

# Social insurance for farmers – realities and prospects

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## Abstract

The article focuses on the challenges and opportunities facing the system of social insurance for farmers with regard to adapting to changes occurring in agriculture. Farmers – agricultural entrepreneurs – are implementing innovations, responding to market changes and demands, and making use of technological advances, while the Agricultural Social Insurance Fund and the Farmers' Social Insurance Contribution Fund are participating in these transformations, responding to the needs of farmers in terms of minimising the risk of loss of earning capacity. The article outlines the objective changes taking place in agriculture, as well as amendments to legal provisions defining a farmer, agricultural activity, ancillary agricultural activity, and the family farm. Together with the description and analysis of these changes, specific proposals for possible solutions are presented in response to smart farming, agritronics, specialisation of agricultural activity, and the development of ancillary agricultural activity. The publication presents arguments for introducing into the act on social insurance for farmers such definitions as: ancillary agricultural services, young farmer, family farm, activity within a group of agricultural producers, and pension insurance for “young farmers” on application.

The currently functioning system of social insurance for farmers possesses a clear advantage in the form of the self-financing Farmers' Social Insurance Contribution Fund. This Fund constitutes a model example of how a self-financing system of social insurance for farmers may be organised. It is worth developing it further towards establishing, within the Contribution Fund, a self-financing disability insurance for “young farmers”.

The aim of the article is to contribute to the development of a concept for a system of social insurance for farmers that meets contemporary needs and enjoys public acceptance. The intention is to create a model based on agricultural and ancillary agricultural activity, family farms, and cooperation within groups of agricultural producers. The essence of this system is to safeguard the work of the farmer – including work associated with ancillary agricultural activity. The article outlines a strategic-level update to the system that could be implemented

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and encourages readers to engage with the proposal for a modern theory of social insurance for farmers, adapted to the objectives currently set by farmers.

**Keywords:** voluntary pension insurance for young farmers, ancillary agricultural activity, agricultural activity, groups of agricultural producers, young farmer, compulsory disability insurance for young farmers, non-agricultural business activity, family farm, agricultural services.

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## Agriculture 4.0 – KRUS 35

How does the Agricultural Social Insurance Fund respond to change, meet challenges, and adapt to its environment? Thus far, viewed from the perspective of 2025 and in light of the 35-year history of KRUS, the answer is: very well. In my view, such an organisational tradition and history are an obligation and a source of hope that the Agricultural Social Insurance Fund will be able to respond to smart farming – encompassing sensors, drones and IT applications – to agritrionics and the robotisation of agricultural production, the production of renewable energy (agrophotovoltaics, biogas), and, finally, to organic farming and the ongoing objective of increasing the number of economic entities operating in rural areas<sup>1</sup>.

In the 1990s, the main objective of farming families was to deal with the systemic transformation and the accompanying unemployment. At that time, agricultural social insurance also served extra-insurance functions, i.e. it had an impact on structural changes in agriculture and the labour market<sup>2</sup>. Today, from the perspective of 2025, the objective of farming families is to invest in development and to meet competition, which “is a complex, relative and multi-dimensional phenomenon”. To meet competition and attain a certain competitive position – understood as the result of such rivalry – it is essential to build appropriate competitive potential<sup>3</sup>.

1. Plan Strategiczny dla Wspólnej Polityki Rolnej na lata 2023–2027 (PS WPR 2023–2027); Strategia zrównoważonego rozwoju wsi rolnictwa i rybactwa 2030, Uchwała nr 123 Rady Ministrów z 15 października 2019 r., poz. 1150, wydana na podstawie ustawy o zasadach prowadzenia polityki rozwoju z 6 grudnia 2006 r., t.j. 2024 poz. 324; Aktualizacja Strategii Zrównoważonego Rozwoju Wsi, Rolnictwa i Rybactwa 2030 – Uchwała nr 193 Rady Ministrów z 17 października 2023 r., M.P. poz. 1214.
2. W. Jagła, *30 lat ubezpieczenia społecznego rolników – uwagi i refleksje*, “Ubezpieczenia w Rolnictwie – Materiały i Studia” 2009, nr 34, Warszawa, p. 39–40. The Act on farmers’ social insurance “was intended to be a clear element of agricultural policy, a stabiliser of the living situation of the agricultural population – admittedly at a low level of benefits, but also with a modest contribution burden”.
3. A. Nowak, *Konkurencyjność rolnictwa w Polsce w ujęciu regionalnym*, IRWIR PAN, “Wies i Rolnictwo” 2024, nr 3(204), p. 47.

Yet, regardless of the era, the fundamental goal, both for the farmer and for the employee of the Agricultural Social Insurance Fund, has been and remains diligent work as a service aimed at maintaining and developing one's own competences, agricultural activity, and the development of rural areas. Social insurance for farmers is based on the farmer's family and agricultural land, which together define the unique character of this insurance.

The development of agricultural activity requires unrestricted access to insurance, which enables the minimisation of risks associated with agricultural work<sup>4</sup>. Work which is now carried out on holdings of ever-increasing size.

**Table 1. Number of agricultural holdings in 2010, 2020, 2023 by area group**

Year	Agricultural holdings				
	1–5 ha	5–20 ha	20–50 ha	50–300 ha	300 and above
2010	790,362	569,857	97,029	24,309	2,715
2020	660,343	484,501	106,630	38,208	2,451
2023	598,031	460,345	107,006	41,550	2,282

Source: Based on GUS, *Charakterystyka gospodarstw rolnych w 2023 r.*, Warszawa 2025.

Between 2010 and 2023, the number of farms covering 20 to 50 ha increased (in 2023, there were 107,006 such farms in Poland). The number of farms over 50 hectares also rose, reaching 41,550 in 2023. At the same time, the number of small farms, especially those up to 5 hectares, has fallen.

According to current data from the Statistics Poland, compared to 2020, figures for 2023 indicate a continued trend of decreasing numbers of farms, with a simultaneous increase in both their average overall area and area of agricultural land (from 12.65 ha to 13.19 ha and from 11.35 ha to 11.95 ha, respectively)<sup>5</sup>.

The current point of reference for modern agriculture is the concept known as "Agriculture 4.0", i.e. solutions involving the implementation of ICT and digital systems for managing production processes and the marketing of agri-food products<sup>6</sup>. Agriculture, in adapting to its environment, is developing a variety of forms and types

4. J. Kulawik, *Wybrane problemy zarządzania ryzykiem społecznym*, "Ubezpieczenia w Rolnictwie – Materiały i Studia" 2021, nr 2(76), p. 23–24.

