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Global Accelerator on Jobs and Social Protection for Just Transitions

Country Brief: Rural benefits and support for smallholder farmers in Brazil: Addressing rural poverty and climate vulnerability

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Summary

To address rural poverty and the long-standing exclusion of rural workers from social protection systems, Brazil introduced significant legislative reforms in 1991 that provided for the extension of social protection to rural workers and smallholder farmers. Workers from these groups now have access to social security benefits through a special system which takes into consideration their limited contributory capacity and the small scale of their productive activities. Contributions are collected as a percentage of the produce that they sell. Rural retirement pensions guarantee a minimum income and have been a key tool for addressing poverty in Brazil. Rural benefits are part of a system of contributory and non-contributory

social protection that has achieved near universal coverage (around 90 per cent) among older people.

This case study examines the scheme's core design features while setting it within a broader context of policies to support smallholder farmers throughout their life cycle. These policies address notable disparities that smallholder farmers face in accessing credit, markets, insurance and other key productive inputs. In line with the Global Accelerator's focus on integrated policy approaches, this study shows how Brazil's rural policy framework offers a compelling model for successfully tackling rural poverty and promoting rural economic development.

Relevance to the Global Accelerator

Brazil's rural benefits and its policies to support smallholder farmers are an exemplary case of an integrated policy approach. The country's social security system also combines contributory and non-contributory mechanisms and prioritizes the extension of social protection to historically marginalized smallholder farmers.

An important lesson for other countries that can be learned from Brazil's experience is that it is crucial to consider the diverse needs and gaps faced by smallholder farmers in order to promote their economic and social inclusion. Income support through rural benefits is a core element of the Brazilian system, but this is also complemented with access to credit, insurance, markets and other productive inputs.

This policy framework directly addresses rural poverty, population ageing and the need for inclusive economies amid climate vulnerabilities.

Box 1. Key lessons learned from Brazil's rural benefits and policies to support smallholder farmers

- ◆ Smallholder farmers have access to social security benefits in Brazil through a special system which takes into consideration their limited contributory capacity and the small scale of their productive activities. Contributions are collected as a percentage of the produce that they sell. Rural retirement pensions guarantee a minimum income and have been a key tool for addressing poverty in Brazil.
- ◆ Smallholder farmers face structural barriers in areas such as market access, credit and technical support. The Brazilian experience shows how a robust policy package can effectively tackle these barriers and promote resilience.
- ◆ Challenges related to equity and efficiency need to be addressed in order to further strengthen these policies.

Context

Historically, Brazilian rural workers were excluded from the social protection system because that system emerged with industrialization and was centred around urban workers' demands as channelled by trade unions. While urban formal workers expanded their access to social protection throughout the twentieth century, rural workers remained excluded in large part owing to their weaker organizational capacities. This started to change slowly over several decades, culminating in the creation of the National Confederation of Agricultural Workers (CONTAG) in 1963 and, most notably, the establishment of the Assistance Fund for Rural Workers (FUNRURAL) during the military regime in 1971, which introduced basic benefits for rural workers. This scheme remained limited in several ways, such as its focus on household heads, which excluded most married women who were also smallholder farmers. A minimum floor of social insurance for all smallholder farmers was guaranteed only with the 1988 Constitution and the ensuing legislative reforms of 1991. The introduction of rural pensions in Brazil was a key factor in reaching near universal social protection coverage for older people. On the strength of its role in fighting rural poverty and its innovative design, Brazil's rural benefits system is internationally recognized as a best practice in social policy (Schwarzer and Querino 2002; Barbosa 2011).

Rural benefits are also integrated with a wider set of support policies for smallholder farmers that seek to address the specific gaps faced by these workers and their establishments, together with the increased risks they are exposed to as a result of climate change. While smallholder farmers are particularly vulnerable to climate shocks, they are also key actors in ensuring the resilience of food systems (Chao 2024; Gervazio et al. 2025) and in Brazil they play a notable role in agricultural production and in climate-adaptive outcomes (Magalhães et al. 2025). Despite the dominance of export-focused large agribusinesses in the country's agricultural production, smallholder farmers still account for 23 per cent of the total output value (IBGE 2019) and make a key contribution to safeguarding domestic food security (IPC-IG 2013). Coupled with the persistent reality that families in rural areas are substantially more likely to experience poverty (Serra, Maia and Yalonetzky 2023), these dynamics highlight the crucial role of rural benefits schemes and policies tailored to smallholder farmers in recognizing these workers' essential contribution to the economy and providing them with income security in old age.

