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SOCIAL INSURANCE OF FARMERS VS. THE CONCEPT OF SUSTAINABLE DEVELOPMENT

UBEZPIECZENIE SPOŁECZNE ROLNIKÓW A KONCEPCJA ZRÓWNOWAŻONEGO ROZWOJU

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Summary: The concept of sustainable development, based on harmonious coexistence and mutual interactions of three areas (orders): economic, environmental and social is also related to agriculture. Social aspects of sustainable development in agriculture refer to such areas as education, culture, health care and the broadly approached population living standards. One of the indicators for living standards measurement can take the form of income earned by farmers, as the basis for paying social insurance contributions. The purpose of this article is to present the basic dilemmas referring to social insurance of those farmers who do not run a business, at the background of social aspects related to sustainable development concept. The author used the following research methods: analytical and critical approach to the subject literature and legal acts, as well as formal methods including graphical and tabular description.

Keywords: sustainable development, social insurance of farmers.

Streszczenie: Koncepcja zrównoważonego rozwoju, oparta na harmonijnym współistnieniu i wzajemnym oddziaływaniu trzech obszarów (ładów): ekonomicznego, środowiskowego i społecznego obejmuje również rolnictwo. Społeczne aspekty zrównoważonego rozwoju rolnictwa dotyczą obszarów związanych z edukacją, kulturą, ochroną zdrowia oraz szeroko pojmowanych warunków życia ludności. Jednym ze wskaźników pomiaru poziomu życia może być określenie dochodów rolników jako podstawy płacenia składek z tytułu ubezpieczenia społecznego. Celem artykułu jest przedstawienie podstawowych dylematów związanych z ubezpieczeniem społecznym rolników nie prowadzących działalności gospodarczej na tle społecznych aspektów koncepcji zrównoważonego rozwoju. Podstawowymi metodami badawczymi wykorzystanymi przez autorkę były: metoda analizy i krytyki literatury przedmiotu i aktów prawnych oraz metody formalne, w tym metoda opisu graficznego i tabelarycznego.

Słowa kluczowe: zrównoważony rozwój, ubezpieczenie społeczne rolników.

1. Introduction

The concept of sustainable development based on harmonious coexistence and mutual interaction of three areas (orders): economic, environmental and social also refers to agriculture. Economic aspects of sustainability cover e.g.:

- the size and structure of agricultural production (global production, crop production, livestock production, agricultural area);
- economic situation in farming (EU subsidies had an extensive influence on this situation improvement);
- maintaining and developing the infrastructure in agricultural production (EU funds and national subsidized loans resulted in an increase of investments in agriculture at the beginning of the 21st century).

Environmental (ecological) aspects of sustainability in farming assume initiating such activities which can reduce negative environmental impacts of agricultural activities, ensure both recovery and permanent maintenance of natural environmental advantages [see Toczyński 2013, p. 160]. The instruments facilitating actions for environment and landscape protection, within the framework of the policy focused on rural areas development, take the form of agricultural and environmental schemes (implemented in the European Union countries since 1973) and also ecological methods used in agricultural production. This is based on performing sustainable activities in crop and livestock production in accordance with the requirements of soil, plants and animals by means of eliminating chemical agents along with an ongoing control of production processes [Zegar 2006, p. 21].

The social aspects of sustainable development in agriculture cover the areas related to education, culture, health protection and the proudly approached population living standards. One of the indicators used for living standards measurement can take the form of income earned by farmers, as the basis for paying social insurance contributions. The purpose of this article is to present basic dilemmas referring to social insurance of those farmers who do not run a business, against the background of social aspects related to sustainable development concept.

2. The general principles referring to the social aspect of sustainable development

The concept of sustainable development, defined in more than a hundred ways, covers extensively diversified elements – starting from ecological and physical ones, through economic, down to political, social and ethical components. Such abundance of sustainable development aspects results in its interpretation constituting a significant cognitive and practical problem [Mazur 2007, p. 136].

