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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, Maatalousyrittäjien 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 fifteen 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

Since 2001 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, orthopaedic and respiratory problems, overweight and skin diseases. Other services focus on stressful life situations, offering participants professional support in difficult situations such as bullying or the death of a family member.

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.

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.

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.

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.

The SVLFG also organizes child safety days ("**Kindersicherheitstage**"). 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.

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 AckerRacker 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.

MSA

As part of its childcare policy, MSA is deploying two family services in the 2021-2025 Covenant: the Single Service Provision (PSU) and the Service Provision for Childcare without Accommodation (PS ALSH). These two envelopes 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.

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).

In 2022, the budget dedicated to the PSU amounts to 49 million euros and the budget for the PS ALSH to 12 million euros.

MELA

In Finland in the frames of Farmers' holiday and stand-in scheme the Farmers' Social Insurance Institution – MELA provides **replacement services** in the case of temporary child care leave for a maximum of 7 days in order to care for a sick child under age 10. Assistance can also be given for the duration of special care of a sick child under 16 years old whose parents takes part in the treatment or rehabilitation provided for the child. The same service is provided for the duration of maternity and paternity leave.

In case of day-care of a child aged under 3, after ceasing parental allowance MELA enables parents to look after him/her for 100 days each year.

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. The rehabilitation stay lasts 21 days. The therapeutic rehabilitation program and its scope are selected individually for each child.

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 1993–2019, almost 34,000 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.

KRUS also organizes **trainings concerning the principles of protecting health and life on a farm** participated by an average of 93,000 schoolchildren every year (the average for the last decade; due to social contact restrictions caused by the coronavirus pandemic, in 2021 ca 31,500 students participated in training meetings). 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 55,000 children a year participate in various **competitions concerning knowledge about protecting health and life on a farm**. The "Safely in the Countryside" National Art Competition for Children, with its twelfth edition which took place in 2022, is becoming more and more popular every year. 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

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.

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

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.

In the framework of a partnership with the “Union Nationale des Maisons Familiales Rurales d’Education”:** (368 associative schools which are managed by parents in rural areas), the call for partnership MFR_MSA implements original initiatives (extracurricular programs) managed 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

* **“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.

“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.

“Nutri Déclic”

Nutri Déclic 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 Declic workshops are conducted by private dieticians.

“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 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.

“Mois sans Tabac” (Month without tobacco)

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

KRUS

KRUS in Poland carries out special **trainings and meetings** for an average of over 5,300 students of agricultural schools per year, who learn how to identify and remove risks of accidents on a farm. Furthermore, every year more than 5,100 young people studying in fields related to agriculture participate in agricultural health and safety knowledge competitions.

The **My Vision Zero competition** is part of the international prevention strategy for occupational safety in the agricultural sector called Vision Zero, implemented by the International Social Security Association - ISSA, which is based on the belief that accidents at work and occupational diseases can be eliminated if the right prevention strategy is applied. The main objective of Vision Zero is to reduce the number of accidents at work and occupational diseases, which entails creating better working and living conditions, including for farmers and their families.

The aim of the My Vision Zero competition is to promote safe work-related behaviour on farms among school and university students, particularly those with an agricultural profile, and to popularise Vision Zero in agriculture - an international social campaign to minimise the risk of work-related accidents in the agricultural sector, based on its three pillars, i.e.: Pillar I - Safety, Pillar II - Health, Pillar III - Wellbeing, and its Seven Golden Rules.

The competition is aimed at young people aged between 13 and 21. The competition task is to make a **short video** 30 seconds to 2 minutes long about the Vision Zero campaign and at least one of its Seven Golden Rules.

Among the co-organisers there are: the Ministry of Agriculture and Rural Development and its subordinate institutions, i.e. the Agency for the Restructuring and Modernisation of Agriculture (ARiMR) and the National Agricultural Support Centre (KOWR), as well as the State Labour Inspectorate, Polska Grupa Energetyczna Foundation and the mutual insurance company AGRO Ubezpieczenia.

The event is held under the honorary patronage of the Minister of Agriculture and Rural Development and media patronage of TVP Info.

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 goal 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.

MSA

In France MSA pays great respect to the elderly persons. In 2021, 38.7 million benefits were paid to elderly agricultural citizens (home help, temporary accommodation, relief, housing assistance...).

