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Social protection schemes for agriculture workers

Guidance for companies, farmers, and workers



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About FLA

The [Fair Labor Association \(FLA\)](#) promotes human rights at work. We are an international network of companies, universities, and labor and civil society organizations collaborating to ensure that millions of people working at the world's factories and farms are paid fairly and protected from risks to their health, safety, and well-being.

Acronyms

General acronyms

CFRPP - Common Framework for Responsible Planning and Purchasing

CRDs - Cargo ready dates

CSO - Civil society organization

ETD - Estimated time of departure

FLA - Fair Labor Association

HRDD - Human rights due diligence

ILO - International Labour Organization

MSI - Multi-stakeholder initiative

OECD - Organisation for Economic Co-operation and Development

PP-DD - Purchasing Practices Due Diligence Framework

RPP - Responsible purchasing practices

SOP - Standard operating procedure

UNGPs - United Nations Guiding Principles on Business and Human Rights

WHO - World Health Organization

WROs - Withhold Release Orders

Country-specific acronyms and abbreviations

APY - India's Atal Pension Yojana (the Atal Pension Scheme)

AUTP - Indonesia's Asuransi Usaha Tani Padi (the Rice Farming Insurance System)

BEPS - Colombia's Beneficios Económicos Periódicos (the Periodic Economic Benefits Program)

BPJS Ketenagakerjaan - Indonesia's Badan Penyelenggara Jaminan Sosial Ketenagakerjaan (the Social Security Administrator for Employment)

CFPS - Ghana's Cocoa Farmers Pension Scheme

Colombia Mayor - Colombia's Programa de Protección Social al Adulto Mayor (the Social Protection Program for the Elderly)

HW/NJ - Peru's Haku Wiñay (HW)/Noa Jayatai (NJ) program

ICAFÉ - Instituto del Café de Costa Rica (the Coffee Institute of Costa Rica)

IMSS - Mexico's Instituto Mexicano del Seguro Social

INSS - Brazil's Instituto Nacional do Seguro Social (the National Institute of Social Security)

JUNTOS - Peru's Programa Nacional de Apoyo Directo a los más Pobres (the National Direct Support Program for the Poorest in Peru)

PCIC - The Philippines' Multi-Peril Insurance Program under the Philippine Crop Insurance Corporation

PKH - Indonesia's Program Keluarga Harapan

PM-KISAN - India's Pradhan Mantri Kisan Samman Nidhi (the Prime Minister's Farmer Honor Fund)

PMFBY - India's Pradhan Mantri Fasal Bima Yojana (the Prime Minister's Crop Insurance Scheme)

PSNP - Ethiopia's Productive Safety Net Program

RCTI - Côte d'Ivoire's Régime Complémentaire des Travailleurs Indépendants (the Complementary Scheme for Independent Workers)

RSTI - Côte d'Ivoire's Régime Social des Travailleurs Indépendants (the Social Scheme for Self-Employed Workers)

SISBEN IV - Colombia's Sistema de Identificación de Potenciales Beneficiarios de Programas Sociales (the Identification of Potential Social Program Beneficiaries)

T&K - Egypt's Takaful and Karama programs

Currency codes

BRL - Brazilian real

COP - Colombian peso

IDR - Indonesian rupiah

INR - Indian rupee

MXN - Mexican peso

PEN - Peruvian sol

TBH - Thai baht

USD - United States dollar (\$)

XOF - West African CFA franc

1. Introduction

Social protection programs play a key role in reducing global poverty by supplementing workers' incomes, overcoming shocks and crises, and addressing economic and social inequalities. These schemes are typically government-run, national programs that support individuals and/or households across three categories:

- Contributory schemes, including social insurance or pensions, where individuals pay a certain amount towards the program to receive benefits;
- Non-contributory schemes that provide cash or in-kind benefits to address specific issues such as illness, crop damage, and natural disasters; and
- Supplemental programs designed to support vulnerable groups.

Social protection and human rights

Companies should implement human rights due diligence (HRDD) processes in their agricultural supply chains, such as striving to provide living income and wages, ensuring workers' access to safe and healthy workplace conditions, and protecting labor rights. However, even the most thorough HRDD programs cannot control for every external factor that affects workers' well-being. Agricultural communities often experience fluctuations in commodity prices, impacting farmers' and workers' incomes. In addition, climate change, natural disasters, pests, and disease can wipe out an entire season's harvest or cause long-term damage to a farm's production capacity.

While full-time employment can offer workers more stable and long-term income, these jobs can be hard to secure. Many businesses in upstream agricultural supply chains find it difficult to offer full-time employment to all of their workers due to the seasonal nature of production and fluctuating labor needs; harvests often take place during specific times of the year with unexpected weather events and crop diseases shifting the timing and volume of any given harvest.

In agricultural supply chains where individual companies' influence may be limited, it is critical for small farmers and farm workers to have access to social protection programs. These schemes complement the efforts of committed supply chain partners, ensuring workers have access to legally-required benefits and progress toward a living wage.

Gaps in existing resources

Despite the importance of social protection programs, the [Fair Labor Association](#) (FLA) has identified a gap in resources dedicated to helping farmers, farm workers, and companies with agricultural supply chains understand available schemes, their requirements, and their benefits.

There is a clear and consistent need for more information about social protection programs. Most on-site assessments at farms find that farmers and workers lack a social safety net, especially in smallholder settings. Seventeen out of 20 small farm assessments conducted by FLA in 2024 and 2025 indicated that

workers lacked access to social security or had not enrolled in available programs.¹

As part of these assessments, FLA also identified examples of how member companies have contributed to making social security available to low-income farmers and farm workers in Costa Rica and Colombia through collaborative programs and financial contributions. This prompted the team to do additional research and explore social protection models for farmers and farm workers around the world, particularly in key sourcing countries.

In this guidance document, FLA addresses the challenges that farmers and workers face in accessing social protection, including constraints due to location, income levels, and program implementation, and how companies can help improve access to these programs. FLA also compiled research on 23 existing social protection programs for vulnerable groups, such as people experiencing poverty, seniors, children, pregnant and lactating women, migrant workers, small farmers, or farmers facing losses due to climate change, natural disasters, or life events.

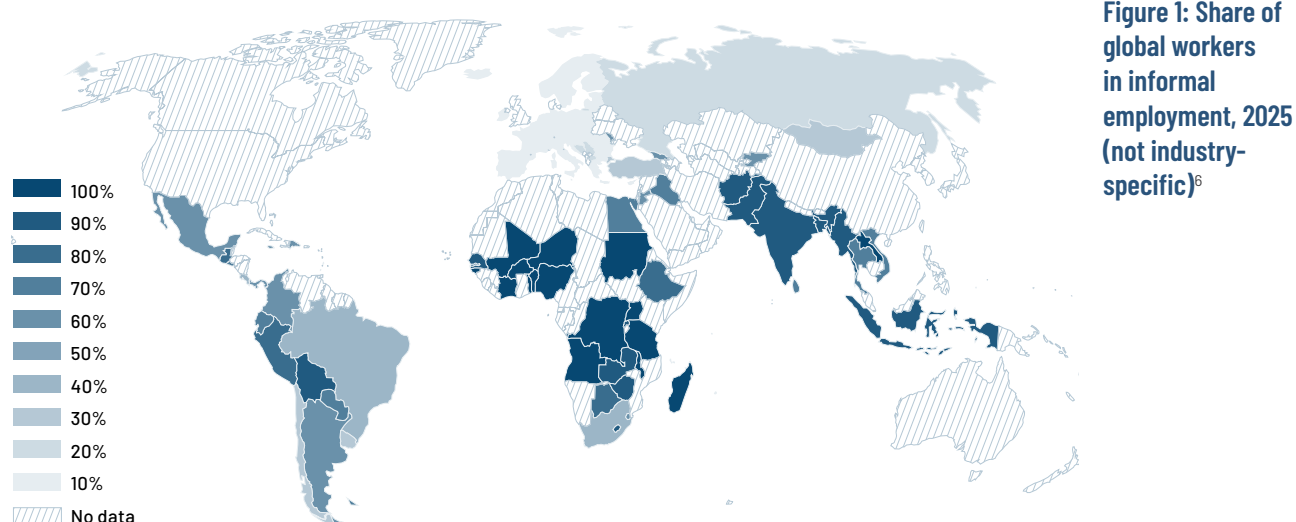
1 13 out of 20 assessments explicitly stated that workers lack access to social security programs or lack the information needed to enroll. While eight assessments did not have explicit findings on the lack of access or enrollment to social security programs, four assessments indicated the lack of access or enrollment in such programs: two of the assessments took place in Uganda, which doesn't have a social security program for small (informal) farmers; one assessment in Zimbabwe reported that formal contracts provide enrollment, but only 6% of the interviewed workers signed formal contracts; and one assessment in the Democratic Republic of Congo noted that workers had no formal contractual agreement (written or verbal) and that interviewed workers do not make the local minimum wage, indicating that they are unlikely to contribute to any social security protection schemes even they exist. The remaining three assessments indicated that there are social security programs that farmers could enroll in.

