THE INFLUENCE OF SOCIAL SECURITY BENEFITS ON THE PRODUCTION AND SOCIAL REPRODUCTION OF RURAL SETTLEMENTS IN SÃO PAULO: CHALLENGES AND ACHIEVEMENTS

A INFLUÊNCIA DOS BENEFÍCIOS PREVIDENCIÁRIOS NA PRODUÇÃO E REPRODUÇÃO SOCIAL DE ASSENTAMENTOS RURAIS EM SÃO PAULO: DESAFIOS E CONQUISTAS

LA INFLUENCIA DE LAS PRESTACIONES DE SEGURIDAD SOCIAL EN LA PRODUCCIÓN Y REPRODUCCIÓN SOCIAL DE LOS ASENTAMIENTOS RURALES EN SÃO PAULO: RETOS Y LOGROS

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ABSTRACT
This study investigates the influence of social security benefits on the lives of settled families in two rural territories in São Paulo: Horto de Ibitiúva (Pitangueiras/SP) and Formiga (Colômbia/SP). We analyzed the application of social security resources, changes in quality of life, and challenges faced by these special insured individuals. The research covered 32 plots with permanent benefits in Horto de Ibitiúva (out of a total of 43) and 30 in Formiga (out of a total of 61), representing a significant sample of the titleholding families. It was observed that 62.5% of respondents in Horto de Ibitiúva and 36.7% in Formiga allocate part of their resources to purchase agricultural inputs, indicating the benefit's importance as production support. Additionally, these resources contribute to leisure, travel, and essential shopping, promoting an increase in food security, financial autonomy, and overall quality of life. The methodology included structured and semi-structured questionnaires, interviews with pioneers, and consultation of databases such as ITESP and INCRA, as well as specialized literature. The results highlight the fundamental role of social security in keeping families in the countryside, supporting the sustainability of family farming, and reducing inequalities. However, significant challenges persist in access and understanding of regulations by beneficiaries, often leading to judicialization. The research offers insights for developing more effective public policies focused on debureaucratization and valuing the special insured.

Keywords: Rural Settlements. Agrarian Reform. Social Security. Special Insured. Social Security Benefits.

RESUMO
Este estudo investiga a influência dos benefícios previdenciários na vida de famílias assentadas em dois territórios rurais de São Paulo: Horto de Ibitiúva (Pitangueiras/SP) e Formiga (Colômbia/SP). Analisamos a aplicação dos recursos previdenciários, as mudanças na qualidade de vida e os desafios enfrentados por esses segurados especiais. A pesquisa abrangeu 32 lotes com benefícios permanentes em Horto de Ibitiúva (de um total de 43) e 30 em Formiga (de um total de 61), representando uma amostra significativa das famílias

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titulares. Observou-se que 62,5% dos entrevistados em Horto de Ibitiúva e 36,7% em Formiga aplicam parte dos recursos na aquisição de insumos agropecuários, indicando a importância do benefício como suporte à produção. Além disso, os recursos contribuem para o lazer, viagens e compras essenciais, promovendo um aumento na segurança alimentar, autonomia financeira e qualidade de vida geral. A metodologia incluiu questionários estruturados e semiestruturados, entrevistas com pioneiros e a consulta a bancos de dados como ITESP e INCRA, além de literatura especializada. Os resultados destacam o papel fundamental da previdência social na fixação das famílias no campo, na sustentabilidade da agricultura familiar e na redução das desigualdades, embora persistam desafios significativos no acesso e na compreensão das normas pelos beneficiários, muitas vezes levando à judicialização. A pesquisa oferece insights para a formulação de políticas públicas mais eficazes, focadas na desburocratização e na valorização do segurado especial.

Palavras-chave: Assentamentos Rurais. Reforma Agrária. Previdência Social. Segurado Especial. Benefícios Previdenciários.

RESUMEN
Este estudio investiga la influencia de las prestaciones de seguridad social en la vida de familias asentadas en dos zonas rurales de São Paulo: Horto de Ibitiúva (Pitangueiras/SP) y Formiga (Colômbia/SP). Se analizó la aplicación de los recursos de seguridad social, los cambios en la calidad de vida y los retos que enfrentan estas personas aseguradas. La investigación abarcó 32 parcelas con prestaciones permanentes en Horto de Ibitiúva (de un total de 43) y 30 en Formiga (de un total de 61), lo que representa una muestra significativa de las familias beneficiarias. Se observó que el 62,5% de las personas entrevistadas en Horto de Ibitiúva y el 36,7% en Formiga destinan parte de los recursos a la adquisición de insumos agrícolas, lo que indica la importancia de la prestación como apoyo a la producción. Además, los recursos contribuyen al ocio, los viajes y las compras esenciales, lo que promueve una mayor seguridad alimentaria, autonomía financiera y una mejor calidad de vida en general. La metodología incluyó cuestionarios estructurados y semiestructurados, entrevistas con pioneros y la consulta de bases de datos como ITESP e INCRA, además de literatura especializada. Los resultados resaltan el papel fundamental de la seguridad social para mantener a las familias en las zonas rurales, garantizar la sostenibilidad de la agricultura familiar y reducir las desigualdades, si bien persisten importantes desafíos en el acceso a la normativa y su comprensión por parte de los beneficiarios, lo que a menudo deriva en litigios. La investigación ofrece perspectivas para la formulación de políticas públicas más eficaces, centradas en la reducción de la burocracia y la valoración de los asegurados especiales.

Palabras clave: Asentamientos Rurales. Reforma Agraria. Seguridad Social. Asegurados Especiales. Prestaciones de Seguridad Social.

1 INTRODUCTION

Social security, in its various facets, has been an intrinsic concern of human existence, evolving from rudimentary protection mechanisms to formalized systems. In the Brazilian context, this trajectory is marked by significant advances, especially with the enactment of the Federal Constitution of 1988 (CF/88), which established social security as a fundamental tripod – health, assistance and social security – and expanded rights to several categories, including rural workers. This normative framework was consolidated with Law No. 8,213/1991, which defined the "special insured", a crucial category for understanding the socioeconomic dynamics in the countryside (BRASIL, 1991b).

The "special insured" encompasses producers, partners, sharecroppers, fishermen and beneficiaries of agrarian reform settlements who carry out their activities in a family economy regime. This classification, while essential for social protection, is often obscured by bureaucratic requirements and the need for proof of rural activity, which proves to be a persistent challenge. The National Institute of Social Security (INSS), by requiring documentation of material evidence that many workers do not have. This constitutional right is denied. Leading to the search for judicial protection to guarantee their rights.

