



Austria
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Greece
Poland

European Network of Agricultural Social Protection Systems

Tailor-Made Services for Rural Population

Actions

Services



Programs



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

Six European countries which economy substantially relies on agriculture, created separate social security systems for farmers: Sozialversicherungsanstalt der Bauern – **SVB*** in Austria, Farmers' Social Insurance Institution – **MELA** in Finland, Mutualité Sociale Agricole – **MSA** in France, Sozialversicherung für Landwirtschaft, Forsten und Gartenbau – **SVLFG** in Germany, Οργανισμός Προνοιακών Επιδομάτων & Κοινωνικής Αλληλεγγύης – **OPEKA**** in Greece and Agricultural Social Insurance Fund – **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.

** OPEKA replaced OGA – the former member of ENASP in Greece.

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

SVB

The Austrian organization SVB has conducted the **health action** for children since 2001 and about 400 children participate every year during summer holidays. Children from 8 to 15 years old joined in this 17 days long health action designed to deal with dyslexia, orthopaedic and respiratory problems overweight and skin diseases. In 2017 the SVB started two new additional focuses. First for children and adolescents in stressful life situations, where participants were offered professional support in difficult situations like mobbing or death of a family member. Second for healthy children a 17days course with a lot of sport and health lectures to support a healthy life style and their health literacy.

Fit4Life was a supporting program for all school age children and adolescents in relation with agriculture. The SVB provided health experts for information days, supported with knowledge for the creation of a healthy school environment, helped raise awareness about healthy eating and the importance of sufficient physical activity. Preventing accidents and create the awareness of possible hazards for children on farms was also a part of this 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.

MSA

The French MSA supports financing of **holidays for children** from rural areas. In 2016, 1 178 000 Euros have been spent to this purpose and benefited to 12 522 children under various forms (summer camps, education classes ...).

Through its participation to the financing of the functioning of collective reception facilities, MSA facilitates their access to young children depending of the agricultural social protection

scheme. In 2018, the budget dedicated to this service amounted to 34.5 million € and it reaches 36 million € in 2019. It benefits to around 15 500 families and 18 000 children.

In the framework of its 2016-2020 Planning and Management Covenant signed with the State, MSA wished to develop accommodation solutions adapted to specific needs of agricultural workers who contribute to the attractiveness and dynamism of rural areas (fora of exchanges, support of parents on many topics: food, health, education...).

Consequently MSA support „**Microcrèches**” since their creation (295 up to now). Their small size is particularly well adapted to rural areas and, since 2016, there are child minder services (18), places to welcome parents and children (10) and child minder homes, more recent mode of reception which makes it possible for childminders to gather in the same place to welcome children they are in charge of caring for. This is an individual mode of welcome from a legal and financial point of view but which looks very much like a place of collective welcome (48).

MSA's aim is also to support the creation of innovative facilities which take into account some specific problems; in line with geographical constraints (via roaming), work (via non-standard working hours or insertion problems) and welcome of disabled children. Since 2012, almost 90 of them benefited from this service.

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 Agricultural Social Insurance Fund – KRUS organizes **rehabilitation stays** for farmers' children. The stays last 21 days during summer holidays and are organized in KRUS' Farmers Rehabilitation Centers for children suffering from respiratory problems as well as defects and diseases of the musculoskeletal system.

Farmers Rehabilitation Centers provide special tailor made rehabilitation for young patients who can also enjoy recreational activities matched to their age and abilities. During these stays KRUS provides a **special training** for children regarding health. Till 2018 more than 32 000 children at school age (7 – 15 years) participated in rehabilitation stays.

KRUS organizes **trainings on health and safety** on farm for approximately 100 000 school children per year. During the trainings children are taught about dangerous activities on farm which cannot be performed by persons under 15 years old and about rules of health and safety.

Moreover about 6700 children participate in 900 artistic contests and knowledge contests per year.

