

Summary of the doctoral dissertation  
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**AGRICULTURAL PENSION INSURANCE IN SOCIAL AND AGRICULTURAL  
POLICY**

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The contemporary institution of agricultural pension insurance, perceived as broadly as possible – in the financial, legal, social and economic dimensions – requires analysis in terms of social and agricultural policy, as farmer's retirement is a challenge for both policies. On the one hand, securing the social situation in old age is the subject of social policy, and in particular of the pension security policy. On the other hand, the development of the agricultural sector, care for family farms and their succession, as well as maintaining the continuity of management processes are the subject of agricultural policy. Farmers' retirement security is shaped at the interface between these two policies.

The economic base of farmers' social insurance is the economic activity of farms, and the development of this base is possible through better use of the farms' production capacity. Insufficient exploitation of the economic base of agricultural social insurance, as well as the implementation of the state's key objectives, such as securing the food production potential in the country and ensuring access to high-quality food, requires a public choice to finance farmers' retirement risk. This choice takes place between increasing the use of funds from the state budget and increasing the use of the economic base of agricultural insurance by rationalizing the system of contributions. In this context, the changes of the agricultural sector become of key importance, as the existing increase in the potential of agricultural production in Poland has not been used to change the basis for financing the farmers' retirement insurance.

The subject of the research was the contemporary and historical shape of the agricultural retirement system, in which it is used insurance mechanism. In the Act of 20 December 1990 on the social insurance of farmers (t.j. Dz. U. 2022 poz. 933), the organization of financing the retirement risk and the risk of work incapacity is linked under one agricultural pension and disability insurance. For research purposes it has been divided into the pension part (agricultural pension insurance), remaining in the field of research, and the disability part (agricultural disability insurance).

The aim of the dissertation was to determine the relationship specific to the agricultural pension insurance - between social and agricultural policy, to evaluate the efficiency of the existing agricultural retirement system and on this basis to determine potential directions of changes in farmers' pension insurance. The implementation of the main goal required the achievement of the following specific goals:

- deriving conclusions on the economic effectiveness of the legal regulation of agricultural pension insurance;
- determination of the financial efficiency of the agricultural pension insurance system;
- assessment of the efficiency of protection in agricultural retirement insurance and determination of factors conditioning its improvement.

Based on these goals, the following research hypotheses were formulated:

1. The autonomy of the agricultural pension system is determined by the joint influence of social and agricultural policies on the population running agricultural activity on family farms.
2. The effectiveness of farmers' retirement protection depends to a greater extent on subsidies from the state budget to the Pension and Disability Fund (FER) than on contribution financing.
3. The efficiency of the farmers' retirement system is improved with the simultaneous increase in the size of the fund financing agricultural pensions and increasing the efficiency of spending funds from the state budget subsidy to Pension and Disability Fund (FER).

The dissertation includes an introduction, six chapters and a summary. In the theoretical part of the dissertation, literature research was carried out based on a critical analysis of domestic and foreign publications in the form of monographs and scientific articles in the field of economy, social policy, agricultural policy, public finance, social security law, as well as the analysis of legal acts. The empirical part was carried out using two methodological approaches - through a comparative analysis of pension insurance systems in selected European countries and through a multi-criteria analysis and economic assessment of agricultural pension insurance in Poland, based on quantitative data from public statistics. The multi-criteria analysis referred to three criteria: economic and legal, economic and social, and financial. For each criterion, there was selected a set of diagnostic tools, allowing for the identification of empirical features of the agricultural pension system and the verification of research hypotheses.

The first chapter presents the issues and scope of research, limited to the retirement pension security for farmers and the key context related to its relation to social and agricultural policy. The research problems relating to the distinctiveness of the agricultural social insurance system for farmers are outlined here in more detail; various instruments for the implementation of social policy and agricultural policy in the field of social security, stability achieved by statutory legal regulations and its economic effects (actual performance of the assumed pension insurance functions, objections to the fairness of the legal regulations and the inefficiency of the financial system).

