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Finland
France
Germany
Poland

European Network of Agricultural Social Protection Systems

Tailor-Made Services for Rural Population



Study on Services, Actions and Programs to Agricultural Populations
on the ground of activities of member organisations of ENASP

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About ENASP

Five European countries which economy substantially relies on agriculture, created separate social security systems for farmers: Sozialversicherung der Selbständigen – **SVS*** in Austria, Maatalousrittäjien eläkelaitos – **MELA** in Finland, Mutualité Sociale Agricole – **MSA** in France, Sozialversicherung für Landwirtschaft, Forsten und Gartenbau – **SVLFG** in Germany and Kasa Rolniczego Ubezpieczenia Społecznego – **KRUS** in Poland.

For the purpose of sharing and popularizing extensive issue of insurances and prevention on rural areas twenty years ago these institutions decided to create the European Network on Agricultural Social Protection Systems – ENASP.

ENASP Member organisations in the frames of social protection are servicing matters connected with health, pensions, workplace accidents, occupational illnesses and family.

Beyond their activities connected to insurances for rural populations of Europe, ENASP Member organisations conduct various services, programs and actions in order to make life of farmers and their families easier and their crucial issue is to answer to important needs of farmers' population.

For many years the rural population was regarded as a homogeneous population group with very different needs compared to the urban population. In modern times the quality of life for rural and urban citizens is similar, yet the farmers have limited access to many services.

ENASP Member organisations have their own methods which support a wide range of outreach activities. Due to specific and complex situation of rural populations, all created projects are "tailor made" for the country where they are conducted.

All these services are designed to improve safety, health and development of agricultural populations, regardless of age and health condition of their members, as well as support for the citizens' daily lives.

There is also a possibility to have the status of observer member within ENASP. Currently Montenegro has such a status.

* SVB – existed till the end of 2019. Since 01.01.2020 SVB and SVA merged creating the new institution – Sozialversicherungsanstalt der Selbständigen – SVS. As legal successor that has assumed all of SVB's rights and obligations, the SVS also conducts (similar) actions and services.





Chapter 1: Services for children

As the institutions responsible for the social protection the ENASP Member organizations are especially interested in development, proper education and healthy life of the youngest members of agricultural society. To make sure they will have the same opportunities as their age mates from urban areas, the institutions responsible for farmer's social insurance developed various forms of support for children from rural areas. The services are designed for infants, school children as well as teenagers and their main targets are to minimize danger of all sorts of diseases, assurance of proper care for children and disseminating information on safe life and work on the farm.

1.1 Services for children under 15 years

★ SVS

The SVS offers various **health services for children** from 8 to 15 years. The services during the summer holidays are 15 days long and deal with different health problems like dyslexia or speech problems. Children without health deficits are invited to participate in a 15-day program focused on sports and health education to promote healthy lifestyles and improve health literacy. In the autumn holidays the children have the possibility to attend a 5 day stay in different youth hostel. As part of the stay the get health inputs an can try out different sports.

More information:
<https://www.svs.at/feriencamps>

Fit4Life is a support program for all school-age children and young people in connection with agriculture. The SVS provides health experts for information days, assists with knowledge to

create a healthy school environment, helps raise awareness of healthy eating and the importance of sufficient physical activity. Preventing accidents and raising awareness of potential hazards for children on farms are also part of this program.

More information:
<https://www.svs.at/gesundeschule>

In order to identify health risks at an early stage and raise health awareness, the SVS offers children and adolescents aged six to 18 the opportunity to take advantage of the free **Junior Health Check**. After this health check the SVS supports the children and adolescents with the amount of 100 euros for participation in a sports week, a ski course, a membership fee in a sports club or a quality-tested children's program. In addition the SVS offers the Bonus-Program "**Healthy Hundreds**" for co-insured children.

More information:
<https://www.svs.at/gesundheitscheckjunior>

★ SVLFG

The SVLFG supports projects of rural women's organisations in various federal states '**Cooking with children**' as an exemplary prevention project for healthy nutrition. Primary school children are introduced to healthy and tasty food at an early age in theory and practice.

More information:

<https://www.svlfg.de/gesunde-ernaehrung>

The SVLFG also organizes **child safety days ("Kindersicherheitsstage")**. Here children are made familiar with the dangers that typically lurk on a farm in a playful way. They furthermore learn how to help themselves or get help in an emergency.

As a supplement to this topic, the SVLFG offers online lectures on "Child safety on farms".

More information:

<https://www.svlfg.de/online-vortrag-kindersicherheit-auf-dem-bauernhof>

AckerRacker – Since 2021, the SVLFG together with Acker e.V. has been sending little rascals out into the fields: A total of 100 daycare centers can participate directly in the Acker-Racker program until 2024 thanks to the SVLFG prevention offer – the so-called SVLFG daycare centers. In addition, SVLFG supports the further development and nationwide dissemination of the daycare program of Acker e. V. The goal is to get daycare children excited about healthy nutrition, nature and sustainability. In addition, the SVLFG wants to give young families an insight into agriculture, help break down prejudices and promote an appreciation of farming families, all those working in agriculture and the food they produce. Even more, the SVLFG establishes contacts with agricultural and horticultural businesses that are willing to invite the children of the sponsored daycare centers – in the best case even with their parents – as a group to provide insights into everyday life on the farm.

More information:

<https://www.svlfg.de/ackerracker>

★ MSA

As part of its childcare policy, MSA is deploying two national early childhood/childcare missions in the 2021–2025 Covenant: **the national Early Childhood Services (AJE) mission**, which includes payment of the **Single Service Provision (PSU)**, the **Early Childhood Relay Provision (RPE)** and the **Child-Parent Drop-In Centre Provision (LAEP)** are used to finance the

operation of collective childcare facilities, making it possible to apply tariffs adapted to families according to their resources and to allow equal access to services for families under the agricultural scheme and families under the general scheme.

The PSU is a benefit that finances the operation of childcare facilities for young children (EAJE), i.e. children aged 0 to 5 years. These are structures such as crèches, micro-crèches, day-care centres, etc.

More information:

<https://www.msa.fr/lfp/web/msa/famille/paje-solutions-garde-enfant>

The PS ALSH is a service provision which is used to finance the operation of the ALSH (Leisure Centers without accommodation structures such as day-care centres, lunchtime care centres, etc. which cater for children aged 3 to 17. There are 3 types of ALSH:

- Extracurricular care (which takes place on Saturdays without school, on Sundays and during the school holidays)
- Extra-curricular care (which covers all the care times during the weeks when the children go to school (excluding weekends, except Saturdays with school)
- Teenage care (this is an after-school or extracurricular care service that offers a specific project for teenagers).

Finally, the LAEP and RPE provisions are used to finance the corresponding structures, which are located in areas with a high proportion of agricultural workers.

A LAEP is a structure adapted to the care of young children, providing a space for free play for children and a place for parents to talk. The centre is staffed by childminders (professionals and/or volunteers) who are trained to listen and are responsible for the rules of life specific to the centre.

An RPE is a free reception, information, meeting and exchange point for parents, childminders and, where applicable, home childminding professionals.

In 2024, the budget dedicated to the the national Early Childhood Services (AJE) mission amounts to 46 million euros and the budget for the PS ALSH to 12.5 million euros.

★ MELA

In Finland, The Farmers' Social Insurance Institution Mela provides children and their families with information about safe work and stay on a farm, for instance in the form of **safety games and brochures**. The goal is to draw attention to risks and dangers of the farm environment from the perspective of

a child and create positive attitudes towards safety on a farm. The safety of children is promoted as a part of the farm's overall risk management.

More information:
<https://www.mela.fi/farmers>

★ KRUS

In Poland, since 1993, the Agricultural Social Insurance Fund – KRUS organizes **rehabilitation stays for farmer's children** during the summer holidays in Farmers' Rehabilitation Centers to treat the defects and diseases of the musculoskeletal system and respiratory diseases. Children aged 7–15 whose at least one parent (legal guardian) is subject to social insurance of farmers, has the right to benefit from the stay. In addition, children entitled to an agricultural pension can participate in the holidays. The rehabilitation stay lasts 21 days. During the rehabilitation turnout, the children are provided with accommodation, full board, round-the-clock medical care and an individually tailored rehabilitation program, and the children are cared for by qualified educational staff.

During the time free from rehabilitation treatment, children participate in activities promoting health as well as in **trainings and competitions in the field of knowledge on farm OHS**. In the years 1993–2023, almost 35,800 child patients participated in rehabilitation stays. In the years 2020–2021, the Fund withdrew from organizing rehabilitation stays for farmers' children due to the ongoing epidemic. Currently, about 900 children are taking advantage of rehabilitation holidays organized by the fund. KRUS also organizes trainings concerning the principles of protecting health and life on a farm participated by an average of 86,334 schoolchildren every year (the average for the last decade); The youngest learn about particularly dangerous activities related to running a farm, which must not be entrusted to children younger than 16 years of age, as well as about the principles of health and safety of a farmer's work.

Additionally, an average of 53,976 children a year participate in various **competitions concerning knowledge about protecting health and life on a farm**. The **"Safely in the Countryside"**.

The **National Children's Art Contest "Safely in the countryside"**, which had its thirteenth edition in 2023, is immensely popular; 38,146 elementary school students from rural areas took part. The competition task consists in creating an artistic work related to the competition slogan, in subsequent editions referring to a different group of threats occurring on a farm.

KRUS also popularizes knowledge concerning safe work and stay on a farm by providing the youngest residents of rural areas with publications dedicated to them (e.g. brochures, illustrated books, colouring books, puzzles, card game, memory games) and other educational products. In 2018, **an e-learning course for children** entitled "It's safe in the countryside – we prevent falls" was also established, which in a modern and attractive form familiarizes the youngest residents of rural areas with the accident risks present on a farm, and also teaches correct behaviour when staying within a farm.

1.2 Services for children over 15 years

★ SVLFG

Azubi Aktiv – fit for green is a comprehensive training and media offer of the SVLFG on health topics. The aim is to provide trainees with basic knowledge on health promotion and to familiarise them with measures to protect and strengthen their health in the working environment.

The aim of the programme is to anchor health and safety in all areas of vocational training. In contrast to trainee programmes in companies, this programme is integrated into all inter-company channels and the company as trainer (multichannel). This means that trainees from micro and small enterprises can also be reached.

Trainees are reached through workshops on health topics in vocational schools and other training centres. In the inter-company training centres, teachers are trained as multipliers, e.g. back-friendly work, and incorporate this into their teaching. In addition, trainees are sensitised and motivated with media they have created themselves.

Vocational schools and inter-company training centres can make use of various workshop topics for their lessons. There is a special seminar for trainers in companies: AzubiAktiv – trainers in focus

More information:
<https://www.svlfg.de/azubiaktiv-fit-for-green>

★ MSA

In France in 2000 MSA launched a call for proposal regarding Youth **"Appel à projets Jeunes"(APJ) (Call for youth projects)** which is renewed every year and is aimed at favouring the blooming and the autonomy of young people living in rural areas. The service also supports the initiatives and projects

of young people by providing them a technical and financial aid for completing their projects. MSA's implication illustrates its strong wish to help young generations to build their lives in rural areas, develop their social abilities and offer them opportunities so that they can take responsibilities in the place where they live. The call for proposal APJ is therefore a tool to help young people to express themselves and develop their potential while encouraging them to gain first-hand experience of commitment.

This service concerns groups of at least 3 young people aged from 13 to 22 living in rural areas and being affiliated to MSA.

