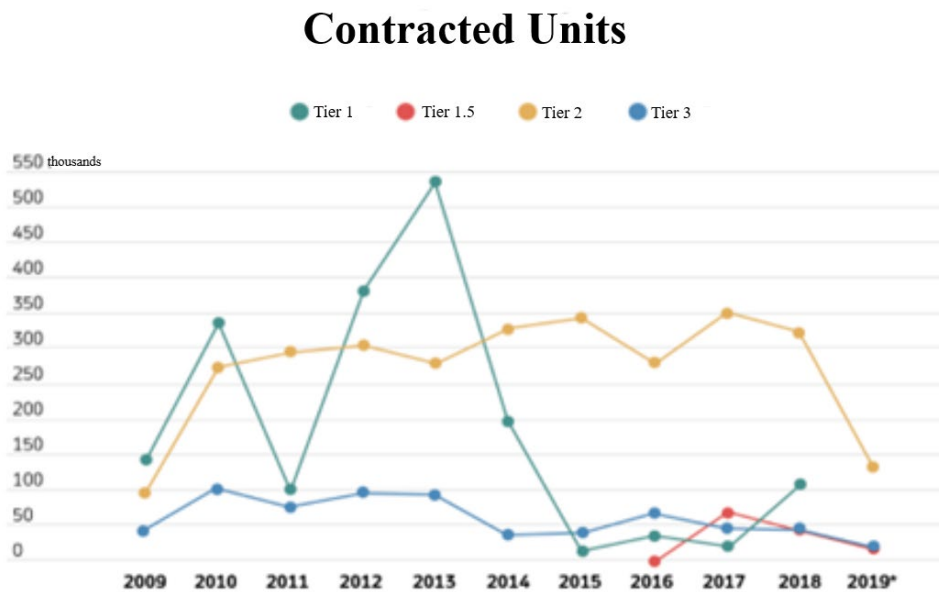
As a general objective, we verified the real estate inspection protocols (criteria/quality ratio), monitored their application (production/quality ratio) and recorded the effectiveness of the program and the problems encountered (Accountability/quality ratio). With this, it was possible to define the actions of the *Minha Casa, Minha Vida Program* in Palmeira dos Índios; quantitatively map and separate public undertakings; define and analyze construction and inspection protocols for houses; recording the results of the inspections and whether or not the undertakings were completed, assessing the role of companies and the State in the housing market.

***Minha Casa, Minha Vida* Program: description of the social construction of a market**

The *Minha Casa, Minha Vida* Program was driven by state funding, implemented via Banco do Brasil and Caixa Econômica Federal. At the time of the launch of the program, in 2009, about 90% of the housing deficit was concentrated in families with combined income of up to 3 minimum wages (HIRATA, 2009). Using resources from the FGTS (Portuguese initials for Guarantee Fund for Length of Service), the SBPE (Portuguese initials for Brazilian Savings and Loan System), the FAR (Portuguese initials for Residence Leasing Fund), the OGU (Portuguese initials for General Union Budget) and the FNHIS (Portuguese initials for National Housing Fund of Social Interest), the phases were developed: 1st (2009-2011), 2nd (2011-2013) and 3rd (2016-2018). The housing was created for families with a total income of up to 3 minimum wages, benefiting from subsidies - discounts on the property financing amount according to the tier the resident fits into (BRASIL, 2017).