Despite the barriers, the realization of access to social security benefits has a transformative power in the lives of the settlers. The resources obtained not only meet basic needs, but also enable investments in agricultural production, improve housing conditions, health and promote leisure, elements that contribute to the dignity and permanence of families in the countryside. Social Security, therefore, transcends the mere welfare function, acting as a pillar of social and economic development in historically marginalized regions.

The present research is part of this panorama, seeking to analyze the influence of social security benefits in two rural settlements in the state of São Paulo: Horto de Ibitiúva, in Pitangueiras, and Formiga, in Colombia. The study aims to unravel how these financial resources impact the socioeconomic dynamics and quality of life of settled families. The specific objectives that guide this research are:

Analyze the patterns of use of financial resources from social security benefits by settled families;

Identify changes in the quality of life and family structure of beneficiaries after obtaining retirement or pension, with special attention to the impact when the benefit is received by women;

- Evaluate the participation of settled families in public policy programs (such as PAA, PNAE, PPAIS and Pronaf) and the possible relationship with the receipt of social security benefits;
- Investigate the challenges faced by family farming in the settlements and the way in which social security resources contribute to the permanence of families on the land and the improvement of their social conditions;
- Examine whether the benefits are used for the purchase of agricultural inputs, and how this affects agricultural production and family income;
- To analyze the perception of the settlers about the titling and practices of partnerships/leases in relation to social security benefits.

By addressing these points, it is expected to offer an in-depth understanding of the reality of the settlements studied, as well as to contribute to the academic debate and provide subsidies for the formulation of fairer and more effective public policies that promote territorial development and social inclusion in rural areas.

1.1 LITERATURE REVIEW AND THEORETICAL FOUNDATION

Rural social security in Brazil is a vast and complex field, permeated by historical, legislative and socioeconomic nuances. The discussion on the influence of social security benefits on the lives of rural settlers requires an in-depth analysis of the existing literature, which ranges from the evolution of social protection in the country to the particularities of the special insured regime and its impacts on the social and economic reproduction of families.

Social protection, in a broad sense, goes back to ancestral forms of solidarity. However, its formalization and institutionalization are more recent phenomena. The article highlights that the Brazilian Social Security had its first formal registrations in 1821, with the granting of retirement to teachers, and the Mexican Constitution of 1917 is pointed out as a precursor milestone in the inclusion of social rights, influencing Brazilian constitutionalism, especially the CF/88 (BRASIL, 1988).

A crucial moment in the formalization of social security in Brazil was the enactment of the Eloy Chaves Law (Decree No. 4,682/1923), which regulated the Retirement and Pension Funds (CAPs) for specific professional categories, such as railroad and seafarers. This initial phase, however, was markedly urban and corporatist, with social protection linked to contributions and formal employment. Rural workers, in turn, remained on the margins of these systems for a long period, reflecting the economic duality of twentieth-century Brazil, with the predominance of large estates and incipient industrialization in the cities (ABREU *et al*., 2016).

The CF/88 represented a watershed, consolidating the concept of the Welfare State and the tripartite social security system. For the countryside, the great innovation was the universalization of rural social security and the creation of the figure of the "special insured", establishing the equalization of social security rights between rural and urban workers. This advance was regulated by Laws No. 8,212/91 and No. 8,213/91, which defined the criteria for classification and benefits.

1.2 THE SPECIAL INSURED REGIME: RIGHTS AND CHALLENGES

The concept of "special insured" covers a wide range of rural workers, including producers, partners, sharecroppers, fishermen and settlers, who work in a family economy regime. This regime is characterized by the indispensability of the work of family members for the subsistence and socioeconomic development of the family nucleus, without the use of permanent employees (BRASIL, 1991a). The legislation allows occasional assistance from third parties, but imposes clear limits on the area explored (up to 4 tax modules)1 and on income from other sources.

Despite the clarity of the law, the practical application of the concept of special insured is full of ambiguities and challenges. Proof of rural activity, essential for access to benefits, often becomes a bureaucratic obstacle. The lack of formal documentation, the informality of rural activities, and the lack of knowledge of rights are recurrent obstacles, as pointed out by Lima, Silva and Braga (2024), Thethê and Pestana (2024) and Moreira and Santana Junior (2024).

A central point in the discussion about the special insured is their form of contribution. Many critics argue that these workers receive benefits "without contributing," generating a perception of injustice toward urban workers. However, CF/88 (art. 195, § 8) establishes an indirect contribution, calculated on the gross revenue from the commercialization of production, showing that there is, indeed, a participation in the cost of the system, even if differentiated (ELIZIÁRIO, 2017). The normative complexity, with sometimes subjective rules, leads to a high incidence of judicialization, where the administrative decisions of the INSS are often judicially reversed (SANTINI, 2024; OLIVEIRA, 2012; MARANHAO; VIEIRA FILHO, 2018).

1.3 SOCIOECONOMIC IMPACTS OF SOCIAL SECURITY BENEFITS IN RURAL AREAS

The literature is abundant in demonstrating the multifaceted impact of social security benefits on the lives of rural workers and their families:

Studies such as those by Delgado and Cardoso Junior (1999), Beltrão, Oliveira and Pinheiro (2000), Brumer (2002) and Castro (2017) consolidate the idea that rural social security is one of the main mechanisms for reducing poverty and social inequality in the countryside. The benefits guarantee a minimum income that, in many families, is essential for food security, investments in health, education and improvements in housing conditions. In regions such as the South and Northeast, social security income can represent a substantial portion of household income, keeping many families above the poverty line.

Social security income not only guarantees subsistence, but also works as "agricultural insurance", allowing families to invest in their productive activities. Velleda (2008) and Delgado and Cardoso Júnior (1999) point out that the social security benefit can be used to finance the purchase of inputs, equipment and even to cover losses in bad harvests. This directly contributes to the continuity of family farming and to the establishment of families in the countryside, avoiding rural exodus, especially in small municipalities, as demonstrated by Chies and Rocha (2015) and Schiefelbein (2010). Retirement often allows the elderly to remain on their properties, maintaining their way of life and identity (SIMONATO and BERGAMASCO, 2021).

