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EXCELLENCE IN SOCIAL SECURITY

Overview of specific social protection in countries with agricultural insurance systems

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Rural workers and social security in Europe

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Questions

- **How do different countries in Europe organize the social security protection of rural workers and respond to the specific needs of rural areas?**

Questions

- **What** broader socio-economic, demographic, labour market, cultural or technological **changes** **impact specifically on the social security needs in rural areas and the coverage of rural workers?**

Summary question

What kind of protection

- ... against poverty in old age ...
- ... against occupational accidents and diseases ...
- ... against general risks of illness and need for care ...

makes sense ...

... for the **people concerned, rural regions** and **society as a whole?**

ENASP - Countries



Scope of social protection for independent farmers & farm workers in Poland Finland France Austria Germany

	KRUS	Mela	MSA	SVS	SVLFG
OHS (incl. Rehab.)	X	X	XX	X	XX
Old Age Pensions	X	X	XX	X	X
Health (SVLFG also LTC)			XX	X	X

What is special about these systems – theoretical as well as practical?

Their activities are based on respect of the following **principles**:

- **solidarity** (among generations, healthy and the sick)
- **single counter and specialization** (risks covered by one single organization)
- **democracy** (interests held and defended by the representatives of the profession)

Special features in relation to the range of benefits

Services are **tailor-made**

- ... like **company and household assistance, holiday stand-in** and others

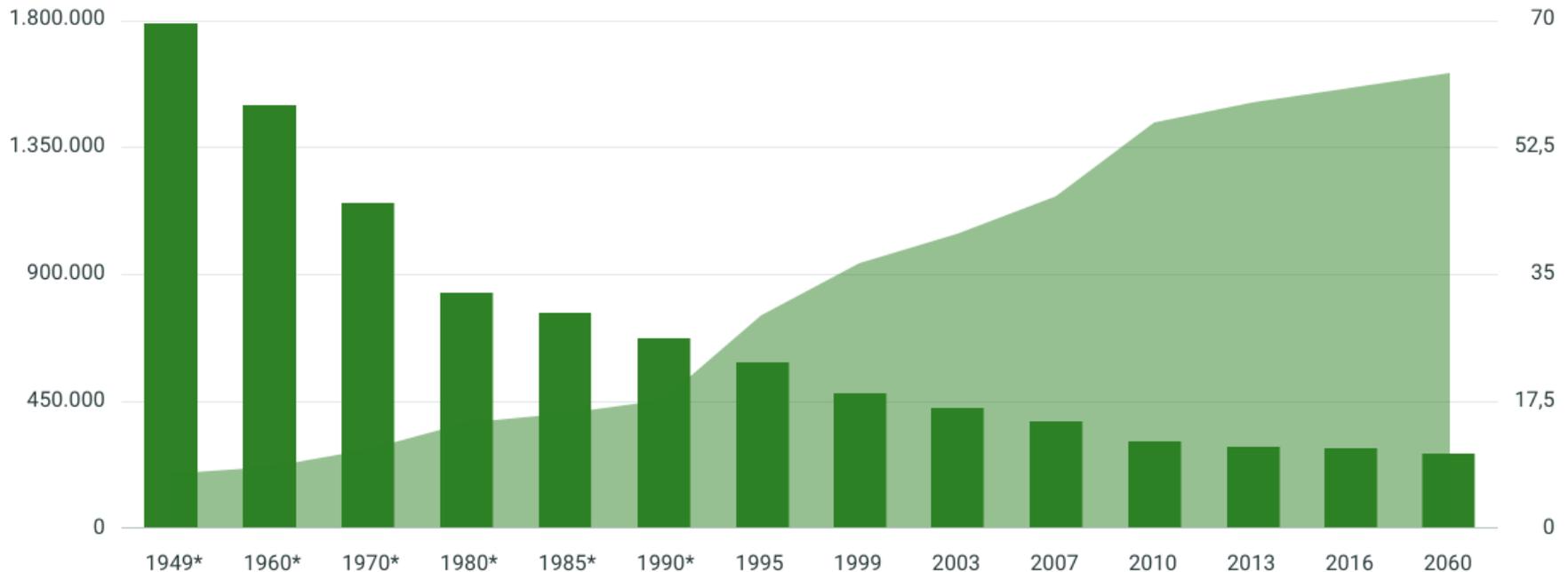
Retirement pensions, for example, are lower if farmers are entrepreneurs and typically receive something in return for passing on their land and business

Further examples, especially for the field of **prevention and rehabilitation**, are given by KRUS, Mela, MSA ...