5. Source: Based on GUS, *Charakterystyka gospodarstw rolnych w 2023 r.*, Warszawa 2025, p. 14.

6. Rozporządzenie Ministra Rolnictwa i Rozwoju Wsi z 17 lipca 2023 r. w sprawie szczegółowego przeznaczenia, warunków i trybu udzielania wsparcia w zakresie rolnictwa 4.0 w ramach Krajowego Planu Odbudowy i Zwiększania Odporności.

of activity which are, above all, advancing towards high technology, especially digital, and shaping a new concept referred to as Agriculture 4.0. It originates from agriculture adapted to changing environmental conditions and so-called smart farming<sup>7</sup>.

The new realities of agriculture lead to the conclusion that “nowadays, it is technology and the quality of management that determine success. It is true that a larger area increases operational flexibility and enables the use of modern technologies, especially mechanised ones. Currently, however, technologies adapted to a smaller scale are also available. The era in which mechanisation technologies conferred an unqualified advantage on large farms is over. (...) Globally, the criteria for assessing what is development and modernity, and what is backwardness, are changing. Theories underlying the previous development of agriculture are being subject to scrutiny. The evolution of science, particularly biology and genetics, has resulted in a multiplication of the productivity of land and other resources. Ever smaller areas are producing ever more food, and the boundary of agriculture’s potential capabilities seems still distant. (...) Considerations of the model for the Polish agricultural sector cannot overlook the fact that our agriculture lags behind EU countries, as evidenced by employment in the sector being more than three times higher, and the level of capital investment per worker being several times lower. As a consequence, we have land productivity that is one and a half times lower and labour productivity around five times lower”<sup>8</sup>.

When analysing variants and possibilities for the development or updating of the farmers’ social insurance system, it must be taken into account that medium, large, and very large farms are characterised by the lowest proportional burden of social insurance contributions – that is, no more than 1% of such farms’ income is allocated to the payment of social and health insurance contributions. Small farms, in proportion, allocate three times more of their income to social insurance contributions<sup>9</sup>, but “Agriculture 4.0”, the market for ancillary agricultural services, and the rise in the multifunctionality of agriculture could help reduce these disparities.

The Polish system of social insurance for farmers is a pay-as-you-go system, based on the principle of an intergenerational agreement, in which current contributions are used to finance current benefit payments. Thus, action must be taken to ensure that there is an adequate number of contribution payers and insured persons in the agricultural system.

7. Narodowe Centrum Badań i Rozwoju, *Rolnictwo 4.0*, Warszawa 2023, p. 11–12.

8. A. Kowalski, *Polskie rolnictwo – diagnoza i scenariusze na przyszłość*, “Pomorski Thinkletter” 2024, nr 3(18).

9. M. Podstawka, *Obciążenie dochodów gospodarstw rolnych z tytułu ubezpieczeń społecznych i zdrowotnych rolników*, “Ubezpieczenia w Rolnictwie – Materiały i Studia” 2021, nr 2(76), p. 53–63.

It should be noted, however, that income from agriculture, which in 2023 amounted to PLN 5,451 per conversion hectare per year, does not allow small farms to accumulate capital and expand their activities.

Total agricultural output in 2023 fell by 6.9% compared to 2022, and the decline in output in individual farms was even greater, at 8.1%. The decrease in total output was determined by a fall in the value of crop production by 14% (in individual farms by 13.1%). A significant factor in the decrease in the value of crop production was the decline in purchase prices<sup>10</sup>.

This is why it is so important to develop farmers' social insurance and to promote solutions and development models in which farmers and household members can fully benefit from insurance protection without risking a loss of financial liquidity.

In my view, this is a crucial argument, since farmers, their household members, and the farmer's assistants constitute an investment in society and in a modern model of development. From this perspective, the farmer is not merely a symbol of hard work in agriculture and agricultural services, but also a creative person – implementing robotics and automation, producing renewable energy, or representing organic farming, and one who can be trusted as a proven supplier of healthy food. This is the kind of farmer that society needs.

At this point, it is worth once again emphasising the significance of agriculture for the stabilisation and development of rural areas.

In the following sections of the article, therefore, those types of solutions are presented which, if introduced into the act on social insurance for farmers, would contribute to the social security of farmers and members of their families, and in turn to the stabilisation and development of rural areas and agriculture.

## Ancillary agricultural activity

Services for agriculture provided by farmers, as defined in the “Detailed guidelines on the granting, payment and reimbursement of financial assistance under the Strategic Plan for the Common Agricultural Policy for 2023–2027 for intervention I.11 – Premiums for young farmers”, are classified as ancillary agricultural activity<sup>11</sup>.

10. GUS, *Informacja Głównego Urzędu Statystycznego w sprawie przeciętnego dochodu z pracy w gospodarstwach indywidualnych w rolnictwie w 2023 roku*, Warszawa 2023.

11. Detailed guidelines on the granting, payment and reimbursement of financial assistance under the Strategic Plan for the Common Agricultural Policy for 2023–2027 for intervention I.11 – Premiums for young farmers, Minister of Agriculture and Rural Development Czesław Siekierski, Warszawa, 4 June 2024, p. 31, and 30 April 2025, p. 33–34.

According to these “Detailed guidelines (...)”, the income of a farmer includes income derived from agricultural activity and from “ancillary agricultural activity” in respect of the sale of services:

- Support activities for crop production (PKD: 01.61.Z),
- Support activities for farm animal production (PKD: 01.62.Z),
- Post-harvest crop activities (PKD: 01.63.Z),
- Seed processing for propagation (PKD: 01.64.Z),
- Holiday and other short-stay accommodation (PKD 55.20.Z)<sup>12</sup>.

The results of the 2020 Agricultural Census clearly showed that farmers are increasingly making use of agricultural machinery owned by other farms, cooperatives or service companies. A significant increase was also recorded in the number of farms using external companies for agricultural production services (over 25% of individual farms compared with 6.2% in 2010)<sup>13</sup>.

According to Article 6(3) of the Act of 20 December 1990 on farmers’ social insurance, agricultural activity means activity in the field of crop or animal production. Therefore, while agreeing with this fundamental premise, it is worth considering whether the time has not come to recognise the impact of highly specialised services in agricultural engineering and IT on crop and animal production activities carried out by farmers and their household members, and, in particular, whether the time has not come to expand the catalogue of activities and occupational activities of farmers in the act on farmers’ social insurance. Is it not time to amend the legislation and recognise that the provision of services for agriculture is integrally linked to agricultural activity and subject to the same risks as agricultural activity, and should therefore be a basis for coverage by farmers’ social insurance? The changes resulting from smart farming, highly specialised engineering services, the specialisation of agricultural activity, and the applicable legal provisions in Poland<sup>14</sup>, as well as the above-mentioned guidelines of the Ministry of Agriculture and Rural Development, require that the provision of services for agriculture by individuals conducting farms should be recognised as part of crop and animal production, as these services have now become not only a complementary good, but indeed a fundamental and essential element of crop and animal production, and their provision should qualify the farmer or household member for coverage by the farmers’ social insurance system. Should, therefore, a farmer conducting so-called non-agricultural business activity in the field of services for agriculture, agricultural robotics or agricultural telematics – regardless of the size of the farm or insurance record – not be

12. *Ibidem*, 4 June 2024, p. 32.