Families with an income of up to R\$1,800.00 fall into Tier 1. In this range most of the property value is financed by the government. Those with incomes of up to R\$ 2,600.00 fall into Tier 1.5 and have government subsidies of up to R\$ 47,500. Families with an income of up to R\$ 4,000.00 are in Tier 2 and receive a subsidy of up to R\$ 29,000 when buying a property. Families with an income of up to R\$9,000.00 are in Tier 3, with 0 subsidy and interest rates of 8.16% per year. In this sense, the lower the income, the higher the subsidy rate. Therein lies the gradations within economic classes, which are guided by a series of criteria demonstrated above, which, contrary to working with specific niches, varying the quality of products, creates the term “housing”. This housing construction reminds us of the idea of symbolic alchemy in Bourdieu (2001), since it creates a sentimental aura to a product encouraged to “heat up” the national economy. Let's see the graph, below, of units contracted between 2009-2019

Figure 1 - Units contracted nationally, according to tiers (2009-2019)



Source: Economia UOL (2019)

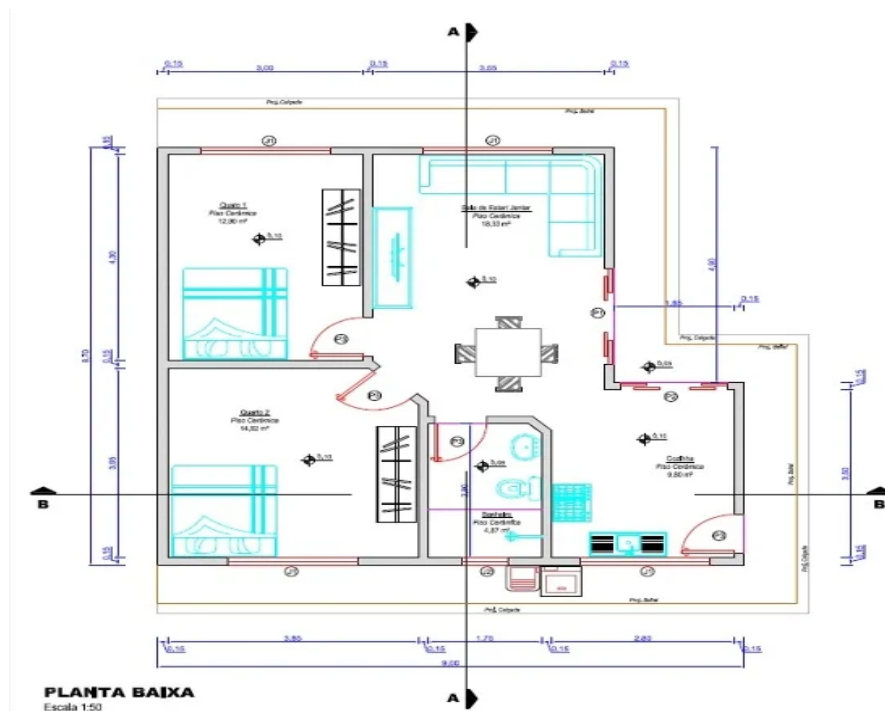
As shown in the graph, there is a predominance of service to the population in band 1, which receives greater support from the State, between the years 2009 to 2011 and 2012 to 2015. In these years there was an exponential production of units, 350 and 500 thousand respectively, which coincides, chronologically, with the heating up of the Brazilian economy to escape the American crisis and the increase in investment due to the volume of earnings from exports (mainly with China).

Tiers 1.5, 2 and 3, on the other hand, had relative stabilization, with tier 2 having the highest demand for production of units, around 350,000, which reveals the appeal of the middle class for access to housing subsidized by the State.

As we have already indicated, for the implementation of the program in 2009, it was necessary to support the operational work of Caixa Econômica Federal and Banco do Brasil, in addition to sectors of the Union, such as the Ministry of Cities, with Minister Márcio Fortes de Almeida; the Ministry of Finance, with Minister Francisco de Assis Lemes Franco; and the Ministry of Planning, Budget and Management, with Minister Paulo Bernardo Silva, in addition to work in the Civil Construction sector. In addition, each state of the federation was responsible for registering families and analyzing their respective income; then, the projects were presented to the financial entities, with the technical construction specifications of the dwellings: single-story houses with a minimum area of 35m², containing 2 bedrooms, a living room, an external area with a sink, a kitchen and a bathroom with a 1.50m tile on the walls, hydraulic network

and box, internal and external plaster with PVA paint on the rest, concrete slab or wood or PVC lining, ceramic tile, iron or aluminum windows and wooden doors. Ceiling height: 2.20m in the kitchen and bathroom, 2.50m in the rest (BRASIL, 2014b; 2014c). Below we offer a standard house plan from the program.

