

The political game of the Student Financing Fund (FIES) (2010–2016)

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ABSTRACT

This paper analyses the financing of the private higher education, through the Student Financing Fund (FIES), which inserted in a complex web of articulations between the State and the business community. We examine the speeches of deputies and senators about the FIES and the articulation of the private-mercantile sector with these political actors. This is a critical-descriptive documentary research, based on the theory of the expanded State and the method of the analysis of social networks. The data was submitted to the *software Analyse Lexicale par Contexte d'un Ensemble de Segments de Texte*. FIES is a public policy of social character, that was developed taking into account the interests of the education entrepreneurs. It was found that became a deliberate market policy behind the scenes of the National Congress with annual billionaire transfers to the institutions private-mercantile; and contributed to the process of expansion, commodification and financialization of private-mercantile higher education.

KEYWORDS

Student Financing Fund; political actors; private-mercantile sector; financialization.

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O JOGO POLÍTICO DO FUNDO DE FINANCIAMENTO ESTUDANTIL (FIES) (2010–2016)

RESUMO

Este artigo analisa o financiamento do Ensino Superior privado por meio do Fundo de Financiamento Estudantil (FIES), que está inserido em uma complexa teia de articulações entre Estado e empresariado. Examinam-se os discursos de deputados e senadores sobre o FIES e a articulação do setor privado-mercantil com esses atores políticos. Trata-se de uma pesquisa documental crítico-descritiva, baseada na teoria do Estado ampliado e no método da análise de redes sociais. Os dados foram submetidos ao *software Analyse Lexicale par Contexte d'un Ensemble de Segments de Texte*. O FIES é uma política pública de caráter social, que se desenvolveu atendendo aos interesses dos empresários da educação. Constatou-se que se tornou uma política de mercado deliberada nos bastidores do Congresso Nacional, com repasses anuais bilionários para as Instituições de Ensino Superior privado-mercantis, e contribuiu para o processo de expansão, mercantilização e financeirização do Ensino Superior privado-mercantil.

PALAVRAS-CHAVE

Fundo de Financiamento Estudantil; atores políticos; setor privado-mercantil; financeirização.

EL JUEGO POLÍTICO DEL FONDO BRASILEÑO DE FINANCIAMIENTO ESTUDIANTIL (FIES) (2010–2016)

RESUMEN

Este artículo analiza el financiamiento de la educación superior privada, a través del Fondo Brasileño de Financiamiento Estudiantil (FIES), que se insiere en una compleja red de articulaciones entre el Estado y el empresariado. Se examinan los discursos de diputados y senadores sobre el programa y la articulación del sector privado-mercantil con estos actores políticos. Se trata de una investigación documental crítico-descriptiva, basada en la teoría del Estado ampliado y el método de análisis de redes sociales. Los datos fueron sometidos al software *Analyse Lexicale par Contexte d'A Ensemble de Segments de Texte* (Alceste). FIES es una política pública de carácter social que se ha desarrollado atendiendo a los intereses de los empresarios de la educación. Se constató que se tornó una política de mercado deliberada entre bastidores del Congreso Nacional con transferencias anuales billonarias para instituciones de educación superior privado-mercantiles. Además, contribuyó con el proceso de expansión, mercantilización y financiarización de la educación superior privada-mercantil.

PALABRAS CLAVE

Fondo Brasileño de Financiamiento Estudiantil; actores políticos; sector privado-mercantil; financiarización.

INTRODUCTION

The Brazilian Student Financing Fund (*Fundo de Financiamento Estudantil* — FIES) is an educational policy installed in a governance network that involves several political and social actors. Its study is a complex undertaking of impressive numbers. In February 2018, the program comprised 1.9 million students (active contracts), 1,674 participating Higher Education Institutions (HEI), 984 sponsors¹, 134 standardizing documents, and an annual cost of around R\$ 20 billion. From 2016 to 2018, FIES became the subject discoursed by presidents Dilma Rousseff (2011–2016) and Michel Temer (2016–2018), as well as by ministers, senators, congresspersons, education entrepreneurs, the media, consultants and associations, due to the significant number of active FIES contracts, its impact on federal government accounts and its social importance. In 2015, faced with an economic retraction and public account adjustment scenario, a series of unprecedented restrictive measures was established, including a 60% cut in contracts compared to 2014, a fact that significantly affected the sector.

Both the social and financial FIES dimensions became compromised, as their scope and fiscal sustainability were questioned by the Federal Comptroller General (*Controladoria Geral da União* — CGU) and the Federal Court of Accounts (*Tribunal de Contas da União* — TCU). According to the Ministry of Education (*Ministério da Educação* — MEC), most of the beneficiaries already attended or presented financial conditions to cover higher education costs. Therefore, it appears that the growth of formalized contracts did not meet the initial expectations of this policy, which noted a less than expected contribution in relation to the expansion of new enrollments in the sector (Brasil, 2017). To broaden this reflection, it is important to understand the program's development.

In 1999, MEC created the FIES program², replacing the Educational Credit Program for Underprivileged Students (*Programa de Crédito Educativo para Estudantes Carentes* — Creduc), extinguished in 1998 due to a high default rate. FIES aimed to grant financing to students regularly enrolled in non-free face-to-face higher education courses with positive evaluations³ in MEC-managed processes.