13. GUS, *Powszechny Spis Rolny 2020. Charakterystyka gospodarstw rolnych w 2020 r.*, Warszawa 2022.

14. Polska Klasyfikacja Działalności – PKD 2025, Dz. U. 2024 poz. 1936, załącznik do Rozporządzenia, p. 34–36, art. 2 pkt 15 Ustawy o podatku od towarów i usług z 11 marca 2004 r.

covered by farmers' social insurance, if, in fact, they are engaged in ancillary agricultural activity which forms an integral part of crop and animal production?

In my view, this is necessary – adaptation to the changing realities of agriculture requires it. This implies the need to update the provisions of the Act of 20 December 1990 on farmers' social insurance, by introducing, alongside agricultural activity, a definition of ancillary agricultural activity as a basis for covering farmers with social insurance.

The Polish Classification of Activities (PKD 2025) is linked to the international system of classification of economic activities<sup>15</sup>. PKD 2025 was developed on the basis of changes made to the United Nations International Standard Industrial Classification of all Economic Activities (ISIC Rev. 5), and the European Union's Statistical Classification of Economic Activities in the European Community (NACE Rev. 2.1)<sup>16</sup>, Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 amending Regulation (EC) No 1893/2006 of the European Parliament and of the Council establishing the statistical classification of economic activities NACE Revision 2. The first PKD in Poland was introduced on 1 January 1998 by the Regulation of the Council of Ministers on the Polish Classification of Activities of 7 October 1997<sup>17</sup>, i.e. at a time when the Agricultural Social Insurance Fund had already been in operation for several years. This means that at the time of drafting the act on farmers' social insurance, the PKD could not have been taken into account. Currently, the PKD clearly indicates that services supporting crop and animal production are classified as agricultural activity, and, in this respect, the act on farmers' social insurance should be updated.

Services for agricultural producers are reflected in the Polish Classification of Activities, i.e.: PKD 01.61.Z – Support activities for crop production, PKD 01.63.Z – Post-harvest crop activities, PKD 01.62.Z – Support activities for farm animal production. Such services provided by farmers and their household members should constitute a sufficient basis for coverage by farmers' social insurance, regardless of the size of the farm, the period of social insurance coverage, or the income generated from the activity. In addition, PKD 33.12.Z – Repair and maintenance of machinery, PKD 35.21 – Manufacture of gaseous fuels, PKD 75.00.Z – Veterinary activities (the health care of farm animals). A farmer holding a farm and providing services such as the repair of agricultural machinery and tractors should have the possibility of conducting economic activity registered in the Central Register and Information on Economic Activity (CEIDG), as well as coverage by KRUS, as they are subject to the same risks as a farmer who repairs their own agricultural machinery.

15. Dz. U. 2024 poz. 1936, załącznik do Rozporządzenia, p. 34–36.

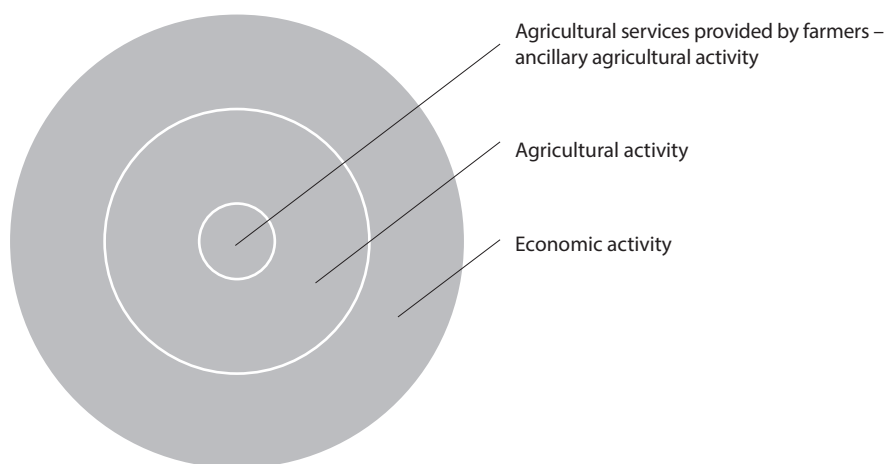
16. Commission Delegated Regulation (EU) 2023/137 of 10 October 2022, OJ L 19, 20.1.2023, p. 5–42.

17. Dz. U. nr 128, poz. 829, ze zm.

SECTION K of the PKD covers service activities in the field of telecommunications, computer programming, consultancy, computing infrastructure and other information services. It would therefore be appropriate to recognise that if programming services for agricultural holdings are provided by a farmer holding a farm, they should – in the same way as other agricultural service providers – be able to remain in the system of farmers' social insurance.

The Polish legislator, in the Act on value added tax of 11 March 2004, in Article 2(15)<sup>18</sup>, defined agricultural activity as also including the provision of agricultural services, established as services relating to agriculture and the rearing and breeding of animals, services relating to forestry, supporting services for fisheries, and the rental and leasing of agricultural machinery and equipment<sup>19</sup>. Thus, there are legal provisions in place that clearly define the provision of services for agriculture as an integral component of agricultural activity, which is an argument for introducing a similar definition into the act on farmers' social insurance.

**Figure 1. Agricultural services provided by farmers as part of agricultural activity constituting an element of economic activity**



*Source: Own elaboration based on Article 2(15) of the Act on value added tax of 11 March 2004.*

In view of the provisions of the Act on value added tax of 11 March 2004, it is justified to classify the personal provision of services for agriculture – carried out as

18. Ustawa o podatku od towarów i usług z 11 marca 2004 r., t.j. Dz. U. 2024 poz. 361.

19. Art. 2 pkt 21 Ustawy o podatku od towarów i usług z 11 marca 2004 r., t.j. Dz. U. 2024 poz. 361.



an economic activity subject to registration in the CEIDG by natural persons holding a farm (pursuant to Article 6 of the Act on farmers' social insurance, every farm is intended for agricultural activity) – as ancillary agricultural activity. It forms the basis for coverage by farmers' social insurance, as services provided for agriculture are complementary to agricultural activity and the work carried out by farmers themselves, and, moreover, entail similar risks and hazards.

This solution is also supported by the definition of a flat-rate farmer used in the Act on value added tax, which in that Act is defined as “a farmer delivering agricultural products or providing agricultural services”<sup>20</sup>. Thus, under the provisions of the Act on value added tax, a person providing agricultural services is a farmer, and it would therefore be justified to introduce into the act on farmers' social insurance the definition of ancillary agricultural activity as a basis for coverage by farmers' social insurance.