2. Current limitations to social protection

2.1. Informal work arrangements

The United Nations estimates that half of the world's population lives in households employed by agrifood systems, which include not only agricultural production but also other food services, such as processing.² The World Bank also estimated that in 2022, 77% of extreme poverty (defined by the international poverty line of USD \$2.15 a day) was located in rural areas, where agriculture is likely to be a primary economic activity.³

According to the International Labour Organization (ILO), 60% of the global workforce and 80% of global enterprises operate informally, where workers do not receive written contracts or pay slips.⁴ In specific regions, such as Africa, South Asia, and Southeast Asia, more than 80% of employment is informal. Agriculture workers in particular are much more likely to have informal work arrangements. According to 2016 data from the ILO, 93.6% of the total share of global informal employment took place in the agriculture sector.⁵



2 FAO Statistics Working Paper Series, Estimating Global and Country-Level Employment in Agrifood Systems. (n.d.). Retrieved July 17, 2026, from openknowledge.fao.org/server/api/core/bitstreams/08f5f6df-2ef2-45a2-85aa-b29c2ce01422/content

3 World Bank. The demographic profile of the global poor: Who are the poor and where do they live? (2024). Retrieved July 17, 2026, from, blogs.worldbank.org/en/opendata/the-demographic-profile-of-the-global-poor-who-are-the-poor-and

4 International Labour Organization. Informal economy. (2024, January 28). Retrieved July 17, 2026, from, www.ilo.org/topics-and-sectors/informal-economy

5 International Labour Organization. Women and men in the informal economy: A statistical picture. (Page 26). (2018). Retrieved October 1, 2026, from www.ilo.org/sites/default/files/2024-04/Women_men_informal_economy_statistical_picture.pdf

6 Our World in Data (referencing data from the ILO). Share of workers in informal employment, 2025. Retrieved October 1, 2026, from ourworldindata.org/grapher/share-in-informal-employment.

Informal work arrangements tend to correlate with rising poverty rates within a community and can lead to inadequate working conditions, such as a lack of legal minimum wages and benefits, training, and personal protective gear.⁷ Workers in informal sectors often have limited access to finance and public services, including risk mitigation investments and insurance. They also have a high vulnerability to economic shocks and crises due to unstable, irregular incomes and the absence of formal employment contracts.⁸

Informal workers also often encounter systemic barriers to accessing social protection benefits. Traditional contributory systems, such as social security and retirement pensions, have historically been limited to formal employment, failing to capture workers in agriculture and in informal work arrangements.⁹ Countries with a large informal workforce in agriculture find it difficult to expand these contributory schemes due to low income levels, resulting in a lack of funding for potential programs.

2.2 Country-level resource constraints

In high-income countries, such as Canada, Denmark, Finland, Germany, Norway, and Sweden, social protection programs aim to cover all residents living in extreme poverty. However, more than two billion people in lower-income countries, comprising 98% of individuals living in extreme poverty, have no social protection coverage or have inadequate coverage.¹⁰ In general, countries with lower incomes have a higher proportion of individuals experiencing poverty that are excluded from social protection schemes.

To deliver social protection, governments must have administrative capacity to manage registration, payments, and case management systems, most of which increasingly need to be digitally available. Lower-income countries have limited funding, making it difficult to allocate adequate resources to program implementation.

A key regional exception is Latin America, where a larger share of the population per country is covered by social protection schemes. Several Latin American countries offer multiple programs to support low-income populations, including farmers.

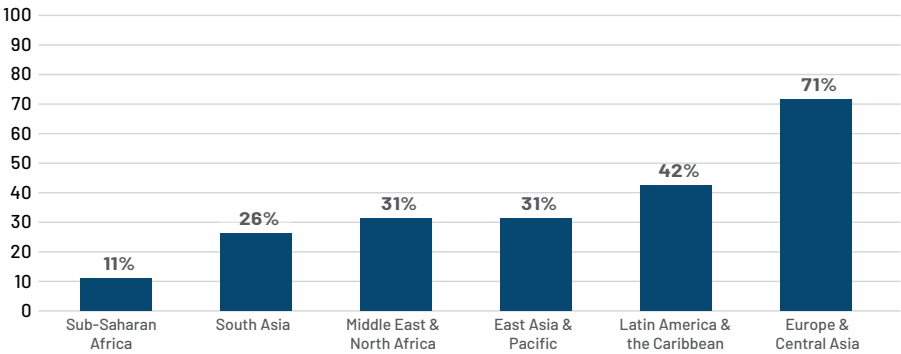


Figure 2: Contributors to social insurance as a percentage of the labor force¹¹

7 International Labour Organization. Informal economy. (2024, January 28). Retrieved July 17, 2026, from www.ilo.org/topics-and-sectors/informal-economy

8 World Bank. The 2-Billion Person Challenge (n.d.). Retrieved July 17, 2026, from openknowledge.worldbank.org/server/api/core/bitstreams/3a191516-270b-40c9-acdf-79e3f382c708/content

9 World Bank. Edited by Ohnsorge, Franziska, and Shu Yu. 2021. The Long Shadow of Informality: Challenges and Policies. Retrieved July 17, 2026, from openknowledge.worldbank.org/server/api/core/bitstreams/f3fbcde3-8891-424e-a574-6f247030a230/content

10 World Bank. The 2-Billion Person Challenge (n.d.). Retrieved July 17, 2026, from openknowledge.worldbank.org/server/api/core/bitstreams/3a191516-270b-40c9-acdf-79e3f382c708/content

11 World Bank. Social Assistance Coverage in Total Population. Retrieved July 17, 2026, from www.worldbank.org/aspire

3. Types of social protection programs and obstacles for workers

Most national-level social protection programs that FLA has researched fall into one of three categories:

1. Contributory schemes

Several countries with a large agricultural workforce do offer national contributory programs to support workers, including social security programs and retirement pensions. However, there are several systemic reasons why agriculture workers may not participate in, or receive benefits from, contributory programs.

FLA's farm assessments often find that farmers and farm workers:

- Do not know about relevant national programs, including social security options;
- Do not know how to enroll or how to contribute;
- Do not want to contribute; and/or
- Do not know how to receive benefits.

Many workers do not earn a living income to cover their basic needs, and even fewer have additional income to save for the future, posing another barrier to affording regular contributions to social protection programs – even if the contributions may be small in the short-term. Workers may prefer to have cash today rather than cash in the future. Some programs require a certain income threshold to participate, thus restricting low-income individuals from qualifying.

In addition, contributory schemes are not always available for seasonal workers. Some national programs require workers to be formally employed (i.e., hold contract-based positions) to access benefits. Some countries even explicitly exclude temporary or seasonal workers from these programs. Finally, it is often difficult for farm workers to contribute to social security when employers themselves do not know about, or pay into, these schemes.