More information:
<https://www.msa.fr/lfp/evenements/apj>

The **"Pré Vert"** Contest is organised every two years by MSA and its purpose is to heighten awareness of young people living in rural areas and to give them the sense of responsibility regarding their current and future citizenship. Traditionally the service is addressed to pupils from 11 to 14 in private and public general or agricultural education schools situated in municipalities under 10,000 inhabitants. The young people must produce a collective illustration of the topic which is proposed to them through the creation of an artistic work.

From the beginning this contest is organized with the support of the Ministry of Education, the Ministry of Agriculture and Générations Mouvement.

More information:
<https://www.msa.fr/lfp/concours-le-pre-vert>

In the framework of a partnership with the "Union Nationale des Maisons Familiales Rurales d'Education" (National Union of Rural Family Houses for Education): 368 associative schools which are managed by parents in rural areas, the call for partnership MFR (Maisons Familiales Rurales)-MSA finances original initiatives (extracurricular programs) implemented by MFR pupils who are supported by their instructors together with the MSA fund. These initiatives involve the families and the environment (population, local actors, training supervisors) and take place in a variety of fields.

"Les instants santé jeunes": <https://isjeunes.msa.fr/> (**Youth health moments**)

This program objectives are :

- To encourage young people to benefit from a free prevention consultation (taken into charge by MSA) and to discuss with their general practitioner
- To promote healthy habits
- To promote physical activity by getting a 30 € sport voucher

More information:
<https://www.msa.fr/lfp/sante/instant-sante>

"M'Tes dents" (Love your teeth)

Free oral check-up for 3, 6, 9, 12, 15, 18, 21 and 24 years old children. The aim of this device is to encourage parents of children and young people to consult a dental surgeon to prevent potential risks to their dental condition and thus preserve their health. M'Tes dents device has been gradually extended with the integration in 2018 of 21 and 24 years old young people and, in 2019, including 3 years old children.

More information:
<https://www.msa.fr/lfp/sante/prevention-bucco-dentaire-enfants>

"Nutri Décllic"

Nutri Décllic is a nutrition and health programme prescribed mainly as part of the "Instants Santé" prevention check-ups. It can also be offered during health check-ups for people in precarious situations and, under certain conditions, by the CMSA prevention doctor. The system aims at :

- Preventing the risk of obesity through nutrition education,
- providing young people with the appropriate knowledge to change their eating behaviour
- offering nutritional support to young people who are overweight

During the Instants Santé prevention consultation, the attending physician can prescribe consultations aimed at supporting the target members. This prescription gives access to two dietetic consultations spaced one month apart, followed by an assessment at three months. The Nutri Décllic workshops are conducted by private dietitians.

"Coup de Pouce Prévention" (Prevention Helping Hand)

Launched at the end of 2021, the *Coup de Pouce Prévention* device aims to support health and social education projects of the MSA group and civil society.

The objective of *Coup de Pouce Prévention* is to offer – to projects previously selected by MSA funds, the ARCMSA (Regional

* **"Maisons familiales rurales"**: Training centres with an associative status having a contract with the State or with the Regions. Their objective is work-linked training and education of young people and adults as well as their social and professional integration.

Association of MSA Funds) and then by CCMSA (MSA's Central Fund) – methodological support on :

- the diagnosis of territorial health/social needs
- the drafting of objectives,
- structuring of the means implemented,
- evaluation with impact value.

Some projects will receive funding from MSA's Central Fund.

More information:

<https://www.msa.fr/lfp/web/msa/coup-de-pouce-prevention>

“Mois sans Tabac” (Month without tobacco)

This device aims at helping young smokers to quit tobacco use during 1 month

More information:

<https://www.msa.fr/lfp/sante/arret-du-tabac>

★ MELA

In Finland, a family member working on a farm who is under 18 years old can take out **voluntary occupational accident and disease insurance**, which provides comprehensive cover against accidents and diseases that occur at work. Additionally, the young person can also take out Mela's **leisure-time accident insurance**, which covers accidents that occur during free time.

A family member who has turned 18 can also accrue pension benefits based on their work by taking out voluntary farmer's pension insurance.

Mela conducts **preventive occupational safety communication** in agricultural vocational schools. Mela's occupational

safety experts deliver presentations focused on farm workplace safety, including demonstrations of personal protective equipment and presentations featuring virtual reality (VR) experiences that showcase hazards and risks on the farm.

Schools also utilize Mela's engaging **e-learning environment “Farmer's PPE examination”**, which teaches essential aspects of personal protective equipment used in agriculture. In the examination, participants familiarize themselves with the personal protective equipment needed in agriculture, their usage, care, and storage. The e-learning package consists of informative sessions and diverse assignments.

Mela also organizes the **Smart Farm Videos competition** for agricultural students. The video competition is part of Mela's theme Vision Zero in agriculture. The goal is to reduce accidents and inspire everyone to take care of workplace safety. The best videos will be rewarded and published on Mela's website.

In addition to videos, Mela publishes various educational materials targeted for young people on its website.

More information:

<https://www.mela.fi/farmers>

★ KRUS

KRUS in Poland conducts **special trainings and meetings** for an average of more than 5,000 students of agricultural schools each year, who learn how to identify and remove risks of accidents on the farm. In addition, every year more than 4,600 young people studying agriculture-related subjects participate in **knowledge competitions on health and safety in agriculture**.





Chapter 2: Services for elderly people

An increase in life expectancy and diminished fertility causes the ageing of European populations also in rural areas. The demographic trends are not optimistic, that is why the institutions responsible for farmers' social protection in Europe decide to implement various services and programmes aimed at improving life conditions of retired farmers.

★ SVS

The SVS offers a **10-day health program for seniors** with the aim of supporting “healthy aging”. Contents of the 7-day week are various fitness checks, theoretical and practical content on exercise, nutrition and mental health. After 6 months a 3 day “refresher” takes place to repeat and deepen the content. Seniors with mental health problems can also take part in a 7+7 day stay to strengthen their mental resources and cope with stressful life situations.

More information:
<https://www.svs.at/gesundheitswochen>

★ MSA

In France MSA pays great respect to the elderly persons. In 2023, 34,4 million benefits were paid to elderly agricultural citizens (home help, temporary accommodation, relief, housing assistance....)

The provision of home support for the elderly is being worked on in conjunction with other schemes (the Retirement Insurance Fund and the CNRACL (National pension fund for local authority employees)) in order to achieve greater equality of treatment.

The **pay-as-you-go and points-based pension** scheme Agirc-Arrco joined the inter-scheme in February 2022. In France the degree of autonomy of retired people is assessed using the AGGIR grid, which has 6 levels, where stage 1 means very dependent and stage 6 means fairly autonomous. Elderly people in GIR 1 to 4 are eligible for the APA allowance (Personal Autonomy Allowance) and those in GIR levels 5 or 6 are eligible for assistance from their pension fund.

After an assessment of the fragility and special needs carried out by a trained professional, retired people in GIR 5 or 6 can benefit from a help plan consisting of human assistance, home delivery of meals, adaptation of the housing to the loss of autonomy, remote assistance, maintenance or creation of social links and support for family carers. This help plan may also be supplemented by the local offer of the MSA funds and include elements such as guidance towards collective prevention actions or mobility aid. More than 29 million € is used for this service each year.

In 2023, more than 40,000 pensioners received at least one home support service.

More information:
<https://portesdebretagne.msa.fr/lfp/accompagnement-a-domicile-pers-agees>

Assistance for returning home after hospitalisation (ARDH) has also been set up in coordination with the inter-scheme partners (a common form has been created). This assistance is provided as soon as the patient leaves hospital, to enable pensioners regain their pre-hospital capacities. This is a temporary assistance lasting a maximum of 3 months.

As part of the Libault report on “old age and autonomy” dated March 2019, the **request for autonomy assistance (DAA)** has been set up. The DAA is the result of a desire on the part of the CNSA, CCMSA and Old Age Insurance to work in a coordinated way to simplify the procedures and the life of elderly people at home. A common application form for assistance has been introduced, enabling people to make a single application for assistance regardless of which body they come under: the departmental council for the allocation of the APA or assistance from their pension fund (MSA or CARSAT).

The paper DAA form was certified on 01.10.2023 and is now binding on the departmental councils, MSAs and CARSATs.

Alongside the common paper form, an online DAA service (SEL) was developed in 2021. It can be accessed from each organisation’s portal and enables the application to be made entirely electronically: the person completes the form online and uploads the supporting documents, then the SEL directs the application to the appropriate organisation (departmental council or pension fund).

MSA implements collective **actions for senior citizens** which objective consists in promoting a sustainable change in the participants’ behaviour to preserve autonomy via:

- Conferences and debates on priority health topics
- Multi-thematic workshops with ageing well workshops, Vitality workshops
- In-depth cycles of thematic workshops (cognitive-memory stimulation with Peps Eurêka, nutrition, stability/falls prevention, Cap Bien-Etre, addiction...)
- The vast majority of these initiatives take place face-to-face. MSA has designed or adapted online programmes. Two of these are being rolled out again in 2024: Ateliers Vitalité (vitality workshops) on line and Cap Bien-Etre (well being) on line.

Hence, MSA strongly stimulates a national and local dynamic between pension schemes providing turnkey engineering and managing facilitators’ training. The intervention methods are based on interactivity in order to guarantee the efficiency of actions regarding the behavioral assessment. Satisfaction of participants is studied systematically. An assessment device on a 6 months base makes it possible to adapt the offer to the needs and to have data regarding mid-term behavioral change. The

setting up of these territorial proximity offers is ensured by the ASEPT (Association Health Education Prevention on Territories). It covers almost all the territory and brings together various partners (Carsat, Social Security of Self Employed, Mutualité Française, CNRACL, Mines, etc.) who offer actions to their members.

In 2021, 82 498 persons participated to the prevention collective actions organized by MSA.

En attente de validation des deux paragraphes ci-dessous par Mme Dupré-Schuppis

MSA: **Peps Eureka: Memory Workshop**

PEPS: “Programme Education et de Promotion Santé” (Health Education Promotion Program). These memory workshops have been set up in order to improve elderly persons’ different kind of memories (visual, space memory, memory of names etc.). They are composed of 10 sessions (some of them being theoretical and some others practical) + an assessment session. They are intended at retired people (not only affiliated to MSA but also to persons depending on other social security schemes) who complain about memory problems. These sessions are run by volunteers or professionals who have been previously trained. In 2023, at least 782 groups were conducted, involving 9,753 participants. These figures are lower than in 2019, due to the health crisis containment.

More information:

<https://www.msa.fr/lfp/actions-partenaires/prevention-sante-atout-majeur-msa>

“Charte territoriale des solidarités avec les Aînés” (Territorial charter of solidarity with elderly people) is a flagship device of MSA whose objective is to fight against isolation and develop services in favour of elderly people living in rural ageing and isolated areas.

In the selected territories, the program implements a combined process of local social development focused on the development of solidarity (family, neighbourhood, intergenerational, associative...) as well as the development of services and professional structures adapted to priority social and medical needs.

The program covers five spheres of activity:

1. Support and solidarity of proximity.
2. Appreciation of the commitments and experience of elderly people.
3. Ageing prevention.
4. Development or preservation of a range of services to maintain the elderly in their living environment.
5. Development of a health protection offer.

100 charters of solidarity with the elderly, initiated by MSA, have been deployed in isolated rural areas and new charters are in the process of being deployed in new areas.

The impacts of this device are numerous:

- On the elderly: creation of social links, social enhancement and usefulness, regaining confidence, answers adapted to the needs of each individual.
- On the territory: territorial networking, dynamics and valorisation
- On the partnership: development and reinforcement of partnerships, better understanding by the population, cooperation...