1.3.1 Women's Autonomy and Local Economic Dynamization

The inclusion of rural women as direct beneficiaries of social security is an aspect of great relevance. Santos (2022), Marin (2023) and Souza (2023, 2024) show that social security is crucial for the income autonomy of peasant women, reducing sexist violence and expanding their participation in family funding. This financial autonomy transforms the social role of women, going from dependent to provider. In addition to the direct impact on families, the social security resources injected into rural areas boost local economies, boosting trade and services in small municipalities, configuring an important redistributive character (ELIZIÁRIO, 2017; BARBOSA; RÔMULO, 2007; BRUMER, 2002).

1.4 CONTEMPORARY CHALLENGES AND FUTURE PERSPECTIVES

Despite the advances, the rural social security system faces challenges. Rodrigues (2018) projects a continuous increase in the number of beneficiaries, warning of the need for structural reforms to ensure the sustainability of the system in the face of population aging and the growing deficit. Recent reforms, such as Constitutional Amendment No. 103/2019, although not directly changing the age and contribution time requirements for the special insured, impose new requirements and indirect barriers, such as the digitalization of services, which affect the most vulnerable populations (SOUZA, 2024).

The persistence of "biases" in the granting of pensions, identified by Kreter and Bacha (2006) – favoring men, whites and more educated people – and the need for specific policies for indigenous populations (SOUZA; STADUTO; KRETER, 2018) point to the importance of transversal and intersectional approaches in public policies.

The systematic review presented in Eliziário's thesis (2025), which covers national studies published between 1999 and 2024, reinforces these analyses by highlighting the scarcity of research aimed at retirees living in rural settlements in the State of São Paulo, revealing a knowledge gap that the present study seeks to fill. In addition, the author revisits specific works on the São Paulo context (ELIZIÁRIO; FERRANTE; HERRMANN, 2018; SIMONATO; BERGAMASCO, 2021), which already indicated both the relevance of social security benefits for the maintenance of settled families, and the insufficiency of agricultural income as the main source of livelihood.

2 MATERIAL AND METHODS

The investigation on the influence of social security benefits on the lives of rural settlers was designed with a predominantly qualitative and exploratory methodological approach, using the multiple case study as a central strategy. The choice for this approach is justified by the complexity of the phenomenon studied, which involves social, economic, cultural and legal dimensions, and by the need to understand the contextual particularities of the settlements.

The study adopts a multiple case study design, focusing on two rural settlements located in the state of São Paulo: Horto de Ibitiúva, in the municipality of Pitangueiras, and Formiga, in the municipality of Colombia. The selection of these settlements allowed a comparative analysis of different realities, but with common characteristics that qualify them as territories of special insured, enriching the discussion on the impacts of social security. The exploratory nature of the research made it possible to identify relevant variables and to delve into emerging aspects of the interaction between beneficiaries, their communities and the social security system.

2.1 CHARACTERIZATION OF THE STUDY SITES

2.1.1 Horto de Ibitiúva Settlement (Pitangueiras/SP)

The Horto de Ibitiúva Settlement is a rural territory located in Pitangueiras/SP. It was formed from a process of agrarian reform, consolidating itself over the years. Currently, it consists of 43 agricultural lots, housing 60 titular families and a total of 178 people. Its average area per lot (11.50 ha) fits it into the category of special insured, according to the criteria of the fiscal module. The community has a rich history, marked by the struggle for land and the construction of new forms of life and production. Agricultural production, although diversified, faces challenges inherent to family farming (Figures 1 and 2).

Figure 1

Location of Ibitiúva – Pitangueiras/SP

Source: Google Maps (2023).

Figure 2

View of the area of the Horto de Ibitiúva Settlement – Pitangueiras/SP

Source: Google Earth (2023).

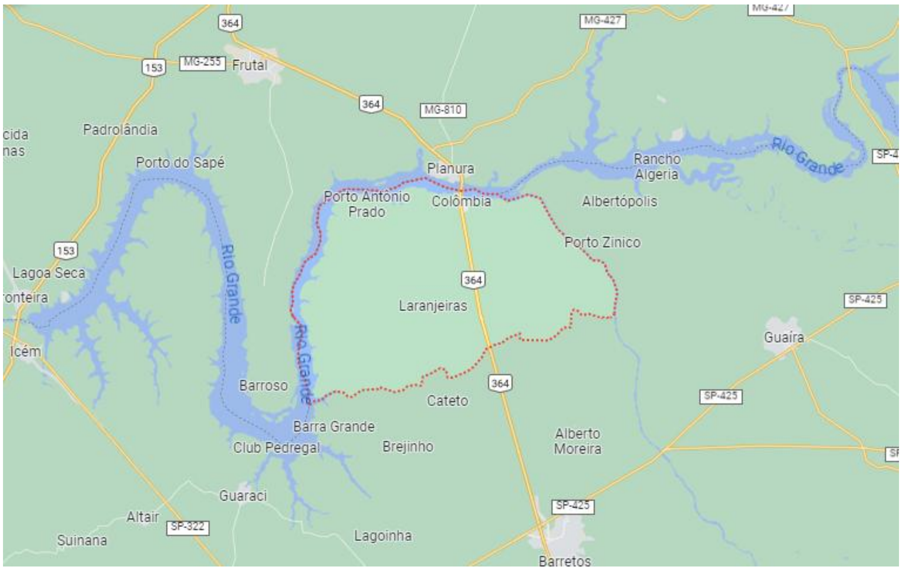
2.1.2 Formiga Settlement (Colombia/SP)

Located in Colombia/SP, the Formiga Settlement consists of 61 lots and 91 titular families, totaling 193 people. Like Ibitiúva, its average area per lot (14.50 ha) categorizes it as a settlement of special insured. Formiga's history, from its initial occupation to the consolidation phase, reflects the vicissitudes and resilience of social movements on land in Brazil. The community is dedicated to various agricultural activities, seeking subsistence and local development.

The historical reconstruction of both territories, as pointed out in the article, covers the formation process, the demographic and socioeconomic situation of the families, the current situation of titling and the existing partnerships/leases. This contextualization is fundamental to understand the internal dynamics and the way in which social security benefits are inserted in the life of these settlements (Figures 3 and 4).

Figure 3

Location of Colombia/SP



Source: Google Maps (2023).

Figure 4

Area view of the Formiga Settlement – Colombia/SP

Source: Google Maps (2023).