Description of the rural benefits scheme and broader policies to support smallholder farmers

Following the promulgation of the 1988 Constitution, Acts Nos. 8212 and 8213 from 1991 introduced specific provisions to improve social protection coverage for smallholder farmers, creating the category of "specially

insured" workers, which recognized their limited contributory capacity and the small scale of their productive activities. The reforms also established a lower retirement age for rural workers and extended eligibility to

spouses – a significant victory for rural women's movements (Schwarzer and Querino 2002; Barbosa 2011).

Rural benefits are part of the General Social Security Scheme (RGPS), which includes all social insurance benefits and is managed by the National Social Security Institute (INSS), which is affiliated with the Ministry of Social Welfare. Retirement benefits are the largest component of the RGPS. The minimum age of eligibility for rural retirement pensions is 60 years for men and 55 years for women (INSS 2023a). The minimum amount of benefits is the official minimum wage, which is what 98 per cent of rural pensioners receive (Zviniene and Tsukada 2023). Eligible workers are those who can provide evidence of 180 months (15 years) of work in a rural activity (INSS 2023a). It is important to note, therefore, that it is not a worker's residence in a rural or urban area, but, rather, the nature of their productive activities that determine whether they are eligible for rural pensions.

Different rules apply to different categories of rural workers, and likewise in the case of indigenous or *quilombola* workers.¹¹ Smallholder farmers must have exercised most of their activities on rural land, and there are legal limits pertaining to the size of their farms, the employment of others outside their own family in agricultural activities, and the sourcing of raw materials. They have to prove how long they have worked by submitting a "rural self-declaration form", which is then cross-referenced against data collected under the federal Government's National Programme for Technical Assistance and Rural Extension (PRONATER). The INSS is rolling out an automatic verification process for rural activities exercised since 2023 (INSS 2024).

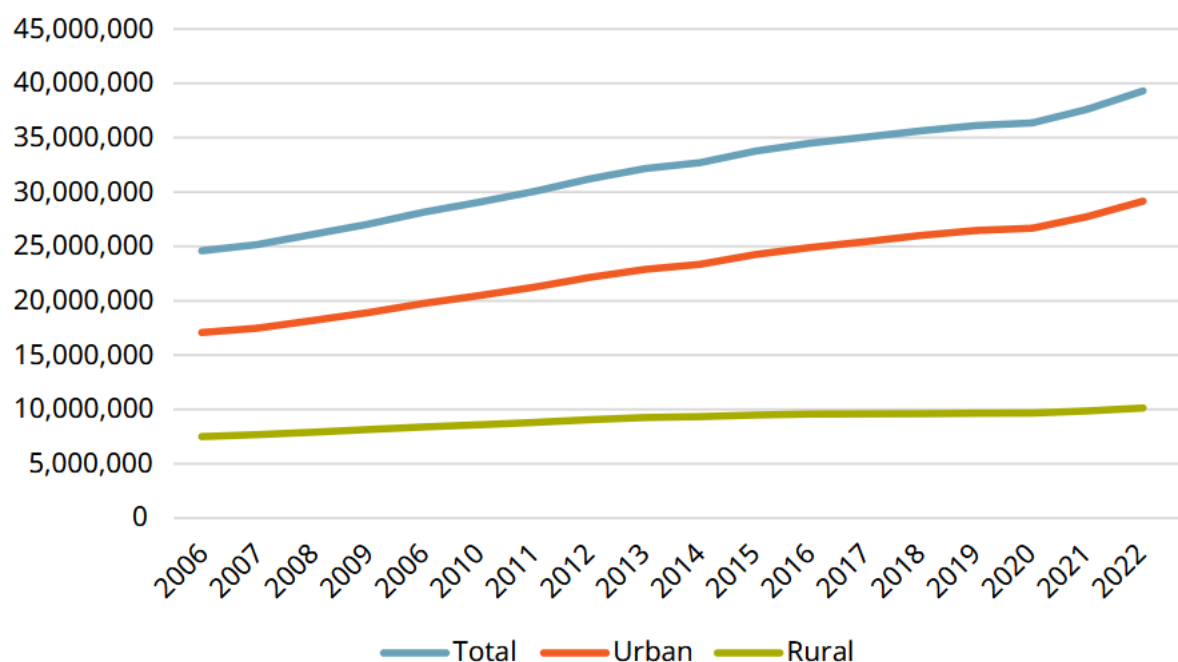
Social security contributions amounting to 1.3 per cent of turnover (with 1.2 per cent going to the INSS and 0.1 per