Another important action of MSA, carried in coordination with its partners CNAV (“Caisse Nationale d’Assurance Vieillesse”: French National Old Age Pension Fund), SSI (“Sécurité Sociale pour les Indépendants”: Social Security Scheme for the Self-employed) and CNRACL (for the agents of local authorities) consists in providing **accompaniment at home** for elderly people. The pay-as-you-go and points-based pension scheme Agirc-Arrco joined the inter-scheme in February 2022. In France dependency is assessed on a scale from 1 to 6, where stage 1 means very dependent and stage 6 means very slightly dependent. Elderly people concerned at stage 4 to 1 are eligible for the APA allowance and those in stages 5 and 6 are covered by their pension fund.

After an assessment the fragility and special needs of older persons covered by the agricultural scheme at stages 5 and 6, carried out by a trained professional, the farmer and agricultural employees can benefit from home support 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. An help plan adapted to the needs identified is drawn up ; It comprises elements such as those mentioned above, but it 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 50 million € is used for this service each year.

In 2021, more than 44,000 pensioners received at least one home support service.

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. The period of coverage is 3 months.

In order to facilitate and simplify the procedures for pensioners, an aid application form, common to MSA, CNAV and the departmental councils, was introduced in 2021. It is gradually being rolled out across the country.

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 Healthy ageing workshops, Vitality workshops (nutrition, physical activity, memory, medicines, sleep, social life etc.)
- In-depth cycles of thematic workshops (cognitive-memory stimulation with Peps Euréka, nutrition, stability)

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 bring 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.

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 2020, 504 groups were conducted, involving 5,074 participants. These figures are lower than in 2019, due to the health crisis containment.

"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.

83 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 rurale pour personnes âgées**" (rural home for the elderly) 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 2022, there are 198 Marpas throughout France.

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.

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.

KRUS

The KRUS grants and pays a **care allowance** to persons entitled to an agricultural pension or an agricultural disability pension who have reached the age of **75 years**. This allowance is not paid to pensioners receiving agricultural pension benefits who have not ceased their agricultural activity.

The agricultural pension as well as the care allowance are both increased by applying the indexation of pensions from the month in which the valorisation is carried out.

Along with the hundredth birthday, seniors receive a special, monthly honorary benefit, i.e. **an allowance on the occasion of the completion of 100 years of age**. The amount of this allowance, which is granted ex officio, may vary.

Additionally, seniors with a established right to a pension receive **an additional annual cash benefit**, the so-called “thirteenth pension”. This benefit is granted to all eligible pensioners in the same amount (regardless of the amount of the benefit received), i.e. in the amount of the lowest pension (general health insurance contribution is deducted from this amount, income tax is not deducted).

In 2021 KRUS also paid **another additional annual cash benefit to pensioners**, the so-called “fourteenth pension”. This benefit was dependent on the amount of pension received.

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 variety of programs:

10-day stay **“Mentally strengthened in everyday life”**.

The goals of the week are to find a personal balance between family, work and recreation and to strengthen mental well-being.

After half a year, a 3-day “refresher” takes place.

10-day stay **“Strengthened in care”**.

Persons caring for a close relative are given a break from their daily care routine during the week to consciously take time for themselves and their own health. After half a year, a 3-day “refresher” takes place.

14 day stay **“Work overload / stress management”**.

This offer is aimed at people who are confronted with long-lasting states of stress. The goals are to prevent burnout and other stress-related effects on health. The offer consists of two 7-day stays at intervals of 6 months.

14-day stay **“Stressful life situation women/men”**.

Crisis situations, severe strokes of fate, deaths or illnesses in the circle of relatives cause many to reach the limits of their ability to cope. The offer should be a support for crisis management, as well as an opportunity to recover mentally and physically.

The offer consists of two 7-day stays at intervals of 6 months.

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 specific-

ly 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 stress, mood, diabetes and depressive complaints, regeneration, chronic pain, alcohol consumption and panic. 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.

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.

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.

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.

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.

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.

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.

MELA

Among farmers mental disorder and burnout are major reasons for disability pensions. That is why MELA implemented an early intervention model which promotes farmers' ability to continue work by preventing burn out and depression. MELA has organised a **special training for persons visiting the farms** where they learn how to recognize early symptoms of depression, how to speak about the situation with the farmer and finally how to develop a rescue plan for endangered farmers. The trained visitors compile a plan of preventive actions which can foreclose burnout and mental disorder among farmers.