Figure 2 - Floor plan of house models of 35 m²



Source: Habitissimo (2012)

The projects are designed for a single-family residence, occupied by 4 people, with a constructed area (minimum) of 35m², consisting of a living room, two bedrooms, kitchen, service area (external), circulation area and a bathroom. Each residence should follow the constrictive process of NBR 15,575, a norm that establishes the basic requirements for professional activity in civil construction, promoting: structural safety (against bad weather and fire), habitability (tightness, thermal performance, acoustic performance, lighting performance, accessibility etc.) and sustainability (durability and environmental impact).

According to the Minha Casa, Minha Vida Program residences that we saw during our field research, the standard building components are in dialogue with the recurrent popular housing model in Palmeira dos Índios. The roof is generally divided into two slopes, ceramic tile with a 30% slope, with a wooden or PVC ceiling with a ceiling height of 2.50 m. The foundation is of the Radier type, with concrete 8 cm thick, with a characteristic compressive strength of 25 MPa, slump of 10 ± 2 cm, water/cement ratio less than 0.65 and density of 2300

± 50 kg/m³. The structure is reinforced with ribbed welded steel mesh for reinforced concrete (Q 138).

The verification of the budget for the work focuses on the quantity of services and unit prices, referencing the existing basic projects and the cost indexes of the National System of Research and Civil Construction Indexes – SINAPI. Next, we offer a project table for families according to income and program range.

Figure 3 - Project table for each family according to income

PRODUCT FOR FAMILIES WITH INCOME UP TO R\$ 1,600.00	PRODUCT FOR FAMILIES WITH INCOME UP TO BRL 5,000.00
- Summary sheet and architectural project	- Summary sheet and architectural project
- Social work project, when applicable	- Social work project, when applicable
- Registration of the land	- Summary of the minimum specification
- Budget and schedule worksheet	- Budget and schedule worksheet
- Planialtimetric survey and implantation	- Planialtimetric survey and implantation
- Feasibility of water, sewage and energy	- Feasibility of water, sewage and energy
- Environmental license, when necessary	- Environmental license, when necessary
- Table of areas	- Table of areas
- Analysis rate	- Analysis rate
- Descriptive memorial	- Descriptive memorial
- Complementary projects (facilities) will be necessary only for contracting	- Complementary projects (facilities) and registration of incorporation will be necessary only for contracting

Source: Caixa Econômica Federal⁴

Above we have a basic list of 2 types of budget (for families with income of up to 1,600.00 and 5,000.00), which cover important basic services for the execution of house construction works, ranging from the descriptive project, to the worksheet budget, until reaching the analysis rate of the completed work. This shows us, in a general scope, the sequence of normatively regulated activities within the housing market.

In 2011, the second phase of the program was launched, which aimed to build 2 million homes and continued to prioritize low-income families. In this context, the deadlines for approval of housing have decreased, leading to a decrease in the wait for owning a home. There was a change in the income brackets so that the interest rates would fit the year. With this, for income of up to R\$2,325.00, there would be an interest rate of 5% p.a.; income between R\$

⁴ Available: <https://www.caixa.gov.br/poder-publico/modernizacao-gestao/sinapi/>. Access: 10 July 2022.

2,325.00 and R\$ 3,100.00 would have an interest rate of 6% p.a.; income from R\$3,100.00 to R\$5,000.00 would have an interest rate of 8.16% p.a. (BRASIL, 2011).