cent for employment injury) are collected on the basis of smallholder farmers' invoices (SEBRAE 2021; INSS 2023b). However, only around 6 per cent of total annual government expenditure on rural benefits was covered by contributions in 2022 (Giambiagi, Nagamine and Sidone 2024). The deficit is covered by federal transfers financed through taxation (OECD 2023; Zviniene and Tsukada 2023). Over time, public spending on rural benefits grew from just over 0.6 per cent of GDP in 1997 to 1.6 per cent of GDP in 2022 (with a deficit of 1.53 per cent) owing to a combination of factors, including patterns of slow growth in the economy and increases in the minimum wage (Giambiagi, Nagamine and Sidone 2024).

Out of all INSS benefits paid out in 2023, just over 25 per cent went to rural recipients, corresponding to 10.1 million rural benefits, of which almost 7.5 million were retirement pensions (Brazil, MPS 2025; 2024). Rural pensions are thus a crucial component of the wider pension system in Brazil, which achieves near-universal coverage through contributory and non-contributory benefits. Before the COVID-19 pandemic, total coverage of the system peaked at around 90 per cent of the population aged 65 years and over. After the pandemic-induced dip, coverage rates have rebounded to 88 per cent and above since 2022 (IPEA, n.d.; ILO, n.d.). Between 1980 and 2022, the number of rural benefits paid out by the INSS grew at an average rate of 3.4 per cent per year, with a significant increase in coverage after the 1991 reforms (Giambiagi, Nagamine and Sidone 2024). Figures 1 and 2 below show, respectively, the evolution over time of the number of all INSS benefits paid out and the number of RGPS pensioners actively receiving retirement benefits, with disaggregation by urban versus rural status.

¹¹ *Quilombolas* are Afro-Brazilian residents of *quilombo* settlements first established by escaped slaves in Brazil. They are the descendants of Afro-Brazilian slaves who escaped from slave plantations that existed in Brazil until their abolition in 1888.

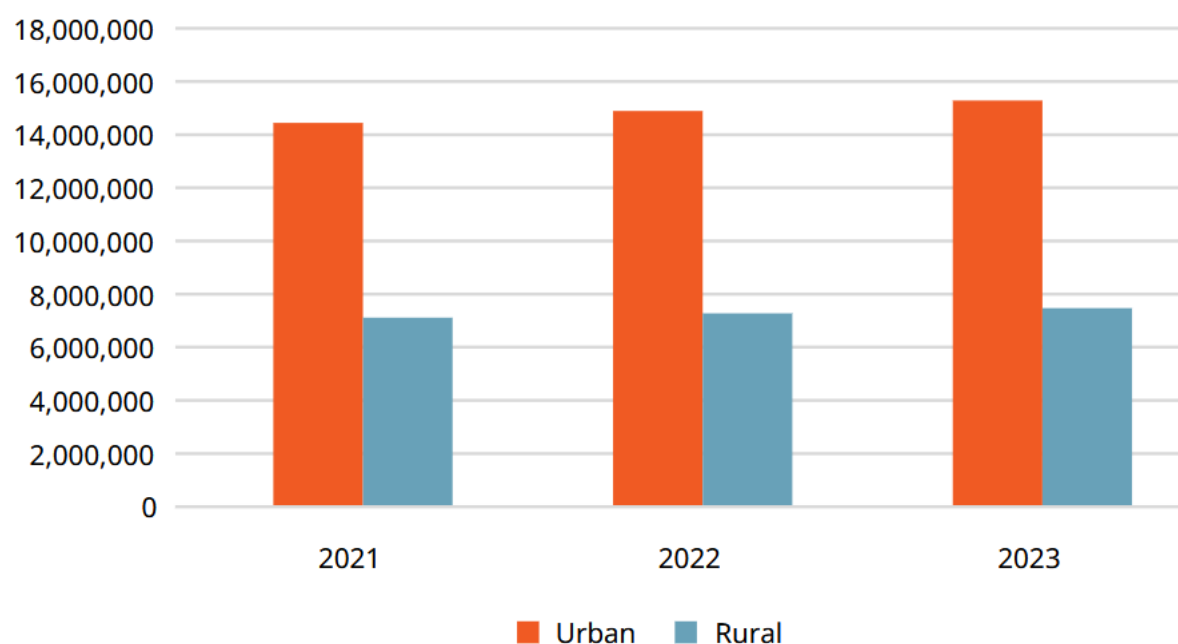
Figure 1. Number of benefits paid out by Brazil's National Social Security Institute, total and by urban versus rural status, 2006–22



Note: The number of benefits includes both contributory and non-contributory benefits.