### **Ancillary agricultural activity within the framework of non-agricultural business activity**

According to Article 5a of the Act on farmers' social insurance, a farmer or household member who has been compulsorily covered by insurance for at least three consecutive years may – after commencing non-agricultural business activity or cooperating in its pursuit – continue to be insured, provided that the following conditions are met:

- 1) they submit to the Fund a statement of intention to continue this insurance within 14 days of commencing non-agricultural business activity or cooperation;
- 2) at the same time, they continue to engage in agricultural activity or work permanently on a farm comprising more than 1 conversion hectare of agricultural land or in a special section;
- 3) they are not an employee and are not in a service relationship;
- 4) they do not have an established right to a pension or disability benefit or to benefits from social insurance;
- 5) the amount of income tax due for the previous tax year from non-agricultural business activity does not exceed the so-called threshold amount, which for 2024 was PLN 4,358.00, and for 2025 is currently PLN 4,576.00<sup>21</sup>.

20. Art. 2 pkt 19 Ustawy o podatku od towarów i usług z 11 marca 2004 r., t.j. Dz. U. 2024 poz. 361.

21. Obwieszczenie Ministra Rolnictwa i Rozwoju Wsi z 30 kwietnia 2024 r. w sprawie rocznej kwoty granicznej, M.P. 2024 poz. 337; Obwieszczenie Ministra Rolnictwa i Rozwoju Wsi z 18 kwietnia 2025 r. w sprawie rocznej kwoty granicznej, M.P. 2025 poz. 351.

The current Act on farmers' social insurance does not define ancillary agricultural activity, and services for agriculture are treated as non-agricultural business activity, which has a direct impact on restricting farmers' insurance cover in respect of accidents at work, disability pensions, and occupational diseases.

According to publicly available data from KRUS, as at 31 December 2024, 67,639 people were covered by farmers' social insurance on account of conducting both agricultural and non-agricultural business activity<sup>22</sup>.

In 2023, 3.1% of Polish farms (38,500) combined agricultural activity with another form of income directly related to the farm. In three years, the number of such farms increased by an impressive 57.1%. On average, they were twice the size of the typical farm – covering 24.66 hectares of agricultural land. The largest of these (an average of 48.31 ha) provided agricultural services on commission, while the smallest (12.87 ha) specialised in handicrafts<sup>23</sup>.

**Table 2. Characteristics of farms conducting income-generating activity directly related to the farm, by area group of agricultural land**

Holdings engaged in income-generating activity other than agriculture, directly related to the agricultural holding in the following areas:	Total	Holding up to 1 ha	Holding over 1 ha
Total including	38,458	1,070	37,388
Agritourism	7,540	157	7,383
Handicrafts	1,763	108	1,655
Processing of agricultural products	7,032	385	6,647
Aquaculture	2,391	89	2,302
Contract agricultural work	9,664	27	9,637
Provision of health, social and educational services	1,256	9	1,247
Other activities	5,335	197	5,138

Source: GUS, *Charakterystyka gospodarstw rolnych w 2023 r.*, Warszawa 2025, p. 24–25; *Charakterystyka gospodarstw rolnych w 2023 r.*, XLSX tables, part 1, table 3, Warszawa 2025.

Statistics Poland's data indicate that 38,458 farms conduct income-generating activity other than agriculture, but directly related to the farm, including 9,664 farms

22. KRUS, *Podstawowe dane statystyczne z zakresu ubezpieczonych*, <https://www.gov.pl/web/krus/podstawowe-dane-statystyczne-z-zakresu-ubezpieczonych>, access 3.11.2024 and 4.05.2025.

23. A. Wodzień-Nowak, *W ciągu 13 lat ubyłoby nam 276,6 tys. gospodarstw rolnych. Zmieniają się te, które zostały*, 30.04.2025, <https://strefaagro.pl/>, access 4.05.2025; GUS, *Charakterystyka gospodarstw rolnych w 2023 r.*, Warszawa 2025, p. 24–25.

carrying out contract agricultural work, which points to the performance of ancillary agricultural activity by farmers, their spouses and household members from those farms. At the Agricultural Social Insurance Fund, as at 31 December 2023, 71,816 persons were insured on account of conducting non-agricultural business activity. It may be inferred that among this group were persons engaged in ancillary agricultural services. In addition, activity in the field of agritourism is also classified as an ancillary agricultural service (7,540 farms). Ancillary agricultural activity also includes the provision of health, social and educational services, which – according to Statistics Poland's data – is carried out by a total of 1,256 farms. This becomes particularly significant in the context of the work of the Team for the implementation of the care farm model. The task of this body is to identify and recommend changes to the current legal framework so that it is possible to define precisely the concepts of social farming and care farms<sup>24</sup>.

The provision of services for agriculture is an expression of the competence and development of the farmer or household member, which the legislator should support. However, Article 5a of the Act on farmers' social, which introduces annual income tax thresholds, required periods of insurance on the farm (three years of KRUS insurance), and possession of a farm of more than 1 conversion hectare or a special section, all as conditions for remaining within farmers' social insurance, undoubtedly constitute an additional barrier to the development of the competences of the farmer or household member and their attempts to broaden their earning opportunities. Moreover, a farmer holding a farm of more than 1 conversion hectare does not have exclusive control over their insurance record, because:

- a farmer may be an adult, so an 18-year-old farmer (covered for the first time by farmers' social insurance in KRUS) cannot, for three years, start non-agricultural business activity and at the same time choose insurance in KRUS;
- the person transferring the farm determines the date of transfer of ownership of the farm, and a farmer acquiring a farm and covered for the first time by farmers' social insurance in KRUS cannot, for three years from acquiring

24. Zarządzenie Nr 30 Ministra Rolnictwa i Rozwoju Wsi z 28 czerwca 2021 r. w sprawie powołania Zespołu do spraw wdrożenia modelu gospodarstwa opiekuńczego, Dz. Urz. MRiRW 2021 poz. 42 oraz Dz. Urz. MRiRW 2022 poz. 12; Zarządzenie Nr 10 Ministra Rolnictwa i Rozwoju Wsi zmieniające Zarządzenie w sprawie powołania zespołu do spraw wdrożenia modelu gospodarstwa opiekuńczego z 8 kwietnia 2025 r., Dz. Urz. MRiRW 2025 poz. 12. According to the Agricultural Advisory Centre in Brwinów, Kraków Branch – social farming is an innovative trend in rural entrepreneurship that combines agricultural and forestry production with the provision of social services. The basis for social farming services is: the unique technical infrastructure of the rural holding, agricultural production and farm activities, the skills and experience of farmers, the values of the rural family, and local tradition and culture, <https://rolnictwospoleczne.pl/>, access 3.11.2024.

the farm, start non-agricultural business activity and at the same time choose insurance in KRUS;

- after termination of insurance in the Social Insurance Institution (ZUS), a farmer cannot, for three years, start non-agricultural business activity and at the same time choose insurance in KRUS, even if the termination of employment was solely at the employer's initiative.