In order to disseminate the principles of safe work in an agricultural holding, KRUS issued a number of **popularizing materials**, including: films, brochures, leaflets, posters, roll-ups and preventive calendars, and for children also puzzles, a “memory” game and an e-learning course called “It’s safe in the countryside - we prevent falls”. The modern and attractive form of the course introduces the youngest rural residents to the current accident hazards on a farm, and teaches how to behave correctly when being in the farmyard.

OPEKA In the scope of support for young children, the Greek organization – OPEKA conducts a program which covers **day nursery expenses** for their beneficiaries.

OPEKA also implemented new allowances to promote institution of large family and is granting a single **allowance for children support** for every family with one or more children and a special allowance for families with three children and large families. The amount of the allowance depends on the income of the family.

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, the National Federation of Rural Elderly and Rural Families. Since 2010, the network of Juniors Association, of AVMA (*“Association de Vacances de la Mutualité Agricole”*: Association gathering holiday centers belonging to MSA) and of Solidel

(Establishments of protected work, accommodation and care structures in the agricultural sector) bring their contribution but the action is opened to other partners including institutions, associations or sponsors.

In the framework of a partnership with the “Union Nationale des Maisons Familiales Rurales d’Education”*: (430 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). The topics dealt with are diversified: relation parents-children, entry in working life, local development, environment, culture, health prevention.

“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

“M’Tes dents” (Love your teeth)

Free oral check-up for 3,6, 9, 12, 15,18, 21 and 24 years old children

The objective of this national device is to encourage parents to consult a dental surgeon with their children in order to avoid deterioration of their dental state and to improve the population dental 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.

“Parcours nutrition santé” (health and nutrition)

- To prevent the risk of obesity thanks to nutritional education
- To pass on to young people the proper knowledge to modify their feeding behavior
- To offer overweight young people a nutritional support
- MSA offers 3 consultations with a dietician

“Local initiatives actions”

These actions answer needs which have been identified by MSA funds in their area and objectives of public health policies.

They are financed by MSA’s Central Fund through FNPEISA (National Agricultural Health Fund of Prevention, Education and Information)

* **“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.

Projects concern different topics such as the prevention of risky behaviours addressed to pupils of MFR (Rural and Family Houses) or the prevention of diseases such as skin lesions of agricultural populations.

“Mois sans Tabac” (Month without tobacco)

- To help young smokers to quit tobacco use during 1 month
- Since 2015, a 150 € cheque is offered to 20-30 years old young people affiliated to MSA for a nicotine replacement therapy

“Cré@tion Santé” (Health cre@tion”)

It’s a kind of toolbox enabling young people - supported or not by their teachers - to set up prevention actions while being helped in the project methodology, in the search of partners and in the finding of useful links and example of other actions of the same type.

KRUS

KRUS in Poland conducts special **trainings and meetings** for approx. 5 000 students of agricultural schools per year. The future farmers are taught about accident threats on the farm.

Moreover approximately 6 500 young students participate every year to about 150 contests on knowledge 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.

SVB

Since 2006 SVB carried a three-week **health action** for Austrian elderly farmers in need of relaxation to preserve mental and physical healthiness. From the beginning of the program in 2006 approx. 2 699 farmers participated to the action. The main programme items were appropriate physical exercises, healthy eating and psychosocial support.

Apart from that the SVB offered spa treatment and rehabilitation also for retired farmers. The offers depended on the main physical health needs. Participants stayed three to four weeks for remedial treatment in a health resort. For psychological rehabilitation this stays lasted up to six weeks in specialised rehabilitation centres.

In the field of health promotion the SVB offered special lectures and health days for retired farmers. Age appropriate living including prevention of falls, information about non communicable diseases and a healthy lifestyle were the main parts of this offer.

MSA

In France MSA pays great respect to the elderly persons. In 2016 MSA distributed 730 000 € in the form of a **specific financial assistance** to elderly people. Each MSA fund sets its own granting conditions. This one-off aid measure approved by a commission is brought to elderly people who face momentarily a difficult situation such as a health problem or a housing problem for example.

Another important action of MSA, carried with the support of 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. 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 entitled to perceive the APA allowance while stages 5 and 6 are not entitled to this allowance.

