



## The Political Outcomes of Housing Movements: Participatory Governance in Mass Housing Programmes

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**Abstract:** *Research conducted over the past decade examining the impact of social movements on urban politics and housing policy has significantly enhanced our understanding of how these movements resist housing financialisation through direct action, social protest, and advocacy. However, further investigation is still required to comprehend the influence of housing movements on policy design and implementation, in order to understand the paths taken and how social movements shape housing and urban policies. This paper focuses on the self-management branch of the My House, My Life – Entities (Minha Casa, Minha Vida - Entidades), a mass housing programme in Brazil. The paper has two objectives. Firstly, it identifies the strategies that nationally organised urban and housing movements employ to advocate for the inclusion of housing self-management in federal mass housing programmes. Secondly, it examines the policy implications of implementing a participatory governance model (co-management) in national housing programmes, with an emphasis on policy lessons learned. To accomplish this, policy documents, housing movement reports, and news media items were utilised to systematically trace the trajectory to success and examine the policy lessons for participatory governance. This paper makes two contributions: it enriches the literature on social movements against housing financialisation by analysing citizen participation in housing policy design and implementation and it contributes to the field of research on the consequences of social movements by examining the influence of social movements in shaping and housing policies.*

**Keywords:** developing countries; social housing; Autogestão; financialisation; housing movements; consequences of social movements; housing policy.



## Introduction

In the energetic landscape of urban politics and housing policy, the past years have seen a growing trend towards scholarly explorations of the consequences of social movements. As cities struggle with the evolving challenges of housing accessibility, affordability, and production, these movements have emerged as powerful agents of change and resistance against the financialisation of housing. Ranging from grassroots activism to large-scale demonstrations, social movements play a critical role in shaping the narratives, debates, and policies surrounding housing policies and urban governance (Earle 2012; Fields 2017; Scheinsohn and Cabrera 2019; Lima 2019a, 2019b, 2023). As noted by Amenta and Polletta (2019), one of the main obstacles to doing research on the impacts or consequences of social movements is often the difficulty of isolating movements' results from the changes in policies, values, and behaviours that would have occurred in the absence of those movements. Despite the challenges, it is a growing area of research within social movement scholarship.

Minha Casa Minha Vida (MCMV) in Brazil is an ambitious nationwide public housing programme that was created to address the country's significant housing deficit and to support the construction industry in response to the financial crisis of 2007-2008. Launched in 2009, the MCMV has become a cornerstone of the Workers' Party's main electoral platform, alongside the Bolsa-Familia cash-transfer welfare programme. The economic downturn in 2008 prompted the Workers' Party (PT) to initiate the construction of one million housing units under the first phase of the MCMV, serving as a strategy to stimulate Brazil's economy, especially within the real estate and construction sectors. By 2015, the programme had facilitated the contracting of 3.5 million units, supported by both credit and direct subsidies (Stiphany and Ward 2019). Considered by many as a successful case of mass housing construction, with millions of homes built across the country, the programme is often criticised for its heavy reliance on and enrichment of private developers. These developers deepened their ties with banks and the government, which significantly reshaped housing provision (see Rolnik 2019; Shimbo et al. 2022). Other criticisms relate to the low quality of housing, instances of forced evictions to make way for mega-event-related projects (e.g., the 2016 Rio Olympics), and the locating of housing complexes far from amenities and transportation links (see Arrigoitia 2017; Ceia and Vasques 2017).

Organised urban and housing groups have successfully influenced the creation of a mass housing sub-programme that includes citizen engagement in housing production, the MCMV, Minha Casa Minha Vida – Entidades, MCMV-E (My House, My Life – Entities). As a modality of the main Minha Casa Minha Vida, the MCMV-E recognises community groups as official actors in housing development through self-management. In the context of this research, self-management is a form of participatory governance applied to the provision of housing. The idea of self-management originated as part of the historical cooperative movement (Huisman and Czischke 2023). This approach integrates democratic participation, by involving residents in every phase, from planning through construction, anchored in mutual aid and solidarity. Beyond merely constructing homes, this approach enhances the community's collective action capabilities, providing residents with the necessary political and technical knowledge to champion their rights and proactively participate in housing production. Advocates and activists champion self-management in housing as a viable alternative for individuals who have been marginalised or economically displaced by the conventional market-driven housing system, offering a pathway to inclusion and empowerment (UNMP 2024).