However, some countries have begun developing flexible and adaptive contributory schemes that are designed to meet informal workers' needs, allowing them to build short-term savings to use during periods of unemployment, personal and family challenges, and retirement. A key feature of these schemes is that, unlike traditional social insurance programs, they do not depend on a formal employer-employee relationship. Flexible programs allow individuals to contribute varying payment amounts, transfer benefits to family members, or spread withdrawals across larger time periods. [See section five](#) for examples of specific flexible programs

2. Non-contributory schemes

Most non-contributory programs are funded with public resources and do not require any payments from beneficiaries. These programs facilitate individuals' access to resources and support in case of emergencies and temporary needs, such as property damage due to natural disasters. Rather than offering universal benefits to all residents within a country, many of these programs define eligibility for specific vulnerable

groups (such as seniors, for example). Individuals or households must register and enroll in these schemes.

While non-contributory social safety net programs are helpful, they face several obstacles to effectively supporting individuals. First, countries may have limited resources to administer the programs and deliver benefits, leading to delays or even lack of payments to those who qualify. A country's limited financial capacity can also halt the development of more efficient management systems that offer automation, identity verification, and digital payments.

While registration processes may seem simple enough, they can be cumbersome for farmers and farm workers. Workers may have lower literacy levels or language barriers, making it more difficult to understand required procedures and documentation to enroll in government programs. Many farms and agricultural worksites are in remote locations, so workers may need to travel far distances to visit local government offices and complete their registration.

Finally, these programs are often designed for short-term or emergency situations. To truly improve agricultural workers' livelihoods, these schemes must be combined with supplementary assistance that help individuals sustain themselves and their businesses in the long run. This may include labor and employment support, or agriculture extension programs that offer training, financial education, and business development.

3. Additional schemes

While less common, some countries have developed innovative and adaptable schemes that provide benefits to farmers, farm workers, and informal workers. These programs, which can be contributory or non-contributory, have been intentionally designed to reduce bureaucratic roadblocks and meet the needs of individuals living and working in rural communities.

WEATHER AND CROP INSURANCE PROGRAMS

These assistance funds offer financial support for farming businesses. They may provide temporary, supplementary income for farmers in the event of crop damage from extreme weather and climate change or provide funding to continue supporting farming operations in the future.

UNIVERSAL HEALTHCARE COVERAGE PROGRAMS

Universal healthcare coverage programs are designed to offer benefits to every resident, despite their employment status (e.g., full-time, self-employed, or informal workers) or income level. The World Health Organization (WHO) reported that more than 70 countries offer some form of universal health coverage. Some countries, such as Germany and Thailand, even offer universal health insurance for migrant workers with work permits. Egypt is considering adopting a similar universal coverage in the future.¹²

Although universal programs provide a much wider range of coverage for individuals, they are not always free to beneficiaries. Some health schemes may have "out of pocket" charges for certain services, which can still be difficult for low-income farmers and farm workers to cover.¹³

12 Egypt Business. 7 Key changes in Egypt's social protection system for 2025. (2025). Retrieved September 1, 2026, from www.egypt-business.com/paper/details/2507-7-key-changes-in-Egypt-s-social-protection-system-for-2025/435606

13 World Health Organization and the International Bank for Reconstruction and Development / The World Bank. (2025). Tracking universal healthcare coverage. 2025 global monitoring report. Retrieved July 17, 2026, from iris.who.int/server/api/core/bitstreams/04e720a0-bf22-4fb8-ad42-d6296bba739f/content

4. How companies can improve access to social protection

FLA's [Workplace Code of Conduct for Agriculture](#) specifies that employers, including buyers, suppliers, and farmers, must provide all legally-mandated benefits to workers, including social security contributions (Box 1). FLA also requires its company members to work with farmers and farm workers in their supply chains to meet their basic needs and to make progress toward fair compensation.

BOX 1: FLA Workplace Code of Conduct for Agriculture: Requirements related to social protection programs

EMPLOYMENT RELATIONSHIP: Employers may hire temporary, casual, daily, seasonal, or migrant workers only when: contract, temporary, casual, daily, seasonal, or migrant workers receive at least the minimum wage or the prevailing industry wage, whichever is higher, and all legally-mandated benefits such as social security, other forms of insurance, annual leave and holiday pay (ER.7.6).

COMPENSATION: Every worker has a right to compensation for a regular workweek that is sufficient to meet the worker's basic needs (which includes the cost of social security benefits) and provide some discretionary income. Employers shall pay at least the minimum wage or the appropriate prevailing wage, whichever is higher, comply with all legal requirements on wages, and provide any fringe benefits required by law or contract. Where compensation does not meet workers' basic needs and provide some discretionary income, each employer shall work with FLA to take appropriate actions that seek to progressively realize a level of compensation that does.

Companies with agricultural supply chains can support farmers and workers in enrolling in social protection programs through several actions:

Advocating for new programs

In countries where social protection for farmers and farm workers is non-existent, companies can publicly advocate for the government to create new programs or expand current programs to include those left out. For such programs to be practical and sustainable for small farmers and farm workers, flexible, adaptable options for contributions and/or benefits are needed. Local civil society organizations (CSOs) and organizations representing farmers and farm workers can also support advocacy and provide input on local challenges to ensure programs truly meet beneficiaries' needs.

Collaborating with local CSOs and governmental entities

Companies may not have enough information on why social protection programs are not available for farmers and workers in every sourcing country where they operate. To address this, companies should engage with local CSOs, organizations representing farmers and farm workers, social protection administrative staff, and government agencies. These organizations can help companies learn about available social benefits and protection programs and identify the gaps and the support they need.

Collaboration with multistakeholder initiatives and country-level initiatives, such as South-South cooperations, can also help companies understand unique methods of connecting workers with social benefits, and evaluate how these methods can be replicated. For example, the Costa Rican government recognized that migrant workers are critical for maintaining its vibrant coffee sector. To better support these workers, the government created a program to provide health insurance to migrant coffee harvesters – even though they only work temporarily during specific harvest seasons. Farmers help fund this program by contributing a dedicated portion of their coffee sales.

Improving access to programs

A key challenge that prevents many farmers and workers from accessing social benefits is a lack of information about available programs. Companies can address this gap by disseminating information packets about programs in agricultural communities, holding educational sessions, and defining registration processes in their own operations. Companies can also support local government branches by helping establish access points for individuals in rural areas to register; this may include opening a satellite or mobile registration office or hosting a registration event in farming communities. For example, in Colombia, Nespresso and RCG Coffee support the implementation of Beneficios Económicos Periódicos, a program that helps low-income earners build their retirement savings ([see section five](#) for additional information).

Providing short-term financial support or in-kind contributions

Companies can provide short-term financial support or in-kind contributions to farmers and workers to ensure their enrollment in existing programs, where financial barriers create an obstacle to participation. For example, companies could provide workers with a three-month contribution to a government-based retirement program. Companies can also provide targeted financial support directly to specific programs, helping local administrators bolster their capacity to enroll more workers and distribute benefits.

5. Social protection schemes by country

FLA has compiled a list of social protection programs by country for which farmers and farm workers may qualify. Although not exhaustive, this list can serve as a starting point for companies, farmers, and workers and to learn which programs are available. Information is current as of August 2026.