The concept of sustainable development, as a basic policy direction, was adopted at the conference in Rio de Janeiro in 1992. It resulted in the development of the so-called Rio Declaration consisting of 27 principles defining the rights and obligations

of nations. One of the principles stated that current and future generations have the right to a healthy and creative life lived in harmony with nature [Keating 1994, p. 13]. The following principles refer to the social aspects of sustainable development, e.g.:

- principle 3: the right to development must be fulfilled so as to equitably meet developmental and environmental needs of present and future generations;
- principle 5: all states and all people shall co-operate in the essential task of eradicating poverty as an indispensable requirement for sustainable development in order to decrease the disparities in living standards and better meet the needs of the majority of the people of the world;
- principle 8: to achieve sustainable development and a higher quality of life for all people, states should reduce and eliminate unsustainable patterns of production and consumption and promote appropriate demographic policies [Gajdzik, Wyciślik 2007, p. 24].

These principles are related to ethical reasons for lasting and sustainable development, i.e.:

- intergenerational justice manifested by: reducing developmental disparities between the rich North and the poor South, elimination of poverty, illiteracy, diseases, ensuring health and life protection to all people on earth, meeting intellectual needs, putting an end to wars, hatred, terrorism, domination of some nations over others and protecting cultural diversity of societies;
- intergenerational justice understood primarily as: the need to preserve natural capital for future generations through efficient management of natural resources, only partial usage of its potential, maintaining dynamic balance in the environment, recirculation of resources;
- with justice towards non-human beings, understood as ensuring space and maintaining eco-balance, so that non-human forms of life were able to survive (other species) in decent conditions [Dobrzańska, Dobrzański, Kielczewski 2008, p. 253].

The Rio conference emphasized the strategic aspects of sustainable and permanent development (with emphasis on “sustainability”), reduced, or even ruled out, the possibility of transferring negative consequences of development on future generations as well as put the equality sign between environment and development [Piontek 2002, p. 29].

However, the concept of sustainable development was used publically for the first time on the 1st UN conference entitled: “Environment and development” in 1972. Its first definition was presented during the Session of Management Board for the United Nations Environment Program (UNEP) in 1975 stating: “sustainable development represents such course of inevitable and desirable economic development which does not affect human environment significantly and irreversibly, does not result in biosphere degradation and reconciles the laws of nature, economy and culture” [Poskrobko 1998, p. 75].

In practice, a very narrow interpretation of sustainable development concept, covering the environmental aspects only, is encountered. Sustainable development remains a long-term process which aims at balancing three systems: economy, environment and society. The concept of sustainable development should not be approached as the requirement for slowing economic growth down, but rather as demanding its orientation towards the improvement of living standards instead of the quality oriented expansion characteristic for industrial production [Adamczyk, Nitkiewicz 2007, p. 7].

New definitions of sustainable development were created in the course of time to become the subject for further modifications.¹ It is assumed that a classical definition of sustainable development is the one presented in the report published in 1987 entitled: “Our common future”, also known as the Brundtland Report², which is considered a breakthrough in terms of the sustainable development concept. This document defines sustainable development as “development consistent with the needs of present generations and not diminishing the possibilities of future generations to meet their needs.” The definition presented in Brundtland Report emphasizes two fundamental issues referring to:

- human needs and the possibilities of meeting them both currently and in the future;
- environmental constraints determining the admissible level and rate of economic growth [Kudlak 2008, p. 16].

The definition by B. Poskrobko can also be cited and in his opinion “sustainable development has to take into account the actual relationships between society, economy and natural environment” [Poskrobko 1997]. Another definition is offered by T. Borys, who defines sustainable development as “a new philosophy of global, regional and local development persisting in opposition to the narrowly understood economic growth” [Borys 1998, p. 11]. One of the recent definitions can also be quoted at this point since it refers to sustainable development as “the dynamic development of economy and society, which results in environmental changes (its infringement) in the areas where its condition is good or if its condition is unsatisfactory (degraded areas) allows for the development of economy, society and results in environment condition improvement” [Wierzbicka-Mazur 2013, p. 39]. To sum up, three approaches can be distinguished while defining the concept of sustainable development:

- sustainable development as socio-economic growth taking into account ecological requirements;

¹ The first definitions of sustainable development were presented in Poland in mid 1980s. B. Zaufal uses the term of eco-development in his definition of this concept [Smoczyńska 2002, p. 43].

² From the name Gro Brundtland, the Prime Minister of Norway at that time who headed the World Commission on Environment and development appointed by the General Assembly of the United Nations in 1983.

- commitment towards future generations, sharing resources with future generations, i.e. focusing on preserving the world for future generations;
- integration of the following spheres: natural, economic, social and political.