MELA together with the Occupational Health Service and the Finnish Institute of Occupational Health conducted promoting **preventative actions concerning farmer's health and wellbeing**. MELA's role is to give information and guidance to farmers in the frames of occupational safety issues. The aim of this action is to improve the working conditions on a farm.

To encourage farmers to join the occupational health service MELA is granting 20% discount on MATA occupational accident insurance fee. The discount is granted only when the farmer is a member of OHS. Additionally MELA organizes free of charge, annual **training sessions for occupational health nurses**.

Farmers' Social Insurance Institution – MELA also promotes safety at work by **demonstrating “personal protective equipment”** – devices available widely around Finland. The packages containing e.g. breathing -/hand -/hearing -/eye protection are demonstrated

to farmers through the network of Mela agents. Furthermore MELA encourages farmers to join the Occupational Health Service by promoting OHS benefits during various events.

KRUS

Since 1992, KRUS has been organizing **rehabilitation stays for farmers**. Medical rehabilitation at Farmers' Rehabilitation Centers is directed to insured persons and persons entitled to insurance benefits with complete inability to work on a farm, but giving hope of recovery as a result of treatment and rehabilitation, or at risk of complete inability to work on a farm.

Rehabilitation carried out by KRUS includes diseases of the musculoskeletal system and the circulatory system. The therapeutic rehabilitation program and its scope are determined individually for each patient, in accordance with the medical doctor's recommendations.

Annually, approx. 14,000 farmers participate in the rehabilitation stays. In the years 1992–2021, more than 371,000 eligible persons took advantage of therapeutic rehabilitation through KRUS.

Based on an assessment carried out after the rehabilitation stay, doctors from regional KRUS departments found that more than 80% of patients achieved an improvement or a significant improvement in their health.

3.2 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.

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*

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 preserving employment.

Combating burnout and providing respite care

1. Background

At the end of 2016, the government allocated MSA an exceptional budget of 4 million euros to set up respite assistance in 2017 via replacement assistance for farmers suffering from burnout due to their exposure to agricultural crises.

Between 2018 and 2020, the system was renewed year after year at MSA’s initiative, without additional financial resources and extending the initial target public to employees of sectors facing agricultural crises. This has meant calling on the three funds, relying on carryovers: National Fund for Health and Social Action (FNASS), National Fund for Prevention, Education and Health Information (FNPEISA) and National Fund of Risk Prevention (FNPR).

In 2020, an evaluation mission made it possible to gather a certain number of convincing results concerning the effectiveness and relevance of the system in supporting agricultural workers in a situation of professional exhaustion, prior to the negotiation of the 2021–2025 Objectives and Management Covenant (COG)

As part of the negotiation of the new COG, MSA obtained recognition of its action with the creation of dedicated funding in the FNASS for respite aid, unlike the previous COG. The work carried out justified an increase in the funding dedicated to the fight against burnout and a broadening of the target public. Therefore, the annual budget allocated for respite care for 2021-2025 amounts to approximately 5 million €.

As of 2021, while the COG negotiations were still underway, MSA's Central Fund (CCMSA) conducted an initiative to improve the respite care system with a view to developing a respite care pathway, integrated into MSA's prevention and support programme for agricultural malaise.

In order to consider all these developments, CCMSA is therefore proposing an approach to improve the system for combating burnout, which meets two major challenges:

- taking into account the recommendations of the 2020 evaluation of the system and integrating the system into a broad approach to preventing and supporting the ill-being of agricultural populations in line with the objectives of the 2021-2025 COG,
- and the deployment of the government's malaise plan.

2. Technical description of the system in 2022

One element of continuity in relation to the 2016-2020 system concerns the expected objectives. Indeed, given the aim of preventing and supporting the burnout of both non-salaried and salaried agricultural workers, working in sectors exposed to agricultural crises, the scope of the actions must therefore allow to :

- Support non-salaried workers requiring replacement assistance;
- Consolidate support for workers already known by the social services and whose situation has not stabilised;
- Improve the identification of needs and develop support for employees who are suffering from burnout in all sectors
- In the exceptional context of the health crisis linked to the COVID-19 virus, increase the use of respite care in order to respond to new situations of burnout and psycho-social risks linked to this pandemic and to pre-existing situations of burnout which could increase

Following on from the 2016-2020 period, the system is composed of two intervention areas and provides for a strengthening of the following elements:

Areas of intervention	Proposals for reinforcement
AXIS 1: Prevention and support actions for salaried and non salaried workers	Broadening of the system to all employees
AXIS 2: Replacement aid for self employed	Extension of the replacement aid scheme from 10 days to 14 days with the possibility of renewal (1 renewal maximum per year, i.e. 28 days)

MELA

MELA has also provided a **stand-in scheme for farmers** in case of sickness, accidents, disability or professional education. In the frames of this scheme, Finnish farmers can gain a replacement services in case of sickness and disability for 7 days at the most without a doctor's certificate, 20 days with a doctor's sick leave certificate and 300 days at the most if he/she is entitled for a daily sick allowance.