Through this system, MSA, a player in gerontology and prevention, encourages the emergence and implementation of answers to the ageing and isolation process of our elderly

In the 80's, MSA created the **Marpa** concept "**Maison d'Accueil et de Résidence Pour l'Autonomie**" (**Home and residence for independent living**) the aim of which was to organize small accommodation structures (originally for a maximum of 24 residents, today 30), intended for frail, non-dependent elderly people. The aim of this action is to enable elderly people in rural areas to live as close as possible to their original homes in order to preserve their living environment. In 2024, there are 204 Marpas throughout France.

More information:

<https://www.msa.fr/lfp/web/msa/solidarite/marpa>

SVLFG

In Germany SVLFG has a special offer for elderly in rural areas. The important pre-requisites for mobility and safe walking in everyday life are physical fitness, strength and balance. During the training in the "**Trittsicher durchs Leben**" (**Surefooted through Life**) courses, precisely these areas are strengthened by appropriate exercises. Besides strengthening exercises, additional exercises are discussed which can easily be performed by the participants at home. After the last course date, the participants are advised about safety around the house and company. Through this offer, the health and participation of older people in particular is to be preserved until old age.

More information:

<https://www.svlfg.de/trittsicher-durchs-leben>

Dementia Delayers (Demenzverzögerer) – The risk of developing dementia increases with age. With this service, SVLFG

aims to delay dementia-related illnesses through the early and systematic promotion of cognitive and motor skills and thus maintain the independence of older people. The Dementia Delayer will initially be offered as a pilot project in a county with a projected increasing aging population. Regular meetings of specially trained multipliers take place at least once a week with "their" seniors in the communities in order to train and promote cognitive abilities and also support them with age-appropriate sports and exercise activities. The project will initially run until the end of 2023; if there is sufficient demand, it will be converted into a permanent offering.

More information:

<https://demenz-verzoegern.de/>

KRUS

The fund, on the basis of the Law on Social Insurance of Farmers, grants and pays **agricultural pensions to insured farmers** (homemakers) who meet all of the following conditions:

- have reached retirement age, which is 60 years for a woman and 65 years for a man,
- were subject to pension insurance for at least 25 years.

For insured persons born after December 31, 1948, only periods of being subject to agricultural pension insurance are taken into account.

A person entitled to an agricultural pension or an agricultural pension who has reached the age of 75 is granted and paid a nursing allowance by the Kasa.

This allowance is not paid to recipients of agricultural pension benefits who have not ceased their agricultural activities within the meaning of the Agricultural Social Insurance Act.

The agricultural pension as well as the attendance allowance is increased using the index of pension valorization from the month in which the valorization is carried out.

As of March 1, 2023, the basic pension is PLN 1,429.60, the lowest pension is PLN 1,588.44, and the attendance allowance is PLN 294.39

As of March 2023. The fund pays, along with the agricultural pension, **an allowance for paying double pension contributions or an additional contribution for farming on farms** with an area of more than 50 converted hectares. The allowance is equal to 0.5% of the basic pension for each year of paying higher contributions.

With their 100th birthday, seniors receive a **special monthly honorary benefit** i.e. an allowance for turning 100. The amount of this allowance, which is granted ex officio can vary. It all depends on the so-called base amount, which is in effect on the day of their 100th birthday. As of March 2023, each centenarian receives an allowance of PLN 5,540.25 gross. A year earlier it was PLN 4,944.79 gross, and two years ago it was PLN 4,512.41 gross.

In addition, seniors with an established right to a pension can count on the annual payment of an additional annual cash benefit, the so-called **“thirteenth pension”**.

This benefit is available to all eligible retirees in the same amount (regardless of the amount of benefit received), i.e. in the amount of the lowest pension, which from March 1, 2022 to February 28, 2023 amounted to PLN 1,338.44 gross per month, and as of March 1, 2023 is PLN 1,588.44 gross per month (from this amount is deducted the contribution for universal health insurance and advance income tax).

“Thirteenth pension” is paid ex officio together with pension benefits on the April payment dates of these benefits.

In 2023. The fund also paid another additional annual cash benefit to pensioners, the so-called **“fourteenth pension”**. This benefit was due in the amount of:

- PLN 2,650.00 if the amount of pension benefits due did not exceed PLN 2,900,
- PLN 2,650.00 reduced by the amount of the difference between the amount of the amount of eligible pension benefits and the amount of PLN 2,900, - for those whose benefits exceeded the amount of PLN 2,900. If the amount of additional benefit was less than PLN 50 then the benefit was not entitled.

Another additional annual cash benefit was not received by those whose pension benefit was equal to or higher than PLN 5,500.00. From the amount of the “fourteenth pension” the contribution to the general health insurance and income tax was deducted.

In determining the amount of the next additional annual cash benefit, the gross benefit amount was taken into account before making deductions, deductions and reductions, as well as before suspending the supplementary part of the agricultural pension due to failure to cease agricultural activities.

“Fourteenth pension” was paid ex officio to eligible benefit recipients together with pensions on the September payment dates of these benefits. For pensions paid quarterly, another additional benefit was also paid in September 2023.





Chapter 3: Services for farmers in trouble

The obligation of support for farmers in trouble is one of the most important issues of European institutions of farmers' social insurance. Because of specific needs of rural populations the agricultural social insurances created a special form of help for their insured and beneficiaries in various problematic situations related to health, finances, social exclusion or ageing.

The ENASP member organizations implemented various services and programmes aiming to relieve problematic situations caused by mental or physical diseases, lack of education and knowledge about rules of safe work and safe usage of agricultural machines as well as by problems with the potential poor financial situation of inhabitants of rural areas.

3.1 Services for farmers exposed to diseases

★ SVS

For insured persons who struggle with mental challenges in particular, the SVS offers a **7+7day stay** to strengthen their mental resources. The aim of the stay is to find a personal balance between family, work and recreation. After half a year, a 7-day "refresher" takes place to repeat and deepen the content.

More information:
<https://www.svs.at/gesundheitswochen>

★ SVLFG

With **GET.ON**, the German SVLFG offers its policyholders scientifically supported online health training sessions. Here, insured

individuals can find help quickly, easily and anonymously. During the weekly login to the GET.ON homepage, video- and audio-supported training sessions are processed independently. The training sessions have been specifically adapted to the green professions and are designed with life-like images and experience reports. Furthermore, participants are in telephone contact with a personal coach (trained psychologist), who supports the processing of the lessons and gives feedback on training successes. The training sessions that are available for selection deal with the focal points of fit in stress, prevent depression (depression prevention) and regeneration (sleep). All personal contents discussed and stored on the platform are confidential and will not be passed on to SVLFG. The training courses can also be used in part by employees from SVLFG-insured companies.

More information:
<https://www.svlfg.de/online-training>

In order to support individuals with high stress levels, the SVLFG offers its policyholders **intensive individual case coaching** in the form of telephone support by a personal coach (trained psychologist) over a period of up to six months. Together they can find ways to cope better with stressful situations, crises or fears in order to sustainably maintain a better quality of life. Coaching is carried out in telephone or, if necessary, personal discussions. Should further assistance be necessary, the coach provides advice on further offers of assistance and looks for the suitable measures locally. All personal contents which are discussed are confidential and are not passed on to SVLFG.

More information:
<https://www.svlfg.de/einzelfallcoaching>

SVLFG provides its policyholders with a **crisis hotline** to deal with acute crises. Here, experienced psychologists are available around the clock, anonymously and in an advisory capacity. Callers have the opportunity to arrange further discussions until their personal situation has stabilised. The perspectives for personal and professional local offers of assistance can also be discussed by telephone. With this health offer, the SVLFG would like to provide its policyholders with the greatest need with targeted support by providing a personal coach who “defuses” the situation and motivates the caller to tackle the crisis him/herself in a manner which is essentially autonomous.

More information:
<https://www.svlfg.de/krisenhotline>

Permanent and unresolved stress can cause illness over the long term. At the SVLFG’s four-day **stress management seminar**, the participants learn to recognise stress triggers and their own stress reactions at an early stage. Individual techniques with which stress factors can be minimised or even eliminated are developed jointly. As a result, stress-related accidents and illnesses can be avoided. This offer is now additionally offered online.

More information:
<https://www.svlfg.de/stressmanagement>

Stresses and strains have been shown to endanger health. Many people do not have the time required to participate in course programmes lasting several weeks. This is why the SVLFG offers its policyholders special health care in the form of **short courses of treatment**. The courses are offered with three to seven overnight stays and comprises various combined health programmes, including sports and stress prevention programmes. Insured persons can choose between eleven recognised health

resorts and spend their short course of treatment at the Baltic Sea or in the Alpine foothills.

More information:
<https://www.svlfg.de/lkk-kurzkuren>

Everyday work in the green professions is characterised by physically demanding work, one-sided stresses and forced postures. In addition, there are increased economic pressures and increasing bureaucratic constraints, which can lead to work-related stress and psychological stresses. Against this background, the SVLFG offers its policyholders with **“Gesundheit kompakt”** a sector-specific course where they can recover and at the same time actively do something for their health. The focus here is on prevention and health promotion. The participants are motivated to keep their body and mind fit and encouraged to work and behave in a healthy manner.

More information:
<https://www.svlfg.de/gesundheit-kompakt>

The ever more rapidly changing world of work with its changed conditions of employment and requirements, characterised by greater time pressure, work intensification and increasing complexity, has also brought about a change in work-related stresses. The two-week prevention programme **Strong against Stress**, which has been developed within the framework of the project, is intended to offer SVLFG policyholders an effective measure for coping with the stresses and challenges of everyday working life and promoting health. The target group is above all entrepreneurs from the green professions who have an increased stress burden and a risk of developing physical and mental health impairments. The programme includes a stress management seminar, relaxation and movement units, physical fitness, stress-reducing measures and leisure activities.

More information:
<https://www.svlfg.de/stark-gegen-stress>

MELA

Musculoskeletal disorders are the most common cause of disability among farmers in Finland. Second most common reasons are mental health disorders. Mela aims to prevent disability in agriculture through its communication and actions.

Mela provides free **Occupational Safety Card Training for farmers**. The training promotes workplace safety in agriculture and provides farmers with tools to improve workplace safety. The goal is zero accidents in agriculture. The Occupational

Safety Card training utilizes blended learning methods, combining both in-person and remote teaching.

Farmer's PPE examination is an inspiring **e-learning platform** widely used by agricultural entrepreneurs, students, and occupational health care teams. The purpose of the examination is to familiarize with the use, care, and storage of personal protective equipment used in agriculture. The course consists of seven sections: protection of respiratory, hearing, eyes, head, hands, and feet, as well as work clothing. The e-learning package includes informative sessions and diverse assignments.

Mela's occupational safety experts attend **agricultural events** to provide guidance to farmers on the use of protective equipment and showcase agricultural hazards through virtual reality experiences (VR). The VR experience serves as a starting point for discussion with Mela's occupational safety experts. Mela's safety experts also provide phone consultation.

★ KRUS

Since 1992, KRUS has been organizing **rehabilitation stays for farmers**. In accordance with Article 64 of the Law on Social Insurance for Farmers (i.e., Journal of Laws 2024, item 90), the Fund undertakes activities for persons demonstrating total inability to work on a farm, but promising to regain it as a result of medical treatment and rehabilitation, or at risk of total inability to work on a farm, who:

- are subject to social insurance of farmers by law to the full extent, or
- are subject to accident, sickness and maternity insurance upon application to the full extent continuously for at least 18 months prior to the application for therapeutic rehabilitation, except that this period is not required in the case of an insured person at risk of total inability to work on a farm as a result of an accident in agricultural work, or
- have an established right to a periodic agricultural disability pension and have retained the ability to live independently

Rehabilitation provided by KRUS includes two groups of conditions: musculoskeletal and cardiovascular diseases. The therapeutic rehabilitation program and its scope are determined individually for each patient, in accordance with the medical doctor's recommendations.