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- 1 Legal Entity or Individual responsible for ensuring the functioning of private educational institutions through fundraising. In the case of public institutions, the government (federal, state or municipal) is the maintainer.
 - 2 Created by Provisional Measure No. 1,827, of May 27, 1999, regulated by MEC Ordinances No. 860, of May 27, 1999, and No. 1,386, of September 15, 1999, by CMN Resolution No. 2.677, of December 22, 1999 September 1999, and converted into Law No. 10,260, on July 12, 2001.
 - 3 The MEC analyzes the quality of the HEIs through the General Course Index (GCI), which is calculated by the means of the Preliminary Course Concepts (PCC) of the last three years, the National Student Performance Exam (in Portuguese, *Exame Nacional de Desempenho dos Estudantes*, Enade) and Masters' and Doctorate course scores awarded by the Coordination for the Improvement of Higher Education Personnel (in Portuguese, *Coordenação de Aperfeiçoamento de Pessoal de Nível Superior*, Capes) in the last available assessment. In addition, the MEC also analyzes student distribution between different education levels. The evaluation is considered positive if the institution obtains at least a GCI score 3, on a scale of 1 to 5.

During its first valid decade (2000–2009), FIES was an insignificant policy, consisting of only around 500 thousand contracts. In 2010, the “New FIES” underwent adjustments that culminated in the exponential growth of contracts and made it a broad materiality policy, with a direct impact on the Federal Union’s budget.

Rule flexibility changes are intertwined with the demands of the FIES governance network, which viewed this policy as a potential profit tool, attracting students, filling vacant vacancies, and consolidating the sector. A total of 2.39 million contracts were signed from 2010 to 2016, giving rise to a resource disbursement “in the order of R\$ 67.1 billion” (Brasil, 2017, p. 41). With billionaire annual transfers, the private-mercantile HEI, represented by for-profit HEI, began to appear on the list of companies that received the most money from the Federal Union. “FIES enrollments went from approximately 5% of the total made in the private network in 2009 to 39% in 2015” (Brasil, 2017, p. 2). In almost two valid decades, around 2.9 million financings have been applied.

Studies carried out on student financing policy in Brazil, with an emphasis on the FIES program, point out the social importance of this program by providing underprivileged students with the opportunity to attend undergraduate courses (Couto, 2008; Oliveira, 2008). Despite its social character, FIES deepens the commercialization process of Higher Education courses (Sousa, 2008; Vituri, 2014) by contributing to the disorderly expansion of the private sector and strengthening this segment through direct public resources (Cruz, 2013; Silva, 2014; Xavier, 2016). It appears that, as of 2011, a causal relationship has been established between the disorderly increase in the number of contracts and monthly fee increases (Duarte, 2014). The program has no clear elements to ensure student permanence and can be categorized as a “targeting policy” (Barros, 2014). In 2015, due to its unsustainability, unprecedented criteria were established to restrict the number of FIES contracts (Santos, 2015), and student defaults generated a significant State debt (Moura, 2016; Santos Filho, 2016).

In general, FIES program studies focus on education and conclude that, despite comprising an important financial student subsidy program, the very operationalization of the program makes it unsustainable in the long term, due to the billion-dollar volume of public resources used to strengthen the private higher education sector and a high default rate. Consequently, this program contributed to intensifying the privatization of this level of education in Brazil and the concept of education as a highly profitable commodity.

In order to understand the trajectory of its vertiginous expansion from 2010 to 2016, this article aims to examine the position of congresspeople and senators regarding FIES policies, as well as the articulation of these actors with the private-mercantile sector. The study is structured in three sections, the first presenting the methodological path. The second analyzing the perspectives, consensus, and contradictions that permeate the FIES program. And the third exposing the results of the analyses.

METHODOLOGICAL PATH

To understand the complex financing network marked by the correlation of forces between the actors that constitute the State, we must begin by understanding Gramsci’s Theory of the expanded State (Gramsci, 1986, 2014). This theory allows for the analysis

of the public policy beyond the exclusive Nation-State apparatus. Gramsci (1986) points out that both the government (political society) and the private hegemony (civil society) apparatuses are part of the State structure. Under this perspective, the State is organized as an arena of conflicts, contradictions, and disputes between antagonistic classes.

This study comprises a critical-descriptive documentary research applying the Social Network Analysis (SNA) method to assess the dynamics and structure of the network of actors that make up the FIES program. A political game is noted within the FIES arena, whose force correlation between the Brazilian State and the private national and international hegemony apparatuses alters the conception of education as a public good.

Since its creation until December 2016, 134 rules regarding the FIES program were approved (Brasil, 2017). As of 2010, FIES became a prominent theme in congress-people and senator statements, due to rule changes, the program's impact on government accounts, and the high interest of private-mercantile educational groups. Table 1 presents the number of matters pending before the Chamber of Deputies and the Federal Senate and the number of speeches referring to the FIES program from 2010 to 2016.

Table 1 – National Congress: Pending matters and speeches concerning the FIES program.

Year	Chamber of Deputies		Federal Senate	
	Law Drafts (Projetos de Lei — PL) and Legislative Decree Projects (Projetos de Decreto Legislativo — PDL)	Speeches*	Law Drafts (Projetos de Lei — PL)	Speeches*
2010	3	176	-	18
2011	8	54	-	76
2012	-	10	2	27
2013	2	35	1	95
2014	4	59	1	39
2015	15	164	1	160
2016	3	144	1	259
Total	35	642	6	674

*Speeches by congresspersons, senators, and actors invited to participate in public hearings regarding the FIES program were considered for analysis purposes.

Source: adapted from the Brazilian Federal Senate (2017) and Chamber of Deputies (2017).

