# Perspectives of Social Life and Welfare in Brazil: A Polanyian Approach to *Bolsa Familia*

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## Abstract

*Over the last decades, the outcomes of the Brazilian global economic and financial integration revealed deep tensions emanating from the market zone -deflationary pressures on aggregate demand and income distribution challenges. As a result, the social tensions have been extended to the political sphere and shaped changes in social policies. Considering the new institutional forces, this paper proposes a Polanyian approach to the direct cash transfer program Bolsa Família in order to identify some mechanisms of "self-protection" of the Brazilian society that could affect the perspectives of social life and welfare.*

## *Introduction*

The systemic and institutional analysis proposed by Karl Polanyi (1944) is a crucial reference to apprehend the cultural challenges to the evolution of the market economy in the 21st century. The outcomes of the expansion of disembedded capitalism revealed the homogenization of national markets at the system level. In this settlement, the tensions emanating from the national market zone -deflationary pressures on expenses, employment and earnings- have been extended to the political sphere and shaped different patterns of social inclusion. The driven-forces of institutional change - that stimulated the acceleration of financial and trade integration in the global order - have been related to the commodification of money and enhanced further cultural modifications by shaping new elites and dismantling reciprocity interrelations in Brazil (Gonçalves and Madi 2005).

As a result, a deep process of social change has been stimulated by the outcomes of new disruptive market forces on livelihoods in national spheres where structural and institutional heterogeneity emerged from the Bretton Woods period. In this process, there has been not only an enlargement of local cultural resistance due to new global market requirements, but also a pressure to enlarge market inclusion also on those that had been historically excluded. Taking into account the Brazilian reality, it is possible to argue, according to Polanyi, that the evolution of the markets has always been accompanied by safeguards to protect society from the interference of market practices. Considering the new institutional forces regarding livelihood conditions associated with social policies, we might identify some mechanisms of "self-protection" of the Brazilian society in the 21st century.

Section 1 presents the background of the current process of modernization and commodification of social relations in Brazil. Section 2 discusses the tensions between the global and local spheres and the challenges to the processes of economic and social reproduction. Section 3 analyzes the income transfer program Bolsa Família. Section 4 suggests some implications of the role of current social policies based on conditional direct cash transfer programs.

## *1. Neo-Liberal Modernization and Economic Adjustment*

The Brazilian national development advanced in the framework of the Bretton Woods international order. This process had strong effects on the perspectives of social inclusion on behalf of the modernization of institutions and the new forms of social mobility. Thus, in the period between the 1950s and the 1970s, the socioeconomic transformations associated with industrialization and urbanization expressed the attempt to articulate long run investments and finance to consolidate the industrial accumulation pattern.[1]

[1]The specificities of the Brazilian industrialization were developed in Tavares (1972) and (1978), Cardoso de Mello (1982).

In this historical setting, the behavior of private corporations was influenced by the evolution of monetary, fiscal and exchange rate policies in an international context that favored the implementation of a policy agenda that characterized the so called Keynesian era.

The achievement of industrial qualitative transformations involved huge public investments that were justified because of their social features within the Brazilian process of development. The construction of citizenship became a constitutive aspect of the national development and the possibilities of inclusion in the industrial society were decisively influenced by the institutional setup that enhanced long run growth perspectives by means of the expansion of industrial employment.

Indeed, the expansion of citizenship was articulated to the development process that presumed social inclusion. Thus, the state intervention supported economic growth and harmonized the tensions between the traditional and modern institutional setups in order to promote quantitative and qualitative transformations in the economic structure. Considering this background, the commitment of the public resources to modernization inthe Brazilian economy reinforced the civic dimensions of the development strategy.

Although there was the expectation of social inclusion by means of the expansion of employment in the formal sector, this process turned out to be restricted and stimulated the informal sector in the Brazilian industrial society. In other words, the process of market inclusion turned out to be restricted and the traditional and modern values and practices coexisted in the modernization settlement. The specific capitalist development features advanced through the coexistence of traditional and modern forms of production and reproduction of material life. As a result, the process of social inclusion proved to be heterogeneous and revealed the tensions between the possibilities of social mobility and the income concentrated accumulation pattern.

After the 1970s, the economic crisis revealed the challenges to public indebtedness and the ability of accumulation of the big corporations. In Brazil, the exhaustion of the public financial patternhad domestic and foreign dimensions - the crisis of the foreign debt and the expansion of the domestic public indebtedness – and reflected the challenges to articulate public policies toward sustainable long run growth. The crisis of the longrun investment pattern meant disorganization of the industrial investment, restrictions for investment in traditional sectors, pressures on the stability of the exchange rate, high inflation and unemployment.