Table 1: Select social protection programs applicable to farmers and farm workers

Country	Program name	Type	Benefits
Brazil	<u>Bolsa Família</u>	Non-contributory	Monthly subsidy for low-income households to alleviate hunger
Brazil	<u>Instituto Nacional do Seguro Social</u>	Contributory and non-contributory	Monthly retirement pension
Colombia	<u>Beneficios Económicos Periódicos</u>	Contributory	Retirement pension
Colombia	<u>Programa de Protección Social al Adulto Mayor</u>	Non-contributory	Retirement pension
Colombia	<u>Renta Ciudadana</u>	Non-contributory	Variety of social protection benefits
Costa Rica	<u>El Aseguramiento Contributivo de La Población Recolectora de Café en el Seguro de Salud</u>	Contributory only by employers	Health, sickness, and maternity insurance
Côte d'Ivoire	<u>Régime Social des Travailleurs Indépendants</u>	Contributory and non-contributory	Health insurance, retirement pensions, accident insurance, and crop insurance
Egypt	<u>Social Insurance System</u>	Contributory	Retirement pensions, disability benefits, survivors' pensions, and worker's compensation
Egypt	<u>Takaful and Karama Programs</u>	Non-contributory	Payments for low-income households, uninsured seniors, widows, orphans, and persons with disabilities
Ethiopia	<u>Productive Safety Net Program</u>	Non-contributory	Payments and in-kind benefits, including food
Ghana	<u>Cocoa Farmers Pension Scheme</u>	Contributory	Retirement pension
India	<u>Atal Pension Yojana</u>	Contributory	Retirement pension
India	<u>Pradhan Mantri Fasal Bima Yojana</u>	Non-contributory	Subsidized crop insurance

Country	Program name	Type	Benefits
India	Pradhan Mantri Kisan Samman Nidhi	Non-contributory	Income supplement through cash transfers
Indonesia	Asuransi Usaha Tani Padi	Contributory	Subsidized crop insurance
Indonesia	Badan Penyelenggara Jaminan Sosial Ketenagakerjaan	Contributory	Compensation for injuries and disabilities, contributory pension, and other financial support
Indonesia	Program Keluarga Harapan	Non-contributory	Cash transfers, educational subsidies, and health insurance
Mexico	Instituto Mexicano del Seguro Social	Contributory	Occupational risk compensation, sickness and maternity leave, disability and life insurance, retirement pensions, and additional social benefits such as unemployment compensation and daycare
Mexico	Plan de Justicia para Trabajadores Agrícolas de San Quintín	Non-contributory	Health services and home improvement grants
Peru	Haku Wiñay/Noa Jayatai	Non-contributory	Community projects and technical assistance
Peru	Programa Nacional de Apoyo Directo a los más Pobres	Non-contributory	Cash transfers to support preventive maternal care, child healthcare, and schooling services
Philippines	Multi-Peril Insurance Program under the Philippine Crop Insurance Corporation	Non-contributory	Crop insurance
Thailand	Migrant Health Insurance Scheme	Contributory	Health insurance for migrants

Brazil: Bolsa Família

Basic information: [Bolsa Família](#) was created in 2003 as a public subsidy program that supports low-income, unemployed, or underemployed residents through a monthly monetary transfer. The subsidy aims to reduce hunger by guaranteeing beneficiaries a minimum income.

Program management: Ministério do Desenvolvimento e Assistência Social, Família e Combate à Fome (the Ministry of Development and Social Assistance, Family and Fight Against Hunger, or MDS) manages the program at the federal level, in coordination with other federal, state, and municipal authorities. Centro de Referência de Assistência Social (Social Assistance Reference Centers, or CRAS) manages the program at the municipal level.

Beneficiaries and eligibility: Families with a per capita income of Brazilian real (BRL) 218 (\$42) or less are eligible. However, if a family's per capita income is above the threshold but below half the legal minimum wage of BRL 706 (\$136), they can still apply to receive half the monthly subsidy amount for up to one year. To receive benefits, families must register in the Cadastro Único (CadÚnico), Brazil's single registry database system, and provide information on family composition and socio-economic data. Generally, program beneficiaries include farmers, especially smallholder farmers, farm workers, and their family members.

Benefits: The program grants a minimum payment of BRL 600 (\$116) per household per month. However, additional benefits include:

- BRL 142 (\$27) monthly for each of additional family member;
- BRL 200 (\$38) per year for each child registered and attending school;
- BRL 150 (\$29) monthly for each child of six years old or younger;
- BRL 50 (\$10) monthly for every pregnant and nursing woman; and
- BRL 50 (\$10) monthly for every child or adolescent younger than 18 years old, but older than seven years old.

Additional information: The program delivers payments to beneficiaries within the last 10 business days of each month. Payments are delivered in order of beneficiaries' número de identificação social (social registration numbers, or NIS). Individuals can contact program administration staff for questions and concerns about the Bolsa Família program's rules and requirements by dialing 121.

Brazil: Instituto Nacional do Seguro Social

Basic information: Instituto Nacional do Seguro Social (the National Institute of Social Security, or INSS) is a pension scheme available to rural workers, created in 1990.

Program management: The INSS manages all matters concerning social security in Brazil, as well as other public pension systems and programs.

Beneficiaries and eligibility: Rural workers, including family farmers, artisanal fishers, or indigenous people performing rural activities, are eligible for benefits if they meet the minimum retirement age applicable to rural workers (60 years old for men or 55 years old for women) and/or fall into any of the following categories:

Special retired person: This includes farmers, rural workers, artisanal fishers, or harvesters who are categorized either as individuals or part of a family farm. They are not obliged to pay any contributions to the INSS and can receive social security benefits upon demonstrating at least 15 years of work (equivalent to 180 months) in rural activities. The beneficiary 1) must have conducted rural work for a period equivalent to four months or less and 2) must not have employed permanent workers in their rural activities; instead, beneficiaries can only employ family members or contracted third parties. Spouses and children 16 years old and above who work in rural activities are also entitled to this type of pension.

Rural employee: Rural workers who have been formally hired are eligible, but they must have a carteira assinada, a document indicating formal employment. To proceed with retirement, workers must have completed 15 years of work or 180 months of paid contributions.

Casual worker performing rural services: The same requirements on minimum retirement age and employment periods apply to this category. The only difference is that the employment relationship for casual workers is established through a union affiliation or another third party, such as a recruitment agency or a third-party employer.

Individual rural contributor: This includes autonomous rural workers with no employment relationship or family farmers who work in areas for four months or longer. For this category, beneficiaries should have paid their own monthly contributions to the INSS for 15 years, or have paid 180 monthly contributions to apply for retirement.

To access benefits, individuals must prove their eligibility through documents including monthly contribution payment confirmations, self-declarations of economic activity, work records such as a carteira assinada,

union affiliation documents, or taxpayer registry numbers, among other examples.

Benefits: The INSS's benefits include:

- A monthly pension, equivalent to one legal minimum wage for family farmers or individual farmers, fishers, or harvesters, or a monthly pension calculated with the average of salaries earned during the employment period;
- 120 days of salary for new mothers for childbirth or adoption;
- A monetary benefit in case of temporary disability or permanent disability retirement; and
- A pension for family members in the event of death or prison.

Additional information: Individuals can access the initial retirement request service remotely; in-person visits to INSS offices are not required, except when requested to provide additional information or to present documents to establish eligibility. Unions can also assist workers during the administrative process.

Colombia: Beneficios Económicos Periódicos

Basic information: Four pieces of legislation [Beneficios Económicos Periódicos](#) (Periodic Economic Benefits Program, or BEPS) is Colombia's alternative contributory pension program for low-income individuals to make voluntary contributions towards a pension. It provides a path toward retirement savings for Colombian citizens who cannot contribute to a traditional pension program due to income limitations. BEPS is a flexible option available to informal and low-income workers, including farmers and farm workers.

Program management: Colpensiones, a public agency, administers the program.

Beneficiaries and eligibility: Individuals need to be at least 18 years old and have an income below the monthly legal minimum wage (LMW), which is Colombian peso (COP) 1,750,905 (\$538) as of 2026. Beneficiaries can withdraw their pension once they reach retirement age and have completed at least 1,300 contributions. Starting in January 2026, BEPS established that the minimum annual contribution an individual can make is COP 20,000 (\$6) and the maximum contribution is COP 2,450,000 (\$753).

Benefits: Individuals choose the amount and frequency of their contributions, so eventual benefits payments vary. The Colombian government matches savings by 20% for those who opt to receive their pension every two months.

In addition, individuals who save through BEPS are also eligible for other benefits, such as life and disability insurance, if they reach a certain pre-defined saving amount. This includes funeral expense coverage.

Additional information: Colombia also has two private-sector initiatives that support the implementation of BEPS, among other benefits:

► Las Manos Del Café

[Las Manos Del Café](#) is a project initiated in 2016 by a coffee trader, RGC Coffee Inc., that aims to improve coffee workers' quality of life by providing well-being services, including access to funeral support,

subsidies for medication, and medical care.¹⁴ It also offers income stabilization efforts, such as training for coffee producers and certifications for farm workers.¹⁵ In addition, Las Manos Del Café supports farm worker enrollment in BEPS and encourages them to contribute to the retirement savings program. To access benefits, cooperative members enroll their workers into the program.