During this period, 41 projects in progress and 1,297 speeches were recorded for both Houses. The highest number of speeches was observed in 2016 (403), followed by 2015 (324). The restrictive changes instituted in 2015 and 2016 affected the interests of education entrepreneurs. From that point on, the party representing the private sector began its mobilization. The pronouncements are mostly associated to questions concerning the restrictive FIES changes (which led to a significant uproar in HEI and student concerns) and to Provisional Measures (*Medidas Provisórias* — MP) referring to the liberation of more resources for the FIES program.

In order to analyze the negotiations and mediations between political parties in the Chamber of Deputies and the Federal Senate, a compilation of Law Drafts (*Projetos de Lei* — PL) and speeches was required, resulting in 418 pages of analysis material. These data were examined using the *Analyse Lexicale par Contexte d'un Ensemble de Segments de Texte* software (Lexical Analysis by Context of a Set of Text Segments — LACSTS⁴), version 4.8/2012. The LACSTS tool was developed to accommodate the demands resulting from a multimethod research application, with the generation of considerable volumes of information on a given study object, which is very common in quantitative and qualitative research.

WEAVING SPEECHES: PERSPECTIVES, CONSENSUS, AND CONTRADICTIONS OF THE STUDENT FINANCING POLICY

The FIES governance network was built using the SNA method. The first phase, comprising the delimitation of the set of actors, is essential for research that falls within the SNA domain. Several actors participate in the FIES governance network, with the most noteworthy comprising the following: MEC; National Education Development Fund (*Fundo Nacional de Desenvolvimento da Educação* — FNDE); National Education Council (*Conselho Nacional de Educação* — CNE); deputies and senators (*National Congress*); *Banco do Brasil* (BB); Federal Savings Bank (*Caixa Econômica Federal* — CEF); TCU; CGU; Kroton; Brazilian Association of Higher Education Maintainers (*Associação Brasileira de Mantenedoras de Ensino Superior* — ABMES); Union of Maintaining Entities for Higher Education Establishments in the State of São Paulo (*Sindicato das Entidades Mantenedoras de Estabelecimentos de Ensino Superior no Estado de São Paulo* — Semesp); National Federation of Private Schools (*Federação Nacional das Escolas Particulares* — Fenep); National Association of University Centers (*Associação Nacional dos Centros Universitários* — Anaceu); National Association of Private Universities (*Associação Nacional das Universidades Particulares* — Anup); Forum of Representative Entities of Private Higher Education (*Fórum das Entidades Representativas do Ensino Superior Particular* — Feresp⁵); Brazilian Association for the Development of Higher Education (*Associação Brasileira para o Desenvolvimento da Educação Superior* — Abraes); International Finance Corporation (IFC), the World Bank's financial institution; National Union of Teachers of Higher Education Institutions (*Sindicato Nacional dos Docentes das Instituições de Ensino Supe-*

4 Developed in 1979, in France, by Max Reinert, this software is intended to assist in the interpretation of the textual corpus. Despite being a French information resource, it allows for the analysis of texts in Portuguese, as it contains a Portuguese dictionary.

5 Feresp was created in 2008 through the connection of five entities, termed founding associates: ABMES, Brazilian Association of Faculty Maintainers (*Associação Brasileira das Mantenedoras das Faculdades, Abrafi*), Anaceu, Anup and Semesp. In 2009, Fenep joined this forum and the Union of Maintaining Entities for Higher Education Establishments of the State of Rio de Janeiro (*Sindicato das Entidades Mantenedoras de Estabelecimentos de Ensino Superior do Estado do Rio de Janeiro, Semerj*) did the same in 2015.

rior — Andes); National Confederation of Workers in Educational Establishments (*Confederação Nacional dos Trabalhadores em Estabelecimentos de Ensino* — Contee), and the National Student Union (*União Nacional dos Estudantes* — UNE).

A large portion of the direction of this policy is decided and woven into the National Congress by means of congresspeople and senators. Perspectives regarding the FIES program, as well as consensuses and contradictions, became visible in debates carried out in the plenary sessions of the two Houses, the Chamber of Deputies, and the Federal Senate.

In order to understand this scenario, the LACSTS software was used to analyze the production and dissemination of information and the creation of communication channels between the political society (deputies and senators), the agents representing the State (MEC, FNDE, the Ministry of Planning, and the Ministry of Finance), commercial civil society (Anup, Fenep, Anaceu, institutions that make up Feresp), and entities linked to union and student movements (UNE, Contee, Andes, and the Federation of Technical-Administrative Workers' Unions in Public Higher Education Institutions in Brazil, *Federação de Sindicatos de Trabalhadores Técnico-administrativos em Instituições de Ensino Superior Públicas do Brasil* — Fasubra). Thus, the networks of actors involved in this policy comprised the object of analysis.

All speeches given by congresspersons, senators, and House guests regarding the FIES program from 2010 to 2016 were compiled. The LACSTS software generated a detailed 168 pages report and identified 429,531 words, 15,601 of which were different, with an average of approximately 42 occurrences per word. Of all the information belonging to the analysis *corpus*, the program considered 99.42% of all speeches, thus revealing *corpus* vocabulary wealth.

The LACSTS software considered a minimum frequency of four times for a certain word to be analyzed. The weight of the words, indicated by the χ^2 coefficient (Phi), is associated to their order of importance within the speech. The higher the coefficient, the more relationships the word establishes with other words in the same speech, forming the nuclei of meaning. The results extracted from the speeches using the Descending Classification Tree are displayed in Figure 1.