Source: Elaborated by the author based on Brazil, MPS (2025).

Figure 2. Number of retirement pension benefits paid out under Brazil's General Social Security Scheme, total and by urban versus rural status, 2021–23



Source: Elaborated by the author based on Brazil, MPS (2024).

It is important to consider rural benefits as part of the broader framework of programmes and policies designed

to support smallholder farmers throughout their productive lives until retirement (see figure 3 below). This

framework includes the country's largest social assistance programmes: the Continuous Cash Benefit (*Benefício de Prestação Continuada*), a means-tested social pension and disability benefit that does not require previous contributions; and the *Programa Bolsa Família*, Brazil's flagship conditional cash transfer programme that addresses poverty in rural and urban areas. While these social assistance programmes do not focus exclusively on the countryside, they still play an important role in tackling rural poverty. In addition, there are specific policies to support smallholder farmers, including the following:

- Access to credit for agricultural activities and housing through the National Programme for Strengthening Family Farming (PRONAF), the National Land Credit Programme (PNCf) and the National Rural Housing Programme (PNHR).
- Access to markets: public procurement through the Food Acquisition Programme (PAA) for hospitals and other public institutions, and through the National School Meals Programme (PNAE).
- Access to agricultural insurance: the Harvest Guarantee programme guarantees smallholder farmers' income in the event of crop losses due to drought or excess rain, while the Family Farming Insurance (SEAF) provides protection against specific risks.
- Access to training, technology and productive inputs through: (a) technical assistance and rural extension (*assistência técnica e extensão rural*, ATER) services; (b) a cisterns programme providing water storage technologies to low-income rural families, notably in drought-impacted areas; and (c) seed distribution by state governments;
- Cash transfers for productive and conservation activities: agricultural and non-agricultural activities are supported through grants under the Rural Productive Activities Promotion Programme (*Fomento Rural*) and payment for ecosystem services is provided through *Bolsa Verde*.

Figure 3. Programmes and policies to support smallholder farming in Brazil



ATER = *assistência técnica e extensão rural* (technical assistance and rural extension); BPC = Continuous Cash Benefit; PAA = Food Acquisition Programme; PBF = *Programa Bolsa Família*; PNAE = National School Meals Programme; PNCF = National Land Credit Programme; PNHR = National Rural Housing Programme; PRONAF = National Programme for Strengthening Family Farming; SEAF = Family Farming Insurance.

Source: Elaborated by the author based on Grisa and Schneider (2014); Brazil, MDA (2024); GAAHP (n.d.); Wesz Junior et al. (2024).

Impact and challenges

Several studies have noted the important role played by rural benefits in reducing poverty and inequality in Brazil (Schwarzer and Querino 2002; Lara Ibarra et al. 2023; Barrientos et al. 2003; Guedes et al. 2019). For instance, the 1991 reform is estimated to have reduced the incidence of poverty among eligible families by as much as 40 per cent (Assunção and Chein 2009). Conversely, Valadares and Galiza (2016) simulated the impact of a hypothetical complete revocation of rural pensions and found that this would lead to a projected increase of around 17 percentage points in rural poverty rates.

Beyond income security, rural benefits also have a positive impact on labour market and education outcomes. The 1991 reform expanded coverage to women, which in turn led to a 26 per cent increase in employment for married women who were previously not eligible (Khanna et al. 2025). Effects on schooling are also observed, as young boys living in families with rural pensioners have been found to be less likely to leave school, though the same impact is not observed for girls (Nishida et al. 2022).

Evaluations of smallholder farming support programmes such as PRONAF also demonstrate positive effects on earnings across all regions (Faria de Abreu Campos et al. 2024) and on smallholder farmers' engagement in commercial activities (Wesz Junior et al. 2024). Similarly, the aforementioned cisterns programme has been found to

increase recipients' income by as much as 5.9 per cent (Casagrande et al. 2024).