In addition, the inpatient rehabilitation provided by the Social Insurance Fund can be used by Covid - 19.

As of 2023. The fund also organizes **rehabilitation holidays for agricultural pension recipients**.

The program of therapeutic rehabilitation and its scope is determined individually for each patient. Therapeutic rehabilitation organized by KRUS is carried out in its own 6 KRUS Farmers' Rehabilitation Centers in Iwonicz Zdrój, Horyniec Zdrój, Jedlec, Kołobrzeg, Szklarska Poręba and Świnoujście.

Annually, approx. 14,000 farmers participate in the rehabilitation stays.

Therapeutic rehabilitation is carried out in the form of free 21-day inpatient stays, the referred person is guaranteed accommodation, meals and treatment, and in the case of insured persons and those receiving periodic disability benefits, also reimbursement of the cost of travel to the Center.

In the years 1992–2023, more than 390,000 eligible persons took advantage of therapeutic rehabilitation through KRUS.

An evaluation of the results of rehabilitation conducted after each turnout shows that more than 80% of patients achieve an improvement or a significant improvement in their health.

3.2 Services for farmers – wellbeing and mental health

★ MSA

Combating burnout and providing respite care

1. Background

Commissioned to lead suicide prevention plans for farmers since 2011, the MSA has developed several measures over the years. As early as 2020, with a focus on optimizing its actions and capitalizing on its expertise, the MSA's Central Fund (CCMSA) developed a national program for prevention and support of agricultural beneficiaries in situations of distress, targeting all its members (active and inactive). This program is implemented in a context where the issue of distress is one of the priorities of the public authorities. Thus, following the report by Members of Parliament and Senators, the government has established a plan to prevent agricultural distress. The roadmap for the "interministerial plan for prevention of distress and support to farmers and production workers" was published in November 2021, followed by an interministerial instruction on its management modalities in early 2022. This gives a prominent place to the MSA due to its expertise and historical involvement in the matter.

CCMSA provides support to the 35 local MSA branches network to deploy the program and to participate in the national interministerial plan for prevention of distress. It coordinates the

network of managers responsible for the distress prevention program in MSA branches, providing methodology and tools and organizing nationwide monitoring. It develops national partnerships with other actors that facilitate cooperation in the field.

The aim of this program is to mobilise cross-disciplinary resources in order to offer a comprehensive range of services tailored to the needs of farm workers suffering from distress. The developed measures are organized in a logic of pathways, around the different stages where the MSA intervenes with beneficiaries: prevention, identification, support and care, follow-up. These MSA's actions in favour of distress prevention complement the interministerial strategy and encompass a wide range of tools, programs and measures.

2. Tools, programs and measures led by MSA with partners

Respite aid scheme. As part of this, the institution is mobilising its health and social action through the deployment of the respite aid scheme. This scheme is one of MSA's main means of action. Its aim is to mobilise individual and collective actions to prevent and support farm workers who are facing burnout or difficulties at work (including maternity leave).

The respite aid program aims to prevent professional burnout among active members of the agricultural world, both non-salaried policyholders and employees in sectors exposed to agricultural crises. Two levers of action are mobilized: assistance for replacing business owners or operators (allowing for a break from their activity) and prevention and support actions for respite of employees and non-salaried policyholders (addressing burnout syndrome, encouraging reflection, etc.).

In 2022, the respite aid program supported 3,911 beneficiaries (in 2020: 3,256 and in 2019: 4,249) across all possible actions. The program is linked to that of job retention and fight against professional disengagement, which intervenes in situations of disability and/or illness, and offers multidisciplinary medium/long-term support.

In 2024, in light of the agricultural crisis and subsequent protests, the MSA is experimenting administrative respite aid in 30 MSA branches. Farmers have indeed expressed concern related to the administrative load and its complexity. In addition to ongoing interministerial work on administrative simplification, the 1 million € budget allows the branches to deploy services provided by administrative assistants, as part of the fight against professional burnout. This administrative service is aimed at supporting situations of professional burnout following administrative difficulties. These services will be provided following a social diagnosis carried out by MSA indicating a proven risk of professional burnout linked to administrative

overload and a need for administrative clarification. The support is non-renewable and exceptional in nature, not intended to replace daily secretarial activities.

Distress prevention cells. In addition to the work conducted by the health and social action professionals, the distress prevention program is centered on a tailored approach to individual situations and risk prevention. All MSA branches have set up interdisciplinary distress prevention cells, bringing together various professions including health and social action, medical control, and health and safety at work. The distress prevention cells enable comprehensive and personalized support for MSA policyholders in great distress. Involving front office actors, contributions, and recovery, as well as professions, these cells allow for comprehensive support and coordinated action against distress. These cells can manage individual cases, redirect to competent actors, and also offer support to MSA staff on managing agricultural distress situations. They work closely with the distress prevention program manager present in each branch, who is responsible for this interdisciplinary coordination in managing individual cases and offering tailored solutions.

Other individual and collective actions. The MSA offers to farmers and agricultural workers in distress both individual help and collective actions, organized by various services, including collective reflections on work practices, but also a variety of collective times including group therapies in certain branches, or collective actions focusing on overcoming professional or personal difficulties among peers. The actions included in the distress prevention program go further than alleviating the distress of individuals, and most of the 35 branches deploy awareness raising actions, for students, retirees, or the general public (often in the form of "debate theatre", a play followed by a public debate)

Sentinels network. For a broader outreach, the MSA has developed the Sentinels network, consisting of volunteers in contact with the agricultural world (retirees, prevention advisors, elected officials, social workers, veterinarians, etc.) who have received training in order to identify and redirect farmers and agricultural workers in situations of distress, or even at risk of suicidal crisis. Local sentinel networks are animated by local MSA branches, which encourage sharing of experiences and development of tools adapted to distress prevention. In December 2023, 5 089 Sentinels were reported as trained and active in Metropolitan France and the Overseas Departments.

AgriEcoute service. In addition to the Sentinels, MSA also offers a service giving 24 hours/7 days a week access to trained psychologists via phone to all its beneficiaries. This service mobilizes up to 30 psychologists trained in the specificities of

the agricultural population, and can offer up to 5 telephone appointments with the same dedicated psychologist, as well as an online discussion platform (chat, email, and video consultation) allowing for appointment scheduling. In 2022, that service called AgriEcoute was contacted an average of over 250 times per month.

3. Further steps

For 2024-2025, the MSA aims to develop further its outreach, via increased detection (through its personnel, institutional partners and volunteers through the Sentinels network). It also aims to keep developing tailored solutions to fit the specific needs of the local populations, in part through funding for local projects and dissemination of local initiatives. It will finally put an emphasis on specific publics who are proven to be more at risk of distress and suicide and have few specific actions tailored towards them, for example retired farmers, students, or women.

★ MELA

The growing ecological, social, and production-related demands placed on agriculture are increasingly adding to the psychosocial burden of farmers. Mela offers various **trainings for farmers** on managing psychosocial stress, such as **Mental Health First Aid Courses**. Courses are organized both remotely and as in-person training sessions.

In peer support groups, farmers can receive support from other farmers in similar situations, guided by Mela's experts.

Mela also organizes events for larger numbers of participants. **Farmers' well-being days**, held in different regions, bring together farmers to learn about factors affecting their work ability and to network with other farmers. Mela also organizes **webinars** featuring expert speakers.

Finnish farmers evaluate their work ability to be lower than many other professional groups. In response Mela developed an **online service**, which is first of its kind. The **Farmer's Work Ability Scale** enables farmers to evaluate and monitor their own work ability and level of psychosocial stress. The test measures the perceived ability to work, the occupational wellbeing and occupational safety, taking into account the unique characteristics of professional farming. Based on the answers given, the farmer receives personal feedback with recommendations to Mela's work ability services. What makes the service unique is the respondent's possibility to compare results with the results of other farmers of the same age, gender, and the production sector. The innovativeness lies in the comprehensive reference data which is updated in real time along with the responses.

Occupational health services provide important support for farmers' work ability. OHS is voluntary for self-employed entrepreneurs and therefore covers only 27 % of all farmers in Finland (2024). Farmers occupational health services assists the farmer in maintaining and promoting health, work ability, and well-being at work. Occupational health services are primarily preventive.

Mela collaborates with the Finnish Institute of Occupational Health TTL to develop **occupational health services for agricultural entrepreneurs**. Mela provides a digital interactive tool to support cooperation between OHS service providers and farmers, enabling them to report work conditions during farm visits, for instance. Mela also provides free-of-charge **annual training sessions** for farmers' occupational health teams.

Mela encourages farmers to join the occupational health service by offering a 20% discount on the occupational accident insurance fee. The discount is granted only when the farmer is a member of the OHS.

Additionally, Mela promotes the benefits of OHS during various events and offers framework agreements to farmers, facilitating the purchase of OHS services from committed providers offering reasonable prices and tailored activities based on the needs of farmers. These framework agreements are established with service providers who are committed to quality in accordance with good occupational health practice. The goal is to make the process of joining the OHS easy for farmers and to enhance the quality of services, regional equality, accessibility, and effectiveness.

Mela also administers **pension and accident insurance** for reindeer herders and fishermen, providing them with comparable preventive services.

More information:

<https://www.mela.fi/farmers>

<https://dreambroker.com/channel/u0uliyc/ow/kwnp14>

3.3 Services for farmers dealing with various problems

★ SVLFG

In Germany, the SVLFG constantly offers its insured persons a wide range of **courses and seminars** on occupational safety and health promotion. These include the following: Every company that employs workers must ensure that they are looked

after in terms of safety. If more than 20 employees are engaged, the company must be advised by an occupational safety specialist. Employers can either use the services of a safety engineering company or a freelance occupational safety specialist. Alternatively, the agricultural entrepreneur can have a suitable employee trained as an occupational safety specialist. The SVLFG offers appropriate training.

Case coordination (Fallkoordination) – In particularly complex life situations, whenever people can no longer cope with their stressful situation on their own, the SVLFG can offer its insured members a service that is currently being tested – case coordination. Specially trained case coordinators of the SVLFG offer their help on site and over the phone. They guide the insured persons within and beyond the network carrier in order to provide them with the necessary and entitled social benefits – in a timely, comprehensive and expeditious manner. With the goal of providing the best possible care to insureds, all SVLFG case workers will be trained to recognize the need for case coordination and advise on this service. The SVLFG association carrier offers a unique opportunity to do this.

Mediation and Socio-Economic Counseling – Within the framework of mediation, professional assistance is offered by experts in the green professions for the independent resolution of disagreements, disputes or conflicts within the family and the company. The goal is to consider the interests of all parties through individualized solutions. Socio-economic consulting, on the other hand, is a holistic consulting service, also offered by experts in the green professions, which focuses on the future of the family and the business. The aim is to develop an individual, suitable concept for the future (main topics: Accompanying changes in the business structure, workload, life as an “entrepreneurial family”) to develop. The health-promoting aspect is at the forefront of these preventive offers. The insured are cared for in cooperation with various cooperation partners in the individual federal states.

More information:
<https://www.svlfg.de/mediation>, <https://www.svlfg.de/soziooekonomische-beratung>

★ MSA

“Laser Emploi”: among the 5 important MSA’s associative networks, Laser Emploi’s objective consists in promoting employment and services in rural areas. This association, created in 2002, gathers together associative structures that keep their self-management. There are 3 main activities:

- *Inclusion through economic activity*
Its aim is to reintegrate people back into jobs and to bring

social accompaniment. To be noted that this service does not only concern MSA members. It benefits to non-agricultural populations as long as they live in rural areas.