This paper explores the national housing movements involved in the creation of the MCMV-E, analysing the strategies used to integrate housing self-management into mass federal programmes. I particularly focus on the processes and policy lessons for participatory governance in the struggles against the financialisation of housing. Below, I present a brief literature review on housing financialisation and participatory governance, followed by a note on research methods utilised and the presentation of findings.

## Brief literature review

The financialisation of housing has become a central element of contemporary urban and housing policy developments. In housing, financialisation occurs when housing is treated as a commodity, as a vehicle for wealth and investment, rather than an essential social good (OHCHR 2024). Public housing, defined as housing provided by the state, became a target for privatisation, leading to the commodification and financialisation of housing in favour of profit-driven corporations. Housing in financialised markets is associated with rising housing costs, increased homelessness, gentrification, rising evictions, and the decline of social housing (Monteiro and Veras 2017; Wetzstein 2017, August and Walks 2018). In the face of the financialisation of housing, profit-making motivations often overshadow housing needs and human rights obligations (Farha 2020).

Recent academic literature on housing financialisation has begun to focus on the financialisation of the social housing sector. These studies underscore the transformative impacts of financial practices on housing provision and critique the notion that market-driven solutions can adequately address the affordable housing crisis, while also considering the challenges posed to traditional social housing models. Aalbers et al. (2017) investigated the Dutch housing market and found that housing associations have increasingly engaged in market-oriented practices, leading to significant risks and financial instability, as exemplified by the failed speculative derivative transactions of Vestia. Similarly, Wainwright and Manville (2017) explored shifts in funding strategies within the UK's social housing sector, with housing associations adapting to capital market demands. Also in the UK, Wijburg and Waldron (2020) examined the increasing involvement of institutional investors in the social housing sector, highlighting a trend that prioritises financial returns over social welfare objectives. Together, these studies stress the contradictions between government trying to maintain social objectives while meeting financial market expectations.

In Brazil, the financialisation of housing began to take shape in the 1990s. During this time, Brazil underwent economic reforms, including changes in housing finance mechanisms, urban policies, and market-oriented measures that contributed to the increased financialisation of the housing sector. Taken together, these shifts led to a greater commodification of housing and the emergence of speculative practices within the Brazilian real estate market. Within the MCMV programme, the real estate sector and financialised developers greatly benefited from the programme, as it not only saved them from bankruptcy but also hiked the value of their shares (Rolnik 2019: 182). This strong countercyclical effect has been robust and well-documented in the political economy of housing literature. Considered by many to be a tremendous (but also controversial) successful case of mass housing delivery (Cardoso 2013; Rizek et al. 2014; Oliveira 2017), the MCMV has delivered up to 2018, over 1.5 million houses. The political support of social housing movements and cooperative and self-managed housing groups was



crucial to the introduction of self-managed housing construction as a federal housing policy (Lima 2023).

Through their diverse strategies and advocacy efforts, social movements not only highlight the pressing issues of housing accessibility and affordability but also prod meaningful change in the production and distribution of housing resources. In recent years, there has been an increasing interest in the impact of social movements (Bosi et al. 2016; Donoso and Von Bülow 2017; Martinez 2019; Lima et al. 2023). This relative surge in scholarly attention reflects a growing recognition of the centrality of social movements in the ongoing evolution of urban politics and also in the formulation of housing policies that are aligned with the needs of urban populations. Housing movements in Brazil are not just historically strong (Gohn 2011): they organise low-income groups and individuals to press the government for urban reform in the country. One of these achievements is the institutionalisation of co-management or self-management (*autogestão*) as a participatory process in housing development. These movements confront neoliberalism in Brazil by occupying vacant buildings, joining institutional activism, and promoting the right to the city. What is more, they not only question the prevailing dominance of the neoliberal housing model but also reveal the system's incapacity to deliver socio-spatial justice to the underprivileged, effectively embodying alternative perspectives (Irazábal 2017).

In the MCMV, housing provision is outsourced by the state, which both supports low and middle-income buyers with finance and promotes housing construction in close partnership with the private construction sector. Nationally organised urban movements were able to counterpressure the complete financialisation of the MCMV with an alternative mode of housing governance via self-management. While not able to de-financialise the MCMV, urban social movements forced the inclusion of a modality of the MCMV with participatory governance, which is both a historical practice in the country and an alternative mode of housing governance within a highly financialised housing market.