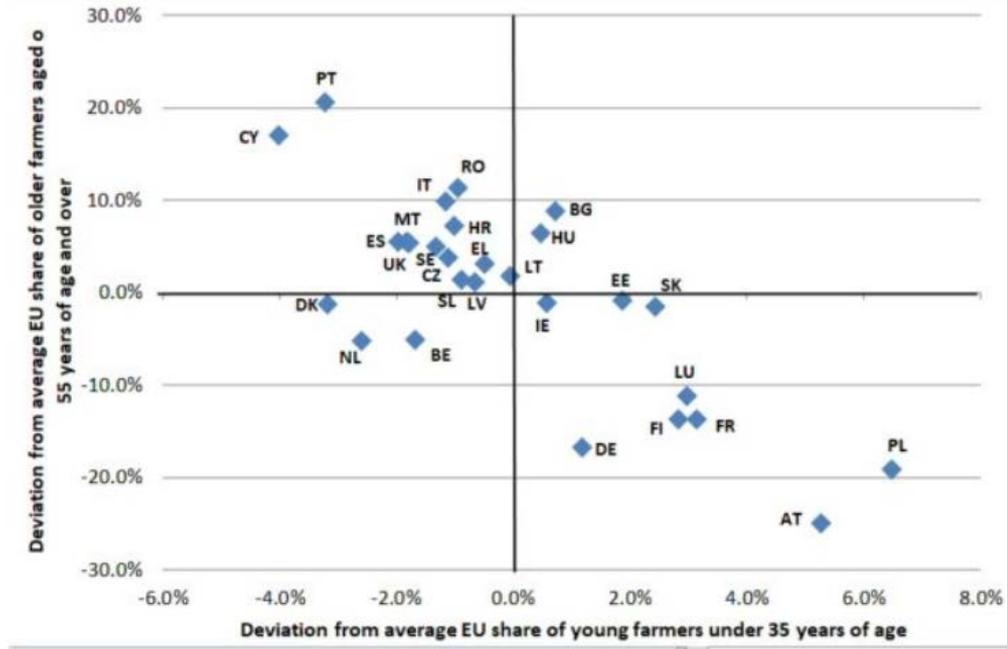
Social security for farmers does not only have the classical functions of social insurance, but ...

- is also an instrument to **accompany structural change** (via cofinancing old-age pensions, business transfer support etc) and
- an instrument for strengthening **agriculture, rural areas and national food safety**.

A typical example for structural change : Size structures of German agriculture since 1949 – Total number of farms and average farm size in hectares



Typology of Member States with respect to age structure of farm operators



Source: Alan Matthews, own compilation based on Eurostat 2013 Farm Structure Survey

In ENASP countries farmers are on average much younger than in other countries

Why is it preferable to have younger farmers?

- Younger farm managers are better trained and more willing to invest
- This contributes to making agriculture economically more successful
- Among younger farmers there are less accidents at work

Questions

- **What social security coverage gaps or shortcomings can be identified** or anticipated and what group of rural workers (self-employed, employees, seasonal workers, family helpers etc.) is most affected by these gaps/shortcomings?
- **What strategies or measures are being taken to strengthen social security coverage** for rural workers and overcome these gaps/shortcomings?

Summary question : What must social protection for farmers provide in the future?

Orientation towards the **changing needs** of farmers and their families, rural regions and society as a whole means ...

- **Reconciling** social protection on the benefits and financing side with **general health and social sustainability** goals
- **Developing** OSH promotion and economic promotion into **wellbeing and resilience promotion**

The question of adequate social protection of foreign-language **seasonal workers** is of growing importance.

Questions

- In terms of outreach, communication and service delivery, what are the **current challenges** and **does technology offer you new opportunities** in this regard?

Current challenges in terms of outreach, communication and service delivery

Reaching all insured persons with customized services

- Expanding **tailor-made online** and **in person services**
- Expanding **cooperation** with organizations in rural areas

Amplification of occupational health protection for foreign-language seasonal workers

- **Web app, videos** etc in different languages
- Cross-border communication **cooperation**

Best practice example : SVS`s project "Future Proof"

“In Healthy Farmyard Talks we will together find out how you can consciously manage and organize working and living conditions on your farm in the best possible way.”



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