After assessing the fragility and special needs of older persons covered by the agricultural scheme at stages 5 and 6, the farmer can benefit from a home accompaniment consisting in human support, home delivery of meals, adaptation of the housing to the old age as well as telephone assistance. A specific elaborated help action plan comprises elements such as the ones mentioned above, but it can also comprise elements such as the orientation towards collective prevention actions or mobility supports. More than 50 million € are used for the purpose of this service each year.

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 Pepss Eureka, nutrition, stability)

Hence, MSA strongly stimulates a national and local dynamic between pension schemes providing turnkey engineering and managing educators' 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, CN-RACL, Mines, etc.) who offer actions to their members.

In 2018, more than 41 000 persons benefited from an action proposed in the basic offer between pension schemes including seniors collective workshops. More than 30 000 persons participated to the actions of complementary offer (forums, Theater-debate, conferences and other workshops).

MSA: **Peps Eureka: Memory Workshop**

PEPS: "Programme Education 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 who have been previously trained. In 2015, 587 groups (composed of 12 to 15 participants) have been planned to take place.

"Charte territoriale des solidarités avec les Aînés" (Territorial charter of solidarity with elderly people) is MSA's special program which objective is to fight against isolation and develop services in favour of elderly people living in rural ageing areas.

The program implements a combined process of local social development focused on the development of solidarity between family members and generations as well as services focused on health and social services.

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 the offer of services.
5. Development of a health protection offer.

In the 80's, MSA set up a program **Marpa "Maison d'accueil rurale pour personnes âgées"** (Housing for old people in rural areas) which aim was to organize small housing structures for less than 25 residents, designed for fragile non-dependent elderly people. The purpose of this action is to allow older farmers to live the nearest as possible to their original housing and allow them to maintain the life style they used to have in their own homes. In 2016, there are 194 Marpas all over 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.

OPEKA

In Greece OPEKA (former OGA) implemented a **health tourism program** for the pensioners. Till 2016 about 4 000 pensioners could benefit from the spa tourism program. They can also take part in the social program for a six-day holiday to 55 000 beneficiaries and excursion program targeted 37 000 beneficiaries: 3-day excursions for 12 000 beneficiaries and 1-day excursions for 25 000 beneficiaries.

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

SVB

SVB conducted a **two-week health action** for active farmers whose mental healthiness was at risk due to wearing life situations. The participants were offered professional support in difficult situations like work overload, death, sickness or divorce. The aims were stress reduction, getting attention of warning signs for burnout or depression, increase resilience and boost low self-esteem. For the sustainability, the participants were invited to two three-day follow ups after three and six month.

The action started as from 1991 for women and as from 2003 for men. For this program about 90 women and 30 men could applicate every year.

Till 2018 the Austrian ENASP member organized for more than 1300 persons a two-week health action for farmers in need of relaxation in line with the transfer of the farming business. The action was designed to help farmers to withdraw from professional life and to render easier the beginning of their retirement. These two weeks were also used to introduce the participants with a healthy lifestyle for healthy and active aging.

Another action of SVB implemented as from 1998 was a two-week long **program for carers at home receiving nursing allowance**. Farmers who participated to the program were trained on how to do daily care work correctly (*"Hilfe bei alltäglichen Pflegearbeiten"*) and how to deal with the patient mental and physical healthiness preservation (*"Hilfe im Umgang mit der Pflegeperson für die eigene Gesundheit"*).

In 2013 a two-week **health action for former family care givers**, who spent years of care giving was implemented. The aim of this program was to provide help for the time after the death of the person being cared, to prevent consequential damages from the long lasting psychological and physical stress.

Especially for **caregivers of disabled people** a two week program for mainly recreation and network building was started 2015. In these 14 days they stayed together in a hotel

with the person being cared, receive assistance and tips from professional caregivers and institutions for disabled people. Together they worked to strengthen their resilience and shared information how to stay healthy and in positive attitude.

For burnout prevention the SVB offered also special lectures and one week stays. Awareness about the individual situation and the warning symptoms of burnout and mental disorders, stress reduction through relaxation techniques and the information about aid and social systems were the main points in these offers.