The farmer is entitled for replacement service also during the rehabilitation and occupational health activities periods as well as during the accident leave periods. In cases of time limited disability/accident pensions the farmer is also entitled for replacement services for maximum of 3 years. In case of death of the farmer, the scheme admits replacement on the farm for a maximum of 60 days. Farmers using the stand-in scheme pay subsidised payment of the usage of these services.

Finnish farmers' economic situation has been very difficult for several years. This has caused depression and different kind of other problems among farmers. In order to ease the bad situation, Mela has got money from the State budget to create **helping measures**. The funding for these special measures is secured until the end of year 2023. The aim is to make this scheme permanent.

Until now Mela has made collaboration agreements with the provincial wellbeing actors and also hired new personnel to give individual help for farmers in difficulties. The aim is to give first aid and to guide a farmer to get help from a professional actor. A very popular instrument has been an allowance (maximum 500 €) by which a farmer can buy professional medical consultation as first aid.

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 454,000 people.

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 63,500 people.

In order to popularize knowledge concerning the principles of farm health and safety, KRUS also organizes an average of 870 **information 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, MSA has been committed to a partnership approach through the national multiparty agreement for the employment of disabled workers.

In order to preserve employment among farmers who suffered from an accident, MSA funds set up **multidisciplinary and crossdisciplinary cells** within their various services (Health and Social Actions, Medical services, Benefits or Health and Security at Work). The main task of those departments is to study, accompany and support people who have suffered from a life accident or from an occupational injury in order to help them keep their job or undergo vocational retraining.

With this in mind, but also as part of the implementation of the 2016-2020 COG, MSA has made a commitment to the public authorities to deploy multidisciplinary job retention cells (CPME) to support agricultural workers at risk of losing their jobs as a result of a health problem or disability.

All MSA funds have a CPME since the end of 2017.

The CPME makes it possible to support people at risk of losing their jobs (Salaried and non salaried workers), in a reinforced manner, thanks to the early detection of possible difficulties, of a social, economic or health nature, which could have an impact on their professional aptitude. It is also a way to combat the precariousness of agricultural workers since it contributes, through this multiple approach, to seeking and proposing solutions adapted to the situation of these people.

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

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.

KRUS

The KRUS grants, calculates, and pays **a supplementary benefit for persons unable to live independently**, hereinafter referred to as a supplementary benefit. The purpose of this benefit is to constitute an additional income support for people unable to live independently.

Persons living in Poland who have reached the age of 18 and whose inability to live independently has been confirmed by an appropriate decision are entitled to the supplementary benefit, provided that other statutory conditions are also met. This benefit is granted at the request of the person in question and is exempt from personal income tax and contributions due to the general health insurance.

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.

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 60 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. 1.621 000 € has been allocated to this action in 2022.

To encourage agricultural families to go on holiday MSA in partnership with ANCV (“Agence nationale pour les cheques vacances”: financial tool of the State 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 2021, more than 1334 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.

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.

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.

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.

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. This project is currently offered exclusively to insured individuals from Bavaria.

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.

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.

KRUS

The KRUS grants, increases, and pays the **parental supplementary benefit**. The main purpose of this benefit is to provide the means necessary for living for persons who have given up employment or other gainful activity or have not undertaken such due to upbringing children (own children or those of their spouse, children taken in for upbringing or adopted as part of a foster family, with the exception of a professional foster family). Furthermore, the purpose of this benefit consists in honouring and appreciating the effort of raising children in large families as well as emphasizing the social function performed by parents. Thus, the parental supplementary benefit constitutes a non-contributory benefit, i.e. not related to the earlier payment of social security contributions, of a special nature.

The right to the above-mentioned benefit can be obtained by women – mothers, after reaching the age of 60, who gave birth and raised at least four children.

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

„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.

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.

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.

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.

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 multiplier.