At the current research stage, the term of lasting and sustainable development is understood as such an approach to running a business, influencing and taking advantage of environmental potential and social life organization which can ensure dynamic development of qualitatively new production processes, management systems, sustainability of natural resources and improvement (in the first period) along with preserving high living standards of population, i.e. people, families and societies [Poskrobko 2007, p. 22].

The major role of sustainable development is to meet the needs resulting from three areas of human activity. Table 1 presents human needs divided into their sustainable development aspects.

Table 1. Social, economic and environmental needs of human beings in the perspective of sustainable development

Needs		
Economic	Social	Ecological
<ul style="list-style-type: none"> • Services • Needs of households • Development of industry • Development of agriculture • Efficient use of labour 	<ul style="list-style-type: none"> • Equality • Co-decision making • Empowerment • Mobility • Preserving cultural heritage 	<ul style="list-style-type: none"> • Biological diversity • Natural resources • Maintaining proportions • Ecosystem integrity • Clean water and air

Source: Adameczyk, Nitkiewicz [2007, p. 16].

Changing the approach to socio-economic development by moving towards sustainable development resulted from the natural environment capacity and care about future generations. This concept is especially important in the field of agriculture for several reasons [Zegar, Wilk 2007, p. 10]:

- agriculture remains the major user of natural resources (land);
- agriculture occupies an important place in the course of interactions occurring between civilized development and environment;
- agriculture is characterized by a multifunctional nature (produces food and non-food goods, preserves both environment and landscape, makes vital input into rural areas vitality and resilience).

3. The principles for agricultural social insurance functioning in Poland

The contribution rate paid by farmers for their future pension remains subject to numerous controversies and public discussions which has been going on for many

years. The Polish system of agricultural social insurance is based on the so-called supply model, i.e. “Rhenish” model.³ This model, however, is far from perfect since the benefits offered by this system depend on e.g. the period of employment rather than the amount of contributions paid which, on the other hand, results in the need of applying various fiscal financing mechanisms. The basic goal of agricultural social insurance is to ensure certain living standards for farmers who, for various reasons (inability to perform work, retirement), have lost their source of income.

For many years the successive governments have been attempting to introduce changes in this field. A natural person running an agricultural holding is excluded from the general system of social insurance. The Agricultural Social Insurance Fund covers those who own agricultural holdings the size of which exceeds 1 ha and agricultural activity remains their only or major source of income.⁴ Figure 1 presents the rules followed by the Agricultural Social Insurance Fund.

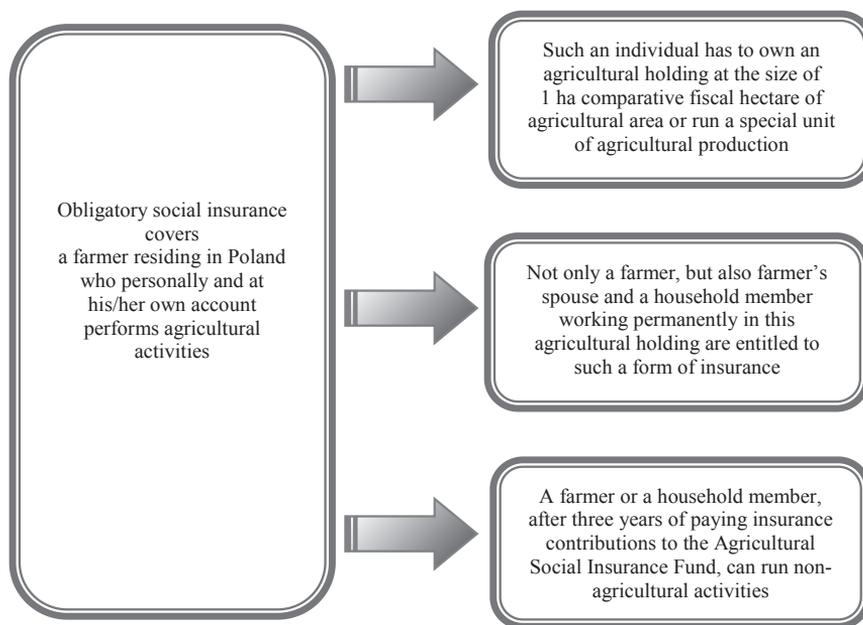


Figure 1. Insurance rules in the Agricultural Social Insurance Fund

Source: author's compilation.