- *Services to individuals*
- *Respite assistance for informal caregivers*

More information:
<https://laser-emploi.fr/>

Offers of collective actions of social support. These actions are addressed to individual farmers and to salaried workers having difficulties. **“Les Ateliers de l’Inclusion” (Inclusion workshops)** belong to MSA’s policy. There are more than 40 different actions and each of them has its own specificity. Some of them are directed to accompany workers (farmers or salaried workers) after a long-term cessation of work and most of them concern professional reorientation accompaniment (due to a disability or an illness) and aim at removing peripheral barriers to and within employment.

The **Laser emploi network** set up by the MSA Group is pursuing the development of inclusive employment structures in rural areas. To this end, an inclusion and rurality programme has been rolled out, providing enhanced support for the consolidation and professionalisation of SIAEs working to develop socially useful activities. In response to the current challenges facing rural areas, their inhabitants and the farming community, MSA has chosen to focus this programme on supporting the development of inclusive structures that promote food resilience in these areas.

★ MELA

In Finland, the Farmers’ holiday and stand-in scheme supports the well-being and coping of agricultural entrepreneurs. Under the scheme, Mela provides replacement services for Finnish farmers in case of disability caused by illness or accident. Farmers can receive replacement services for up to 7 days without a doctor’s certificate, for up to 20 days with a doctor’s sick leave certificate, and during the period they are entitled to a daily sickness allowance.

The scheme also entitles farmers to replacement services during rehabilitation and occupational health activities, and periods of temporary accident pension and temporary disability pension (up to maximum of 3 years).

In the unfortunate event of the farmer’s death, the scheme allows for replacement on the farm for a maximum of 60 days. Farmers utilizing the stand-in scheme pay a subsidized fee for the use of these services.

Since 2017, the Finnish government has allocated funds to the **Support the Farmer Project**, a temporary initiative aimed at promoting the mental well-being of farmers. This project offers comprehensive assistance to farmers experiencing psychosocial stress due to various reasons, such as financial difficulties, heavy workload, challenges in workability, family conflicts, and concerns about the future of farming. Mela's advisors provide comprehensive support to farmers by assessing the situation, coordinating solutions with the farmer and necessary experts, and offering a 500 € voucher for professional help, such as psychotherapy.

In addition, Mela has established an **early intervention network with partner organizations** that meet farmers in their work. The concept of early intervention involves educating co-operation partners to recognize early symptoms of mental health problems, communicate their observations with the farmer, and assist the farmer in seeking for help for these issues. The Support the Farmer Project tasks are expected to be regularized starting from 2025, with legislation being prepared at the Ministry of Social Affairs and Health.

Support the Farmer Project has proven to be an effective tool to support farmers' mental health and work ability. According to a study (E2 Research 12/2023), 91 % of farmers were satisfied with the help they received from the project worker. This high satisfaction is attributed to the comprehensive and multi-professional approach of the project workers, their extensive knowledge of the agricultural operating environment, and their strong professionalism and understanding in navigating advisory and service systems related to farming.

Respondents in the study had assessed their own well-being on a scale of 0–10 before and after receiving help from project workers. Before assistance, the perceived well-being score averaged only 3.7, but after receiving help, it increased to 6.3 points. Through discussions with project workers, stress factors were addressed, leading to improved mental well-being and work ability.

More information:
<https://www.mela.fi/farmers>

★ KRUS

In Poland, for many years, KRUS has been providing **training for farmers and people associated** with the rural environment in terms of the principles of occupational health and safety on a farm. In the last decade alone KRUS has provided training for more than 417,000 people.

More information:
<https://www.krus.gov.pl/zadania-krus/prewencja/materialy-popularyzatorskielad-cudzoziemcow/>

Additionally, KRUS organizes **presentations concerning farm health and safety**. Experts teach farmers how to use personal protective equipment, workwear, ladders, chainsaws and sprayers, as well as other agricultural machinery. During the presentation, experts explain the principles of properly preparing machines for work and, in the event of an accident, show how to provide first aid. Every year KRUS organizes approx. 1,800 shows for about 56,000 people.

In order to popularize knowledge concerning the principles of farm health and safety, KRUS also organizes an average of 977 **information and prevention stands** a year during agricultural fairs and other events for rural population. At the stands, information concerning accident prevention on farms is disseminated for example through brochures, guides, posters, and other materials.

During post-accident proceedings and visits to farms, KRUS experts analyze all possible risks and provide **individual instructions to the farmers** who experienced an accident as well as their family. Farmers also receive leaflets and brochures concerning health and safety. In order to reduce the risk of accidents, experts present preventive recommendations on how to remove the cause of an accident and other hazards. KRUS also organizes **competitions for farmers** for the best implemented preventive recommendations





Chapter 4: Services for disabled people from rural areas

A person with a disability is anyone with a physical or mental impairment that substantially limits at least one major life activity. Disabled persons living in rural areas have limited access to education, rehabilitation and employment.

Thanks to actions, programmes and services provided by ENASP member organizations, the disabled persons have the opportunity to take active part in life of their communities or to obtain professional qualifications.

★ MSA

Since 2013, the MSA has been a signatory to a multiparty agreement between the State (via the Ministry of Labour) and those involved in vocational remobilisation for the employment of disabled workers. The MSA is committed to capitalising on its multi-disciplinary roots by mobilising its organisation (health and social action, medical inspection and occupational health and safety service) to guarantee a high-quality, effective and consistent foundation for all disabled workers in the agricultural sector.

It has made a commitment to the public authorities to set up **multi-disciplinary job maintenance units** (CPME) within its thirty-five funds to provide **personalised support to agricultural workers** at risk of losing their jobs as a result of a health problem or disability.

At a local level, the MSA funds are developing **partnerships** with employment agencies and can co-construct actions to keep the people concerned in work.

The employment of people with disabilities in the agricultural sector is a major challenge for the MSA. The actions and measures taken to support people in their efforts to find or keep a job, whether driven by the central MSA fund or by innovative local initiatives, aim to provide a personalised response tailored to the situations of the people involved. Just as the MSA is attentive to its members with disabilities, it is also concerned about its employees and adapting their workstations.

2022. Launch of a new support programme to prevent occupational exclusion and keep people in work

In 2022, MSA is proposing a new support pathway that commits all the stakeholders of the **one-stop shop** (SST, ASS and CM) in a new prevention approach. It provides for a new analysis of individual situations in order to assess the risk of losing one's job as a result of a health problem or disability

The contribution of the medical control, occupational health and safety and health and social action services is particularly expected at different stages of this process:

- Early detection of weak signals of occupational disintegration
- The shared diagnosis of the insured person's situation in conjunction with the other services
- Medical care for any situation requiring multidisciplinary support to remain in employment
- Social care for insured persons facing the problem of professional retraining and/or job retention following a gradual loss of working capacity

In 2024, we see an increase in the number of collaborative teams responsible for supporting employees at risk of losing their jobs. Following the implementation of this pathway, **pro-active actions** are being developed. This enables situations to be dealt with at an early stage, so that the risk of losing one's job for health reasons can be tackled as early as possible.

At the same time, the MSA's statistics and financial studies department is taking steps to develop high-performance tools for detecting people at risk, using data science. Preventing people from losing their jobs is a major challenge for the MSA.

Another action for disabled persons in rural areas who worked in sheltered workshops is to **prepare them to retirement**. MSA has special services which design and develop actions (e.g. trainings) for that purpose.

As part of its social development policy of rural areas, MSA created the **Solidel association** which runs a network of agricultural structures including **ESAT** (*"Etablissements et Services et d'Aide par le Travail"*) and **EA** (*"Entreprises adaptées"*). Their aim is to encourage the return to employment or the exercise of a professional activity in a protected environment for disabled people who are not sufficiently independent to work in an ordinary environment.

Moreover MSA also helps to **create firms** which offer apprenticeship and trainings in agriculture. These firms organize trainings for disabled people from rural areas in order to propose their services to farmers. Thanks to this service disabled persons have the opportunity to gain professional qualifications and a job in the agricultural sector.

★ **MELA**

Mela offers **vocational work disability rehabilitation** for customers whose work ability has been impaired due to a disability, illness or injury to the extent that they may be at risk of becoming occupationally disabled in the near future. The purpose of rehabilitation is to prevent disability pensions.

A farmer may be entitled to a disability pension if the ability to work is reduced, based on medical findings, for at least one continuous year due to illness, defect, or injury. A full disability pension can be granted if the ability to work is reduced by at least 60 percent. If the ability to work is reduced by at least 40 percent, a partial disability pension may be granted. A disability pension can also be granted on a temporary basis.

Vocational work disability rehabilitation aims to help farmers continue working despite limitations caused by disability. It can also support their return to work after a long sick leave or rehabilitation allowance. This rehabilitation is vocational and individualized, tailored to the specific needs and circumstances of each farmer.

Since rehabilitation is always a primary option before disability pension, it is mandatory to explore whether vocational rehabilitation could assist farmers in maintaining their current job or transitioning to another suitable occupation.

Additionally, farmers facing difficulties continuing their work due to accidents or occupational diseases can receive **vocational rehabilitation**. This includes compensation for necessary measures, enabling farmers to continue their previous work despite the injury or occupational disease.

Rehabilitation may include:

- Work trials
 - Work trials offer an opportunity to assess the suitability of a new job or changed job tasks before formal employment or training. They help farmers determine if the job is compatible with their abilities and health condition.
- Job coaching
 - Job coaching provides longer-term guidance and support compared to work trials. It assists farmers in adapting to new job tasks and environments, helping them overcome challenges and achieve success in their work.
- Training for a new profession
 - This component focuses on providing education and training for farmers to pursue a new profession that aligns with their abilities and health condition. The goal is to equip farmers with the skills and knowledge needed for a career change while building on their previous experience.
- Support for livelihoods
 - This support usually takes the form of grants or funding to acquire machinery and equipment that can facilitate work tasks, such as tractor air suspension seats, mini loaders, motorized respiratory protection and protective gloves. Additionally, changes in production direction or the initiation of

new business activities can also be supported with livelihood support.

Mela provides an **earnings-based rehabilitation allowance** during vocational rehabilitation to support farmers return to work. If vocational rehabilitation is unsuccessful, compensation for loss of earnings due to an accident or occupational disease is paid to clients in the form of a daily allowance or occupational accident pension. Additionally, cattle breeders are entitled to replacement services for reduced work capacity, ensuring continuity in farm operations despite limitations.

More information:
<https://www.mela.fi/farmers>

KRUS

The Agricultural Social Insurance Fund shall grant and pay sickness benefit to an insured person (farmer, household member) who, as a result of illness, is incapable of working continuously for at least 30 days, not exceeding 180 days. As of July 1, 2018, the basis for the payment of sickness benefits is a medical certificate issued in electronic form (e-ZLA) and transmitted to KRUS from a doctor.

If, after exhausting the 180-day benefit period, the insured is still unable to work, and as a result of further treatment and rehabilitation is likely to regain his or her ability to work, he or she may apply for benefits for an extended period, but for no more than a further 360 days. The basis for the granting and payment of sickness benefits during the extended period is the insured's application and a decision issued by the Fund's medical examiner (in the first instance) or the Fund's medical committee (in the second instance).

In 2023, a total of 22,417 rulings on extending the right to sickness benefit beyond 180 days or no extension were issued, including: 20,459 rulings issued by the Fund's medical examiners and 1,958 rulings issued by the Fund's medical committees.

The amount of sickness benefit is determined by the Minister of Agriculture and Rural Development after consultation with the Farmers' Council. Currently, sickness benefit is paid in the amount of PLN 20 for each day of temporary inability to work on a farm. During the epidemic state, the insured was entitled to sickness benefit in the amount of PLN 30 for each day of incapacity to work, lasting continuously for no more than 14 days, if the incapacity was

caused by infection or respiratory disease marked in the medical certificate as U07.1.