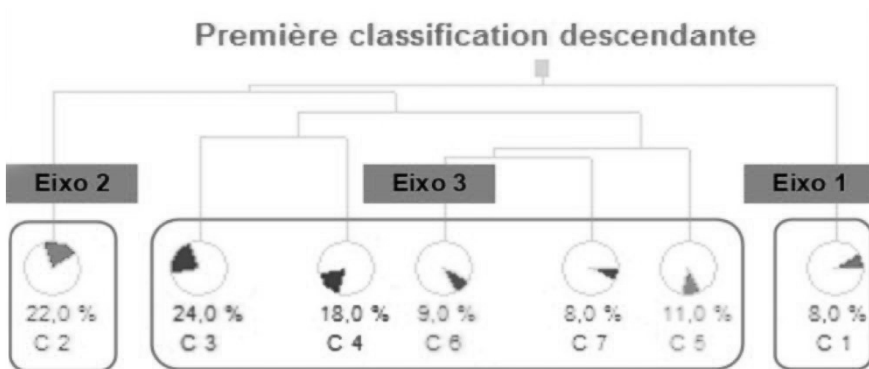


Figure 1 – LACSTS: descending classification tree.

Source: adapted from LACSTS.

The results indicate the presence of seven classes distributed in three axes. The first axis, termed Normative Procedures and comprising Class 1 (C1), depicts the meanings concerning the legal and normative aspects of the formulation, creation, and implementation of this policy. Axis 1 focuses on PL and PDL.

The second axis, called Context of influence: Moment of negotiation between parliamentarians and comprising Class 2 (C2), outlines the negotiation process between political parties during MP voting concerning FIES program matters. It is noteworthy that MPs were given prominence concerning funding liberation for the FIES program, as they are moments of significant tension.

The third axis, termed Arena of governance: Relations of strength, power, lobbies, and contradictions and comprising Classes 3, 4, 5, 6, and 7 (C3, C4, C5, C6, and C7), indicates:

- the justifications and contextualization of radical FIES program changes, which impacted its sustainability, the permanence of beneficiary students and program access;
- debates concerning the importance of the program for reaching PNE Goal 12 - the expansion of FIES benefits and beneficiaries;
- the unveiling of irregularities.

AXIS 1: NORMATIVE PROCEDURES

Axis 1 is represented by the lowest *corpus* percentage examined by the LACSTS software, comprising 8% of the total speech. C1 analysis is centered on the legal procedure used in formulating, creating, and regulating the program. The six most representative words in C1 were Project ($\phi = 72$), Article ($\phi = 66$), Vigor ($\phi = 54$), Law ($\phi = 49$), Ordinance ($\phi = 35$), and Normative ($\phi = 34$). This set of words highlights the summary rite of the two Houses and is directly related to the constitutionality and pertinence or not of PL and PDL. The LACSTS software highlighted that the most representative part of this Class comprises the following:

Under the terms of this Law, the Student Financing Fund (FIES), of an accounting nature, is established, aimed at granting financing to students regularly enrolled in non-free higher education courses with a positive evaluation in Ministry of Education processes in accordance with specific regulations. (Câmara dos Deputados, 2011b, p. 2)

C1 compiled the speeches of parliamentarians regarding project debates. The justifications were presented in the political, social, and educational contexts in which FIES is inserted to emphasize the importance of the matter. The focus was to resolve doubts and objections regarding the proposed matter. The content of the projects under discussion is related, among others, to the settlement of beneficiary debts, the insertion of criteria for vacancy allocation and student selection by private HEI, the movement of resources from the Severance Pay Fund (*Fundo de Garantia do Tempo de Serviço* — FGTS) for the purpose of paying the outstanding balance regarding the financing, selection processes and financing contracting.

AXIS 2: CONTEXT OF INFLUENCE: MOMENT OF NEGOTIATION BETWEEN PARLIAMENTARIANS

Axis 2 covers only C2, comprising 22% of the examined *corpus*. This axis marks the negotiation process between parties, with emphasis on PL and MP approvals. According to Gramsci (2014, p. 24): “The political party is nothing more than its own way of elaborating its category of organic intellectuals”. This results in the importance of the aforementioned axis, which displays a strong relationship with Axis 1, since it also comprises the voting process. This second axis, however, differs from the first, since it highlights the clashes between parties and the government support and opposition groups in view of the relevance of the supplementary credit release matters for FIES and the final regulation deadline for their approval or not.

The six most representative words in C2, namely, Voting ($\phi = 61$), Provisional ($\phi = 41$), Sir ($\phi = 35$), President ($\phi = 35$), Measure ($\phi = 34$), and Matter ($\phi = 31$), highlight the moment when deputies and senators call attention to the timely voting of matters in process. These comprise negotiations for agreements between parties to be established.

Educational policies represent dispute scenarios. Based on this, tension and clashes between parties are observed, as indicated in the following highlight:

Mrs. and Messrs. Parliamentarians, we insisted yesterday on the possibility of an agreement so that the so-called concentrated effort, aimed at voting on PEC n° 300/08, could have positive effects, and we even negotiated with the Opposition, which agreed to end the discussion of Provisional Measure No. 487 of 2010 yesterday and vote today without obstruction, provided that PEC No. 300/08 were to be voted yesterday. (Câmara dos Deputados, 2010, p. 36095)

At the end of the debates, parliamentarians must position themselves concerning the approval, amendment, partial veto or archiving of matters. According to Yang (2015, p.330): “Because of the agreements and [of] other activities involved in the development of a policy, the final text of a policy is often significantly different from the initial draft”.