Among the challenges related to rural pensions, analysts have pointed to the need to update eligibility criteria, such as the age of retirement, in line with demographic trends and to address the issues behind conflicting interpretations of these criteria by the INSS and the judiciary, given the high degree of judicialization (Maranhão and Vieira Filho 2018; Giambiagi, Nagamine and Sidone 2024). The rejection of benefit claims often leads to legal disputes, with attendant additional costs for the Government (Giambiagi, Nagamine and Sidone 2024; Costanzi 2023). The latest INSS statistical bulletin shows that 28.9 per cent of rural benefits granted in March 2025 were sought through judicial channels (Brazil, MPS 2025).

With regard to the broader set of policies and programmes to support smallholder farming, ensuring equitable access is still proving to be a challenge. Studies have shown that only around 15 per cent of smallholder farmers have access to credit; moreover, there are significant disparities between farmers from the north and the south when it comes to accessing credit through PRONAF, along with disparities related to the crops that are cultivated and to education and income levels (Souza and de Albuquerque 2023; Zeller and Schiesari 2020).

What next?

With a rapidly ageing population, Brazil is undergoing profound demographic shifts. According to the 2022 census, the total population is expected to peak at around 220.4 million in 2041 before declining to just under 200 million by 2070. Meanwhile, the proportion of older people (aged 60 years and over) has nearly doubled since 2000 (rising from 8.7 per cent in 2000 to 15.6 per cent in 2023) and is projected to reach 37.8 per cent by 2070 (Bello 2024). These demographic trends are putting significant pressure

However, critics have argued that the rationale for maintaining a lower retirement age for rural workers has

on Brazil's retirement pension system. The 2019 pension reform, which introduced several modifications to the eligibility and contributory requirements applicable to urban workers, notably excluded rural pensions from its broader restructuring. The age of retirement for rural workers thus remains 55 years for women and 60 years for men (whereas for urban workers these age thresholds are now 62 and 65 years, respectively), and other criteria were not modified either.

weakened over time. As demographic trends and labour market dynamics evolve, there is increasing discussion on

whether a more unified approach, potentially integrating the Continuous Cash Benefit with rural pensions, could offer a more sustainable and equitable model (Giambiagi, Nagamine and Sidone 2024; Zviniene and Tsukada 2023). Any future reforms of social protection programmes will also need to set clearer eligibility criteria in order to tackle the ongoing issue of judicialization (Maranhão and Vieira Filho 2018).

Smallholder farming policies likewise need to be enhanced to achieve greater fairness and efficiency and to support better climate adaptation. For instance, bureaucratic bottlenecks have been found to be one of the most common challenges in the public food purchase programme (Soares et al. 2024) and, as already discussed, there are considerable disparities in access to credit under PRONAF (Souza and de Albuquerque 2023; Zeller and Schiesari 2020).

Main takeaways for the Global Accelerator

Rural benefits in Brazil illustrate how the integration of social protection measures with specific sectoral measures in agriculture can have a strong impact on (a) reducing poverty and inequality; (b) enhancing access to the labour market and employment for groups facing structural barriers to decent work; and (c) improving educational attainment among children. The evidence cited above shows clearly that spending on rural benefits is not a cost, but an investment with positive social returns going far beyond the welfare of the immediate beneficiaries.

The introduction of these measures was a crucial development in a social protection system that historically excluded rural workers. Its strong legal framework and the widespread support it enjoys within Brazilian society have ensured the scheme's longevity. Many studies have highlighted the key role that rural benefits play in tackling poverty, thereby enabling a more just transition for rural workers.

The Brazilian system offers some valuable insights into how rural workers can be supported even in the absence of

standard contributions based on monthly income, which is typically associated with formal urban work. This is also in line with international experience, which shows that a certain degree of public subsidization is always necessary to ensure coverage for smallholder farmers, given their limited contributory capacity (Schwarzer 2000). Promoting income security among smallholder farmers is also a strategic priority in terms of climate resilience and food security (Chao 2024; Gervazio et al. 2025).

Finally, the combination of rural pensions and policies to support smallholder farming is in keeping with the Global Accelerator's commitment to integrated policy approaches that generate synergies across sectors. By means of several mechanisms improving their access to credit, insurance, markets, training and other assets, and thanks to the income security that comes from social protection, smallholder farmers in Brazil are supported throughout their productive lives and into old age.

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