The government's objective was also to benefit and encourage civil construction companies through financial incentives, with lines of credit for financing resources (better terms and rates) and the possibility of financing up to 100% of the undertaking. In dialogue with the home market studied by Bourdieu (2001), in France, here we also have the State heating up the market with incentives ranging from lines of credit via public banks to tax incentives for companies.

In the table below, we have a list of the main construction companies active in the *Minha Casa, Minha Vida Program*, with emphasis on Odebrecht, Camargo Corrêa and Andrade Gutierrez, considered long-term clients of the State (PORCIONATO, 2021).

Table 1 – Ranking of contractors within the *Minha Casa, Minha Vida Program*

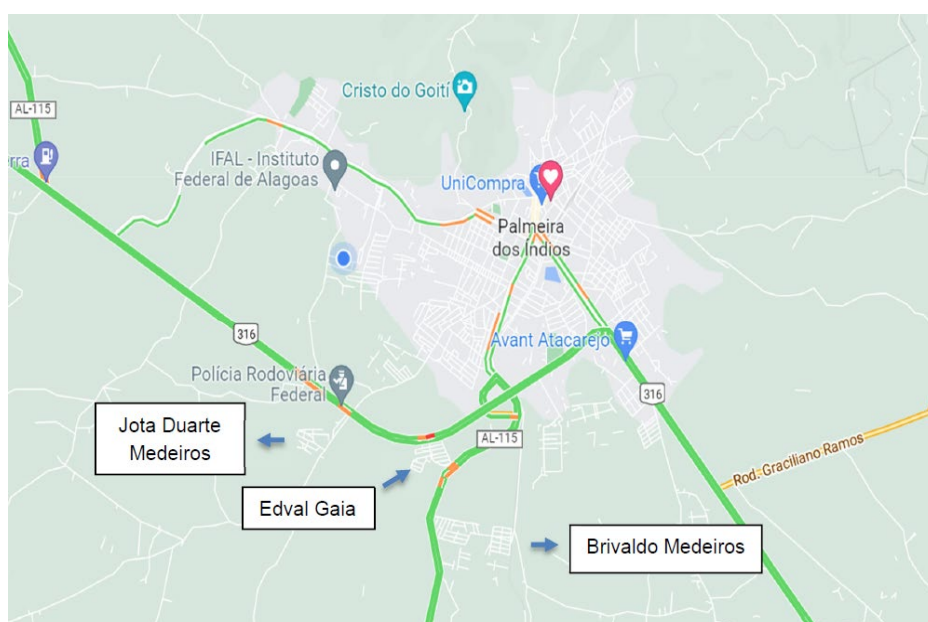
RANKING 2008	EMPRESA	FATURAMENTO (R\$ X 1.000)	PATRIMÔNIO (R\$ X 1.000)
1	NORBERTO ODEBRECHT	2.987.701	1.700.952
2	CAMARGO CORRÊA	2.746.269	1.125.919
3	ANDRADE GUTIERREZ	2.049.455	2.737.798
4	QUEIROS GALVÃO	1.643.134	1.349.861
5	CONTRUTORA OAS	1.161.055	682.410
6	DELTA CONTRUÇÕES	1.126.911	504.234
7	HOCHTIEF DO BRASIL	714.213	35.717
8	GAFISA	706.002	1.530.763
9	CARIOCA CHRISTIANI-NIELSEN	602.206	301.369
10	GALVÃO ENGENHARIA	538.737	134.584
11	RACIONAL	515.447	87.548
12	VIA ENGENHARIA	439.579	256.719
13	MÉTODO	434.800	80.486
14	EIT	431.072	516.143
15	SCHAHIN	426.587	548.985
16	C.R. ALMEIDA	412.381	686.463
17	A.R.G	363.003	464.175
18	TECNISA	352.132	760.641
19	CONSTRUCAO CCPS	348.218	319.603
20	WTORRE	345.612	-12
	TOTAL	18.344.514	13.824.358

Source: CBIC (2012)

In 2011, the Civil Construction sector reached almost 200,000 companies. This rapid growth caused a shortage of labor force and many informal workers went to the civil construction sector, which also created opportunities for women, in the specific area of finishing. In 2016, during the Dilma government, the third phase of the program was launched, which saw more than 2 million homes built. It was in this context that the intermediate range between ranges 1 and 2 was established, however, the rules remained the same.