The right to sickness benefit is barred after 6 months.

To the insured farmer, farmer's household member and farmer's helper, who suffered permanent or long-term damage to his or her health as a result of an accident at agricultural work or an agricultural occupational disease, the KRUS grants and pays **one-time compensation**. One-time compensation is also paid to family members of an insured person who died as a result of an accident at agricultural work or agricultural occupational disease.

Single compensation is determined in an amount proportional to the percentage of health impairment determined.

Decisions on permanent or long-term health impairment in the first instance are issued by the Fund's medical examiner, and in the second instance by the Fund's medical commission.

Single compensation for 1% of health impairment from January 1, 2022 is PLN 1,033. In 2023, the total number of issued rulings on percentage health impairment was 12,055, including: 9,938 rulings issued by the Fund's medical examiners and 2,117 rulings issued by the Fund's medical committees.

Another benefit provided by KRUS for people with disabilities in rural areas is an **agricultural pension for total inability to work on a farm**. This is a monetary benefit from farmers' social insurance provided for the insured person's total loss of the ability to work on a farm.

The purpose of the agricultural pension is to provide for the livelihood of a person subject to agricultural insurance who has become permanently or periodically totally incapable of working on a farm before reaching retirement age due to a health condition.

In order for an insured farmer (household member) to be entitled to an agricultural pension, he should meet the following conditions together:

- be permanently or periodically totally incapable of working on a farm,
- total inability to work on the farm should arise during the period of being subject to pension insurance or no

later than within 18 months after the cessation of these periods,

- be subject to pension insurance for the required period (a person over 30 years of age should document 5 years of pension insurance falling within the last 10 years before applying for an agricultural pension).

A person who has been subject to pension insurance for at least 25 years does not need to meet the condition of the emergence of total incapacity to work on a farm during the period of being subject to pension insurance or no later than 18 months after the cessation of these periods, and prove a 5-year period of being subject to the above-mentioned insurance in the last 10 years.

If the inability to work was caused by an agricultural accident or agricultural occupational disease, any period of insurance is required, which includes the date of the accident or the date of the occupational disease.

An agricultural pension for total inability to work on a farm is granted as a permanent pension if the insured's total inability to work on a farm is permanent and the advisability of retraining has not been declared. In other cases, the farmer's pension is granted for the period specified in the decision of the President of KRUS.

If a person loses the right to an agricultural pension for total incapacity to work on a farm due to failure to recognize the person as totally incapable of working on a farm, and within 18 months from the date of termination of the right, the person becomes totally incapable of working on a farm again, then the right to the pension is restored.

In 2023, a total of 62,241 certificates of total incapacity to work on a farm (temporary or permanent) and no incapacity to work on a farm were issued, including: 55,306 rulings by the Fund's medical examiners and 6,935 rulings by the Fund's medical committees.

A person entitled to an old-age or disability pension, if he or she has been declared totally incapable of to work and to lead an independent existence is entitled to a **nursing allowance** under the rules and in the amount specified in the pension regulations.

A nursing allowance is also due to persons residing in a social welfare home other than a supra-municipal home to which they were referred before January 1, 2004, and

regardless of the status of the social welfare home, if the persons residing in the home were referred to it after December 31, 2003.

The amount of the attendance allowance is increased by applying the index of pension valorization from the month in which the valorization is carried out. As of March 1, 2023, the amount of the nursing allowance is PLN 294.39.

In 2023, a total of 51,480 certificates of incapacity and inability to live independently were issued, including 44,797 certificates issued by the Fund's expert doctors and 6,683 certificates issued by the Fund's medical committees.

The insured's total inability to work on a farm and inability to lead an independent existence is decided in the adjudication procedure by:

- the Fund's expert physicians (first instance) or
- the Fund's medical commissions (second instance), as a result of the farmer's appeal against the ruling of the appraiser's doctor or as a result of the filing of an allegation that the appraiser's ruling is defective by the regional medical examiner.

The final ruling of the Fund's medical examiner or the ruling of the Fund's medical committee is the basis for issuing a decision on the benefits provided for in the Act on social insurance for farmers, the right to which depends on the determination of:

- permanent or long-term health damage or death as a result of an accident at agricultural work or agricultural occupational disease,
- permanent or periodic total inability to work on an agricultural farm,
- inability to live independently.

As of October 1, 2019. The fund grants, recalculates and pays a supplementary benefit for persons unable to live independently, hereinafter referred to as the **supplementary benefit**. The purpose of this benefit is to provide additional income support to persons unable to live independently.

Persons living in Poland who have reached the age of 18 years of age and whose inability to lead an independent life has been established by an appropriate certificate, with fulfillment of other statutory conditions. This benefit is granted at the request of the person concerned and is exempt from personal income tax and universal health insurance premiums.

The supplementary benefit is paid along with the pension collected and is entitled to in the amount of no more than PLN 500 per month, while the total amount of this benefit and benefits financed from public funds together with benefits paid by foreign institutions competent for pension matters (excluding allowances and benefits paid with pensions) as of March 1, 2023 could not be more than PLN 2,157.80 gross per month.

In the event of the award, termination or recalculation of the pension, the supplementary benefit shall be recalculated ex officio, so that the total amount of the pension, publicly financed benefits and foreign pension benefits, taking into account the exclusions, together with the supplementary benefit, does not exceed the amount established for the period (from March 2023 - PLN 2,157.80 gross per month).





Chapter 5: Services for families from rural areas

The family is the basic unit of society and is present in all human communities as a primary group. In sociology family is considered as the original cell of social life and the natural society in which children acquire knowledge of what is authority, stability, moral values, honour, relationship and sacrifice. The family life is an initiation into life in society and the main aim of all social protection. For that reason the ENASP member organizations decided to implement special services dedicated to the development and protection of the rural families.

★ SVS

TWO SVS Services:

- 1) **Time-out for caring parents and their child.** This offer lasts 15 days and provides relief and support for the parents. (this offer is mentioned on page 28 too)

More information:

<https://www.svs.at/gemei-daysnsamepflegeauszeit>

- 2) **Future Proof** is a program for health promotion for family farms and small companies. The aim is to improve communication, family life and health-promoting working conditions

More information:

<https://www.svs.at/futureproof>

★ MSA

As part of its 2021–2025 COG (Covenant on objectives and management), MSA has set itself **three guidelines in the field of the family**:

- Supporting agricultural families in their life course
- Helping to develop a living environment adapted to the needs of families in rural and/or fragile areas
- Promoting the autonomy and the place of young people in rural and/or fragile territories

In the framework of its orientation “Contribute to developing a living environment adapted to the needs of families in rural and/or fragile territories”, MSA deploys two territorial development mechanisms:

- 1) the **Territorial Charter with families**
- 2) the **“Growing up in rural areas”**.

These two devices aim to support local players, local authorities and associations in creating, developing and improving services

for families: collective childcare facilities, leisure facilities, actions to support parenthood, health prevention, digital mediation, mobility solutions, etc.

Since its launch in 2016, MSA has deployed more than 75 Territorial Charters with families on the metropolitan territory. Each Charter offers financial support of € 30,000 to fund actions.

Growing up in rural areas has been deployed since 2021 with a dedicated national annual budget of € 2 million.

More specifically in the field of parenthood support, MSA contributes to the **funding of family mediation and meeting places** that help maintain links between parents and children. In 2024, 1 650 000 € have been allocated to this action.

To encourage agricultural families to go on holiday MSA in partnership with ANCV ("Agence nationale pour les cheques vacances": financial tool aimed at financing the holidays policy distributed under certain conditions) developed a special holiday program **"Partir pour rebondir"** for French families. The families who cannot afford to take holidays are offered a financial support as well as an accompaniment in the definition and implementation of their holiday's projects. In 2023, more than 1 500 persons benefited from this aid which is apportioned as follows: 40% from MSA, 40% from ANCV and 20% from the families.

In 2021, within the framework of individual social support, € 10,315,362 was paid to provide financial support to families in vulnerable situations. 33,721 families benefited from this assistance.

This aid is provided in response to situations of financial difficulty or to cope with specific events.

More information:
<https://www.msa.fr/lfp/presse/familles-salaries-exploitants-agricoles-difficulte-aides-depart-vacances-existent>

SVLFG

The orderly transfer of a business to a successor can become an existential question for both the business and the family. An unregulated business succession process is often accompanied by impaired health. Therefore there is a need for action not only from a business point of view, but also from the aspect of mental health. At the four-day **Business Transfer – a Health Topic** seminar, the participants learn how to deal with the emotional side of the company transfer. Among other things, topics such

as appreciation, expectations and the time after the transfer are addressed. This offer is now additionally offered online.

More information:
<https://www.svlfg.de/betriebsuebergabe-ein-gesundheitsthema>

Statistics show that around 70% of the caregivers in Germany care for a close relative. For this reason, the SVLFG offers its policyholders the **Training and Recovery Week for Caring Relatives**. This is a one-week course in which the participants promote their health and get to know other offers of assistance. Furthermore, the participants receive useful tips on how to improve care at home and are in permanent contact with each other.

More information:
<https://www.svlfg.de/trainings-erholungswoche-online>

As a supplement to this offer, the SVLFG has developed the **care tandem**. This has the same structure as the training and recovery week for caring family members. The special aspect of this offer, however, is the fact that the family member who is in need of care is also present. This means, therefore, that caregivers who wish to avoid separation from the person in need of care should also be able to participate. The course contents consist of activities in which the caregiver and the patient in need of care participate together, as well as separate activities. During this time, those in need of care are accommodated and cared for in a day-care centre. The special attention given to the participants is intended to ensure home care and promote the health of the caregivers. The shared experiences during the stay also strengthen the bond between the caregiver and the person in need of care.

Caring for a handicapped or chronically ill child represents a major challenge for parents. Here, needs arise that are not comparable to those that arise in conjunction with the care of elderly individuals.

More information:
<https://www.svlfg.de/pflege-tandem>

In order to meet this need, the SVLFG has set up a **time-out for caring parents**. The programme contents are similar to the contents of the maintenance tandem. However, the focus is on the specific aspects of caring for a child. As with the care tandem, the exchange of the participants with each other is an important component of this time-out.

More information:
<https://www.svlfg.de/auszeit-pflegende-eltern>

Farm surrender – When a farm has no successor, those affected face special challenges. The decision to give up the farm is difficult. In addition to legal aspects, there are also many personal and emotional matters to be clarified. The arrangements for giving up a business have a significant impact on the health of the entire family. In this stressful phase of life, the SVLFG offers support to farm managers with a special 4-day farm closure seminar. The seminar aims to stimulate actions and processes that lead to a reduction in emotional stress. Ultimately, this should also reduce accidents and illnesses and maintain or improve physical and mental health.

More information:

<https://www.svlfg.de/betriebsaufgabe>

Digital Caregiver Roundtable (Digitaler Pflegestammtisch) –

Home caregiving is stressful and challenging. Taking time out and organizing absences is difficult and causes new stress. From this knowledge, SVLFG came up with the idea of a “digital care roundtable.” Caregivers from many regions can network without having to leave home. The digital care regulars’ table is intended to be a supplement to the “training and recreation week for caregiving relatives.” The goal is to strengthen caregivers so that they can perhaps cope with their strenuous daily care routine a little more easily. The SVLFG wants to inform and at the same time offer a little time out from caregiving. Impulse lectures, discussions, knowledge transfer about help offers, conversations in the group and much more are the building blocks of this event.

More information:

<https://www.svlfg.de/digitaler-pflegestammtisch>

 **MELA**

In Finland, the **Farmers’ holiday and stand-in scheme**, administered by Mela, supports the well-being and coping of agricultural entrepreneur families.