In light of the above arguments, it may be concluded that farmers and household members who, in addition to agricultural activity, provide services for agriculture or conduct ancillary agricultural activity registered in CEIDG, should be exempted from the requirements of Article 5a of the Act on farmers' social insurance. At the same time, in determining the amount of the social insurance contribution, the existing principles should be applied – i.e. the pension and disability contribution amounting to twice the amount set for the insured person.

### **Increased social risk for farmers conducting non-agricultural business activity**

Farmers and household members who are covered by farmers' social insurance on account of engaging in agricultural activity, and who simultaneously conduct non-agricultural business activity comprising services for agriculture within the so-called ancillary agricultural activity – which by definition, PKD classification and rational interpretation belongs to agricultural activity – are currently not afforded full insurance protection. This concerns benefits relating to accidents at work, occupational disease or accident pension, where the event occurred in the course of such business activity.

This situation is particularly unjust, as the subject of their business activity consists of services for agriculture, which directly contribute to the production of agricultural products.

According to Article 11(1) of the Act on farmers' social insurance<sup>25</sup>, “an accident at agricultural work is deemed to be a sudden event caused by an external factor, which occurs in the course of performing activities related to the conduct of agricultural activity or activities associated with the performance of such activities:

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25. Ustawa o ubezpieczeniu społecznym rolników z 20 grudnia 1990 r., t.j. Dz. U. 2025 poz. 197.

- 1) on the premises of the agricultural holding operated or regularly worked by the insured person, or on the premises of a household directly connected with such holding, or
- 2) on the way from the insured person's residence to the agricultural holding referred to in point 1, or on the way back, or
- 3) in the course of performing, outside the agricultural holding referred to in point 1, routine activities related to the conduct of agricultural activity or in connection with the performance of such activities, or
- 4) on the way to the place of performance of the activities referred to in point 3, or on the way back”.

The key element in the definition of an accident remains agricultural activity, which the Act on farmers' social insurance defines in Article 6 as “activity in the field of crop or animal production, including horticultural, orchard, beekeeping and fishery activity”. The legislator, in the definition of an accident at work, does not therefore provide for accidents at work arising in the context of non-agricultural business activity registered in CEIDG. By introducing Article 5a – insurance in the case of non-agricultural business activity – into the Act on farmers' social insurance, the legislator did not extend the definition of an accident at work to accident events related to non-agricultural business activity, which, as demonstrated earlier, partly concerns ancillary agricultural activity.

I therefore believe that the Act on farmers' social insurance should be updated in this regard. The contribution for accident, sickness and maternity insurance, paid for natural persons holding a farm and simultaneously providing services for agriculture within ancillary agricultural activity, should be calculated so that the amount of the contribution for this group of insured persons takes account of the additional insurance risks resulting from the extension of the scope and intensity of agricultural activity to ancillary agricultural activity. Incorporating risks related to ancillary agricultural activity into the contribution does not necessarily mean an increase in the amount of the contribution, as “thanks to task automation and the optimisation of operations, digital technologies can help reduce the physical and mental burden on farmers, leading to improved working conditions”<sup>26</sup>, and thus also to a reduction in the number of accidents at agricultural and ancillary agricultural work.

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26. M. Sikorska, *Współczesny rolnik, czyli od sztucznej inteligencji i robotyki po Internet rzeczy i 5G*, Agromomist, 19.05.2023.

According to Article 4(2) of Regulation 2021/2115<sup>27</sup>, “agricultural activity” shall be determined in such a way that it allows to contribute to the provision of private and public goods through one or both of the following:

- the production<sup>28</sup> of agricultural products, which includes actions such as raising animals or cultivation including by way of paludiculture, where agricultural products means products listed in Annex I to the TFEU with the exception of fishery products, as well as cotton and short rotation coppice;
- the maintenance of the agricultural area in a state which makes it suitable for grazing or cultivation, without preparatory action going beyond the use of usual agricultural methods and machinery.

At the same time, recital 19 of the preamble of the said Regulation states – “to ensure a better income, strengthen the socio-economic fabric of rural areas or pursue related objectives, the definition of active farmer should not preclude the granting of support to pluri-active or part-time farmers who in addition to farming are also engaged in non-agricultural activities”.

According to Article 3 of Regulation (EU) 2021/2115 of the European Parliament and of the Council of 2 December 2021, the definition of “farmer” means a natural or legal person, or a group of natural or legal persons, regardless of the legal status granted to such group and its members by national law, whose holding is situated within the territorial scope of the Treaties and who exercises an agricultural activity. The definition of a farmer under Regulation (EU) 2021/2115 of the European Parliament and of the Council of 2 December 2021 differs from the definition of a farmer in Article 6 of the Act on farmers’ social insurance. According to the Act, “farmer” means “an adult natural person residing in and personally conducting agricultural activity in the territory of the Republic of Poland, on a farm they possess, including within a group of agricultural producers, as well as a person who has designated their farmland for afforestation”.

Taking into account the definition of agricultural activity set out in Article 6 of the Act on farmers’ social insurance and Article 4(2) of Regulation (EU) 2021/2115 of the European Parliament and of the Council, as well as the previously discussed service activity in agriculture defined by the Ministry of Agriculture and Rural Development as “ancillary agricultural activity”, it should be noted that Article 3 of Regulation (EU) 2021/2115 of the European Parliament and of the Council defining a farmer, and the

27. Regulation (EU) 2021/2115 of the European Parliament and of the Council of 2 December 2021 establishing rules on support for strategic plans to be drawn up by Member States under the common agricultural policy (CAP Strategic Plans) and financed by the European Agricultural Guarantee Fund (EAGF) and by the European Agricultural Fund for Rural Development (EAFRD) and repealing Regulations (EU) No 1305/2013 and (EU) No 1307/2013 (OJ L 435 6.12.2021, p. 1).

28. “Production” – causing something to come into being, *Wielki słownik języka polskiego*, <https://wsjp.pl>, access 2.11.2025.

guidelines of the Ministry of Agriculture and Rural Development, take into account the current operational reality of agricultural producers. They acknowledge that priority must be given to the reality in which the productive work of the farmer, which contributes to the creation of agricultural products, is key, which ultimately supports rural development. In this context, it appears justified to consider the need to update the definition of a farmer in the Act on farmers' social insurance. The definition of a farmer in the Act on farmers' social insurance, compared with that contained in Regulation (EU) 2021/2115 of the European Parliament and of the Council, constitutes a specification (further detailing) of the latter. Such a specification is unnecessary, as since 2003 the Act on the Shaping of the Agricultural System has been in force, which defines the State's agricultural policy in this respect<sup>29</sup>. For the purposes of farmers' social insurance, it would be sufficient to define a farmer as an adult natural person holding an agricultural holding, residing and conducting personally in the territory of the Republic of Poland agricultural or ancillary agricultural activity, including within a group of agricultural producers, as well as a person who has allocated land from their holding for afforestation or the production of renewable energy sources.