One criticism that the program has received is that the projects have demonstrated access to housing, but not to the city, since it uses land outside the urban environment, where land prices are cheaper. Without proper urban infrastructure and adequate services, this situation contributes to social segregation and creates pockets of poverty and violence. Not to mention the low quality of buildings, which leads to a rapid deterioration of the built environment (ROLNIK *et al.*, 2015). Next, we have a map of the location of the *Minha Casa, Minha Vida* Program in Palmeira dos Índios - AL, the empirical space of our research.

Figure 4 - Peripheral location of the housing complexes of the *Minha Casa, Minha Vida* Program in Palmeira dos Índios – AL



Source: Google Maps ([n.d.])

In a field visit, we established the description of the developments as follows: initially, the Brivaldo Medeiros Housing Complex, opened in 2018 and located on Eduardo Alves da Silva Highway, was visited. The first location in the complex is called Brivaldo I and according to information gathered during this visit, many of the houses were occupied through invasion and not through the official form of the program. As for the problems, we observe the open sewage and the inadequate conditions of the streets, where the pavement is almost invisible amid so many holes, garbage and sand. It was possible to find several abandoned houses, without the basic items: toilet, shower, electrical wires, doors and windows, and houses that were never inhabited, as in Brivaldo 2, located at the back of the land, with about 300 houses already ready, but which are not being used due to problems with the financing bank (Caixa

Econômica Federal) ⁵. It was also noted the presence of grocery stores, beauty salon, church, but no bus stop was seen inside the housing complex. We present images below that demonstrate our argument above.

Figure 5 – Brivaldo Medeiros Complex



Source: Authors' collection

The second Housing Complex visited was Edval Gaia, inaugurated in 2012 and located on Street Vereador José Tenório de Albuquerque. Right from the start, the first impression is that the residents have a better financial condition, as the houses are different from the original ones offered by *Minha Casa, Minha Vida*, with modified walls and in some, the use of electric fences was noted. It was observed that there is basic sanitation, there is no open sewer and no abandoned houses. However, there are unfinished constructions for a day care center and a health center, in addition to minimal infrastructure such as a bus stop and motorcycle taxi stand, bars, markets, churches and a sports court with items for an outdoor gym. Let's see the images below.

⁵ Until this second half of 2022, the City Hall of Palmeira dos Índios had not found a solution to the problem, however, so that new invasions do not occur, security guards were placed at strategic points.

Figure 6 - Edval Gaia Complex



Source: Authors' collection

The last Housing Complex visited by us was Jota Duarte, opened in 2013 and located on AL-115. A great similarity with the Edval Gaia Complex was observed, that is, well-paved streets, with no sign of holes or garbage, well-designed house facades, without open sewers. A point of commerce was seen, but not for buses or motorcycle taxis.