In this context, the interlinking of housing financialisation and participatory governance is a strategic response to the challenges posed by the former and potentially a path to de-financialisation. Participatory governance in self-managed housing involves inclusive and collaborative decision-making processes with future residents to shape the housing project in which they are going to live. It can empower low-income residents to actively engage in decision-making processes, acting as a counterforce and redirecting housing policies towards more realistic community needs. This practice could potentially address the negative impacts of financialised housing and redefine the priorities of urban development. It is important to note that Brazil is a pioneer in the creation of democratic experiences, becoming a global reference in academic production on the subject and in the reproduction of its experiences in other countries (Baiocchi et al. 2011).

## A note on methods

With the aim to of understanding the impact of self-management on housing delivery at the federal level, process tracing was employed. Process tracing, as a methodological tool, involves the detailed reconstruction of causal mechanisms and pathways that connect an intervention or policy to its outcomes (Beach and Pedersen 2013). Policy documents provided a foundational understanding of the formalised structures and guidelines related to self-management within



federal housing initiatives. These documents served as key artefacts for analysis. Housing movement reports were useful for capturing the activism, advocacy efforts, and mobilisation strategies undertaken by the proponents of self-management. These reports provided a rich source of qualitative data, highlighting the collective actions, challenges faced, and successes achieved by the social movements advocating for self-management as a paradigm shift in housing governance. Furthermore, news media items and secondary literature were also relevant as sources of information about the fight against financialised housing and for more citizen participation in housing provision. By systematically tracing the steps that led to self-management in the MCMV programme, this study investigates the strategies used by national urban and housing movements to promote housing self-management in federal programmes and analyses the policy implications of implementing a participatory governance model, emphasising key lessons learned.<sup>1</sup>

## The path to the MCMV-E

### The National Forum for Urban Reform (FNRU)

The strategies employed by nationally organised urban and housing movements (National Union of Popular Housing / União Nacional por Moradia Popular – UNMP, the National Movement for the Struggle for Housing / Movimento Nacional de Luta pela Moradia – MNLM, the National Confederation of Neighbourhood Associations / Confederação Nacional das Associações de Moradores – CONAM, and the Centre for Popular Movements / Central de Movimentos Populares – CMP) to advocate for the inclusion of housing self-management in federal mass housing programmes have been a focal point since their inception in the 1980s and 1990s. Their early efforts culminated in the incorporation of the ‘Urban Reform Popular Amendment’ in the 1988 Brazilian Constitution, setting the stage for their later engagement with the federal government. While this represented a partial victory, influencing state constitutions and municipal laws, the movements continued their advocacy through the National Forum for Urban Reform / Fórum Nacional da Reforma Urbana – FNRU and pressing for self-managed housing programmes.

Institutional activism during Lula da Silva’s presidency in 2002 saw housing movements, particularly the UNMP, proposing changes to the Residential Leasing Programme (PAR) to incorporate self-management. Despite some modifications in PAR, the comprehensive inclusion of self-management was not achieved. The União Nacional por Moradia Popular (UNMP) in particular strategically influenced self-management in housing policy through a combination of advocacy, direct action, and political engagement. They utilised participatory spaces like the Conselho das Cidades and the Conferência das Cidades, where they had significant influence to advocate for self-management as a foundational principle. Their engagement was instrumental to the creation of the Programa Crédito Solidário, aimed at addressing the housing needs of low-income families, reflecting their ability to navigate governmental processes and advocate for policy adjustments. The establishment of the Solidarity Credit Programme in 2004 marked a significant milestone as the first housing programme managed by associations and cooperatives. The creation of the National Social

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<sup>1</sup> This paper is part of a larger research by the author focused on the consequences of social movements in Brazil (for more information, see Lima et al. 2023). Due to spatial constraints, the methods cannot be detailed here, but see this suggested work for more information.



Interest Housing System (SNHIS) in 2005 further solidified social control over the allocation of public funds. The introduction of the Minha Casa Minha Vida (MCMV) in 2009 as a mass housing programme, initially lacking provisions for self-management, prompted protests headed by the FNRU (Rolnik 2019), which led to further discussion on how to add citizen participation and self-management in the MCMV programme nationally.

The FNRU and the UNMP in particular strategically influenced self-management in housing policy through a combination of advocacy, direct action, and political engagement. Their strategic actions are a blend of disruptive strategies and proximity strategies, not just through pressure and occupation but also through engagement and dialogue with governments, demonstrating a nuanced approach to influencing housing policy within a complex and often adverse context dominated by the interests of the real estate market. The UNMP's efforts in shaping policy, despite the overarching market-oriented housing system, underscore the persistent and incremental gains in advocating for self-managed, publicly financed housing projects, showcasing their impactful role in the Brazilian housing sector (see Tatagiba and Teixeira 2016).