MELA

Husbandry farming requires attention 365 days a year. In order to give animal breeders a chance to break their daily work it has created a Holiday Scheme. According to this scheme the animal breeders are eligible for annual holiday lasting 26 days, free of charge. Farmers take the annual holiday in several short periods during the year. From the beginning of 2023 the service is provided by 12 municipalities and MELA's role is to control and guide the activity.

KRUS

KRUS organizes the **Nationwide Safe Farm Competition** since 2003 to promote the principles of protecting farm health and life, improve health and safety conditions while working on a farm, as well as the farm's order and aesthetics. Competition committees assess the farms submitted to the Competition according to a number of criteria, taking into account, among others, the technical condition of livestock and farm buildings, as well as machines, devices, installations, and tools on the farm, personal protective equipment and devices supporting safe work, as well as the organization of the farm, farm yard, and agricultural production. The winners of the Competition receive many prizes, and the first prize is in an agricultural tractor founded by the President of KRUS. Owners of the winning farms become ambassadors of good agricultural practices in their communities. More than 21,000 farms participated in the sixteen editions of the Competition.

As part of actions in favour of preventing accidents at work and occupational diseases of farmers, KRUS makes efforts to properly produce and distribute safe products used in agriculture as well as protective equipment and clothing for farmers. The President of KRUS grants the **“KRUS Safety Mark”** to machines and equipment possessing a high level of work safety on a farm and awards the **“Product Increasing Labour Safety on a Farm”** fair distinction. The “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 as well as protective clothing for farmers. The President of KRUS also awards the “Product Increasing Labour Safety on a Farm” trade fair distinction since 1996 to products presented at fairs and agricultural exhibitions held in Poland. Machines, equipment, and means of agricultural production, the use of which on farms may contribute to reducing the number of accident risks and recorded accidents as well as occupational diseases of farmers, are selected for the fair distinction.

Furthermore, during **post-accident proceedings** on a farm, KRUS employees assess whether the construction of agricultural machinery or other equipment may be the cause of the accident. These preventive procedures eliminate defective technical measures from the market.

In the case of accidents caused by defective products, KRUS carries out recourse proceedings and demands the return of post-accident benefits paid to farmers from social insurance.

KRUS also **popularizes** the principles of protecting health and life on a farm **through the media: press, radio, television, and websites**. In order to increase the interest of journalists in the subject of rural safety, there is an annual competition for publications devoted to the safety of farmers' work. It is addressed to journalists and other people publishing in the mass media. In 2021, the 27th edition of this competition took place – 84 publications were submitted to it.

Since 2011, it is possible to use the **Calendar of Preventive Events** on the KRUS website – a special app thanks to which it is possible to browse and search for preventive activities (e.g. training) according to various criteria, is planned to be implemented by KRUS field units.

Additionally, KRUS organizes **competitions and quizzes** concerning knowledge about farm health and safety. Every year, approx. 31,000 farmers and people associated with the rural environment participate in them.

All preventive activities organized by KRUS are aimed at educating and developing the awareness of farmers, their families, and people associated with the rural environment in terms of the rules, the observance of which minimizes the risk of losing health or life while working and staying on a farm. The thematic scope of these activities, e.g. training, in addition to good practices related to the ways of performing agricultural work also includes a number of issues related to mental hygiene and balance between work and relaxation, e.g. the need for proper work organization, which can reduce the stress experienced by farmers.

In connection with announcing the state of epidemic emergency and then the state of an epidemic in connection with the SARS-CoV-2 virus, the KRUS grants and pays **additional cash benefits** to insured farmers, their spouses, and household members, which are:

- 1) **isolation allowance** for each day of being unable to work, no longer than 14 days,
- 2) **allowance for quarantine**, epidemiological surveillance or hospitalization, in the amount of 50% of the minimum wage for work.

Furthermore, in the period from March 31, 2020 to February 27, 2022 the KRUS paid the **care allowance** for taking care of a child. This allowance was granted to persons who had personal care over a child up to 8 years of age (or up to 16, 18 or 24 years respectively – in the case of children with a disability certificate or a certificate of need for special education) due to closing or temporarily limiting the functioning of a nursery, children's club, kindergarten, school, or other institution attended by the child due to COVID-19 or the inability to provide care by a nanny or day-care provider due to COVID-19. The care allowance was due in the amount of 1/30 of the amount of the basic pension for each day of caring for a child.



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