Taking into account this background, since the late 1980s, the critics to the outcomes and the nature of the Brazilian post-war pattern of development increased under the multilateral institutions auspices. In the new global order, the expectations to enhance economic growth by expanding the free markets influenced the policy options. As a result, the centrality of the private agents in the definition of new perspectives of development strategies overwhelmed all the institutional transformations in Brazil. Considering this background, the new economic role of the state would involve the definition and protection of the private property rights in order to support efficient markets. In relation to the imperfections of the markets, the multilateral institutions – particularly the World Bank- recognize two areas that must be the object of the state actions: infrastructure and essential services, including financial services to poor people. To follow the guidelines of the Washington Consensus, the Brazilian domestic economic and social policies were adjusted to the requirements of the global economy. Consequently, the redefinition of the conditions of development was followed by the reorganization of the state actions as well as by changes in the process of capital reproduction: the market was chosen as the privileged locus of social interactions. Thus, in the new pattern of development the forms of social integration happened to be conditioned by the actions of the state, the reorientation of investments, the impacts of financial concentration and new requirements relative to the labor markets.

In other words, the centrality of private agents in the definition of the developmental perspectives overwhelmed all the institutional changes and had serious implications on the role of the state toward economic and social reproduction conditions. The redefinition of the role of the state not only in the evolution of public investment, but also in the weight of financial commitments in the public budget expressed the changing nature of the accumulation pattern in Brazil. In truth, this redefinition fostered the investors' shift toward financial liquid assets. Consequently, the market flexibilization process has been connected to a new configuration of social reproduction conditions in terms of employment and income.

Indeed, modifications in the nature of wealth have been observed and the preference for alternative investments was consolidated in new economic sectors. Besides, the global economic integration redefined the international division of labor and the orientation of productive investments while placing the decisions towards productive investment in a world-wide scale.

The dynamics of the accumulation process was redefined because the specific activities of the industrial period were reduced, with exception of those integrated into the new flows of foreign direct investment. The economic openness restricted the investment options in a framework of destruction of the productive chains and the regression of the industrial structure.

In the meantime, the importance of the export-led growth advanced and the performance of the domestic product became dependent on the rate of growth of the international economy.

Consequently, current investment decisions have been overwhelmed by the expansion of the financial sphere where the growth and liquidity of the financial assets have redefined the dimension of time and space. This fact has shortened the length of the investment decision periods and broadened the spectrum of possibilities of making profits. In this financial-led settlement, macroeconomic policies in Brazil have privileged the yields of public bonds and have strengthened short run strategies. As a result, volatility turned out to characterize the evolution of the levels of production and employment since the preference for liquidity has provoked movements of stop-and-go in the path of economic growth.

In this context of structural changes, private strategies - that search increasing productivity and cost reductions- have involved new labor relations and impacts in social organization, since labor flexibility must be compatible to capital mobility. Indeed, the redefinition of investment flows has had decisive social impacts on the reduction of industrial jobs, the displacement of productive plants and the new forms of organization of labor. Such transformations had stimulated new organizational principles, such as, resetting of tasks in the context of deep changes in the modalities of management and control of the labor force. In consequence, new trends have been observed on collective demands and contractual relations that disclosed transformations in the conditions of existence of the labor class.

As a result, the social dimension of labor has been redefined and investment decisions have been increasingly affected by the evolution of labor risks - that includes the level of money wages, the qualification of workers, the types of labor contracts and the scope of collective organization. Such movements in the labor market were also characterized by the fall of the employment formalization rate and the increase in the number of workers on its own. Thus, in Brazil, the decreasing weight of industrial jobs promoted new relations between the formal and informal sectors by means of the new interactions among the circuits of income, credit and spending.[2]

Considering this background, the process of the adequacy of the Brazilian economic structure to the neo-liberal agenda had impacts on the accumulation of wealth and on the perspectives of social inclusion. In this settlement, banks and institutional investors have assumed a key-role in the definition of new investments and financial flows – as a result of the expectations about returns, risks and liquidity – and, consequently, in the configuration of new perspectives of market inclusion.