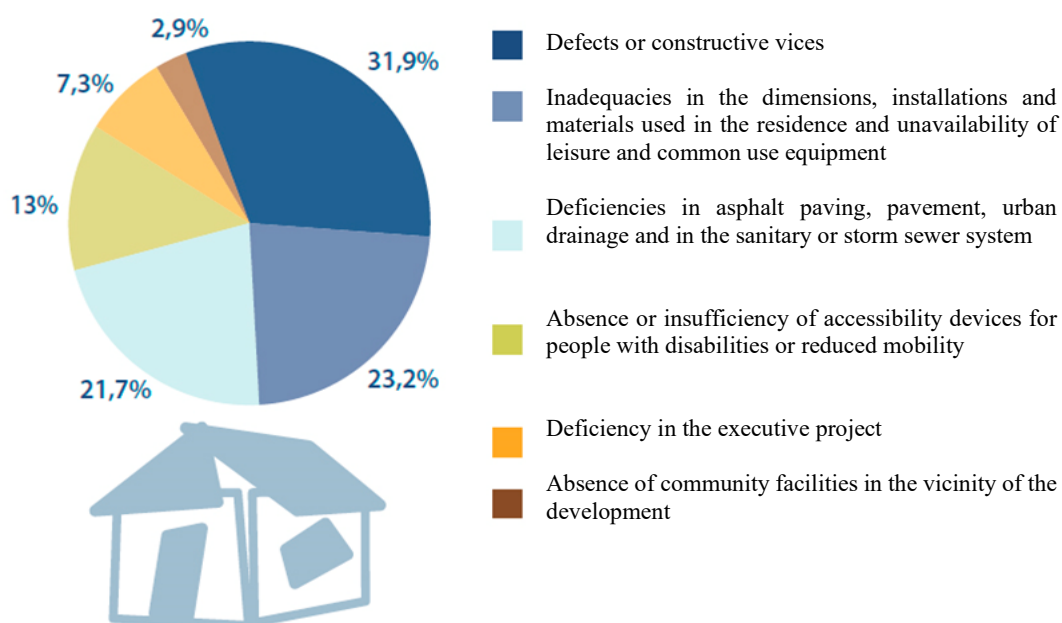
Figure 7 – Jota Duarte Complex



Source: Authors' collection

The cases cited above, in Palmeira dos Índios, fall within the 1st funding range of the *Minha Casa, Minha Vida* Program and show from a more general point of view that the State of Alagoas needs to improve its social and housing programs. This negative emphasis does not only affect social issues, but also urban and housing infrastructure, and the possibilities of reversing this scenario do not only depend on social policies, but on investments in infrastructure that allow for greater dynamism of the State's economy. This criticism was also pointed out by the Federal Court of Auditors – TCU (Portuguese initials), which in its report on the program, demonstrated some of its limits, such as shown in the image below.

Figure 8 - Constructive problems encountered by the TCU, referring to the *Minha Casa, Minha Vida* Program



Source: Sienge ([n.d.])⁶

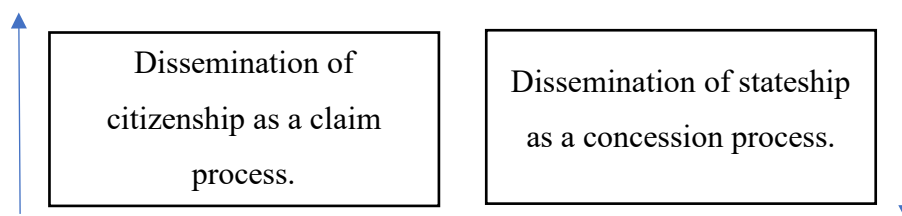
Among the TCU's criticisms, we can highlight: constructive defects or vices (31.9%); inadequate dimensions, installations and materials (23.2%); and deficiencies in paving and paving. These points can be seen in the case of the Brivaldo Medeiros complex, analyzed by us in this article. However, none of the 6 items listed by the TCU address the issue of access to the city and public services as a relevant factor, since the item “accessibility”, provided in the report, more directly covers the conditions of use by people with special needs, not covering access to the city and its services by the entire population present in these places.

⁶ Available: <https://www.sienge.com.br>. Access: 10 July 2022.

Considering the criticisms pointed out, we believe that initiatives are needed to reverse the precarious conditions in which the program is involved, in dialogue with the Ministry of Regional Development (under the leadership of Rogério Simonetti Marinho) and the Ministry of Finance (under the leadership of Paulo Roberto Nunes Guedes), both linked to the Bolsonaro government.