2.2 POPULATION AND SAMPLE

The target population of the survey included all families receiving permanent social security benefits (retirements or pensions) in both settlements. In Horto de Ibitiúva, the owners and spouses of 32 lots with permanent benefits were investigated. In the Formiga settlement, the sample consisted of the holders and spouses of 30 lots that receive these benefits. This selection allowed us to focus directly on the experiences of those impacted by social security benefits. In addition, interviews were conducted with three pioneers from each territory. The choice of the pioneers is justified by their ability to provide a historical and in-depth perspective on the formation and transformations of the settlements, enriching the analysis of the social reproduction of families over time.

For data collection, multiple instruments were used, seeking triangulation and coverage:

- **Structured and Semi-Structured Questionnaires:** Applied to all heads of household or spouses who receive permanent social security benefits. The questionnaires sought to collect socioeconomic data, information on the benefit received, its use, perceptions about quality of life, participation in public policies and other relevant issues;

- **Semi-Directive Interviews:** Conducted with the three pioneers of each settlement. This technique allowed us to explore narratives, memories, and opinions about the history of the settlement, the struggles for rights, the evolution of living conditions, and the role of social security benefits from a more in-depth perspective;
- **Field Diary:** The researcher kept a field diary, recording observations, impressions, interactions, and informal contexts. This instrument is valuable for capturing nuances and contextual data that complement the formal information collected.

The survey complemented the primary data with the survey and analysis of secondary sources, including:

- **Institutional Databases:** Information from the Land Institute Foundation of the State of São Paulo (ITESP) and the National Institute of Colonization and Agrarian Reform (INCRA) were consulted to contextualize the land, demographic and productive situation of the settlements;
- **Specialized Literature:** Theses, dissertations, scientific articles and books related to rural social security, agrarian reform, special insurance and territorial development were reviewed to support the theoretical discussion and compare the findings of the research with the consolidated knowledge in the area.

The data analysis followed a predominantly qualitative approach, with the use of content analysis for the interviews and open questions of the questionnaires. The quantitative data, obtained by the closed questions of the questionnaires, were tabulated and presented by means of descriptive statistics (frequencies and percentages), illustrated with figures and charts, to characterize the population and the patterns of use of the benefits. The triangulation of data from different sources and instruments allowed a more robust interpretation of the results.

The study was conducted in strict accordance with the ethical precepts of research involving human beings. All participants were duly informed about the objectives of the research, guaranteeing them the right to confidentiality, anonymity and the possibility of withdrawing at any time. The Informed Consent Form (ICF) was signed by the participants, and the procedures were approved by the Research Ethics Committee, aiming at responsible research and is duly approved under CAAE No. 84862624.3.0000.5383.

3 RESULTS AND DISCUSSION

The analysis of the data collected in the Horto de Ibitiúva and Formiga settlements revealed a series of impacts and complex dynamics related to the influence of social security benefits on the lives of rural settlers. The results will be presented and discussed in order to dialogue with the literature and the proposed objectives.

The settlements studied, Horto de Ibitiúva and Formiga, represent microcosms of the reality of agrarian reform in São Paulo. Horto de Ibitiúva, with its 43 lots and 60 families (178 people), and Formiga, with 61 lots and 91 families (193 people), demonstrate the persistence of family farming in a context of great transformations. The average area per lot in Ibitiúva (11.50 ha) and Formiga (14.50 ha) fits them into the category of special insured, although the area of the fiscal module in the region is higher (64 ha and 88 ha, respectively).

The demographic analysis of the interviewees who receive social security benefits in the Formiga Settlement reveals a mostly female profile, indicating a significant presence of women among the beneficiaries. This predominance may be associated with higher life expectancy and the growing participation of women in formal and community activities, which guarantees them access to social security rights.

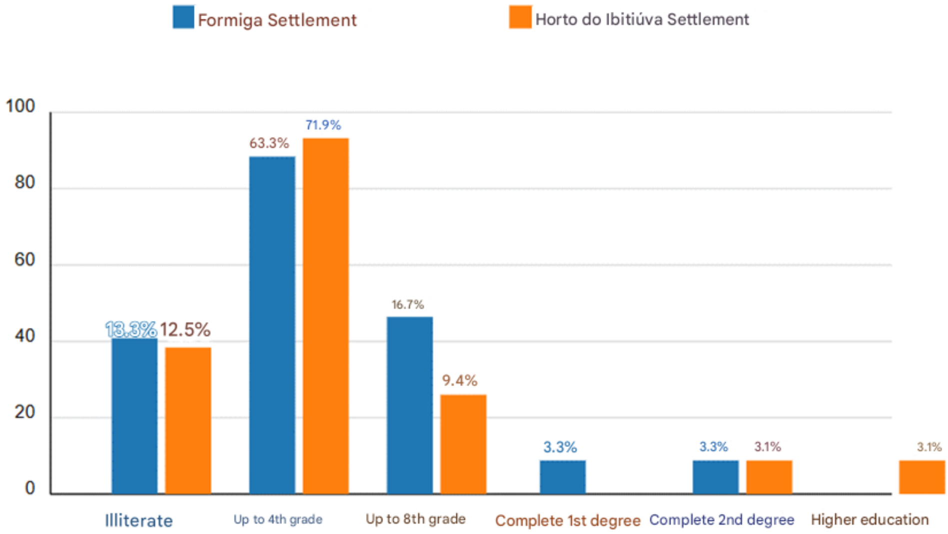
It is observed, however, that men still represent a significant portion of retirees and pensioners, which may reflect longer work trajectories or early start of productive life.

These data reinforce research and literature on the growing inclusion and protagonism of women in the rural social security system (SANTOS, 2022; MARIN, 2023; SOUZA, 2023). The average age of the beneficiaries suggests that rural age retirement, with its different age requirements for men and women (60 and 55 years, respectively), is the most common benefit.

The level of education showed that most of the beneficiaries have a low educational level, which can aggravate the difficulties in understanding norms and digital access to social security services, a contemporary challenge pointed out by Souza (2024) (Figure 5).