► Nespresso Farmer Future Program

The [Nespresso Farmer Future Program](#) has provided a retirement savings pathway for farmers in the Caldas region.¹⁶ This public-private partnership between Nespresso and the Colombian government makes use of BEPS, promoting farmers' contributions and access to a retirement fund. The Colombian government matches 20% of contributions. Coffee farmers who are members of the participating cooperatives and who have joined the [Nespresso AAA Sustainable Quality™ Program](#) are eligible. By 2020, 1,250 farmers had signed up for the program. Nespresso provided COP 300,000 (\$92) to each farmer during the first year of the program's operation. Beneficiaries are also eligible for life insurance and crop insurance to mitigate climate risks.

Colombia: Programa de Protección Social al Adulto Mayor

Basic information: [Programa de Protección Social al Adulto Mayor](#) (Social Protection Program for the Elderly, or Colombia Mayor) is a non-contributory scheme that provides cash transfers to qualifying seniors who have no pension or who experience poverty. Given the goals of the program, qualifying farmers and farm workers who have retired and have limited or no savings could receive benefits.

Program management: The Departamento Administrativo de la Prosperidad Social (the Department for Social Prosperity, or DPS), administers the program through funding from the Solidarity Pension Fund. Each municipality's Senior Citizen Services Office manages the local administrative process. In Bogotá, the local sub-directorates of the secretariat of social integration administer the program.

Beneficiaries and eligibility: Individuals need to have resided in Colombia for the last 10 years, meet age requirements (54+ for women and 59+ for men), and classify as living in moderate or extreme poverty in accordance with the Sistema de Identificación de Potenciales Beneficiarios de Programas Sociales (the Identification of Potential Social Program Beneficiaries, or SISBEN IV), group A1 through C1.

Benefits: Women who are 70+ years old and men who are 75+ years old receive COP 230,000 (\$69). Other beneficiaries receive COP 80,000 (\$24). The program distributes payments monthly.

Colombia: Renta Ciudadana

Basic information: [Renta Ciudadana](#) (the Citizen Income Program) was established in 2023 to alleviate

14 RGC Coffee partnered with Colombian local coffee cooperatives to implement Las Manos del Café. The cooperative partners include Alto Occidente Cooperative in Caldas, Norte de Caldas Cooperative in Caldas, Aguadas Cooperative in Caldas, and Salgar Cooperative in Antioquia;

Las Manos del Café is a project within RGC's 3E Sustainability Program that guides the company's coffee sourcing practices. RGC adds a premium to the products it designates as 3E and invests premium payments into funding for initiatives like Las Manos del Café. RGC's financial contribution to these services is not publicly available.

15 RGC Coffee. Sustainability Report 2024, Empowering People, Driving Impact (2025). Retrieved September 3, 2026, from www.rgccoffee.com/wp-content/uploads/2025/10/Sustainability-Report-2024-.pdf

16 This project is a collaboration between Nespresso, the Colombian government, cooperatives in Caldas, and Fairtrade International.

poverty by providing cash transfers to socio-economically vulnerable households, which include those facing poverty. Families can access support through four lines of intervention: care assessments, Colombia Sin Hambre (the Colombia Without Hunger program), capacity building, and emergency response.

Program management: Departamento Administrativo de la Prosperidad Social (the Department for Social Prosperity, or DPS), manages the program at the national government level.

Beneficiaries and eligibility: Eligibility is based on income levels, classified by SISBEN IV. Households classified as experiencing moderate or extreme poverty are eligible. Households can also qualify if they are listed by an indigenous community and validated by the Ministry of Interior. Low-income farmer and farm worker families can also qualify for benefits.

Eligibility for specific services includes:

- **Care assessments:** Households classified under SISBEN IV Group A may qualify. Group A refers to households with children under six years old or with people with disabilities requiring care.
- **Colombia Sin Hambre:** Families in SISBEN IV Group A, but with children under 18 years old, may qualify.
- **Capacity building:** Households within SISBEN IV Group B (those experiencing moderate poverty) may qualify; this program aims to sustainably reduce poverty.
- **Emergency response:** Households experiencing emergencies may qualify, as determined by the government. This service is more flexible since it does not take a household's SISBEN group classifications into account.

Benefits: Subsidy amounts depend on the line of intervention for which a household is qualified:

- **Care assessments and Colombia Sin Hambre:** The maximum amount households can receive is COP 500,000 (about \$154) every 45 days.
- **Capacity building:** Cash transfers are provided annually, with amounts ranging from COP 500,000-1,000,000 (\$154-\$308).
- **Emergency response:** The program determines subsidies based on each emergency evaluation.

Additional information: Applicants can track and check the status of their applications online and receive additional assistance through the local municipal mayor's office.

Costa Rica: El Aseguramiento Contributivo de La Población Recolectora de Café en el Seguro de Salud

Basic information: El Aseguramiento Contributivo de La Población Recolectora de Café en el Seguro de Salud (Contributory Health Insurance for the Coffee-Harvesting Population) is a public health insurance scheme created in 2019 for seasonal coffee pickers.¹⁷

Program management: Instituto del Café de Costa Rica (the Coffee Institute of Costa Rica, or ICAFÉ) manages this program. Stakeholder responsibilities include:

- Fondo Nacional de Sostenibilidad Cafetalera (the National Coffee Sustainability Fund, or FONASCAFE)

¹⁷ This program was created through a joint agreement between La Caja Costarricense de Seguro Social (the Social Security Institute of Costa Rica, or CCSS), the Ministry of Labor and Social Security, and Instituto del Café de Costa Rica (the Coffee Institute of Costa Rica, or ICAFÉ).

pays for the established insurance coverage.

- ICAFÉ prepares monthly reports on registered beneficiaries and distributes health cards for coffee pickers.
- Producers pay a contribution of \$0.75 per bag of coffee, collect and verify pickers' names, and update the Migrant Labor Traceability System (SITLAM), including when each picker arrives and departs.

Beneficiaries and eligibility: Seasonal coffee pickers, national or foreign, with legal status in Costa Rica and no other form of insurance are eligible for the program. To access benefits, individuals need to sign up for ICAFÉ's registry.

Benefits: Workers do not have any responsibility to contribute to the program and can access health, sickness, and maternity insurance.

Additional information: ICAFÉ and the government of Costa Rica manage the program's finances. ICAFÉ contributes 5.75% per beneficiary, while the government contributes 9.25%, comprising a 15% contribution per person.

Côte d'Ivoire: Régime Social des Travailleurs Indépendants

Basic information: The Régime Social des Travailleurs Indépendants (the Social Scheme for Self-Employed Workers, or RSTI) was created in 2020 in conjunction with Régime Complémentaire des Travailleurs Indépendants (the Complementary Scheme for Independent Workers, or RCTI) as a compulsory social protection scheme, providing social security benefits for self-employed workers.

Program management: La Caisse Nationale de Prévoyance Sociale (the National Social Security Fund, or CNPS) implements the program. The Ministère de l'Emploi et de la Protection Sociale (Ministry of Employment and Social Protection) and the Ministère de l'Economie et des Finances (Ministry of Economy and Finance) provide technical and financial oversight.

Beneficiaries and eligibility: This program is applicable to self-employed workers, defined as a person who:

- Works for themselves as an entrepreneur or self-employed individual;
- Engages in a professional activity, whether formal or informal;
- Derives their income from a professional activity; and
- Is a non-salaried business executive, a religious leader, or an Ivorian living abroad.

Ninety-five percent of these self-employed workers are concentrated in three main professions in Côte d'Ivoire: merchants, artisans, and farmers, including cocoa producers.

There are a few challenges to accessing these benefits. The membership rate for farmers and seasonal workers is quite high, at West African CFA franc (XOF) 1,500 (\$2.65) per month – equivalent to one day's wage. In addition, individuals must visit a CNPS agency location, which are often far from where beneficiaries live and work, to complete enrollment paperwork.