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 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.

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.

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 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 the Polish KRUS organizes **rehabilitation stays for farmers**. KRUS assists by referral for rehabilitation to Farmers' Rehabilitation Centers the insured persons and persons entitled to insurance benefits with total inability to work on a farm, but predictive for recovery as a result of treatment and rehabilitation as well as persons endangered by total inability to work on a farm.

Rehabilitation is a material health benefit and covers two kinds of diseases: the musculoskeletal disorders and cardiovascular diseases.

From the beginning of rehabilitation activity undertaken by the Fund in 1992 about 14 000 farmers per year had a chance to benefit from rehabilitation stays. From 1993 to 2018 more than 351 000 persons benefited from rehabilitation stays.

On the basis of assessment made after a rehabilitation stay the physicians from KRUS regional branches stated that more than 80% patients gained 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.

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 scheme 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 30 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.

Support of active workers suffering from job burnout

In 2015, 4 million € were given by the State to finance the first year. Since 2017, salaried and non-salaried workers are being accompanied by social workers to fight against job burnout. It consists in financing replacement days for non-salaried workers. In 2018, 1 700 farmers benefited from 12 305 days of replacement for a total amount of 1 925 000 €. Today financing comes from social actions’ funds. It also consists in prevention actions (well being, psychological counselling; participation to collective workshops, support to holidays).

MSA, under delegation of the regional councils implements accompanying measures for the agricultural recipients of RSA (*“Revenu de Solidarité Active”*, Active Solidarity Income) which is an allowance ensuring a **minimum revenue** to people having very little or even no revenue at all. The allowance can be granted only under certain conditions.

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 is secured until the end of year 2021. The aim is to make this scheme permanent. Until now Mela has made collaboration agreements with the provincial wellbeing programmes 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, KRUS has been conducting **courses on health and safety** on the farm for many years. Since 2009 to 2018 KRUS conducted about 43 000 trainings for over 1 500 000 persons.

Moreover KRUS organizes various **trainings and demonstrations** on health and safety on the farm. Experts teach farmers how to use personal protective equipment, workwear, ladders, chain saws and sprayers and also other agricultural machines. During the demonstrations, experts explain the principles of proper preparation of machines to work and, in case of accident, demonstrate how to provide first aid.

To enlarge knowledge on health and safety rules on the farm every year KRUS organizes **informative stands** during agricultural fairs and other events for rural population. The aim of this action is to popularize the safe work principles with brochures, guides, posters and other materials.

During accident investigations on farms, KRUS' experts review all possible threats and provide an individual instruction for the farmer who had an accident and his family. The farmers also receive **leaflets and brochures** on health and safety. In order to reduce the risk of accident recurrence, experts submit recommendations regarding the removal of the cause of the accident and other threats. KRUS also organizes a competition for farmers which topic is the best implementation of preventive recommendation.

OPEKA

In order to develop the knowledge on safe work on the farm among Greek farmers, OPEKA (former OGA) organized **Training Courses**. The groups of trainees are composed of new farmers aged from 20 to 40 years old.

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

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.

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.

In the framework of its social development policy of rural areas, MSA created the Solidel association which leads a network of agricultural facilities called **ESAT** (*“Etablissements et Services et d’Aide par le Travail”*). They are aimed at helping disabled people return to work or have a professional activity in a protected environment if they do not have enough autonomy to subsist in a normal working 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.

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.

SVB

In 2010, SVB, launched a **special health action for mothers**. During sixteen days young mothers were taught by professionals how to deal with their children having acute stress situations, e.g. educational problems. The fathers could partly participate in the program. For sustainability, the participants were invited to a 3-day follow up, after three month.

MSA

In France in 2017, 2,5 million € were spent in order to help families in need.

Aid service to families: the support provided in this context is only aimed at helping persons or families facing a difficult situation momentarily (i.e. it can concern a transportation problem, hearing aids, tooth prosthesis, funeral, technical aids and adaptation of housing and other various sorts of aids in line with the social situation previously assessed by a social worker. In 2016, 36 487 families could benefit from this aid which amounted to 9,35 million €.