**Table 3. Characteristics of agricultural holdings by source of income**

<b>Households of farmers in which income was derived from:</b>	<b>Total number of households</b>	<b>Farms up to 1 ha</b>	<b>Farms over 1 ha</b>
non-agricultural activity	199,873	4,201	195,672
paid employment	595,496	11,286	584,210
pension or disability benefit	389,824	7,863	381,961
other non-earning sources excluding pension and disability benefit	158,992	2,418	156,573
<b>Households with income exceeding 50% from</b>			
agricultural activity	368,377	4,164	364,213
agricultural activity and paid employment	15,197	114	15,083
paid employment	408,906	9,099	399,808
paid employment and agricultural activity	41,189	615	40,574
non-agricultural activity	91,304	2,002	89,302
pension and disability benefit	169,237	4,826	164,411
other non-earning sources excluding pension and disability benefit	14,406	424	13,982
Other	117,123	1,952	115,170

Source: GUS, *Charakterystyka gospodarstw rolnych w 2023 r.*, Warszawa 2025, XLSX tables, part 1, table 3.

29. Ustawa o kształtowaniu ustroju rolnego z 11 kwietnia 2003 r., t.j. Dz. U. 2024 poz. 423.

Among over 199,000 agricultural holdings, there are situations where the farmer, the farmer's spouse or a household member carries out non-agricultural business activity, including ancillary agricultural activity. In households linked to 108,569 agricultural holdings, income from this activity does not exceed 50% of total household income.

In my view, the existing legal solutions (Article 6(1) and (3), Article 5a of the Act on farmers' social insurance, tax restrictions, lack of social security in the event of an accident at work) represent unwarranted barriers for a farmer who wishes to conduct, or is conducting, non-agricultural business activity, in particular business activity in the ancillary agricultural services market. As a result of existing legal restrictions, out of over 199,000 agricultural holdings generating income from non-agricultural business activity, only 70,267 persons were covered by farmers' social insurance in KRUS for the simultaneous conduct of agricultural and non-agricultural business activity.

### Group of agricultural producers

Farmers, within cooperatives or groups of agricultural producers, pool their resources, thereby increasing their capacity to act. Article 6 of the Act on farmers' social insurance, in the definition of a farmer, states that a farmer may conduct agricultural activity within a group of agricultural producers. However, the said Act does not specify in any way the role and possibilities of a group of agricultural producers in matters concerning social insurance, which in practice means that the Agricultural Social Insurance Fund does not develop cooperation with groups of agricultural producers. A cooperative or group of agricultural producers – bringing together even small-scale agricultural producers – is ultimately able to generate added value, which can be used to finance the development of agricultural activity.

According to agricultural advisers, a key challenge for the operation of groups of agricultural producers is having reliable knowledge of the factors that determine their sustainability and their ability to increase farm profitability and achieve shared market benefits, including competitive advantages.

Awareness of the existing correlation – the greater the scope of cooperation and the stronger the organisational ties uniting farmers, the greater the scale of benefits they can achieve – should accompany all producers planning to establish durable, long-term and effective cooperation<sup>30</sup>.

30. Podkarpackie Agricultural Advisory Centre in Boguchwała, *Tworzenie i rozwój organizacji producentów i grup producentów rolnych – nabór wniosków od 4 września*, <https://www.podrb.pl/wsparcie/wsparcie/tworzenie-i-rozwoj-organizacji-producentow-i-grup-producentow-rolnych-nabor-wnioskow-od-4-wrzesnia>, 23.08.2023, access 23.11.2024.



The Act on farmers' social insurance in Article 6 explicitly states that agricultural activity may also be conducted within a group of agricultural producers, and that persons working in this way are entitled by law to the rights and obligations of a farmer. Given the intention of the legislator and the widely recognised positive role of groups of agricultural producers in the development of rural areas, it would be advisable to clarify the provisions of the Act on farmers' social insurance with regard to the legal consequences of confirmation by groups of agricultural producers of a farmer's membership in such a group. This would mean that a farmer conducting agricultural production within a group of agricultural producers would have the same entitlements as a farmer covered by social insurance "by operation of law". The adoption of such a solution would be a clear signal from the legislator that the cooperation and collaboration of smaller farms within groups of agricultural producers is to be promoted.

Such an approach is all the more justified as the Ministry of Agriculture and Rural Development actively supports the formation of groups of agricultural producers, for example: On 18 November 2024, the Agency for Restructuring and Modernisation of Agriculture announced a call for applications for assistance for intervention I.13.2 – Establishment and development of producer organisations and groups of agricultural producers under the Strategic Plan for the Common Agricultural Policy for 2023–2027, for the call held in 2024. Similar support was provided under the Rural Development Programme 2014–2020 and enjoyed significant interest<sup>31</sup>.

Another *de lege ferenda* postulate is to introduce the possibility for groups of agricultural producers to pay farmers' social insurance contributions for their members from the added value generated through the joint conduct of agricultural production. The voluntary transfer of the obligation to pay farmers' social insurance contributions to groups of agricultural producers and agricultural cooperatives could become part of their offer to farmers, especially the owners of smaller holdings, who often face difficulties in making contributions on time. In practice, the payer of KRUS contributions would not be the insured farmer or household member, but the group of agricultural producers or the cooperative, which would relieve farmers of accounting obligations.

31. ARiMR, *Tworzenie i rozwój organizacji producentów i grup producentów rolnych – wnioski można składać od 3 grudnia 2024 r.*, <https://www.gov.pl/web/arimr/ogloszenie-o-naborze-wnioskow-o-przyznanie-pomocy-i132>, access 23.11.2024.

**Table 4. Groups of agricultural producers registered with the Agency for Restructuring and Modernisation of Agriculture in 2024**

Voivodeship	Number of groups of agricultural producers	Number of members of agricultural producer groups
Dolnośląskie	73	449
Kujawsko-Pomorskie	52	409
Lubelskie	6	368
Lubuskie	12	67
Łódzkie	83	484
Małopolskie	8	386
Mazowieckie	50	753
Opolskie	45	288
Podkarpackie	12	1,156
Podlaskie	5	29
Pomorskie	20	372
Śląskie	8	50
Świętokrzyskie	1	489
Warmińsko-Mazurskie	10	102
Wielkopolskie	388	2,992
Zachodniopomorskie	10	80
Total	783	8,474

Source: Agency for Restructuring and Modernisation of Agriculture, *Rejestr grup producentów rolnych*, [www.gov.pl/web/armir/rejestr-grup-producentow-rolnych](http://www.gov.pl/web/armir/rejestr-grup-producentow-rolnych), as at 2024.

The family farm, which is the foundation of Poland's agricultural system (Article 23 of the Constitution of the Republic of Poland), should – particularly in the context of financial settlements concerning social security implemented by a public institution – benefit from the possibility of transferring the risk of temporary lack of financial liquidity to groups of agricultural producers or cooperatives.