Axis 2 highlights the MP voting process. The speech above highlighted MP No. 487 of 2010, which aimed to amend Law No. 10.260/2001 and provided for substantial FIES changes. This MP became ineffective in October 2010, as it was not voted on in a timely manner. The other highlighted MP were destined to release funds for FIES and were approved, as indicated by this speech:

Today, we must approve supplementary credit at the National Congress session, which allocates resources not only to FIES, but also to Enem. I ask all deputies and senators to be present at this session so that we can approve this supplementary credit, which will honor more than 1 million and 800 thousand contracts. (Câmara dos Deputados, 2016, p. 18)

As in Axis 1, the pressure groups worked behind the scenes, and no guest participation in these debates was observed. Over the seven analyzed years (2010–2016), it appears that MEC was not programmed regarding FIES’s budget issue.

The resources provided for in the Annual Budget Law (*Lei Orçamentária Anual* — LOA) fell far short of the executed amounts. Several MP required editing to this end in order to approve supplementary credits to honor the thousands of current valid contracts. On this issue, it should be noted that:

The alleged FIES crisis (from 2015 onwards, strongly reported in the media) brought about new demands from educational groups, including strong action with the Legislative Branch for the approval of supplementary FIES budget credits. (Santos Filho, 2016, p. 216).

During the FIES trajectory, the speeches call attention to the fact that the program has become a highly marketable policy, and that the two Houses are responsible for a large part of this process. Studies assessing public programs are scarce:

Both *ex-ante*, to define the need to create a new policy, and *ex-post*, to verify whether such a policy is generating the desired results and to compare its costs and benefits. Actions seem to stem from political pressures and superficial impressions [on the relevance or otherwise of one program to the detriment of another]. (Mendes, 2015, p. 8)

Mendes (2015) cites FIES as an example of this system. Between 2010 and 2014, in only five years, spending increased from R\$ 1.2 billion to R\$ 13.8 billion. Some of the partner HEI have become real business powers, with stock exchange shares on the rise and high profit margins, stemming from the program's resources.

AXIS 3: GOVERNANCE ARENA: RELATIONS OF STRENGTH, POWER, LOBBIES, AND CONTRADICTIONS

Axis 3 comprises the largest *corpus* percentage examined by the LACSTS software, consisting in 70% of the entire analysis, represented by five classes: C3 (24%), C4 (18%), C5 (11%), C6 (9%), and C7 (8%). This axis portrays Gramsci's (1986, 2014) discussion concerning the expanded State, which involves articulations, relations of strength and power, education entrepreneur lobbies, and contradictions in the great FIES governance arena.

C3 consists of the greatest axis discourse representation and indicates that, in 2015, FIES was the subject of debates propagated by the media, by the State (with regard to education), and by society in general. That year was represented by the correlation of mainly commercial forces between political and civil society. As a result of this arm wrestling, students were the ones who missed out the most. Consequently, private higher education financing remains under the prevailing market perspective.

The analysis of C3, whose six most representative words are: Year 2015 ($\phi = 30$), Electoral ($\phi = 27$), Educator ($\phi = 18$), Cuts ($\phi = 18$), Billions ($\phi = 16$), and Government ($\phi = 15$), revealed the presence of several networks of actors with antagonistic perspectives and interests with regard to the FIES program. The LACSTS software marked the most representative part of this Class as follows:

Said the president: Do you want a confession? I'll tell you where: FIES. We made a mistake. The government made a mistake concerning FIES. Course control was

transferred to the private sector. We don't do that with Prouni, we don't do that with Enem, we don't do that with anyone. This is not the private sector's fault. We did that. Instead of controlling enrollment, the private sector controlled it. That's what the president said. This is FIES' synthesis: a billionaire program, carried out without proper planning and without teaching quality guarantees. Universities saw their stocks soar in the Stock Exchange. (Senado Federal, 2015a, p. 193)

Senator Álvaro Dias' speech points out that the government itself recognized its mistake in conducting the FIES program by leaving control of the program in the hands of the private sector. A lack of planning and quality assurance in teaching was observed. For Burgarelli (2017, p. 51): "In a rare gesture, in March 2015 the representative acknowledged that she had been wrong with regard to the FIES program, especially concerning the lack of control by the federal government over student enrollments". The transfer of billionaire resources caused the actions of educational groups listed on the Stock Exchange to skyrocket.

Since the repercussion of the lack of FIES control, a number of changes have been made in order to limit the amount of spent resources, although the private sector has begun pressuring the government with the argument that FIES is an inexpensive program, as the following speech highlights: "This is FIES — I will not go on: this is to show that, if nothing is done, FIES, of all education resources, will represent 5% of the entire education budget in 2016, which is not a huge thing" (Senado Federal, 2015c, p. 665). This speech makes it clear that the watchword is "money". There is no concern regarding the program's sustainability (excessive spending) or the precarious quality of the offered education, as herein:

And I would very much like to see a high-level discussion with the government, explaining why education is no longer a priority and why they are cutting not into FIES' budget, but into dream of thousands of Brazilians who want access to Higher Education. (Câmara dos Deputados, 2015a, p. 309)

The discussions around a policy as important as FIES should not be limited to profit opportunities, as observed in the Class speech above. Budgetary and planning issues are essential, as are the dreams and expectations of young people to have access to and complete Higher Education courses, the criteria established for the financing provision, and the issue of household indebtedness and default.