## *2. The Centrality of the Market and Social Challenges*

Over the past decades, tensions between financial accumulation and social reproduction highlighted restrictions to income redistribution in Brazil. Indeed, fictitious capital - expressed in the financial assets negotiated in the capital markets- currently exerts key role in the production and reproduction and material life. Fictitious capital has not only autonomy in relation to the current production conditions, but also exerts strong influence on the future investment and production decisions. Thus, the redefinition of future investment flows is associated with the demand for certain assets whose daily prospective yield and liquidity are evaluated in organized stock markets. This process is not compatible with the claims of society relative to jobs and income in a picture of intense transformations of the perspectives on citizenship and welfare.

Historically, the evolution of capitalism has always been followed by the sprouting of safeguards to protect the society against the interference of the practices of the market. Nevertheless, according to Polanyi, the evolution of markets was always accompanied by safeguards to protect the society from the interference of market practices.

[2] In the process of transformation of productive and social structures, the distribution of workers by economic sectors changed in the Brazilian economy: between 1992 and 2001 a reduction of jobs in agriculture and industry is observed, falling from 25 and 21.1 percent to 18.3 and 20.4 percent, respectively (IBGE 2002). The sector of services has grown, being its evolution not only determined by the expansion of jobs and income in the formal sector, but also by the advance of informality.

Taking into account the current effects of the modernization process on the perspectives of social inclusion, Karl Polanyi´s critic of the liberal myth and of the disruptive forces of the market society is inspiring to analyze the impacts of neo-liberal policies on livelihood conditions in Brazil.

Accordingly Polanyi, the centrality of the market entails that "Nothing must be allowed to inhibit the formation of markets, nor must incomes be permitted to be formed otherwise than through sales" (Polanyi 1944, 69). In other words, labor, land and money turn out to be seen as commodities and are produced for sale. As the commodity fiction proves to be the vital organizing process, the self-regulated markets demand the institutional separation of society into an economic and a political sphere, that is to say, in the market society the social relations are embedded in the economy rather than the economy embedded in social relations.

Taking into account the Brazilian recent modernization experience, the neo-liberal agenda is an important expression of deep economic and cultural changes because it may possible to enlarge the subordination of sociability conditions to the market economy. As a result, social relations have increasingly become an "accessory of the economic system" (Polanyi 1944, 75). The policies that have been adopted and the resulting institutional changes focused the state intervention in agreement with the parameters of the new international order. In this context, the minimization of restrictions to the free markets emphasized new features of citizenship: the responsibility of economic growth has been shared with the individual citizens. In this framework, the inclusion in the free markets reinforced social behaviours centered on the notions of active citizenship and entrepreneurship.

Considering this background, the spread of new social abilities and of behaviours that favour risk suggests the need of adequacy to new parameters that turned out to frame the social interactions. As a result, evidences from the recent Brazilian experience have revealed the shift of individual behaviors toward the economic motive and the disorganization of traditional forms of reciprocity and redistribution. This trend threatens the traditional interrelations inside families and neighbourhoods that aimed to "… safeguard both production and family sustenance…" (Polanyi 1944, 48). In truth, it provokes disruption of traditional livelihoods. This trend also intensifies a heterogeneous process of market integration that subordinates the whole society to the commodity fiction.

In this historic settlement, the recent institutional changes in the Brazilian social policies could be understood as an expression of the specificities of the neo-liberal adjustment at the local level (Draibe 1990). Since the middle 1990s, the evolution of labor and capital incomes has expressed the transformations in investment and employment trends that enlarged social exclusion. In the last decade, the participation of labor incomes in gross domestic product fell and the composition of capital incomes –dividends and interests- revealed the deleterious redistributive outcomes of the current financial-led accumulation pattern. While the process of investment lost its social dimension, the perspectives of development and social inclusion turned out to be submitted to the free markets. In Brazil, since the late 1990s, the tensions inherent to the expansion of the free markets -decline of production, employment and wages- has been faced by the progressive enlargement of social assistance policies to almost 11 million of families – 45 millions of people- that live in extreme and moderate poverty conditions.

### *3. Bolsa Família: The Brazilian cash transfer program*

The deliberate actions of the Brazilian government in the market suggest alterations in the understanding of the possibilities of economic and social reproduction. The tensions that emanated from the markets in terms of the social costs of the liberalization policies lead to legislation and regulation changes in social policies since the middle 1990s (Draibe 2003). After 2003, the Brazilian president Lula accomplished the necessary requirements to enhance further economic expansion on behalf of the merger of social assistance programs in the so called Bolsa Família (Family Allowance).

*Bolsa Família* is currently considered one of the largest conditional direct cash transfer programs in the world. The institutional changes have followed the recommendations of the World Bank that enhance the search for social protection and good governance in order to achieve poverty reduction in the context of the Millennium Development Goals. Poverty reduction strategies have been discussed in the context of the Human Capital Policy where the individual abilities have become decisive to overcome poverty in an intergenerational perspective (Heckman and Carneiro 2003).