Benefits: This scheme provides in-kind benefits through the country's Universal Health Coverage program (CMU); daily sickness and maternity benefits; coverage for accidents of an occupational or non-occupational nature; retirement pensions from the RSTI and the RCTI, a supplementary pension for self-employed workers; and survivors' pensions.

The RSTI allows farmers to make contributions towards a lifetime retirement pension, which can be

withdrawn at age 60. It also provides daily benefits in the event of a work stoppage due to illness, accident, or maternity leave. Additional benefits include:

- **Access to the Universal Health Coverage (CMU) program:** The CMU covers 70% of healthcare costs for most individuals and covers 100% in certain rural health centers.
- **Free CMU coverage for crop farmers:** The government has implemented a measure guaranteeing that farmers growing cash crops, including coffee, cocoa, rubber, oil palm, cotton, and cashews do not have to pay CMU contributions.
- **Access to the Social Protection Investment Program in the Agricultural and Informal Sectors (PIPS):** PIPs is a federal government program that aims to expand social protection and improve living and working conditions in rural communities.

Egypt: Social Insurance System

Basic information: Egypt's [Social Insurance System](#) was created in 2019 by unifying several social insurance laws and expanding eligibility to categories of workers previously excluded from contributory schemes. Many agricultural workers have low incomes, making it difficult to regularly contribute to insurance programs. To address low participation, the National Social Insurance Agency and the Ministry of Labor established a cost-sharing mechanism for informal workers. Under this arrangement, 1) the government pays the equivalent of the employer's contribution (12% of the minimum insurable income); and 2) agricultural workers contribute 9% of the minimum insurable income.

Program management: The National Organization for Social Insurance (NOSI) administers this program.

Beneficiaries and eligibility: The law extends coverage to temporary agricultural workers, farmers, small agricultural landowners, self-employed workers, casual and seasonal workers, and other informal workers previously excluded from the system. Individuals must have Egyptian citizenship and maintain residency to be eligible for benefits.

Benefits: The program provides retirement pensions, disability benefits, survivors' pensions, employment injury insurance, and other contributory social insurance benefits.

Additional information: Many agricultural workers do not have official employment records, often move between multiple employers throughout the year, and are recruited by labor contractors; this makes it difficult for the government to identify employers responsible for contributions. As a result, many agriculture workers do not receive benefits.

Egypt: Takaful and Karama Programs

Basic information: Egypt introduced its [Takaful and Karama \(T&K\) Programs](#) in 2015, which consolidated the country's social assistance system. The programs provide financial support to low-income households and additional vulnerable groups.

Program management: Egypt's Ministry of Social Solidarity administers these programs.

Beneficiaries and eligibility: Eligibility for both programs is determined through a test and strict exclusion criteria, which disqualify households with formal employment, higher incomes, certain assets, land ownership, pensions, or family members working abroad. While Takaful formally requires individuals to comply with defined education and health conditions, these qualifications are generally not enforced.

Benefits: Takaful provides cash transfers to low-income households with children, while Karama supports uninsured seniors, widows, orphans, and persons with disabilities.

Additional information: These rules can create coverage gaps, particularly for informal and irregular workers who are excluded from both social insurance and social assistance programs.

Ethiopia: Productive Safety Net Program

Basic information: The [Productive Safety Net Program](#) (PSNP) provides cash and food transfers for individuals that participate in public works or social infrastructure tasks (e.g., building roads, schools, and clinics). It is funded by and in partnership with international organizations and donors.

Program management: The Ministry of Agriculture and Natural Resources (MoANR) manages this program, in coordination with the Ministry of Finance and Economic Cooperation (MoFEC) and the Ministry of Labor and Social Affairs (MoLSA).

Beneficiaries and eligibility: The PSNP targets vulnerable households in districts that are chronically food-insecure and face high climate risks.

Benefits: Household members that participate in public works projects are eligible for payments or in-kind benefits. Those who are unable to participate due to illness, pregnancy, disabilities, or other defined conditions qualify for a direct cash transfer.

Additional information: Over time, the PSNP has been supplemented by other programs to support sustainable livelihoods for those who participate. These programs offer technical assistance and training in activities such as crop and livestock management, work conducted off farms, and employment opportunities that promote income diversification – with the goal of helping participants graduate from the PSNP.

Ghana: Cocoa Farmers Pension Scheme

Basic information: The [Cocoa Farmers Pension Scheme](#) (CFPS) is Ghana's social security framework, established in 2008.¹⁸ While the framework largely covers formal sector workers, the CFPS expanded in 2020 to allow informal workers in the cocoa sector to receive a pension. This pilot started collecting contributions in 2024. Farmers contribute a minimum of 5% of their income through deductions at cocoa sales and the Ghana Cocoa Board then matches 1% of the cocoa sales.

Program management: The National Pension Regulatory Authority regulates the program and the CFPS Board of Trustees governs it.

Beneficiaries and eligibility: Farmers must register through the Cocoa Management System to enroll in the program. Beneficiaries are accepted at any age; however, farmers need to be below 50 years old to contribute and to retire at a non-compulsory age of 55. Individuals must have participated in the program for five years to withdraw benefits.

Benefits: Eligible individuals receive retirement pensions.

India: Atal Pension Yojana

Basic information: The [Atal Pension Yojana](#) (the Atal Pension Scheme, or APY) provides robust financial

¹⁸ For more information, farmers can contact their COCOBOD district office at cocobod.gh/news/farmer-cooperatives-sensitised-on-the-cocoa-farmers-pension-scheme

security to India's informal workers and individuals experiencing economic, financial, or other hardships.

Program management: The Pension Fund Regulatory and Development Authority (PFRDA), under the National Pension System structure, administers the program.

Beneficiaries and eligibility: This scheme is accessible to individuals between the ages of 18-40 that do not pay taxes but do have a bank account. Flexibility is built directly into the program, allowing members to contribute on a monthly, quarterly, or six-month basis, alongside options for conditional voluntary early withdrawal.

Benefits: Depending on their chosen contribution level, subscribers are guaranteed a fixed monthly pension ranging from Indian rupee (INR) 1,000 - 5,000 (\$10.44 - \$52.20) once they reach 60 years old. In the event of death, the subscriber's benefits extend to their spouse or their designated beneficiary.

Additional information: Experts argue that by the time younger subscribers reach retirement age, the purchasing power of the current maximum pension cap (INR 5,000) will be severely eroded. The scheme's rigid entry age of 18-40 also systematically excludes older, informal workers, while low-income subscribers who face sudden income shocks are heavily penalized with monthly maintenance fees.

India: Pradhan Mantri Fasal Bima Yojana

Basic information: The [Pradhan Mantri Fasal Bima Yojana](#) (Prime Minister's Crop Insurance Scheme, or PMFBY), launched in 2016, is a state-sponsored and subsidized crop insurance scheme designed to provide coverage against farmers' financial losses caused by unpredictable weather events.

Program management: Operating under the principle of "One Nation, One Scheme," it protects farmers against localized natural disasters, post-harvest losses, pest infestations, and widespread crop failures. PMFBY helps stabilize farmers' incomes, ensures the flow of agricultural credit from banks, and encourages farmers to adopt innovative farming practices.

Beneficiaries and eligibility: Smallholder and marginal farmers across rural India who rely entirely on seasonal rainfall for their livelihoods are the primary beneficiaries of this program.

Benefits: The government caps farmers' premium payments at a highly subsidized rate of just 1.5-2% for food and oilseed crops, and 5% for commercial or horticultural crops. The central and state governments equally pay the remaining portion of the insurance premium to ensure private underwriters can sustain payouts.

Additional information: One of the program's greatest strengths is its use of advanced technology, including satellite imagery, drones, and mobile applications, to quickly assess crop damage. This automated digital process significantly accelerates claim verification.

The scheme, however, faces critical structural gaps that limit its overall effectiveness. A major challenge is that many state governments delay their mandatory premium subsidy contributions, which directly halts insurance companies from releasing timely payouts to distressed farmers. Additionally, workers that do not own land and tenant farmers who do not hold formal land deeds are often excluded from coverage, despite being the most economically vulnerable.