In this context, it is important to point out that these social policies often come from the government to the population and are not necessarily the result of social demands, which suggests that they are more conceptions of the Brazilian State, than the fruits of protests and popular actions. For this reason, Carvalho (2001) proposes replacing the term citizenship with stateship to conceptually identify these government actions.

Figure 9 - Relations between political agents and the stateship



Source: Authors' collection

However, this same stay needs to be linked to the State Accountability processes (supervision and control), as in our field work, it was possible to see the mismatch between the base project of the program and its true social and infrastructural facet, within of the following points:

- Protocols (criteria/quality): demonstrate the criteria and their relationship with the expertise of Civil Engineering. This links the technical issue, the agency issue and consequently reliability in the scientific field..
- Application (production/quality): shows, from the accredited engineers' agency, what are the main construction stages and how tasks are organized. The work requires the organic model of production, division of tasks, in addition to admitting moral models of action (DURKHEIM, 2008).
- Effectiveness (Accountability/quality): defines that upon completion of construction, not only a market product is created, but a moral element that indicates the State's participation in public (housing) issues. This moves the social ideal, linking the actions of the housing policies to the needs of the housing deficit.

For all these reasons, the social debate of the *Minha Casa, Minha Vida* Program points, in our evaluation, to the promotion of housing as a means of stay, but at the same time, exposes the fragility of a market that is unable to serve families with due quality, further promoting social segregation in the city environment, isolating the housing complexes from the program in peripheral regions and without basic infrastructure and transportation. Despite these criticisms, the research argues about the undeniable centrality of the State throughout the process, which united contractors, builders, banks, home consumers etc., in the same project, reinforcing that the market for the house built through the *Minha Casa, Minha Vida* Program, is rooted in elements beyond economic elements.

Final considerations

The housing characteristics of the houses in the *Minha Casa, Minha Vida* Program in Palmeira dos Índios are related to the development of the city, which, in turn, was marked by different occupation processes, which evidences the rooting of the market guided by factors beyond the economic, such as the political articulation between the State, city halls and construction companies, which would be in dialogue with the findings of Bourdieu (2001), for whom, the construction of the home market in France was rooted in extra-economic elements to consolidate itself (advertisements for the creation consumer taste, public credit, incentives for builders etc.)

In turn, this article reinforces the hypotheses found in Jardim and Porcionato (2017), about the importance of the State in building the housing market in the Lula years, identifying several state initiatives, such as the creation of the Ministry of Cities, in 2003, the investment in housing carried out by the Growth Acceleration Program - PAC and the creation of a specific program for housing, the *Minha Casa, Minha Vida* Program. The authors concluded that it was a political choice of the ruling group that was in power at that time, once again reinforcing the role of non-economic variables in the construction of this market.

In the case studied by us in this article, the *Minha Casa, Minha Vida* Program is characterized by the occupation of spaces by low- and middle-income groups in subdivisions and popular peripheral neighborhoods, where most of the housing is located. One of the neighborhoods (Brivaldo Medeiros) is clearly marked by the scarcity or even lack of public services and equipment, expressing: precarious housing, lack of basic sanitation, difficult access to schools and hospitals, in addition to poor paving conditions, which shows a market

rooting effect, below the expectations of stasheship and State Accountability (CARVALHO, 2001; MARSHALL, 1975; POLANYI, 1992).

Regarding the residences of the program in question, in the municipality of Palmeira dos Índios, the Hydraulic-sanitary Installations present negative evaluations in general. Two of the three sets (Brivaldo Medeiros and Edval Gaia) have odors coming from the sanitary installations system. From the point of view of electrical installations, all sets present positive evaluations. Which denotes the need to investigate the problems by the interference of the public power. In addition, there is an urgent need for repairs to the paving and better management of the complexes, enabling *the Minha Casa, Minha Vida* Program to be effective in its effects of minimizing the housing deficit, with the minimum of quality expected by the participation of the social agents involved.

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