Figure 5

Level of education of the interviewees

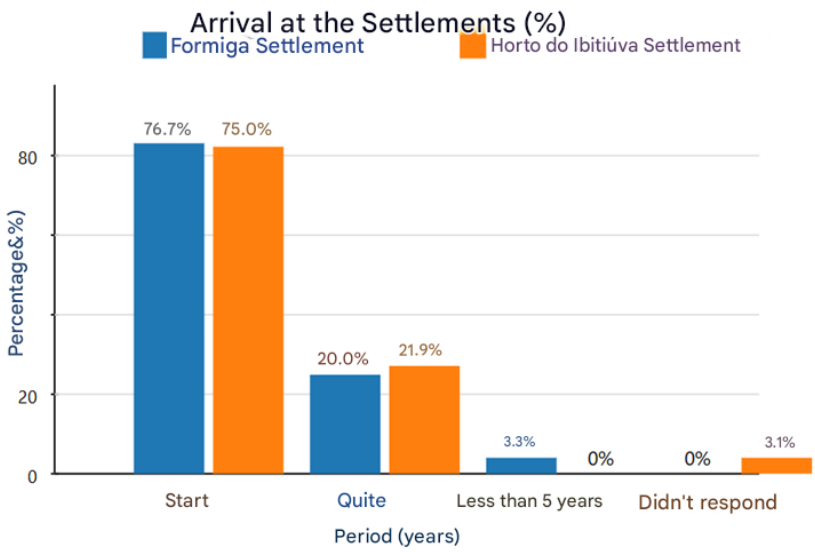


Source: Research data, 2024.

During the period of arrival, it is observed that most arrived at the beginning of the formation of the settlement (Figure 6). It shows that many beneficiaries have been consolidated on the land for a long time, which is in line with the idea that social security acts as a fixation factor in the countryside (SCHIEFELBEIN, 2010). The permanence of families in the settlements is a relevant fact.

Figure 6

Period of arrival at the settlement



Source: Research data, 2024.

The analysis of the residence of the spouses in the settlements shows different realities between the Formiga Settlement and the Horto de Ibitiúva Settlement.

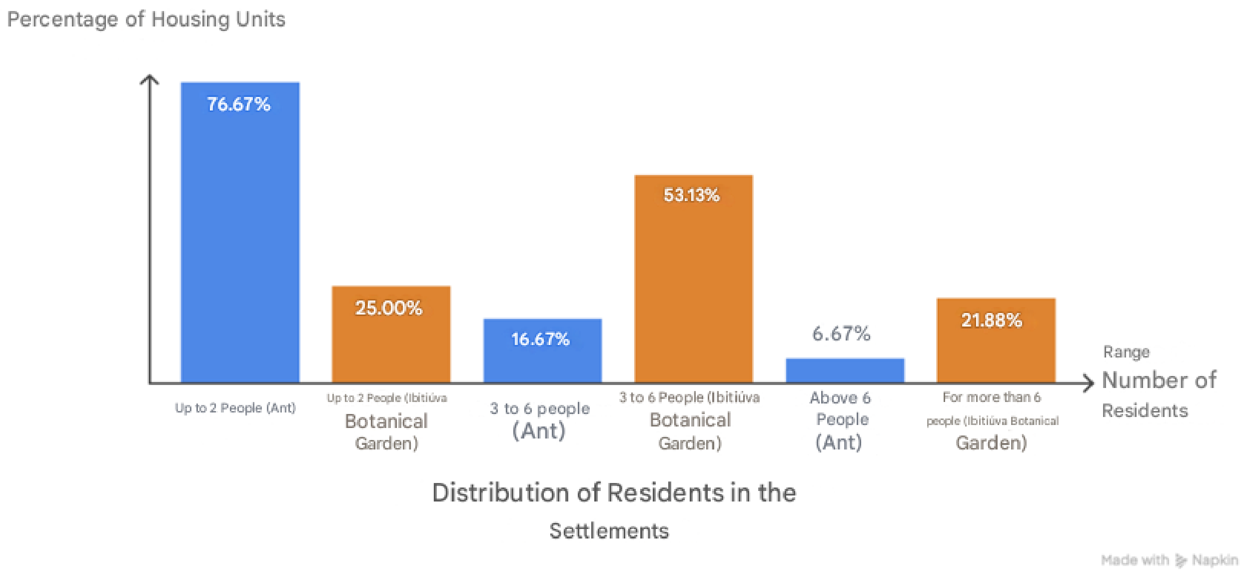
In the first, there is a strong marital cohabitation, with 87% of the interviewees declaring that the spouse lives in the settlement. This data suggests greater family stability and territorial settlement, reflecting solid community ties and a consolidated domestic structure around the lot.

On the other hand, in the Horto de Ibitiúva Settlement, only 53% stated that the spouse resides in the place, while 47% indicated the opposite. This significant difference may be related to external work dynamics, temporary separations for economic reasons, or different family configurations, such as unions in which only one of the partners remains on the lot.

Most respondents share the lot with others, with some families being larger than others. Another indication of a strong family nucleus in the settlements (Figure 7). It is common in the lots of the 2 territories to have more than one house in the agricultural lots, where the children or a relative lives.

Figure 7

Number of people living on the lot



Source: Research data, 2024.

The analysis regarding the children's residence in the lots reveals relevant differences between the two settlements surveyed.

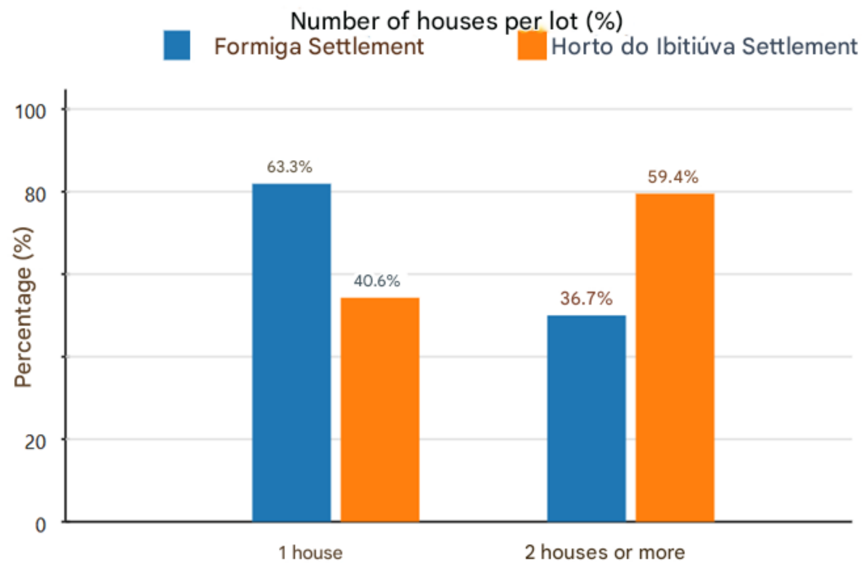
In the Formiga Settlement, 77% of the interviewees stated that their children still reside on the lot, while 23% stated the opposite. This result demonstrates a strong family permanence, indicating that the lot continues to be the main space for coexistence and sustenance of families, possibly due to the continuity of agricultural activities and community cohesion.