Besides the price stabilization policy, the approach underlying the World Bank proposal reinforces the foundations of the endogenous growth, that is to say, the foundations of growth based on increasing labor and capital productivity (Madi and Gonçalves 2005).

In this perspective, endogenous economic growth and income distribution are identified with higher efficiency in the use of inputs that could also result from the implementation of social policies such as conditional direct cash transfer policies. Long run growth and income distribution are analyzed by considering the particular features of infrastructure and human capital, such as health conditions and education. Indeed, social policies could impact economic growth and distribution in the long run since the divergences verified in the product per worker could be attributed to the infrastructure set up and the abilities accumulated by people among different countries. Higher levels of formal education, besides the acquisition of new technologies and social abilities would not only increase the levels of product per worker, but also adequate the product per worker to the new market global requirements. As a result, the decisive political issue relays on the impacts of conditional direct cash transfer programs on the levels of education and health of future generations.

Considering this background, *Bolsa Família* aims to alleviate the income deprivation of poor households and to break the intergenerational transmission of poverty by means of direct cash transfers and the enforcement of conditionalities regarding child access to health and education (Soares *et al* 2007). The total direct cash transfers grew from 0.15% of the Brazilian Gross Domestic Product in 2003 to almost 0.4% in 2007 (Barbosa 2007). Before the 2008 financial crisis, the eligibility threshold has been set at US$30 per capita for extremely poor families and between US$30.01 and US$60 per capita for moderate poor families. The extremely poor families receive a basic amount of money besides a variable amount that depends on the number of children and teenagers (Table 1). The total amount received by the moderate poor families depends on the number of children and teenagers (Table 2).

**Table 1.Brazil´S Bolsa Familia: Families with Monthly Income Up To US$ 30 Per Capita (2 Reais=1 US$)**

| Number of children and teenagers up to 15 years old years old | Number of teenagers between 16 and 17 years old | Kind of benefit | Direct cash transfer per month- total amount |
|---|---|---|---|
| 0 | 0 | Basic | US$ 31 |
| 1 | 0 | Basic + 1 VC (variable children) | US$ 41 |
| 2 | 0 | Basic + 2 VC | US$ 51 |
| 3 | 0 | Basic + 3 VC | US$ 61 |
| 0 | 1 | Basic + 1 VT (variable teenagers) | US$ 46 |
| 1 | 1 | Basic + 1 VC + 1 VT | US$ 56 |
| 2 | 1 | Basic + 2 VC+ 1 VT | US$ 66 |
| 3 | 1 | Basic + 3 VC+ 1 VT | US$ 76 |
| 0 | 2 | Basic + 2 VT | US$ 56 |
| 1 | 2 | Basic + 1 VC + 2 VT | US$ 71 |
| 2 | 2 | Basic + 2 VC + 2 VT | US$ 81 |
| 3 | 2 | Basic + 3 VC + 2 VT | US$ 91 |

**Source:**www.mds.gov.br/bolsafamilia

**Table 2.Brazil´SBolsaFamilia Families with Monthly Income Between US$30. 01 And US$ 60 per Capita (2 Reais= 1 US$)**

| Number of children and teenagers up to 15 years old years old | Number of teenagers between 16 and 17 years old | Kind of benefit | Direct cash transfer per month- total amount |
|---|---|---|---|
| 0 | 0 | - | - |
| 1 | 0 | 1 VC(variable children) | US$ 10 |
| 2 | 0 | 2 VC | US$ 20 |
| 3 | 0 | 3 VC | US$ 30 |
| 0 | 1 | 1 VT (variable teenagers) | US$ 15 |
| 1 | 1 | 1 VC + 1 VT | US$ 25 |
| 2 | 1 | 2 VC+ 1 VT | US$ 35 |
| 3 | 1 | 3 VC+ 1 VT | US$ 45 |
| 0 | 2 | 2 VT | US$ 30 |
| 1 | 2 | 1 VC + 2 VT | US$ 40 |
| 2 | 2 | 2 VC + 2 VT | US$ 50 |
| 3 | 2 | 3 VC + 2 VT | US$ 60 |

**Source:** www.mds.gov.br/bolsafamilia

The current historical setting of the Brazilian modernization process suggests that direct cash transfer programs have been promoted as an important mechanism of social protection in an otherwise market dominated society. Indeed, in Brazil, the tensions emanating from the market zone have shifted to the political sphere and enhanced further economic growth and market expansion in the early 2000s. As a result, the recent changes in public policy have also contributed to further commodification of social relations - drawing the extremely poor and the moderate poor people into the market as consumers - in a market economy where the financial sector dominates economic life. It's worth noting that in addition to the effects of cash transfer programs on the perspectives of consumption, the expansion of the assistance policy toward poor relief turned out to be intertwined with the Brazilian recent process of banking inclusion.