The second chapter of the dissertation presents the system of agricultural pension insurance in Poland in the light of historical and contemporary legal regulations. There was presented the legal and financial structure of the agricultural retirement and disability insurance separated on the basis of Art. 1 clause 2 points 2 of the Act of 20 December 1990 on farmers' social insurance (t.j. Dz. U. 2022 poz. 933) in the part concerning securing farmers against retirement risk.

The purpose of the third chapter was to determine the agrarian, social and financial conditions of the functioning of the farmers' retirement insurance and their changes over time. This chapter presents the structure of farms, the demographic structure of the agricultural population and the income obtained from agricultural activity – as factors that determine the current financial condition of the agricultural retirement pension insurance and determine the possibility of its improvement.

The fourth chapter was a comparison of the farmers' retirement pension insurance systems in selected European countries. The aim of the chapter was to present the German and Austrian model of the farmers' retirement insurance system and to analyze its basic elements in terms of financing and effectiveness of the system. The international perspective made it possible to identify those solutions that may become an inspiration for different shaping of insurance solutions in Poland.

In the fifth chapter, a multi-criteria analysis and economic evaluation was carried out on the basis of economic and legal, financial, and economic and social criteria. Based on the adopted empirical features, the economic effectiveness of the applied legal regulation was assessed in relation to the principles of being subject to agricultural retirement insurance, the financial effectiveness of the agricultural retirement insurance system and the efficiency of farmers' retirement protection.

The sixth chapter was a synthesis of the results obtained, allowing to set the direction for the development of farmers' retirement insurance. The changes that must take place, which

is emphasized in the literature, but also reflected in reality, must take into account the economic conditions of agricultural activity.

At the end of the dissertation, the obtained research results were discussed in a synthetic way, the implementation of research goals was summarized and the research hypotheses presented in the introduction were positively verified.

The conducted research shows that the separateness of the agricultural pension system is conditioned by the joint impact of social and agricultural policy on the population conducting agricultural activity on farms, and the application of these two policies in one regulatory area provides the basis for the legal, organizational and financial separation of agricultural social insurance from the general social insurance system. By examining the contributory effectiveness of the agricultural retirement insurance system, it was shown that the social protection of the agricultural population depends to a greater extent on subsidies from the state budget to the Pension and Disability Fund than on the applied contribution financing. The amount of budget support for the autonomous system is not unique for Poland and also occurs in the case of Germany and Austria, and moreover, public support should be treated as a form of payment for additional public goods provided by farms. Therefore, assuming that public support (implemented on the basis of national solidarity) should be maintained, and modern financing rules should be adapted to the challenges of the present day. The efficiency of the pension system may be improved thanks to its higher multidimensional effectiveness, which requires adapting institutional solutions to changes taking place in the agricultural sector, and rationalizing subsidies from the state budget.

On the basis of the conducted research, an attempt was made to delineate a new concept of improving the farmers' retirement insurance system. It is based on the assumption that the imbalance of the agricultural retirement system can be reduced by adjusting the conditions of participation to the group of people actually involved in agriculture (clarifying the standards of being subject to farmers' pension insurance), as well as by introducing rules for the payment of insurance contribution by farmers in proportion to the agricultural income (increasing the exploitation of the economic base). Postulates were formulated relating to updating selected normative elements of farmers' retirement insurance, modernizing the subjective scope, and also presenting a new concept of its financing model.

Updating the farmers' pension insurance subject consists of introducing additional criteria allowing for the insurance only professionally active farmers who actually run agricultural activity on family farms, while not excluding other professional and entrepreneurial activities, as well as the formulation of qualitative criteria relating to the farmer and his activity

on the farm. On the other hand, the changes in the financing method of the retirement benefits assume a change to the defined contribution model, in which the retirement benefit is calculated from contributions; the change in the constructing method of the insurance premium taking into account the actual agricultural income; introduction of support individualization depending on meeting the certain quality conditions in the agricultural activity; while maintaining budget financing as a form of payment for the public goods produced by farmers. An efficient pension system is to effectively solve the retirement problems of the agricultural population, as well as effectively solve the problems of agricultural policy, while rationalizing the entire cost of maintaining an autonomous system, due to the general social benefits associated with agricultural production.