In the Horto de Ibitiúva Settlement, 69% of the children live on the lots, while 31% no longer live there. Although the percentage of permanence is still high, there is a greater tendency for young people to leave, which may be related to searches for work, study or new opportunities outside the settlement.

Regarding the number of houses per lot, these data show the importance of social security income for the maintenance of the family group, often in more than one residence per lot (Figure 8).

Figure 8

Number of houses per lot

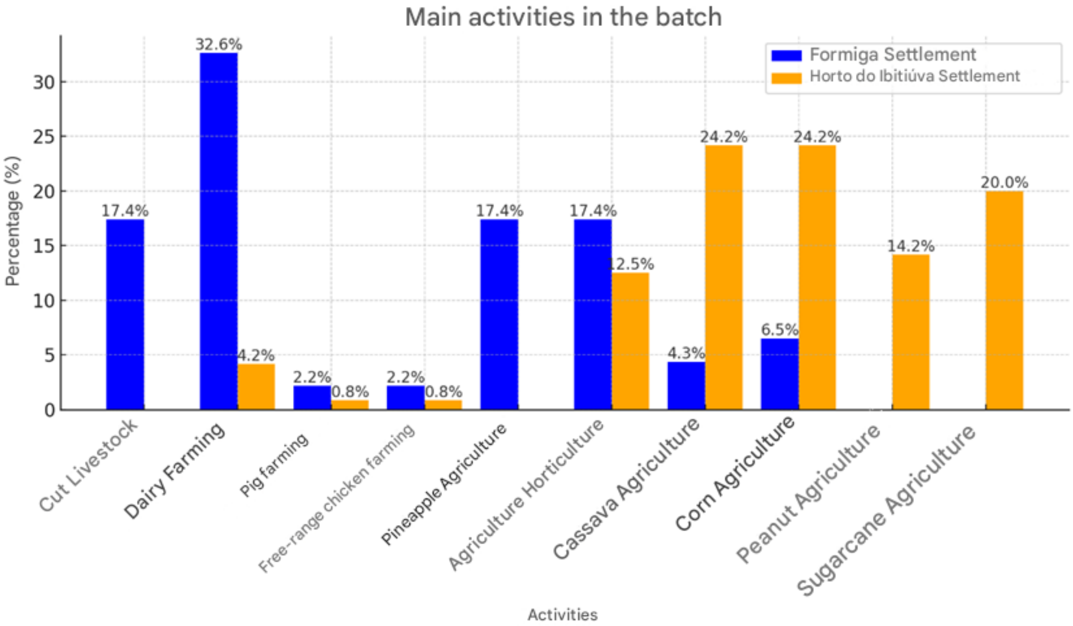


Source: Research data, 2024.

In terms of production, the main activities performed in the batches (Figure 9). In the Formiga Settlement, the creation of dairy and beef cattle stands out, and in the Ibitiúva Settlement, the planting of cassava and sugar cane.

Figure 9

Main activities performed in the lot



Source: Research data, 2024.

3.1 THE APPLICATION OF SOCIAL SECURITY BENEFITS AND THE IMPROVEMENT OF QUALITY OF LIFE

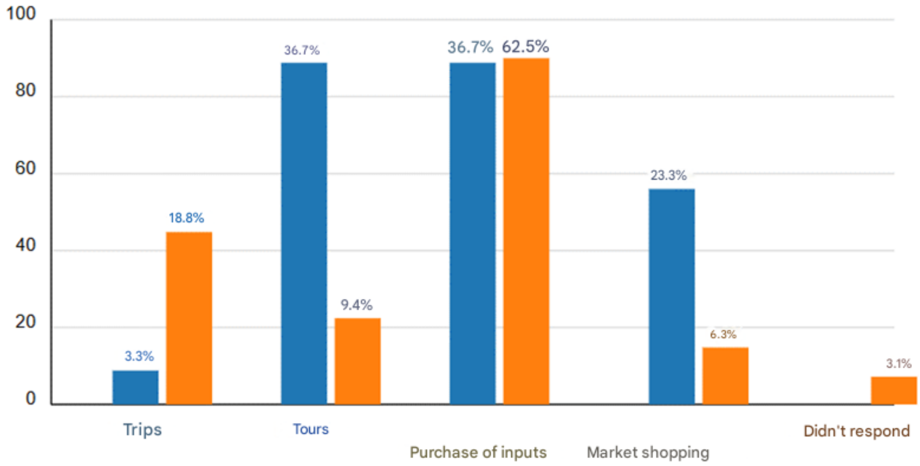
The results of this study corroborate the literature that highlights the central role of social security benefits in the social and economic reproduction of settled families. The survey revealed that a significant portion of respondents use retirement or pension resources beyond basic subsistence:

Investment in Production: in Horto de Ibitiúva, 62.5% of the interviewees, and in Formiga, 36.7%, apply social security resources in the acquisition of agricultural inputs, such as seeds, fertilizers and feed. This data is crucial, as it demonstrates the role of social security as an "agricultural insurance" (DELGADO; CARDOSO JÚNIOR, 1999) and as capital for production, allowing family farmers to maintain their productive activities, even in the face of insufficient income generated exclusively by farming, as already observed by Eliziário, Ferrante and Herrmann (2018).

Improved Quality of Life: Resources are also directed to leisure, travel, and grocery shopping (Figure 10). This indicates an improvement in quality of life that goes beyond the basics, providing moments of rest and consumption that would previously be inaccessible. This dynamic aligns with Simonato and Bergamasco's (2021) observation that retirement contributes to a sense of tranquility and security, allowing for well-being and permanence in the countryside.

Figure 10

What has changed with the benefit



Source: Research data, 2024.

Food Security and Financial Autonomy: The general perception of beneficiaries is of an increase in food security and financial autonomy. The constant and predictable income of social security mitigates the vulnerability inherent to agricultural activities, subject to bad weather and market fluctuations. For women, especially, the income provided by retirement has redefined social roles, guaranteeing them greater autonomy and decision-making power within the family and community, as argued by Santos (2022) and Souza (2023).

Income Sharing and Financing: Social security income is often shared with other family members (Figure 14), which demonstrates its role in sustaining the family nucleus.

The analysis of the way family income is managed in the settlements shows a majority trend of sharing financial resources among family members, although with differences between the territories.