The recent institutional changes in the Brazilian financial sector - changes in the banking sector legislations as well as the definition of strategies pursued by the Brazilian banks regarding personal loans and micro-credits - could be understood as an expression of the specificities of the neo-liberal adjustment. In particular, credit policies aimed to enlarge loans to low income and small borrowers, that have always presented limited chances of credit access through regular channels, have been supposed to be effective toward social inclusion. At the beginning of the 2000s, the social tensions around unemployment and the fall of average incomes have been faced by the enlargement of credit access to almost 45 million of low income people that have not access to regular banking services because of the lack of income certification.[3] Nevertheless, the institutional changes that aimed to enhance social inclusion in fact contributed to further financial expansion. Thus, the new institutional arrangements and practices in the banking sector that could be seen as a mechanism of "self-protection of society" in fact have contributed to the increasing commodification of social life (Madi and Gonçalves 2007).

The effects of the direct cash transfer program on the enlargement of market exchange relations could be apprehended considering the way in which the economy relates to social organization and culture and the impacts of economic and political institutions on human livelihood. This conditional direct cash transfer program has not only expanded the possibilities of economic reproduction, but has also proved to create challenges to the social reproduction. After the 2008 global crisis, among the poverty reduction strategies, the strengthening of direct cash transfer programs was outstanding. The coverage of the Bolsa Família was expanded and the number of families involved increased by almost 2 million - in 2008, reached 10.5 million households, and in 2009 reached 12.4 million (Sicsú 2011). In the aftermath of the crisis, the expansion of Bolsa Família has been decisive to reduce women's vulnerability since the number of women that benefit from the program achieved almost 27 million in 2010 (DIEESE 2011a).

In Brazil, the assistance policies toward poor relief are an important expression of the recent economic and cultural changes because it made possible to enlarge the subordination of sociability conditions to the market economy and the social relations increasingly become an "accessory of the economic system" (Polanyi 1944, 75). Nevertheless, according to Polanyi, the evolution of markets was always accompanied by safeguards to protect the society from the interference of market practices. The deliberate intervention both to "institutionalize" the market economy and to protect the society from its harmful effects expresses. In his own words:

"…. The action of two organizing principles in society, each of them sets special institutional aims, having the support of definite social forces and using its own distinctive methods. The one was the principle of economic liberalism, aiming at the establishment of a self-regulating market …; the other was the principle of social protection aiming at the conservation of man and nature as well as productive organization…" (Polanyi 1944,132)

## *4. Final Considerations*

The recent social trends have expressed deep tensions between the perspectives of economic growth and the society claims around decent work and income redistribution. Indeed, over the last decades, the nexus between modernization and social exclusion has enclosed conflicting aspects in the frame of the financial-led growth regime that privileges the centrality of the markets. Considering this background, the current social dynamics in Brazil reveals qualitative changes in the possibilities of social inclusion.

[3]The government agenda oriented toward the definition of a new legal institutional set up included access to the financial system, pension funds, insurances and real estate financing.

Following Polanyi, the social challenges express the tensions between the social costs of the neo-liberal economic adjustment and the advance of institutional forces that enhance the diffusion of social policies toward poor relief. The Brazilian nation state has mediated the relationship between these tensions that have emerged from the interactions between the dynamics of the market forces and the livelihood conditions.

As a result of the neo-liberal adjustment adopted in Brazil, the conditions of social exclusion have been redefined because of the lack of adequacy of poor people to the labor market requirements. In this historical setting, direct cash transfers proved to contribute to the improvement of the level of consumption of households. Among the results observed, the increase in basic expenditures has magnified the households' perception of well-being, although the Brazilian experience has also shown that the direct cash transfer programs have turned out to foster survival strategies in a context of increasing commodification of social life.

The deep tensions within the new relations between the government, the Brazilian society and the "free" markets have characterized a process of cultural and social resistance. Indeed, in the Brazilian background that had been historically characterized by social exclusion, the Bolsa Família represents a new institutional program of social inclusion that has been stimulated by the local government within the neo-liberal agenda.

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