³ The construction of insurance systems applies two classical techniques of social aid. First of them is based on intergeneration solidarity (Rhenish model originated in times of the great crisis), whereas the second one is based on multiplying assets on individual accounts in pension investment funds (Anglo-Saxon model originated in the times of Bismarck's reforms) [see Podstawka, Pawłowska-Tyszko 2011, p. 90].

⁴ The conditions of membership in Social Insurance Institution or Agricultural Social Insurance Fund are discussed by Zabielska [2013, pp. 53ff.].

Two groups of insurance are distinguished within the framework of farmers' social insurance [Rosiński 2010, p. 154]:

- 1) pension insurance, mainly financed from the state budget subsidy, supplemented by the income collected based on insurance contributions paid by farmers;
- 2) accident, sickness and maternity insurance – benefits resulting from this insurance type can be claimed only based on the contributions paid by farmers and collected by the Contribution Fund of Farmers' Social Insurance.

The amounts of contributions are reported on a monthly basis. A contribution payment deadline is the last day of the first month of a given quarter, i.e.: 31 January for the first quarter, 30 April for the second quarter, 31 July for the third quarter, 31 October for the fourth quarter. The amount of pension contribution paid depends on the basic pension level announced by the President of the Social Insurance Institution. The standard monthly contribution rate equals 10% of the basic pension amount.⁵ A farmer whose agricultural holding covers the agricultural area of 50 comparative fiscal hectares and more pays an additional monthly pension contribution in the amount of:

- 12% of the basic pension – if an agricultural holding covers the agricultural area up to 100 comparative fiscal hectares;
- 24% of the basic pension – if an agricultural holding covers the agricultural area of more than 100 and up to 150 comparative fiscal hectares;
- 36% of the basic pension – if an agricultural holding covers the agricultural area of more than 150 and up to 300 comparative fiscal hectares;
- 48% of the basic pension – if an agricultural holding covers the agricultural area of more than 300 comparative fiscal hectares [KRUS].

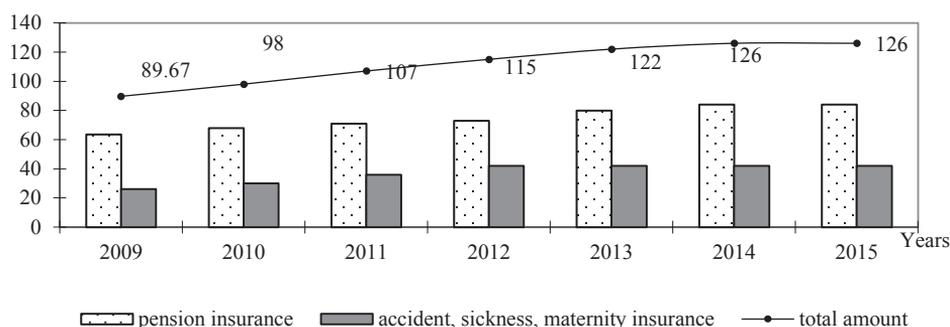


Figure 2. The amounts of monthly social insurance rates of farmers in the period 2009–2015 (in PLN)

Source: author's compilation based on Agricultural Social Insurance Fund [KRUS].

⁵ In the case of agricultural holdings up to 50 comparative fiscal hectares.

The rate of accident, sickness and maternity insurance contribution can be defined as a fixed amount or an adjusted one if a basic pension value changes. The contribution rate is decided by the Council of Farmers. Monthly social insurance contributions of farmers, performing agricultural activities only, are presented in Figure 2.⁶

The contributions paid by farmers remain the financing source of social insurance system covering farmers. Unfortunately, this system is not designed in the form ensuring financial balance and its self-financing capacity. Contributions are responsible for about 8% of the pension fund income, the remaining 92% is the state budget subsidy. This situation could be changed in several cases:

- increased amount of the contribution paid (against which farmers themselves protest obviously);
- calculating the contribution against the income earned (which mostly goes along with an increased contribution rate); an extensive change in the number of beneficiaries against the insured.⁷