In the Formiga Settlement, 63% of respondents stated that income is shared among family members, while 37% indicated that income is managed individually. This division shows a predominance of collective management, which may be associated with family organization aimed at economic cooperation, especially in contexts where production and consumption are strongly interconnected with work on the lot.

In the Horto de Ibitiúva Settlement, the proportion of shared income is even more expressive, reaching 72%, against 28% of individual management. This result reinforces the presence of a culture of solidarity and economic co-responsibility, possibly driven by joint productive activities and more cooperative family structures.

The analysis of access to financing by the settlers reveals a moderate level of use of rural credit, with noticeable differences between the two settlements surveyed.

In the Formiga Settlement, 57% of respondents said they had already taken out some type of financing, while 43% had never accessed credit. This result indicates a reasonable integration with agricultural development policies, suggesting that a significant part of the families was able to mobilize financial resources for productive investment, whether in the purchase of inputs, equipment or in the improvement of the infrastructure of the lots.

In the Horto de Ibitiúva Settlement, the proportion is slightly reversed: 47% of the settlers have already resorted to financing, and 53% have never done so. This difference may be associated with difficulties in accessing rural credit, such as bureaucratic requirements, lack of guarantees, or lack of adequate technical guidance.

3.2 CHALLENGES IN ACCESSING BENEFITS AND JUDICIALIZATION

Despite the positive impacts, access to social security benefits for special insured persons is still a process marked by bureaucratic difficulties and the persistence of judicialization. The survey revealed that:

Need for Legal Action: A considerable portion of the benefits were granted judicially (Figure 16), rather than administratively by the INSS. This corroborates the conclusions of Santini (2024), Oliveira (2012) and Maranhão and Vieira Filho (2018) about subjectivity in the analysis of rural activity and the divergent interpretations between the INSS and the Judiciary. The need to resort to lawyers to guarantee the right increases the costs and complexity for beneficiaries.

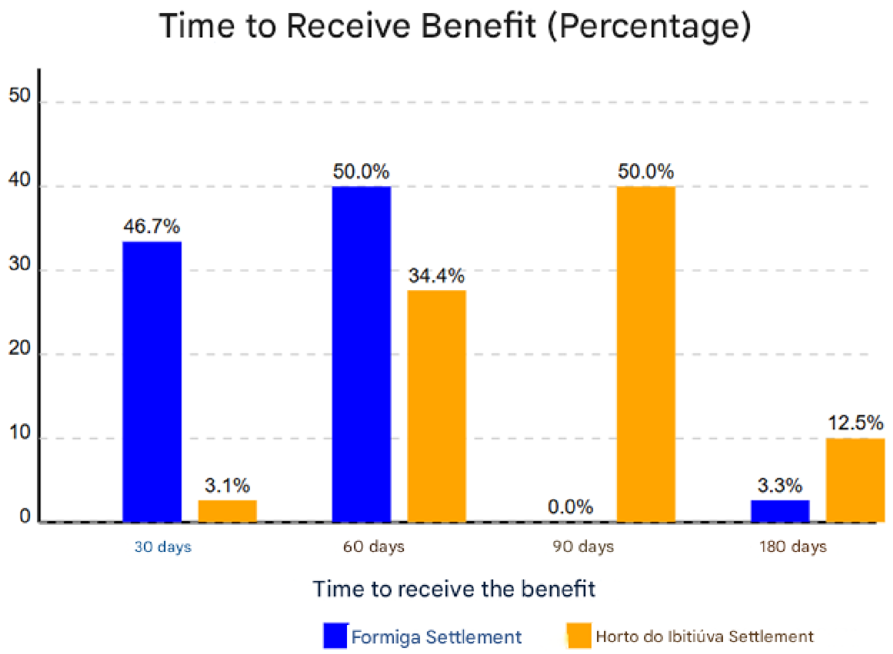
In the Formiga Settlement, 67% of the participants said they had needed a lawyer, while 33% had never needed this type of support. This data suggests a significant demand for legal guidance, possibly related to land, social security, contractual or family issues, which require legal mediation.

In the Horto de Ibitiúva Settlement, the proportion is similar, although slightly lower: 59% declared that they had already resorted to a lawyer, against 41% who did not need to. This proximity between the percentages indicates that the presence of conflicts or legal demands is a common reality in rural settlements, which reinforces the importance of accessible and continuous legal aid services in these communities.

Slowness in the Process: The expected period for receiving the benefit (Figure 11) is often long, generating anxiety and financial difficulties during the wait.

Figure 11

Expected period for receiving the benefit



Source: Research data, 2024.

These challenges are accentuated by the lack of formal documentation, informality of rural work and lack of knowledge of rights, elements frequently mentioned in the literature (LIMA; SILVA; BRAGA, 2024; THETHÊ; PESTANA, 2024; MOREIRA; SANTANA JUNIOR, 2024).

3.3 PARTICIPATION IN PUBLIC POLICIES AND COMMUNITY ARTICULATION

Participation in public policies is an indicator of the integration of settlers in the support networks and promotion of family farming. The research investigated adherence to programs such as PAA (Food Acquisition Program), PNAE (National School Feeding Program), PPAIS (São Paulo Program for the Acquisition of Social Interest) and Pronaf (National Program for the Strengthening of Family Agriculture).

The analysis shows a low adherence of the settlers to government programs, both in the Formiga Settlement and in the Horto de Ibitiúva.

In the Formiga Settlement, only 33% of respondents said they participated in some public policy, while 67% declared that they were not included in any program. This proportion suggests a fragility in the articulation between the government and the community, which may result from lack of information, excessive bureaucracy or discontinuity of government actions aimed at rural areas.

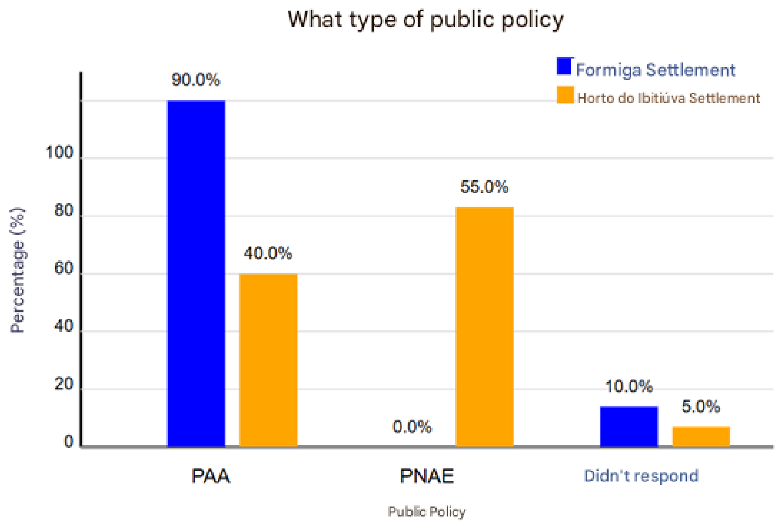
A similar situation is observed in the Horto de Ibitiúva Settlement, where 34% participate in public policies and 66% are not linked to any initiative. The percentage coincidence between the two territories points to a pattern of exclusion or underutilization of social policies, possibly related to the lack of technical assistance, institutional support and local integration mechanisms.