The scheme, established 50 years ago in 1974, was designed to provide livestock farmers with a respite from their demanding daily work.

Under this scheme, animal breeders are entitled to a substitute worker during their annual holiday (26 days/year), provided free of charge. Typically, farmers take their annual holiday in several short periods throughout the year. Since 2023, this service has been offered by 12 regional units, with Mela responsible for overseeing and guiding its implementation.

Farmers are also entitled to **replacement services** for the duration of the pregnancy or parental allowance period. Additionally, farmers can receive a substitute worker for farm work while they take care of their child under 3 years old and when the home care allowance is provided. The maximum duration is 100 days per child’s age year.

Mela provides replacement services also for the temporary care of a suddenly ill child under the age of 10 for a maximum of 7 days. Additionally, replacement services are provided for parents who participate in the rehabilitation or care of a child under the age of 16 while receiving special care allowance.

Farmers are also entitled to replacement services if they become unable to work due to illness or accident.

More information:

<https://www.mela.fi/farmers>

 **KRUS**

Since January 1, 2016, a person insured under the provisions of the Law on Social Insurance of Farmers who is either the mother or father of a child is entitled to **maternity benefit as a monthly benefit**. With the exception that the father of the child is entitled to maternity benefit in the event of:

- shortening the period of maternity benefit at the request of the child’s mother after she has used the benefit for at least 14 weeks from the date of the child’s birth,
- death of the child’s mother,
- abandonment of the child by the mother.

In addition, as of April 26, 2023, the insured father of the child is entitled to maternity benefit for a period of 9 weeks from the date the mother’s benefit ends.

A maternity benefit is also due to an insured person who has adopted a child or adopted a child for upbringing and has applied to the guardianship court to initiate adoption proceedings up to the age of 14, and to a person who has adopted a child for upbringing as a foster family up to the age of 7, or up to the age of 10 in the case of deferment of compulsory education, with the exception of a professional foster family.

Maternity benefit is granted in the amount of PLN 1,000 per month and is paid for a period of 52 weeks - in the case of birth of one child in one birth, adoption or adoption of one child at a time. In the case of the birth of more

children in one birth, adoption or adoption of more children at the same time, the period is extended, but no longer than up to 71 weeks.

Maternity benefit is payable from the date of birth, adoption or adoption of a child, if the application to establish the right to maternity benefit was filed within 3 months, counting from the date of birth, adoption or adoption of a child. If the application was filed at a later date, but no later than within the period of entitlement, the right to maternity benefit shall be determined starting from the month, in which the application was received. In the case of maternity benefits for the father of the child of 9 weeks, the period of 3 months for filing the application is calculated from the date of termination of the mother's benefits.

As of March 1, 2019. The Fund will grant, increase and pay the **parental supplementary benefit**. The main purpose of this benefit is to provide the necessary means of subsistence for persons who have given up or failed to take up employment or other gainful activity due to raising children (their own children or their spouse's children, adopted children or children taken in as part of a foster family, with the exception of a professional foster family). In addition, the purpose of the law is to honor and appreciate the hardship of raising children in large families and to emphasize the social function performed by parents. Hence, the parental supplementary benefit is a non-contributory benefit, i.e. unrelated to prior payment of social security contributions, of a special nature.

The right to the aforementioned benefit can be obtained by women mothers, upon reaching the age of 60, who have given birth and raised or brought up at least four children.

In the event of the death of the children's mother or the abandonment of the children by the mother, or in the event of the mother's long-term cessation of raising the children, the father, upon reaching the age of 65, who has raised at least four children, may also be entitled to this benefit.

The parental supplementary benefit may be granted only if the mother or father of the children does not have an income that provides the necessary means of subsistence, or is entitled to a pension in an amount lower than the amount of the lowest pension (as of March 1, 2023 – PLN 1,588.44).

The benefit is also not available to a person who is under temporary arrest or serving a prison sentence (excluding serving a prison sentence under the electronic surveillance system).

The parental supplementary benefit may only be granted to persons who reside in the territory of the Republic of Poland and have had a center of vital interests here for at least 10 years (after turning 16), if they are:

- citizens of the Republic of Poland or
- having the right of residence or the right of permanent residence on the territory of the Republic of Poland citizens of European Union member states, member states of the European Free Trade Agreement (EFTA) - parties to the agreement on the European Economic Area or the Swiss Confederation or
- foreigners legally residing on the territory of the Republic of Poland.

The benefit is granted on the condition that the eligible person resides in the territory of the Republic of Poland during its collection. The amount of this benefit may not be higher than the lowest pension, i.e. PLN 1,338.44. The benefit is subject to annual valorization in accordance with the rules and on the date indicated for valorization of pensions and annuities under pension regulations. Income tax and universal health insurance premium are deducted from the parental supplementary benefit.

The introduced regulations also provide the possibility for recipients of the parental supplementary benefit to be covered by pension insurance upon request - until they reach 25-year period of pension insurance. This insurance is voluntary.





Chapter 6: Other services for rural population

Because agriculture is a very specific branch of industry, ENASP member organizations deliver specific services and programmes to the rural populations which are crucial in order to reduce social deprivation and increase social inclusion in rural areas.

Those services are related to providing various forms of relaxation for the farmers, dissemination of information on healthy and safe work and promoting good practices among rural population.

★ SVS

Occupational Safety: In order to strengthen occupational safety in companies, experts offer individual consultations in companies and farms. Work psychologists are also available to provide advice to reduce psychological stress at work and strengthen healthy work places.

More information:
<https://www.svs.at/sicherheitsberatung>

“Healthy- Hundreds”/Safety-Hundreds”

The SVS supports its insured community with 100 Euro once a year if they make an active contribution to their health in the subject areas nutrition, sports, mental health, seeks or accident prevention.

More information:
<https://www.svs.at/gesundheitsrunderter>
<https://www.svs.at/sicherheitsrunderter>

Health check for children and adolescents

In order to identify health risks at an early stage and to increase health awareness, the SVS offers children and adolescents aged six to 18 the opportunity to use the free Junior Health Check program. After the health check the SVS supports the children and adolescents with the amount of 100 euros for participation in a sports week, a ski course, a membership fee in a sports club or a quality-tested children’s program.

More information:
<https://www.svs.at/gesundheitscheckjunior>

Safety award and safety trainings

Farmers may voluntarily underwent a site inspection by a SVS safety expert and received a safety award if they implement all the required safety standards. For promotion of security at farms, the presentation of the rewards was done in a public event. Regularly the SVS offers safety lectures for farmers and adolescents at colleges and technical schools with an agricultural focus. Road safety trainings, first aid courses and other safety trainings are supported financially by the SVS

More information:

<https://www.svs.at/cdscontent/?contentid=10007.816457&portal=svsportal>

Shared care break

This 15-day health program offers parents from a disabled child a varied program to strengthen resilience as well as health inputs, exercise and relaxation units. The special thing is that parents can take part in this stay together with the psychological or physical disabled child they are looking after. It doesn't matter if the child is already an adult. In order to give parents the freedom they need during this time, hourly care is provided by qualified in-house staff. There is also enough time for activities with the children.

What is particularly beneficial during the stay is the opportunity to make contacts and exchange ideas with other affected families.

More information:

<https://www.svs.at/>

★ SVLFG

People can be traumatised by serious accidents, deaths, life-threatening illnesses and other stressful experiences. With its **Conducting Conversations after Traumatic Events** seminar, the SVLFG would like to help those who have contact with traumatised people as a result of their social skills and their voluntary and professional commitment. For this purpose, the participants attend a two-day seminar which primarily serves the purpose of learning practical knowledge and important basic aspects of conducting conversations. Furthermore, the participants also learn how they, as contact persons, are not burdened too much by the difficult situations themselves.

More information:

<https://www.svlfg.de/gespraechsfuehrung-traumatischen-ereignissen>

To prevent problems with the back SVLFG also developed two programs with which farmers can learn how to concept the working places at the farm in a back friendly way. One of the programs is called **"Rückenschule"** (spinal workshop). A coach will analyze the situation at each workplace and will then develop a back friendly solution. This seminar consists of different modules, which can be chosen as they are needed. For example working in a standing position, foot health in brogans or back friendly motion sequences. This seminar is especially offered to small and family enterprises. The other program is called "Strengthen your back". It includes two different courses, one basic course and one advanced course. They aim to qualify employees from an enterprise to be a multiplicator.

More information:

<https://www.svlfg.de/pm-rueckengesundheit>

Beyond the statutory entitlement, the SVLFG health insurance (LKK) contributes to the costs of additional services in accordance with the special needs and risks in rural areas.

Sanitation in the case of colonisation with methicillin-resistant *Staphylococcus aureus* (MRSA)

if a plannable surgical medical intervention is indicated, serves to prevent the threat of illness through infection with MRSA for persons who have regular (occupational) contact with farm animals (especially pigs, cattle, poultry). A specific risk for persons with direct contact to farm animals exists in animal fattening, especially when antibiotics are used. The entitlement to reimbursement of the costs of a sanitation also exists for contact persons of the insured persons who are colonised with MRSA, provided that they live in a domestic community and are active in the stable or in the care of the animals.

More information:

<https://www.svlfg.de/aerztliche-behandlung>

Due to the outdoor work, persons in the green professions are at particular risk of skin cancer. Therefore, **skin cancer screening** is also offered to those under 35 years of age.

More information:

<https://www.svlfg.de/vorsorge#tabpane72238893>

In agriculture, pregnant women are particularly at risk for toxoplasmosis infection, for example, through contact with animal faeces or soil. The LKK subsidises the **test for toxoplasmosis**. In addition, the **test for B-streptococci and on-call services for midwives are offered for pregnant women**.

More information:

<https://www.svlfg.de/schwangerschaft>

★ MELA

Mela collaborates with various agricultural organizations to promote the well-being of farmers. Examples of collaboration include **projects aimed at promoting and facilitating generational changes on farms**. Mela's role is to promote the mental preparedness of both the outgoing and incoming generations for succession, thereby reducing the associated psychosocial burden.

More information:

<https://www.mela.fi/farmers>

KRUS

Since 2003, KRUS has been organizing the **National Contest “Safe Farm”** to promote the principles of health and life protection on the farm, improve health and safety conditions during work on the farm, as well as the order and aesthetics of the farmyard. Competition committees evaluate farms entered in the Competition according to a number of criteria, taking into account, among other things, the technical condition of livestock and farm buildings, as well as machinery, equipment, installations and tools on the farm, the provision of personal protective equipment and equipment to support safe work, as well as the organization of the farmyard, farm yard and agricultural production. The winners of the Competition receive many prizes, with the first prize being a farm tractor donated by the President of the Agricultural Social Insurance Fund. Owners of the winning farms become ambassadors of good agricultural practices in their communities. More than 23,000 farms have participated in the twenty editions of the Competition.

The KRUS, as part of its efforts to prevent accidents at work and occupational diseases among farmers, endeavors to ensure the proper production and distribution of safe measures used in agriculture, as well as protective equipment and clothing for farmers. The President of KRUS awards machinery and equipment with a high level of safety for work on the farm the **“KRUS Safety Mark”** and awards a trade fair distinction **“Product that enhances work safety on the farm”**. “KRUS Safety Mark” is awarded at the request of the manufacturer (supplier). This distinction was established in 1995 and is intended for manufacturers of safe equipment and protective clothing for farmers. Since 1996, the President of KRUS has also been awarding the trade fair distinction “Product Increasing Work Safety on Farms” to products presented at trade fairs and agricultural exhibitions held in Poland. Machines, equipment and agricultural inputs, the use of which on farms can contribute to reducing the number of accident hazards and recorded accidents and occupational diseases of farmers, are selected for the fair award.