4. The assessment of principles of agricultural social insurance.

Final conclusions

Sustainable development is understood as such socio-economic development within the framework of which political, economic and social activities integrate along with maintaining natural balance and sustainability of basic natural processes in order to guarantee opportunities for meeting basic needs of particular societies or population representing both contemporary and future generations.⁸ This definition is considered the most complete. It is based not only on the principle of integrating natural, economic, social and political sphere, but also on the rule of equal access opportunities to the available resources and on social justice [Smoczyńska 2002, p. 45]. The system of farmers' social insurance, in some way, infringes the principle of social justice. Comparing the amount of contributions paid by farmers on this account against the contributions covered by natural persons running a business, one can observe a huge disproportion. In 2015 farmers pay PLN 126.00 whereas an entrepreneur pays PLN 757.76 respectively (excluding health insurance), i.e. six times more than a farmer. It refers to those farmers who do not run a business, but even while comparing these contribution rates with the ones paid by persons employed based on employment contract with the lowest salary (which in 2015 amounts to PLN 1,750), the contribution rate (excluding health insurance) presents the level of PLN 239.93, i.e. also over twice more than the one paid by farmers in this respect.

⁶ For research purposes monthly data from the first quarter of a given year were adopted.

⁷ The data provided by the Agricultural Social Insurance Fund as at the end of 2013 inform that 100 insured account for 118 beneficiaries [KRUS]

⁸ The Act dated 27 April 2001. Environment Protection Act, Journal of Laws no. 62, item 627, art. 3, pt. 50.

The successive governments try to change the existing situation; however, due to a large and strong lobby of farmers, it all ends up in the planning phase. It was already in 2013 when a draft [Biuletyn Informacji Publicznej] about covering farmers with an income tax appeared. It included four proposals⁹ (see Table 2):

Table 2. Proposals for determining agricultural incomes

Farmers as entrepreneurs: <i>revenue – costs = income</i>	Farmers would be taxed based on general rules, i.e. tax rates (18% and 32%) or flat tax (19%). In the first period the same level of taxation is to be preserved as in the case of agricultural tax; therefore, one should expect that the adopted tax rates in the first period would have to be much lower.
Farmers as creators: <i>revenue – lump sum costs = income</i>	Inclusion of certain costs in advance (e.g. as a percentage, similar to some types of activities performed individually – 50% costs for creators or a fixed amount for those employed based on an employment contract).
Registered lump sum: <i>revenue at no costs</i>	Specifying revenues only
Fixed amount tax: <i>revenue and negligible costs</i>	Tax amount could be determined based on the size of an agricultural holding. However, tax amount decided by the tax authority would be completely unrelated to the amount of income earned or a loss incurred by a farmer.

Source: author's compilation.

The level of income was supposed to constitute not only the basis for determining the rate of pension contributions, but also health insurance contributions. Gradual implementation of farmers' income records works to the state advantage since it results in grey zone reduction. The system should be simple and (at least at the beginning) limited to the verification of documents confirming the expenditure for running an agricultural holding on the one hand, and proceeds from sales on the other. In L. Goraj's opinion, estimating income based on multiplying hectares owned by a farmer and income per one hectare announced by the Central Statistical Office could prove a simple solution. A change in legislation is expected; a cycle of training for farmers was even scheduled, but unfortunately it never got beyond the planning phase.

The problem also refers to the already mentioned subsidy for the Agricultural Social Insurance Fund. For many years employers' organizations have been demanding this subsidy reduction. They filed the matter to be solved by the Constitutional Court. Its decision dated 26 October 2010¹⁰ provides that taxpayers should not be expected to pay health insurance contributions for all farmers, since

⁹ More about the dilemmas and proposals referring to taxing farmers' income in Hajduga [2014, pp. 165–175].

¹⁰ Ref. file K 58/07, (Journal of Laws from 201, no. 205, item 1363).

it is against the constitutional equality in treating citizens. The Constitutional Court judges also decided that many farmers earn similar incomes, or even higher than employers or employees paying both contributions to the Social Insurance Institution and an income tax.

It is indispensable to carry out an effective reform of the failing pension scheme (of both Social Insurance Institution and Agricultural Social Insurance Fund) due to the problem of aging population, which also affects rural society. An increase in the amount of contributions paid to the system will mean additional cost burden to maintain the system which, in turn, will affect farmers' incomes [Podstawka, Pawłowska-Tyszko 2011, p. 97].

On the other hand, numerous studies emphasize lower living standards of rural population comparing to those of city residents. The income earned by farmers ranks this group among the poorest social groups [see Toczyński 2013, p. 170]. One should, however, keep in mind that the data about farmers' incomes represent estimates only. Until clear criteria for determining actual incomes earned by farmers as well as the basis for calculating farmers' social insurance contributions are specified, it will always be difficult to perform credible assessment of sustainable development in agriculture with reference to its social aspects.

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