The data reveal the need to strengthen public policies aimed at rural settlements, with an emphasis on information, training and expansion of the settlers' access to promotion, social assistance and sustainable development programs.

In general, the results highlight that public procurement policies, especially the PAA and PNAE, are the main instruments for strengthening family farming, although with different degrees of consolidation and scope among the settlements analyzed (Figure 12).

Figure 12

What type of public policy



Source: Research data, 2024.

3.4 INFRASTRUCTURE, CONNECTIVITY AND WORK DYNAMICS

Basic infrastructure and connectivity are essential elements for the development of settlements. The survey addressed the type of water supply and its use, access to telephone and solar energy. This data provides a snapshot of living conditions and technological barriers that can affect access to information and services.

Regarding internet access, in the Formiga Settlement, 93.3% of people have access via radio, while in Horto do Ibitiúva, 75% use internet through a provider. In Horto, 15.6% people access the internet by rural cell phone, while only 3.3% people in Formiga use this technology. In total, 3.3% of people in Formiga and 9.4% in Horto reported not having internet at home.

As for the quality of the internet, 93.1% of people in the Formiga Settlement classified the connection as good, against 62.5% in Horto do Ibitiúva. However, 6.9% of people in Formiga and 34.4% in Horto consider the internet regular. In Horto, 3.1% of people did not answer this question.

Finally, in terms of telephone, both in the Formiga Settlement and in Horto do Ibitiúva, the majority of families, 90.6% and 93.3% people, respectively, use conventional cell phones. Only 3.3% of people in the Formiga Settlement and 9.4% in the Horto de Ibitiúva Settlement use rural cell phones, and 3.3% of people in Formiga reported not having a telephone.

The data report that both settlements have a significant dependence on artesian wells for water supply, use mostly water for domestic use and animal husbandry, have good internet and cell phone coverage, with variations in the types of internet and telephone access.

Regarding the number of people who work on the lot, in the Horto do Ibitiúva Settlement, 65.6% of the interviewees stated that members of the family nucleus work as salaried workers, which represents a considerable difference in relation to the Formiga Settlement. This data suggests that there is a greater integration of the family components of the Formiga Settlement into the formal labor market, or a need to supplement the income generated by the activities on the lot.

According to the data, in both settlements, most people still depend on working on the lot as their main source of livelihood, with a higher prevalence in the Formiga Settlement. However, the percentage of people in the family who seek salaried work is higher in Horto do Ibitiúva, 61.1% more than 2 people. Suggesting that the settlers of this place have a greater diversification of income. This difference can be a result of factors such as access to local labor markets, educational opportunities, or different levels of mechanization and agricultural infrastructure between settlements.

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The results of the survey in the Horto de Ibitiúva and Formiga settlements provide a rich tapestry of evidence that confirms and deepens the understanding of the multifaceted influence of social security benefits. They not only ensure livelihoods, but also act as engines of local development, ensuring the permanence of families in the countryside and promoting improvements in the quality of life, despite persistent bureaucratic challenges and the complexity of regulations.

4 FINAL CONSIDERATIONS

This study demonstrated the fundamental influence of social security benefits on the production and social reproduction of families in the rural settlements of Horto de Ibitiúva (Pitangueiras/SP) and Formiga (Colombia/SP). By analyzing the use of resources received from social security benefits, the transformations in the quality of life and the challenges faced by special insured persons, the research contributed significantly to the understanding of the reality of these territories.

The data confirm that retirement and pensions, far from being mere aids, function as a pillar of economic support, allowing the complementation of agricultural income, investments in inputs for production and the improvement of family infrastructure. This injection of resources translates into greater food security, financial autonomy and leisure possibilities, raising the quality of life of the settlers and contributing to the settlement of families in rural areas. The central role of women as beneficiaries and managers of these resources emerges as a factor of autonomy and social transformation within the settlements.

However, the survey also exposed the persistent barriers to access to these rights. The high rate of judicialization to obtain social security benefits, the slowness of the processes and the vulnerability to scams and fraud show the urgent need to reduce bureaucracy and simplify the rules for proving rural activity. The complexity of qualifying as a special insured, the difficulties in obtaining formal documentation and the lack of knowledge about one's own rights contribute to this reality.

Participation in public policies to support family farming and access to technical assistance are crucial, but heterogeneous. Basic infrastructure and connectivity, although present to some extent, still pose challenges for the full inclusion and development of settlements.

The contributions of this study are multiple. Academically, it fills a gap in the literature on retirees in rural settlements in the State of São Paulo, deepening the debate on the intersection between agrarian reform, social security, and territorial development. Socially, it sheds light on the reality and demands of a group that is often made invisible, but which plays a fundamental role in food production and environmental conservation. Professionally, it offers data and analysis that can support the performance of rural extension workers, social workers, lawyers and public managers.

For public policy makers, the recommendations are clear:

- **Debureaucratization:** Implement more simplified and transparent mechanisms for proving rural activity, reducing dependence on judicialization;
- **Education and Guidance:** Promote information campaigns and social security education programs in the settlements, training farmers on their rights and duties;
- **Policy Integration:** Strengthen the articulation between social security policies and programs to promote family farming (PAA, PNAE, Pronaf), ensuring that benefits act as catalysts for productive development;
- **Technical Assistance and Access to Technology:** Expand and qualify the offer of technical assistance and promote digital inclusion, facilitating access to INSS services and relevant information.

This study, although limited to the two settlements analyzed, paves the way for future research. It is suggested that the scope be expanded to other settlements and regions, longitudinal studies to monitor the impacts of social security reforms, and deepen the analysis of gender and race in access to benefits. Only with a careful look and coordinated policies will it be possible to ensure that social security continues to be an instrument of justice and transformation for Brazilian rural workers.

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