The Act on groups of agricultural producers and their associations and amending certain other acts of 15 September 2000<sup>32</sup>, in Article 5, provides that a group of producers may establish a special fund, which is allocated for making advance payments to group members for delivered products or groups of products and for other purposes specified in the founding act. Thus, if the Act on farmers' social insurance

32. Ustawa o grupach producentów rolnych i ich związkach oraz o zmianie innych ustaw z 15 września 2000 r., t.j. Dz. U. 2023 poz. 1145.

introduced the possibility for a group of agricultural producers to pay farmers' social insurance contributions, the group could pay such contributions for its members from the special fund. This type of solution, involving the payment of contributions for farmers and household members by other entities, has been introduced by Article 4(3) of the Act on farmers' social insurance, which provides that contributions for the group of farmers and household members specified in Article 16(2)(4) are paid by the village mayor (wójt), and as at 30 June 2024, the number of accounts relating to mayors, town mayors and city presidents paying contributions for insured persons was 3,172<sup>33</sup>. A similar solution could be applied in the case of groups of agricultural producers or cooperatives, where the payer of contributions would be the group of agricultural producers or the cooperative.

## Young farmer

Due to the ageing population of farmers, the European Union is actively encouraging young people to take up farming. It assumes that young, motivated and well-trained individuals will establish and run profitable agricultural holdings. Moreover, young farmers are open to innovation, change, and are familiar with new technologies<sup>34</sup>.

Bearing in mind the position of the European Union, it is necessary to prepare a social insurance offer for farmers addressed directly to "young farmers". In this context, it appears justified to initiate a debate on introducing into the Act on Social Insurance for Farmers a definition of a "young farmer" and the addition of special provisions (Latin: *ex specialis derogat legi generali*), which would make it possible to separate social insurance for this group<sup>35</sup> by introducing:

- a definition of a "young farmer" as a person conducting agricultural, ancillary or non-agricultural activity on a part-time basis, including also within a group of agricultural producers, as well as a person who has allocated land from his or her agricultural holding for afforestation or the production of renewable energy sources;
- disability insurance for the "young farmer" within the framework of the farmers' social insurance, i.e. the introduction for newly insured "young farmers"

33. KRUS, *Podstawowe dane statystyczne z zakresu płatników składek*, <https://www.gov.pl/web/krus/podstawowe-dane-statystyczne-z-zakresu-platnikow-skladek>, access 21.09.2024.

34. European Commission, *Young farmers*, [https://agriculture.ec.europa.eu/common-agricultural-policy/income-support/young-farmers\\_en](https://agriculture.ec.europa.eu/common-agricultural-policy/income-support/young-farmers_en), access 19.02.2025.

35. The definition of a young farmer has been set out in Regulation (EU) 2021/2115 on CAP Strategic Plans, i.e. a young farmer may be up to 35–40 years of age, must manage an agricultural holding, and possess appropriate training or skills.

- of compulsory (statutory) self-financing disability insurance within the Contribution Fund;
- voluntary pension insurance for so-called “young farmers” who own an agricultural holding of more than 1 conversion hectare, with continued guarantee of payments by the State Treasury – as has been the case to date.

In the new system, the “young farmer” holding an agricultural holding of more than 1 conversion hectare, his or her household members and the spouse of the farmer would be subject to: (1) compulsory disability insurance in the Contribution Fund by virtue of the law and (2) pension insurance on application in the Pension Fund managed by the KRUS. It should be emphasised that the change regarding the voluntary payment of the pension contribution would apply only to newly insured persons (“young farmers”) in agricultural holdings of more than 1 conversion hectare. If a farmer or the spouse of a farmer who owns an agricultural holding and has voluntarily resigned from paying the pension contribution, transferred the ownership of the agricultural holding to a successor, then the farmer and, as appropriate, the spouse of the farmer and the household member would receive from the successor an appropriate monetary benefit specified in the notarial deed. For example, if the change in regulations in this area were to take effect from 1 January 2026, the new solution would apply to so-called “young farmers”, the farmer’s spouse and household members insured after 1 January 2026.

According to the data of the Agency for Restructuring and Modernisation of Agriculture (as of 28 February 2025), 35,642 persons applied for the “Young Farmer’s Premium”, of which 27,026 beneficiaries received payments in a total amount of PLN 3,284,160,000.00<sup>36</sup>.

The foundation of the agrarian system of Poland (Article 23 of the Constitution of the Republic of Poland) is the family farm, which should also be the basis of an updated and modern system of social insurance for farmers. The Act on Social Insurance for Farmers in force since 1 January 1991, in Article 88, indicates the possibility of using the agricultural holding as a source of financing for the needs of former owners of the agricultural holding.

A modern model of social insurance for “young farmers” should provide that a farmer, after transferring the farm to a successor, will still be obliged to participate in the income of the farm in which he or she worked, and that the family farm will not be subject to enforcement realised through mortgage security. These two solutions are closely interconnected, as the family farm, which is to be a support and security

36. ARiMR, *Premie dla młodych rolników – zbiorczo*, System Informacji Zarządczej, Departament Analiz i Sprawozdawczości, 25.03.2025.

for the farmer's family, cannot at the same time be subject to enforcement by entry of a mortgage on the agricultural property. Enforcement from the income of the farm is an unquestionable right of the creditor, but securing receivables by entry of a mortgage on the family farm, which under the Constitution is the basis of Poland's agrarian system, is at least unjustified. In such a situation, KRUS secures contributions on the mortgage of the agricultural holding in order to be able to pay the farmer benefits from this security in the future. Even taking into account the argument of intergenerational solidarity, the question arises whether beneficiaries – in fact persons belonging to the same agricultural community – would wish for interference in the ownership right of a farmer who lost financial liquidity not through his or her own fault, but as a result of adverse macroeconomic circumstances. A farmer is the owner of the holding, but an agricultural holding is much more than just a right of ownership to land – it is also a carrier of identity and family tradition. The use of mortgage security on an agricultural holding constitutes too deep an interference in the life of the farmer's family, even if it is explained by the necessity of pursuing contribution claims.

In the case of an agricultural holding, "not only profitability or the pursuit of profit is important, but also ensuring the maintenance of the farming family, the welfare of animals and the optimal use of land seem to be priorities"<sup>37</sup>.