MSA in partnership with ANCV (*“Agence nationale pour les chèques 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 2018, more than 1 764 persons benefited from this aid which is apportioned as follows: 40% from MSA, 40% from ANCV and 40% from the families.

MSA also implemented support to **parenthood services** such as family mediation, meeting places which allow to maintain links between parents and children. 1,22 million € have been dedicated to this action in 2018.

Another interesting action of MSA aiming at supporting families is the **REAAP** (*“Réseaux d’écoute, d’appui et d’accompagnement à la parentalité”*), a **special network** dedicated to listen, support and accompany parents. Thanks to this service, parents from rural areas can, according to their needs, implement local collective actions, e.g. self-help group and informative, awareness actions on various topics like risk behaviours of young people.

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.

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.

OPEKA

To support large families from rural areas, OPEKA (former OGA) implemented a special **Monetary Awards and Prize Program** for families with many 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.

SVB

Farmers may voluntarily underwent a site inspection by a SVB 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 safety lectures were held by experts for farmers and adolescents at colleges and technical schools with an agricultural focus. Road safety trainings, first aid courses and protective clothing (e.g. cut protective trousers for forestry) were supported financially by the SVB.

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. The service is provided by 41 municipalities and MELA's role is to control and guide the activity.

KRUS

Since 2003 the Polish Agricultural Social Insurance Fund (KRUS) organizes the **Nationwide Safe Farm Competition** to promote the principles of health and life protection as well as to

improve conditions which affect health and safety, order and esthetic on a farm. The laureates of the Competition receive a multiple prizes and the first prize is an agricultural tractor financed by the President of KRUS. All laureates of the competition become ambassadors of good agricultural practices. More than 1000 farms participated in the Competition each year.

KRUS in the framework of actions improving safety on the farm decided to implement the **Safety Mark** and the fair distinction called **“Product Increasing Labor Safety on a Farm”**. This honorable distinction is designed for the producers of safe equipment and protection garment for farmers

KRUS’ experts during investigations after accidents on the farm assess if the construction of agricultural machines or other equipment could cause an accident. These preventive procedures eliminate defective technical means from the market.

KRUS also conducts recourse proceedings, in case of accidents caused by defective products, KRUS demands reimbursement of post – accident benefits paid out to farmers from social insurance.

KRUS also **popularizes** the principles of protection of health and life on the farm and the preventive actions **via press, radio, television and websites**.

Since 2011 on the KRUS’ website all interested persons can find the Calendar of Preventive Events – a special application which informs farmers and their families about preventive actions of Fund like trainings, demonstrations and competitions.

Additionally every year KRUS organizes more than 1 300 **contests and quizzes** of knowledge on health and safety on the farm. Nearly 24 000 farmers and persons associated with the rural environment participate to KRUS’ contest annually.

OPEKA

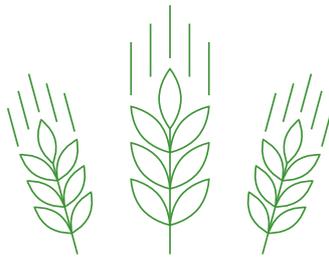
For the purpose of relaxation of rural population in Greece OPEKA (former OGA) developed a **Social Tourism Program** in 2016 for pensioners and insured persons and dependent members of their families. The Social Tourism Program includes:

- 55 000 could attend a 6-day holiday (5 nights);
 - 4 000 pensioners obtain possibility of a 6-day holiday (5 nights) including up to 4 visits in spa centers in Greece in the framework of subsidized Thermal Water Tourism Programs.
- The additional aim of the program is **promoting Greek thermal springs** as a new tourist destination.

Moreover OPEKA implemented **Free Books Program** from 175 000 beneficiaries in 2016. The aim of the program is to simplify the access of farmers to literature closely related to their professional activities, e.g. farming, stock breeding, apiculture etc.

OPEKA also organized for its 37 000 beneficiaries an **Excursion program**.

Another OPEKA ’s program aimed at the development and relaxation of rural population is **Free Theater Tickets Program**.



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