Similarly to C3, C4 focuses on the 2015 scenario. However, it highlights the implications of the financial crisis and the new criteria established for new contracts in the year under discussion. The most important words in C4 comprised Students ($\phi = 34$), Tuition ($\phi = 23$), Registration ($\phi = 22$), New ($\phi = 22$), Renewal ($\phi = 22$), and Year 2015 ($\phi = 22$).

This new reduced contract supply context directly affected students and negatively surprised HEI, who hoped to formalize more contracts than in the previous year (2014). At the end of 2015, a total of 287 thousand contracts were formalized, totaling 39% of the 732 thousand contracts registered in 2014. MEC admitted that the amount assigned to the program was exhausted, as highlighted in the following speech:

The Ministry of Education admits that the budget for new contracts is exhausted. Students who were hoping to obtain funding will now have to drop out of their courses, as they cannot afford it. There are young people who have not paid the first three tuition fees of the year and who have already totaled a university debt of around R\$ 9,000. (Câmara dos Deputados, 2015c, p. 150)

Many freshman students had to drop out of their courses due to lack of financing or had to hire private loans at high interest rates. Congressperson Atineu Cortês cited the case of a student who was unable to hire FIES and hired the Pravalor educational credit program:

After recurring attempts since February, the 20-year-old student enrolled in the first semester of a Pedagogy course, Carolina Canedo, gave up the benefit and decided to resort to private financing. She pays about R\$ 230, half the monthly fee. The rest will be paid after her graduation, in up to 4 years, with inflation correction. Pravalor's interest, the largest private university credit program in the country, can reach up to 2.19% per month. (Câmara dos Deputados, 2015c, p. 143)

With the FIES crisis of 2015, many HEI and financial institutions saw an opportunity for profit and created several private student credit programs. They have also strongly invested in marketing to attract students. Students who were able to renew FIES contracts had one more obstacle: "To make the problem worse, the private institutions that offered the program began, in many cases, to charge joining students higher values and apply tuition increases above normal" (Câmara dos Deputados, 2015e, p. 3). Regarding the increase in FIES monthly fees: "Privileged treatment for private-mercantile Higher Education institutions is noted, which were able to freely set tuition fees, without any link to inflation rates for the calculation of the amounts to be paid by financed students" (Santos Filho, 2016, p. 174).

In the beginning of 2015, the MEC limited tuition fee increased to 6.4%, and HEI charging above that percentage were prevented from implementing new contracts. The HEI went to court and won the case, as, according to Law No. 9.870/1999 (Brasil, 1999), the institutions are responsible for applying adjustments, which must be based on the budgetary planning to be carried out during the school year. When the links of the FIES governance network began to weaken or present an "unstable balance" (Fairclough, 2001), the private sector built new alliances in order to maintain its hegemony in the sphere of Higher Education.

Concerning Class 5, the highlighted speeches aimed at Higher Education and Technical and Vocational Education programs implements in Presidents Lula and Dilma governments. The most representative words on this Class, namely Prouni ($\phi = 42$), University ($\phi = 25$), Science without Borders ($\phi = 24$), Access ($\phi = 22$), Quota ($\phi = 21$), and Lula ($\phi = 20$), indicate the social character of the implemented policies, totaling 69 highlighted speeches. Of these, 48 (70%) were by congresspersons and senators belonging to the Workers' Party (*Partido do Trabalhadores* — PT). Parliamentarians highlighted the FIES changes in President Lula's last government (2010 — President Dilma's election year):

Enem's universalization is a reality and a sign of federal program democratization access, in the form of the Unified Selection System (*Sistema de Seleção Unificada*, Sisu), the University for All Program (*Programa Universidade para Todos*, Prouni), Student Financing (*Financiamento Estudantil*, FIES), the National Program for Access to Technical Education and Employment (*Programa Nacional de Acesso ao Ensino Técnico e Emprego*, Pronatec) and the Science without Borders (*Ciência sem Fronteiras*) program. (Senado Federal, 2014c, p. 194)

The speeches point out that the Lula and Dilma governments moved toward democratizing Higher Education access and that children of the poor have come to occupy academic spaces, with a real possibility of vertical growth, emphasizes deputy Márcio Macêdo (Câmara dos Deputados, 2014a, p. 116).

As a public policy, FIES has promoted significant social and educational advances. It has, however, at the same time, led to economic and social losses by giving the market the control of most Brazilian HEI, as well as by indebting young people and their families.

The FIES program produces a resigned consent that naturalizes the inequality of Higher Education access. After all, "the constitutional right is not democratized or guaranteed, since its investment occurs in the expansion of private capital, and not in the massive expansion of the public university, as a true education democratization requires" (Vituri, 2014, p. 146). For the PT government, what matters are the numbers:

An article in the *Valor Econômico* magazine indicates that 1.6 million poor young people are attending universities through the Prouni and FIES programs, 30% of the total university students in the country! This is a concrete change in the lives of the people. That is why President Lula smiles, why President Dilma smiles. (Senado Federal, 2014a, p. 210)

The way in which the FIES policy was constructed demonstrates that the State is located in a governance network. It is not, therefore, appropriate to consider it as a secondary actor. The State is the central actor, who strategically positions itself in the network of social relations. The State is an apparatus that, depending on its objectives, establishes very close or distant fundamental limits in public-private relations, and the applied decisions define the access conditions to both resources and public sectors. In this arena, some actors are privileged, while others have their rights denied or only partially met.