India: Pradhan Mantri Kisan Samman Nidhi

Basic information: The [Pradhan Mantri Kisan Samman Nidhi](#) (Prime Minister's Farmer Honor Fund, or PM-KISAN) was launched in 2018 to provide financial assistance to landholding farmer families to cover expenses

related to agriculture activities and other domestic needs.

This program is founded on the principle that timely access to funds reduces farmers' reliance on local money lenders, who often charge exorbitant interest rates on emergency loans before the harvest. PM-KISAN uses Direct Benefit Transfer (DBT), which eliminates middlemen and bypasses localized corruption that has historically plagued conventional welfare programs, ensuring that nearly 100% of the funds reach the intended bank accounts. Since its inception, PM-KISAN has benefited 110 million farming families in India.

Program management: The government administers the program, providing 100% of its funding.

Beneficiaries and eligibility: Individuals must be landholding farmers to be eligible.

Benefits: Beneficiaries receive INR 6,000 (\$63) per year in three equal installments, which is often synchronized with the start of major sowing seasons. The fund provides critical initial working capital for small farmers.

Additional information: Although the introduction of PM-KISAN has benefited many farmers, the scheme is strictly tied to land ownership, which excludes millions of vulnerable farmers that do not own their own land, including sharecroppers and tenant farmers. As the system only recognizes landowners, it often mistakenly funnels benefits to landlords who may not operate farms themselves.

Payment installments do not cover farming expenses such as hybrid seeds and fertilizers. Instead, they serve only as a basic income supplement rather than a meaningful solution to deeply-rooted financial challenges in agricultural communities, such as debt.

Compounding these issues, the program relies heavily on the digitized AgriStack framework, the Ministry of Agriculture & Farmers Welfare's initiative to create digital infrastructure. This framework has exposed severe gaps in reaching vulnerable farmers, including outdated land records and unresolved inheritance disputes. Consequently, many smallholder farmers face lengthy bureaucratic hurdles and systemic exclusion from receiving critical state support.

Indonesia: Asuransi Usaha Tani Padi

Basic information: [Asuransi Usaha Tani Padi](#) (the Rice Farming Insurance System, or AUP) is a heavily subsidized, indemnity-based agricultural insurance initiative launched in 2015. Its primary objective is to safeguard smallholder farmers from devastating financial losses caused by crop failures, natural disasters, and biological disruptions. It ensures that vulnerable farmers maintain the working capital needed to sow seeds for the next planting season.

Program management: Kementerian Pertanian Republik Indonesia (the Indonesian Ministry of Agriculture) manages the program.

Beneficiaries and eligibility: Farmers cultivating a maximum of two hectares of arable land are eligible to enroll. The enrollment cost per individual is Indonesian rupiah (IDR) 180,000 (\$10.07) per hectare, where the state subsidizes 80% of the premium – meaning farmers pay only 20% of the premium to receive a standard payout per hectare per planting season.

Benefits: Claims are strictly indemnity-based. A payout is triggered only if the recorded crop damage or loss exceeds 75% of the insured land area.

Indonesia: Badan Penyelenggara Jaminan Sosial Ketenagakerjaan

Basic information: [Badan Penyelenggara Jaminan Sosial Ketenagakerjaan](#) (the Social Security Administrator for Employment, or BPJS Ketenagakerjaan) scheme is specifically designed to provide self-employed, informal workers and non-wage earners (as defined by the government) with a financial safety net comparable to that available to formal sector employees.

Under the scheme, informal workers may enroll in two core social insurance programs: [Jaminan Kecelakaan Kerja](#) (JKK) work accident insurance and [Jaminan Kematian](#) (JKM) life insurance. They may also voluntarily participate in [Jaminan Hari Tua](#) (the Old-Age Savings Program, or JHT).

Program management: The BPJS Ketenagakerjaan manages the program.

Beneficiaries and eligibility: Informal workers—including traders, farmers, fishermen, online motorcycle taxi (ojek online) drivers, and freelancers—who are classified as non-wage earners by BPJS Ketenagakerjaan are eligible for benefits.

Benefits: The JKK program provides comprehensive protection against work-related accidents, covering 100% of medical expenses with no maximum limit. It also provides temporary disability benefits equal to 100% of the worker's reported income during the recovery period if the worker is unable to perform their job.

The JKM program provides financial assistance to a worker's designated beneficiaries in the event of death resulting from non-work-related causes, such as illness. The benefit includes a lump-sum payment of IDR 42 million (\$2,349.12) to cover funeral expenses. In addition, members who have participated in the program for at least three years are eligible for educational scholarships for up to two children, covering studies up to the university level.

The JHT program functions as a retirement savings scheme. Members are entitled to withdraw their accumulated contributions, together with the investment returns earned, once they reach 56 years old or if they become permanently disabled. In the event of death, benefits are paid to their designated beneficiaries.

Indonesia: Program Keluarga Harapan

Basic information: [Program Keluarga Harapan](#) (PKH) is Indonesia's current nationwide social protection program that aims to improve economic conditions for those living in poverty, primarily through conditional cash transfers. It also includes health insurance access through the Jaminan Kesehatan Nasional - Kartu Indonesia Sehat (JKN - KIS) and education subsidies through the Kartu Indonesia Pintar (KIP).

Program management: The Ministry of Social Affairs manages the PKH. The Badan Penyelenggara Jaminan Sosial (BPJS) Kesehatan (the Social Security Administrator for health) manages the JKN-KIS. The Kemendikbudristek (the Ministry of Education, Culture, Research, and Technology) manages the KIP.

Beneficiaries and eligibility: To qualify for program benefits, individuals must be experiencing poverty and have been identified and registered as part of Statistics Indonesia's 2011 Data Collection Program for Social Protection (PPLS). Since 2011, more recipients have been registered by sub-district and village authorities (for PKH and JKN-KIS) and by school authorities (for KIP) in targeted regions. These programs cover about 8.6 million farmer and farm worker households in the rice and coarse grains industries.

Benefits: PKH provides individuals with quarterly cash transfers and social assistance. Between 2007-2015, specific provinces and districts expanded PKH's coverage through funding from the World Bank. The JKN-KIS offers health insurance, reducing individuals' medical costs through free or subsidized healthcare. The KIP provides tuition assistance for higher education to students with limited financial circumstances.

Mexico: Instituto Mexicano del Seguro Social

Basic information: Instituto Mexicano del Seguro Social (IMSS) is the national social security system in Mexico that aims to guarantee the right to health, medical care, livelihood protection, social security, and additional services necessary for individual and collective well-being. It is free for Mexican citizens and covers agricultural workers.

Program management: Federal and local public agencies administer the IMSS's social security program:

- The IMSS registers employees, collects social security contributions, and pays disability and maternity benefits.
- The IMSS's Unidades Medicina Familiar (the Family Medicine Units, or UMF) provides medical care.
- Secretaría del Trabajo (Secretary of Labor) monitors legal compliance, including employers' obligation to enroll and pay social security coverage for their employees.¹⁹

In areas where the IMSS does not have facilities to provide health services, it may sign agreements with agricultural employers so that they provide workers with in-kind benefits equivalent to the IMSS health and maternity insurance. According to these agreements, the IMSS may reimburse a portion of the employee-employer contribution in proportion to the nature and extent of the services provided. Likewise, in rural areas where the IMSS may not have capacity to administer childcare services, it may create agreements with rural employers and other organizations to provide childcare – covered under the Guarderías IMSS program (the IMSS childcare branch).

Beneficiaries and eligibility: The SSL establishes social security protection for all workers, including permanent and temporary farm workers. It is important to note that workers are entitled to social security regardless of whether their employment terms are verbal or written. In addition, the law allows self-employed farm workers to enroll in the contributory system on their own.²⁰

The SSL establishes different contribution rates depending on the type of insurance coverage:

- For workers' compensation insurance, only the employer makes contributions.
- For health and maternity insurance, the employer, workers, and the federal government make contributions.
- For retirement, disability, and life insurance, the employer, workers, and the federal government make contributions.
- For self-employed social security benefits, workers must pay the full number of contributions that would otherwise be shared by both the employer and the worker.