The FNRU organised protests and events, including the International Day of Struggles for Urban Reform in November 2008. These activities involved rallies and building occupations in several states, serving as a form of public pressure to draw attention to the demands of the housing movements. In response to the protests, negotiations took place between the FNRU and high-level government officials, including President Lula and Chief of Staff Dilma Rousseff. During these negotiations, the FNRU conveyed their demands for the inclusion of self-management in the MCMV programme. The negotiation process resulted in the creation of the MCMV-E subprogramme. The analysis of policy documents suggests that the FNRU's pressure and action both inside and outside political institutions were influential in shaping a subprogramme specifically directed to families with the lowest income.

The FNRU's efforts were reinforced by the legislative change in 2007 (Act No. 11.578/2007) and 2008, particularly through events like the 3rd National Conference of Cities and the International Day of Struggles for Urban Reform (Rizek et al. 2014). This legislative change allowed for social control over the allocation of public money, enhancing the influence of housing movements. As a result of the negotiation process and the pressure exerted by housing movements, particularly the FNRU, the Brazilian government agreed to create a subprogramme within the MCMV that specifically directed resources for self-managed housing to lower-income brackets. This subprogramme was named Minha Casa Minha Vida - Entidades (MCMV-E). It incorporates an inclusive approach in which prospective residents actively participate from the initial stages, engaging in planning, land acquisition, design, family selection, and project management.

## **Policy lessons**

In the process of creating and establishing the MCMV-E, grassroots mobilisation was essential to success. Engaging in negotiations with high-level government officials proved to be an effective strategy for housing movements. It is important to note that this access was only possible due to the institutionalisation of those movements, a larger topic already discussed in the literature. Direct dialogue with figures like President Lula and the then Chief of Staff Dilma



Rousseff allowed the movements to convey their demands and influence the design of housing programmes.

Housing movements involved in the FNRU strategically utilised political opportunities, leveraging their capacity to negotiate and participate in policy conferences to advance their agenda. Recognising and capitalising on moments when the political context was open to citizen proposals played a crucial role in achieving the changes they aimed for. Despite changes in political administrations and economic contexts (e.g. the 2007/8 economic crisis), the movements continued to advocate for their agenda and adapt their strategies to the evolving political and social circumstances.

In relation to policy design, the creation of the MCMV-E programme focusing on the lowest income brackets and a participatory process involving future residents highlights the importance and desire for designing inclusive policies. This involved considering the needs and perspectives of diverse communities and stakeholders to develop programmes that can address the real needs and preferences of future residents. Inclusiveness, in this case, recognised social movements as legitimate stakeholders and enhances democratic urban governance.

## Conclusion

The purpose of this study was to examine the success of housing movements in influencing housing policies through grassroots mobilisation and advocacy efforts. Self-management empowers residents through democratic decision-making and prioritising housing needs over financial concerns. This promotes community resilience and strengthens community bonds. In the history of the MCMV-E, events such as protests, building occupations, and rallies were instrumental in drawing attention to the movements' demands and exerting pressure on policymakers. These findings suggest that, in general, these mobilisation strategies can play a crucial role in shaping housing policies. Tracing the influence of the Federative National Urban Reform (FNRU) in their advocacy work for the inclusion of self-management in a federal mass housing programme, notably the creation of the MCMV-E programme, this research highlighted the significance of the FNRU's strategies, which encompassed protests, negotiations, and legislative advocacy, in shaping the creation of the MCMV-E and the subsequent inclusion of self-management in national housing policy. In this way, the study contributes to our understanding of the resistance to the financialisation of housing by citizen involvement in the formulation and execution of the MCMV-E. It also adds to the debates on the impacts of social movements by investigating the political influence of these movements in shaping and designing housing policy via participatory processes.

Even though it was considered a success, the implementation of the MCMV-E faced challenges, as less than 1% of resources were allocated to the programme. There is also an important critique of the MCMV-E that argues that the prioritisation of mass housing led to social exclusion and spatial segregation in urban peripheries, diverging from the historical focus on upgrading informal settlements (Stiphany and Ward 2019). Rizek et al. (2014) add that even when important interventions by organised social movements take place, the forms of segregation dictated by land market rules prove to be insurmountable. In other words, housing mobilisation in the era of financialisation is an overwhelmingly difficult struggle (Lima 2023).



More broadly, more research is needed to determine the long-term effects of citizen participation in the design and implementation of the MCMV-E and to examine how such involvement affects housing outcomes and community satisfaction. Additionally, further investigations could continue to look into the ways social movements are shaping housing policies in neoliberal and financialised contexts.





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