C6 portrays FIES' challenges from different perspectives regarding public and private education, according to the most significant speeches and words, as follows; PNE (phi = 40), Quality (phi = 31), Private (phi = 29), Goal (phi = 25), Sector (phi = 21), and Public (phi = 21), compiling 56 speeches. Of these, 12 (21.5%) were said by teacher and student associations representatives, and 12 (21.5%) by congressperson Ivan Valente, from the Socialism and Freedom Party (*Partido Socialismo e Liberdade* — PSOL).

Associations representing workers in education and students argue that the State should pursue the public interest, in other words, prioritize public education.

On the other hand, the commercial society preaches that the State should promote and finance private education. It is no wonder that 88.2% of Brazilian HEI are private and account for 75.4% of students enrolled in Higher Education courses (Brasil, 2019). According to Virgínia Barros, UNE president:

The fundamental thing, from our point of view, is to invert this logic, so that we are able to follow a perspective that most enrollments, in the next 10 years, will be in the public network, as it is the network that, in fact, pursues the teaching, research and extension tripod determined by our own Federal Constitution. (Senado Federal, 2013, p. 1271)

To arrive at the scenario proposed in this speech, it is necessary that the current policies alter their objectives and prioritize public education. C6 highlights how beneficial the FIES program has been to the “financialization of education”, which is represented by mergers and acquisitions between private HEI. Educational networks “have become real diploma factories, without teaching, research and extension activities” (Câmara dos Deputados, 2013, p. 36895).

FIES is a financing policy for the democratization of Higher Education access that ends up being guided by public indebtedness. This form of financing

reinforces the Higher Education financialization character, as the public fund is used as a precondition for the expansion of financial capital, considering that the issued securities are negotiable (National Treasury bonds) and may suffer financial speculation. (Santos Filho, 2016, p. 211)

In addition, these bonds contribute significantly to the financial health of partner institutions, as “they are subject to repurchase by the federal government or can be used to offset private-market educational institutions debts with Social Security”, adds Santos Filho (2016, p. 211). The following speech corroborates the above:

[This] week, we heard about the purchase of Faculdades Metropolitanas Unidas by the Laureate group for R\$ 1 billion, a new merger and concentration of private schools. A few months ago, the largest private group in the country, called Kroton was created, which bought Anhanguera and Anhembi Morumbi. These are the real FIES and Proni recipients: foreign companies, foreign private funds, which aim at profit. Those are the beneficiaries. (Câmara dos Deputados, 2013, p. 36895)

In the educational arena, publicly traded groups experienced a sharp expansion from 2010 to 2015. Nara Teixeira, a Contee representative, questions, however, the education quality that private HEI offer. According to her, Kroton had a net profit of around R\$ 244 million in 2015, indicating that “The counterpart for us, quality, is not only students access to a university, but what kind of university, what kind of education are these students are receiving” (Câmara dos Deputados, 2015b, p. 27).

In 2016, the government made vacancies available according to course scores, where, for example, 35% of funding went to courses scoring 5, while only 10% was allocated to newly authorized courses.

The last Class belonging to Axis 3, C7, whose most significant words were Professionals ($\phi = 47$), States ($\phi = 23$), Municipalities ($\phi = 22$), Health ($\phi = 22$), Area ($\phi = 22$), and Market ($\phi = 18$), compiled speeches associated to the defense of the expansion of the FIES debt relief benefit for professionals trained in Public Security, Nursing, and Nutrition, among others.

In 2010, Law No. 12.202, in Article 6B, established that FIES would deduct 1% on a monthly basis of the outstanding balance of students exercising the following professions: public basic education network teachers, with a minimum of 20 work hours a week, and family health team physicians working in areas and regions defined as priorities by the Ministry of Health (Brasil, 2010).

Parliamentarians wished to extend this benefit from the conclusion of an agreement between the Union, States, and Municipalities, in the sense that students (when attending their courses or after their completion) could provide services in their Undergraduate course areas. With this, FIES could be paid with work, making the course compatible with the activity that students would perform during their Graduation, as highlighted in the following speech: “These FIES students could very well, through an agreement signed between the Union and States, provide services not only in public schools across the country, but in hospitals and consumer protection agencies” (Câmara dos Deputados, 2011a, p. 9572).

For congressperson Izalci, this measure could help state governments, municipalities and mayors in obtaining better quality standards in public offices. Applying the same line of thought, congressperson Wadson Ribeiro (PCdoB-MG) created Bill No. 2.659/2015 (Câmara dos Deputados, 2015d) with the purpose of expanding the reduction of the debit balance through the provision of Unified Health System services for higher education course graduates in the Medicine, Dentistry, Nursing, Pharmacy, Nutrition, Speech Therapy, Physiotherapy, Psychology, and Occupational Therapy health areas. For this congressperson, the project will foster the democratization of Brazilian Higher Education, as well as contribute to the fulfillment of PNE Goal 12 and increase enrollment rates at this level of education (Câmara dos Deputados, 2015d).

In general, the speeches presented herein demonstrate that the lack of a rigorous FIES evaluation measuring the potential gains and costs of educational policies, “may represent an increase in costs with no social return if federal programs aimed at education are inefficient. In this case, society would be paying more taxes to pay for services that do not give them the expected return” (Mendes, 2015, p. 8). In fact, the speeches presented herein comprise personal or corporate defenses fought in clashes between public and private representatives, whose consequences do not seem to effectively favor Brazilian public education.