In addition, KRUS employees during post-accident investigations on the farm assess whether the design of agricultural machinery or other equipment may be the cause of the accident. These **preventive procedures** eliminate defective technical means from the market. In the case of accidents caused by defective products, the KRUS conducts recourse proceedings and demands reimbursement of post-accident benefits paid to farmers from social insurance.

KRUS also **popularizes the principles of health and life protection on the farm through the media**: press, radio, television

and websites. In order to increase journalists’ interest in the subject of rural safety, a **competition for publications on farm safety** is held annually. It is aimed at journalists and others who publish in the mass media. In 2023, the XXIX edition of this competition was held – 76 publications were submitted to it.

Since 2011, the KRUS website has offered a **Calendar of Preventive Events** – a special application that makes it possible to browse and search by various criteria for preventive activities (e.g., training) planned for implementation by KRUS field units. In addition, KRUS organizes contests and quizzes on knowledge of health and safety on the farm. About 31,000 farmers and people connected with the rural environment participate in them annually.

All preventive activities organized by the KRUS are aimed at educating and developing awareness among farmers, their families and people connected with the rural environment about the principles whose observance minimizes the risk of losing health or life while working and staying on the farm. The thematic scope of these activities, e.g. training courses, includes, in addition to good practices related to the ways of performing agricultural work, a number of issues related to mental hygiene and the balance between work and rest, such as the need for proper organization of work, which can reduce the farmer’s stress.

In connection with the declaration of an epidemic emergency and then an epidemic state in connection with the SARS-CoV-2 virus infection, the Fund granted and paid **additional cash benefits to insured farmers**, their spouses and household members until June 30, 2023:

- 1) isolation allowance for each day of inability to work, not exceeding 14 days, which from January 1, 2022 amounted to PLN 30 for each day,
- 2) allowance for quarantine, epidemiological surveillance or hospitalization, in the amount of 50% of the minimum wage, which as of January 1, 2023 was PLN 1,745. Currently, as of July 1, 2023. The fund pays a benefit in connection with hospitalization due to COVID-19 in the amount of 50% of the minimum wage, which as of July 1, 2023 is PLN 1,800.

The right to the aforementioned benefits is time-barred after 6 months.

Along with agricultural pension benefits, the Social Insurance Fund grants and pays **allowances** under the provisions of the Act of December 20, 1990 on social insurance for farmers, as well as under the provisions of other laws. These include:

- **nursing allowance for a war invalid** totally incapable of work and independent existence - this allowance is paid together with a pension or disability pension to a war invalid.

A war invalid is considered to be a soldier who has been classified in one of the invalid groups as a result of disability arising in connection with acts of war or of a warlike nature while serving in the Polish Army during the 1939-1945 war period, in the Polish military formations attached to the Allied armies, as well as in units of the underground or partisan movement carrying out combat on the territory of the Polish State against the Nazi occupiers, or participating in battles against units of the Ukrainian Insurgent Army and Wehrwolf groups.

The attendance allowance for a war invalid is granted on the basis of a certificate issued by a Social Security doctor.

The nursing allowance for a war invalid is granted in the amount of the nursing allowance increased by 50%, and is subject to increase using the index of pension valorization from the month in which the valorization is carried out.

As of March 1, 2023, the amount of nursing allowance for a war invalid is PLN 441.59.

- **Veteran's allowance** - is paid along with the pension to persons with veteran's rights. Eligibility for veteran's entitlements, including the veteran's allowance, is decided by the Head of the Office for Veterans and Repressed Persons or persons authorized by him, issuing an appropriate decision, based on a documented application of the interested person and a recommendation from an association competent for a particular type of veteran's activity or repression. On the basis of this decision, the above office issues the appropriate certificate, which is the basis for KRUS to pay the veteran's allowance.

The veteran's allowance is available only to persons with veteran's rights or those who have been recognized as repressed persons. Accordingly, the widow/widower of a veteran is not entitled to a veteran's allowance unless she/he has (or obtains) her/his own veteran's entitlements or is recognized as a victimized person. The veteran's allowance is paid unless the allowance for secret education is already paid.

In the event of concurrence of entitlement to more than one pension benefit, only one veteran's allowance is payable. The amount of the veteran's allowance is increased by applying the index of pension valorization from the month in which the valorization is carried out. As of March 1, 2023, the amount of the veteran's allowance is PLN 294.39

- **allowance for secret teaching**

An allowance for secret teaching is a type of benefit paid to persons entitled to a pension who, during the occupation,

conducted secret teaching or, before September 1, 1939 taught in the Polish language in Polish schools in the Third German Reich and the former Free City of Gdansk.

The amount of this allowance as of March 1, 2023 is PLN 294.39.

- **The injured veteran's allowance** - is granted to a person with the status of an injured veteran. The status of an aggrieved veteran is granted, at the request of a soldier, officer or officer of the Internal Security Agency, by means of an administrative decision, by the Minister of National Defense - with respect to soldiers, the minister responsible for internal affairs – with respect to officers, and the Head of the Internal Security Agency - with respect to officers of the Internal Security Agency.

The amount of the injured veteran's allowance depends on the established percentage of health damage suffered as a result of an accident in connection with in connection with operations outside the country or illness acquired during the performance of tasks or duties in connection with operations outside the country, for which compensation benefits have been awarded, and ranges from 5% to 130% of the base of assessment depending on the established percentage of health impairment.

The basis of assessment of the injured veteran's allowance is the lowest pension, which as of March 1, 2023 is PLN 1,588.44.

The injured veteran's allowance is paid monthly, along with the pension or disability pension.

The amount of the injured veteran's allowance is subject to valorization on the date of valorization of pension benefits.

In the case of concurrence of the right to a pension or a pension for total incapacity for work on an agricultural farm granted under separate regulations, only one injured veteran's allowance is granted.

- **Completely orphan's allowance** - is granted to a survivor's pension and is entitled to in the amount specified in the pension regulations. If complete orphans are entitled to a survivor's pension, the portion of the survivor's pension to which each of these orphans is entitled shall be increased by such supplement.

The amount of the complete orphan's allowance shall be increased by applying the index of pension valorization from the month in which the valorization is carried out.

As of March 1, 2023, the amount of the allowance for a complete orphan is PLN 553.30.

- **allowance for forced labor** after September 1, 1939. - is due to a person entitled to an old-age pension or an agricultural pension for total incapacity to work on a farm in the amount of 2% of the basic pension for each full year of such work. This means that a person entitled to an agricultural pension who documents a period of forced labor, less than 12 months, will not acquire the right to this supplement.

The following periods of forced labor are considered periods of labor:

- performed for Nazi Germany during World War II,
- performed on the territory of the Union of Soviet Socialist Republics during the period from September 17, 1939 to December 31, 1956,
- performed on the orders of the Allied authorities until December 31, 1945,
- performed in coal mines, quarries, uranium ore extraction and enrichment plants and enrichment of uranium ores, and construction battalions while performing military service in the Polish Army.

Forced labor is defined as any work performed under certain rigors, under the threat of any penalty, unless the person volunteered for this work, i.e., it was not work performed under a labor contract, on a voluntary basis or under economic duress.

It should be added that periods of forced labor can be proven by any documents stating the performance of forced labor, and in the absence of documents, evidence of forced labor can be the testimony of credible witnesses (original statements of at least 2 witnesses). The allowance on account of forced labor is due regardless of the fact that the period of forced labor was taken into account for the determination of the right and amount of pension or pension from another title.

The allowance for forced labor is added to the contributory part of the agricultural pension, taking into account its amount when determining the index of calculation of this part.

No personal income tax and universal health insurance premium are paid on the above allowances.

As of October 1, 2019, the Agricultural Social Insurance Fund shall also grant, increase and pay the following **cash benefits** along with the pension collected:

- **cash allowance** amounting from March 1, 2023. PLN 1,127.12 - granted to war invalids, in addition to the disability pension they are entitled to,
- **cash benefit for soldiers** of alternative military service forcibly employed in coal mines (...) - all eligible soldiers

forcibly employed receive a benefit in the maximum amount, amounting from March 1, 2023. PLN 294.39 (not dependent on periods of forced employment),

- **Compensation allowance for soldiers** of alternative military service forcibly employed in coal mines, quarries, uranium ore plants and construction battalions in an amount equal to from March 1, 2023. PLN 44.16,
- **energy lump sum for civilian blind victims** of warfare in the amount of PLN 255.17. (as of March 1, 2023).

In addition, the fund transfers **cash benefits to war invalids residing abroad and military, forcibly employed soldiers, persons deported and deported to forced labor by the Third Reich and the USSR** - at their request (the cash benefit depends on the period of forced labor in the maximum amount of PLN 294.39).

As of October 15, 2020. The fund grants and pays a **compensation benefit to an anti-communist opposition activist and a person repressed for political reasons**, hereinafter referred to as a compensation benefit.

The purpose of this benefit is to increase the State's assistance to this social group and partially compensate for the economic consequences of the repression suffered during the communist period.

Compensatory benefit is due to a person to whom the Head of the Office for War Veterans and Victims of Repression has granted the status of an anti-communist opposition activist or a person repressed for political reasons and who collects a pension or disability pension or a pension for total incapacity for work on a farm in an amount lower than PLN 3,046.29 per month. The amount of pension is understood to be the gross amount of pension collected or the sum of these benefits, together with benefits paid by foreign pension institutions, excluding nursing allowance and other allowances and benefits paid with pensions, before deductions, deductions and reductions.

As of March 1, 2023, the compensatory benefit shall be in the amount of the difference between the amount of PLN 3,046.29 and the amount of the pension drawn, or the amount of the sum of such benefits, including benefits paid by foreign competent institutions. From the compensatory benefit, an advance on income tax and a contribution to the general health insurance are deducted. In the event of the award, termination or recalculation of a pension, the compensatory benefit is subject to recalculation ex officio, so that the total amount of the pension, together with the compensatory benefit, does not exceed the amount of PLN 3,046.29 per month. This amount is subject to increase in accordance with the deadlines and principles set

forth in the provisions of the Act of December 17, 1998 on pensions and disability benefits from the Social Insurance Fund.

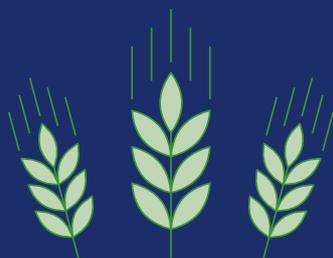
As of July 1, 2023. The Fund shall grant and pay a **cash benefit for serving as a village leader**. This benefit is available to individuals who have served as a village leader as part of their social commitment to the community. The village head - most often organizes village meetings, executes their resolutions, manages municipal and community property, collects local taxes or delivers tax warrants. The village leader also organizes social and cultural life in the village. He performs all these tasks socially, outside of his professional activity. Therefore, the purpose of this benefit is to honor village leaders for their efforts on behalf of the local community. A monetary benefit for serving as a village leader is due to a person who has served as a village leader under the Law of March 8, 1990, on Municipal Government

(Journal of Laws of 2023, item 40 and 572) for a period of at least two terms, not less than at least eight years, and has reached the age (in the case of a woman - 60 years, in the case of a man - 65 years).

When determining the right to the benefit, the period of performing the function of a village leader under the provisions in force before the date of entry into force of the Law of March 8, 1990 on municipal self-government is also included, if the person subsequently performed the function of a village leader under the provisions of the Law of March 8, 1990 on municipal self-government.

The benefit is due in the amount of PLN 300 per month and is granted at the request of the person concerned. The amount of the benefit is subject to annual valorization as of March 1.





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