Employer enrollment in the program is required. Agricultural employers, including farmers, must register with the IMSS and indicate the applicable productivity period, the commodity, the area or production unit, an estimated number of workdays for each period, and any other information required. Employers engaged in livestock activities must provide information on the type of and number of livestock they own. If employers need to change any of their profile information, they must do so with the IMSS within thirty calendar days of when the change occurs. Self-employed workers register through a direct enrollment agreement with the IMSS.

¹⁹ Secretaría del Trabajo monitors compliance with Ley Federal del Trabajo (the Federal Labor Law, or LFT) and Ley de Seguro Social (the Social Security Law, or SSL).

²⁰ According to the SSL's Articles 13 and 237.

Benefits: Coverage includes occupational risk compensation; sickness and maternity leave; disability and life insurance; retirement pensions; and additional social benefits, such as unemployment compensation and daycare.

Mexico: Plan de Justicia para Trabajadores Agrícolas de San Quintín

Basic information: [Plan de Justicia para Trabajadores Agrícolas de San Quintín](#) (Justice Plan for Agricultural Workers of San Quintín) is an initiative launched in June 2026 for farming families in San Quintín, an agricultural municipality, in the state of Baja California. The initiative aims to provide health services for all eligible family members, involving support from medical and nursing students, as well as healthcare workers. In addition, as part of the plan, 36,000 housing improvement grants will be awarded to working agricultural families who own their own homes.

Program management: The program is a collaborative effort between federal and state authorities, coordinated by the IMSS.

Beneficiaries and eligibility: The program aims to improve the living conditions of thousands of agricultural workers in the municipality, many of whom are indigenous and internal migrants. Specific eligibility was not publicly available as of October 2026.

Benefits: Individuals will receive a grant of Mexican peso (MXN) 40,000 (\$2,286), distributed via a Banco del Bienestar card. Eligible families can decide how to use the funds for home improvements, including building a room, installing a bathroom, updating electrical systems, replacing flooring, and more.

Additional information: The program will also expand services under the Working Mothers' Welfare Program to provide care for working mothers and their children between the ages of 0–4.

Peru: Haku Wiñay/Noa Jayatai

Basic information: [Haku Wiñay \(HW\)/Noa Jayatai \(NJ\)](#), in the indigenous languages of Quechua and Shipibo-Konibo respectively, provides assistance to rural households experiencing extreme poverty through sustainable income generation. HW/NJ establishes a central implementing unit in which community groups manage resources and coordinate activities in their territory with externally provided technical assistance for projects.

Program management: Fondo de Cooperación para el Desarrollo Social (Cooperation Fund for Social Development, or FONCODES) manages the program.

Beneficiaries and eligibility: The program targets households living in extreme poverty, particularly in rural communities in the Peruvian highlands and jungles. The government uses a national socioeconomic classification system to identify eligible households; it is not open to all residents.

Benefits: In addition to facilitating community projects, this program provides technical assistance to help beneficiary households use the funds effectively. Because HW/NJ does not use cash transfers, its benefits can be combined with JUNTOS (see below).

Peru: Programa Nacional de Apoyo Directo a los más Pobres

Basic information: [Programa Nacional de Apoyo Directo a los más Pobres](#) (the National Direct Support Program for the Poorest in Peru, or JUNTOS) is a conditional cash transfer program with an emphasis on nutrition, aimed at families living in or at risk of extreme poverty or facing social exclusion, including families

with pregnant women, widowed parents, older adults, and/or children up to age of 19, and indigenous families living in the Amazon region.

Program management: Ministerio de Desarrollo e Inclusión Social (the Ministry of Development and Social Inclusion, or MIDIS) manages the program.

Beneficiaries and eligibility: To be eligible, individuals must be experiencing poverty or extreme poverty according to the country's Sistema de Focalización de Hogares's (Household Targeting System) socioeconomic classification. Beneficiary households must have met one of the following requirements:

- The household has a pregnant individual;
- The household has a minor between the ages of 0-14; or
- All members of the household have a blue (traditional) or electronic national identification card.²¹

Benefits: Program participants receive Peruvian sol (PEN) 200 (\$59.21) bimonthly through a conditional cash transfer, contingent on children attending school and having up-to-date health checks.

The Philippines: The Multi-Peril Insurance Program under the Philippine Crop Insurance Corporation

Basic information: The [Multi-Peril Insurance Program under the Philippine Crop Insurance Corporation](#) (PCIC) is a government-run insurance scheme that serves as the country's primary defense against agricultural ruin for smallholder farmers and subsistence producers. This system was put in place to address challenges caused by common natural disasters, such as pests, plant diseases, typhoons, floods, droughts, earthquakes, and volcanic eruptions.

This wide-ranging program covers almost every aspect of local farming. PCIC crop insurance, the program's primary focus, protects palay (rice) and corn—the country's core food staples—alongside high-value crops like commercial fruits and vegetables. Beyond crops, the agency insures livestock and poultry against accidental death or disease, covers fisheries and aquaculture operations against severe marine disasters, and protects physical farm assets such as machinery, transport vehicles, and warehouses. In addition, the Coconut Farmers and Industry Trust Fund backs initiatives that provide dedicated, specialized coverage for coconut farmers.

Program management: PCIC is a government-owned corporation under the Department of Agriculture built to provide a financial lifeline to Filipino farmers and fishermen. The government covers the program's cost, providing a 100% premium subsidy to eligible subsistence workers, because low-income farmers can rarely afford standard insurance.

Beneficiaries and eligibility: Farmers need to register under the Registry System for Basic Sectors in Agriculture (RSBSA), the state's official agricultural database, to qualify for free coverage.

Benefits: The program received a massive boost in the 2026 General Appropriations Act, securing a record PHP 6.5 billion budget — a 45% increase over previous years. This extra funding expands free coverage to an estimated 3.68 million agricultural workers nationwide and bumps up the maximum payout for total rice and corn losses from Philippine peso (PHP) 20,000 (\$323.32) to PHP 25,000 (\$404.15) per hectare; however, this

²¹ In addition, each recipient must identify the health or educational institutions where they fulfill their responsibilities and have their commitment accepted by the program.

amount is much lower than the cost of operating a hectare of a rice or corn farm, which costs approximately PHP 60,000 (\$969.96). As a result, payments serve more as an emergency restart button to buy seeds for the next season than as a true replacement for lost income.

Additional information: The registration requirement in the RSBSA database excludes seasonal laborers and farmers in remote locations. In addition, agriculture officers working in local municipalities are often strained, especially during typhoon season. Overwhelmed by manual inspections for thousands of small farms, insurers often delay final relief to meet farmers' urgent needs.

PCIC launched the Area-Based Yield Index Insurance (ARBY) pilot in 2025. ARBY integrates satellite data from the Philippine Rice Information System (PRISM) to trigger automated payouts based on regional yield shortfalls, eliminating the need for manual on-site damage verification.

Thailand: Migrant Health Insurance Scheme

Basic information: The [Migrant Health Insurance Scheme](#) offers insurance for migrant workers and their dependents.

Program management: The Ministry of Public Health (MoPH) operates the program.

Beneficiaries and eligibility: To access benefits, migrant workers must have identification and proof that they registered and purchased a health insurance premium. To enroll, individuals must pay Thai baht (THB) 7,600 (\$230), which includes a work visa fee, a refundable THB 1,000 upon contract completion, a health check-up, and health insurance.²²

Benefits: Migrant workers can receive healthcare. However, some healthcare services may incur additional costs, including emergency services.

Additional information: The program is still in the process of being implemented. Migrant workers can access social security and health insurance if they are registered; however, the current registration rate is still about 43% of all migrants within the country (41% are not yet registered and 16% are exempt from registration).²³

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23 Migrant Working Group. The State of the Right to Health Among Migrant Population. (2025). Retrieved September 1, 2026, from mwgthailand.org/sites/default/files/2025-02/the-state-of-the-right-to-health-among-migrant-population.pdf

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