ANALYSIS RESULTS

The most conflicting nodes of the FIES plot revolve around the issue of public spending being directed to public or private Higher Education courses, the quality offered by private HEI, the program’s contribution to the financialization of education and its social relevance. In the words of Ball (2014, p. 33): “Network

relationships are opaque, consisting, mostly, of informal social exchanges, negotiations and commitments implemented behind the scenes”. It appears that, in order to meet private sector demands, the State instituted several flexible measures in 2010 without prior assessments concerning the implications of these changes. In the field of policy analysis, it is noted that no financial planning or forecast of economic and social impacts were conducted.

In 2010, Law No. 12.202 was approved by the National Congress and completely altered FIES rules, directly impacting the Union’s education resources. Between February and August 2014, the National Congress approved MP to open an extraordinary FIES credit. When program spending grew rampant, the MEC issued Normative Ordinance No. 21, of December 26th, 2014. The rules became effective in 2015. From then on, private sector representatives began to hold constant meetings with the MEC and the FNDE and to pressure parliamentarians so that the parties backpedal.

The fact is that the number of FIES contracts has decreased considerably. Private HEI, however, continued to receive billionaire funds due to the number of active contracts. A total of R\$ 18 billion were spent in 2016 alone. It is clear that, from 2010 to 2014, “FIES financed the higher education courses of more than 1.3 million students, who have up to 18 months after graduation to begin paying for their training” (Senado Federal, 2014b, p. 22).

In the view of Senator Paim, we should celebrate, as the policy reached its goal of democratizing Higher Education in Brazil while it put “people living in slums” in the university: “We already see blacks, whites, Indians, poor and people living in slums in universities, celebrating such titles like Doctor, Master and Higher Education. What is this if not the Brazilian education democratization that we all yearn for and what we dream of so much?” (Senado Federal, 2014b, p. 22).

In contrast, the senator’s speech, like that of most, does not question whether those who have access to Higher Education via the FIES program will also be able to afford the costs. Other issues are also not a part of the concerns of most political representatives, such as: What are the courses that low-income students have access to through FIES? What is the quality of the courses? After completing the course, do these students obtain jobs? What is the default rate? Are families managing to pay their debts?

According to Virgínia Barros, UNE president (Senado Federal, 2015c, p. 361): “FIES has, on many occasions, served as an economic security so that universities can carry out their mergers and [their] financial market IPO processes”. Malvessi (2017, p. 76) highlights that growth of educational conglomerates is linked to the “skillful guideline that has a strong social component and displays an undeniable favoring of capital”.

According to congressperson Ivan Valente: “we cannot continue to finance private education while we scrap public education in our country. [...] This money [from FIES] will feed the large conglomerates that have become big businesses” (Câmara dos Deputados, 2014b, p. 356).

Malvessi (2017) indicates that government entities do not demand, *i.e.*, institute, a minimum of criteria related to the gains of publicly traded educational

companies. The aim would be to increase teacher qualification, to establish a minimum amount for application in research, and to develop projects in education and demand a minimum level of continuous Higher Education improvement as a counterpart to the received funds. This, however, will be difficult, as “the owners of profitable private institutions have articulations in all political parties to preserve their interests. This allows them to stop any attempt at effective social regulation” (Almeida, 2017, p. 117). The State has control over: “The distribution of vacancies, altering only the way in which this distribution is carried out, maintaining the essence and dynamics of the privilege for a few (educational entrepreneurs and government) to the detriment of many (subject students)” (Vituri, 2014, p. 145).

FIES constitutes a public policy that had its creation justified in the desire of the underprivileged population, who pleaded for access to Higher Education and developed according to the interests of education entrepreneurs, who saw in this policy an opportunity for profits and for the consolidation of this sector. It appears that the course of this policy comprises a strong association between the MEC and the National Congress and the private-mercantile segment, which displays a significant business potential when forming the conglomerates.

FINAL CONSIDERATIONS

The analyses carried out by the LACSTS software were proven crucial when presenting parliamentary and guest speeches in defense of their interests, revealing the nuclei of meaning at stake. The LACSTS software pointed out FIES program agreements and strength correlations within the National Congress. It was not easy to visualize the negotiations between the networks, as these are usually implemented behind the scenes. Conflicts become more apparent, as they take place when each network of actors positions itself during the hearings.

The speech analysis points out that, several networks of actors are present in the FIES game, displaying antagonistic perspectives and interests. The associations representing education workers, students (Contee, Andes, and UNE) and some parliamentarians defend the banner that the State must pursue mass interests, prioritize public education, establish counterparts for FIES partner HEI, and increase the relevance of the program’s social character.

On the other hand, the commercial society (represented by Anup, Anaceu, and Fenep, institutions that make up Feresp) and a large part of the parliamentarians believe that the State should foster public-private partnerships, promote education by private means, offer more autonomy to the sector, allow the creation of a regulatory agency to inspect the sector independently from the MEC and increase the number of FIES contracts, *i.e.*, program spending.

When analyzing the state’s relations with civil society, Gramsci (2014) seeks to understand them within a broad domain. The author’s conception of an expanded state aims to identify the domination and direction strategies that one class exercises over the other. Thus, for a class to become dominant and directive, a persuasion process is required, which is more effective than coercive actions. This seems to be the strategy of the dominant social groups within the FIES arena.

This dynamic elucidates the institution of the flexible FIES changes implemented in 2010, which resulted in its expansion without corresponding planning and financial studies that could provide the necessary support for exponential growth. Despite a decreased number of contracts as of 2015, FIES still requires annual billionaire resources to maintain its nearly two million active contracts, directly impacting its sustainability and continuity. The FIES trajectory points to the need for a deeper understanding of the phenomena concerning the spread of public-private partnerships and increased participation of businesspersons in federal government agency strategic councils and seats.

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