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## Summary

More than 30 years of the Agricultural Social Insurance Fund's implementation of tasks in the field of social insurance prompt the following reflection – agricultural insurance is an element of the social contract and cannot be assessed or considered solely from the perspective of the financial result limited to the contribution amount – benefit amount relationship. Agricultural insurance carried out by KRUS constitutes an important pillar of Poland's economic success. The stability and predictability of the system, as well as the effective implementation of social security, are the foundations of agricultural production, consumption and food security, and consequently contribute to the permanent increase of the country's GDP. This is a result empirically confirmed by the continuous economic growth and improvement of life in Poland. The social insurance system for farmers has proved to be an effective and lasting element of Polish economic life. It is therefore worth considering recognising that the provision of services for agriculture constitutes an activity complementary to agricultural

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37. R. Ryś-Jurek, *Bezpieczeństwo finansowe polskich gospodarstw rolnych. Propozycja ujednoliconej miary*, "Wież i Rolnictwo" 2023, nr 4(201), p. 35.

activity, closely linked to it, and thus should form the basis for continued inclusion in the farmers' social insurance system. A matter requiring further research and analysis in the field of so-called ancillary activities remains the full definition of the components of this activity for the purposes of farmers' social insurance, in particular in the scope of the model of social agriculture and care farms implemented by the Ministry of Agriculture and Rural Development.

It is also worth presenting a social insurance offer to farmers' cooperatives and groups of agricultural producers, so that these entities could offer their members the opportunity to obtain the status of a farmer "by operation of law"; or to share the costs of social insurance contributions for farmers. In such a model, farmers' cooperatives and groups of agricultural producers, in addition to the advantages of jointly conducting agricultural activity – apart from improving market position, joint purchases of machinery, fertilisers, fuels – would provide persons with smaller agricultural holdings with the possibility to obtain in KRUS the status of a farmer insured "by operation of law".

Further *de lege ferenda* postulates are: updating the definition of agricultural activity and the farmer, as well as introducing, within the Contribution Fund of the Social Insurance for Farmers, separate disability insurance for newly insured "young farmers". At the same time, it should be ensured that this farmer – after transferring the holding to a successor – will be obligatorily involved in the income of the holding in which he or she worked, and his or her family farm will not be subject to enforcement through KRUS mortgage security<sup>38</sup>. These two postulates are closely linked, since the family agricultural holding, which is to be a support and security for the farmer's family, should not at the same time be subject to enforcement through a mortgage entry on the agricultural property.

**Table 5. Proposed definitions concerning social insurance for farmers.**

Term	Definition
Agricultural activity	The production of agricultural products and the maintenance of agricultural land.
Ancillary agricultural activity	Service activity related to agricultural activity, contributing to the production of agricultural products and the maintenance of agricultural land, as well as agritourism and agricultural care and social activities.
Farmer	An adult natural person, holding a farm, residing and conducting agricultural or ancillary agricultural activity in the territory of the Republic of Poland, including within a group of agricultural producers, as well as a person who has allocated the land of their farm for afforestation or the production of renewable energy sources.

38. The proposed solution is intended only for newly insured persons, the so-called "young farmers".

Term	Definition
Young farmer	An adult natural person, not exceeding 35 years of age at the time of applying for farmers' social insurance, holding a farm of more than 1 conversion hectare, residing and conducting agricultural or ancillary agricultural activity in the territory of the Republic of Poland, or part-time non-agricultural business activity, including within a group of agricultural producers, as well as a person who has allocated the land of their farm for afforestation or the production of renewable energy sources.
Group of agricultural producers	A group of at least three farmers or young farmers, operating on the basis of a co-operation agreement in the field of agricultural and ancillary agricultural activity, registered with the Agricultural Social Insurance Fund, or a group of agricultural producers entered in the relevant register maintained by the regional branch of the Agency for Restructuring and Modernisation of Agriculture, competent for the location of the group's registered office. A member of a group of agricultural producers is recognised as insured by virtue of the act on social insurance for farmers.

Source: Own elaboration based on: Rozporządzenie Rady Ministrów w sprawie Polskiej Klasyfikacji Działalności (PKD) z 18 grudnia 2024 r., Dz. U. 2024 poz. 1936; Rozporządzenie Parlamentu Europejskiego i Rady (UE) 2021/2115 z 2 grudnia 2021 r.; Ustawa o grupach producentów rolnych i ich związkach oraz o zmianie innych ustaw z 15 września 2000 r., t.j. z 11 maja 2023 r., Dz. U. 2023 poz. 1145; Ustawa o podatku od towarów i usług z 11 marca 2004 r., t.j. Dz. U. 2024 poz. 361; Wytyczne szczegółowe w zakresie przyznawania, wypłaty i zwrotu pomocy finansowej w ramach Planu Strategicznego dla Wspólnej Polityki Rolnej na lata 2023–2027 dla interwencji I.11 Premie dla młodych rolników, Minister Rolnictwa i Rozwoju Wsi Czesław Siekierski, Warszawa, 3 czerwca 2024 r. oraz 30 kwietnia 2025 r., s. 33–34; Zarządzenie Nr 10 Ministra Rolnictwa i Rozwoju Wsi zmieniające Zarządzenie w sprawie powołania zespołu do spraw wdrożenia modelu gospodarstwa opiekuńczego z 8 kwietnia 2025 r., Dz. Urz. MRiRW 2025 poz. 12.

The basis of the proposed changes in the scope of definition and clarification of the provisions of the Act on Social Insurance for Farmers is the need to strengthen the social security of farmers – by ensuring protection in the event of loss of health or life – and to remove restrictions and barriers hindering their functioning on the market of ancillary services.

Could the proposed changes lead to a deepening of the lack of social acceptance for KRUS as a separate insurance system? I believe that opening the farmers' social insurance system to individual small entrepreneurs providing services for agriculture and ancillary services would increase social solidarity with regard to farmers' social insurance. The lack of social acceptance results from the inability to participate in the farmers' social insurance system. Freedom and the possibility of choosing social insurance, as well as the introduction of a new, yet obvious, criterion of providing services for agriculture as a basis for inclusion in farmers' social insurance, would be beneficial for the competitiveness of agricultural production and the stability of the farmers' social insurance system. An additional added value would be better coordination of activities and the possibility of influence within the area of the Ministry of Agriculture and Rural Development, as well as an increase in the number of entities conducting economic activity in rural areas. The proposed changes could therefore constitute an incentive to undertake economic activity thanks to the offer of stable social insurance

provided by the Agricultural Social Insurance Fund. Increasing employment in rural areas by increasing the number of persons conducting the so-called non-agricultural economic activity does not have to mean and does not mean that this activity is not integrally linked to agricultural production. On the contrary – stimulating services and new forms of activity in rural areas that support the production of agricultural products, and ensuring that farmers performing services for agriculture and ancillary activities have security in the form of farmers' social insurance, will pursue the pro-development objective of the agricultural sector.

Technological development, resulting in smart farming, agrotechnics and agricultural robotics, agrivoltaics, the involvement of agriculture in the production of biofuels and biogas, as well as the development of ancillary services, creates the need to update the provisions of the Act on Social Insurance for Farmers and to adapt to the changing environment. For the farmer and his family, the agricultural holding is not only modern agricultural technologies, land, buildings, livestock, equipment, but also, and perhaps above all, family tradition and a testament of identity, which constitute the current content of the farmer. The objectives set before modern agriculture constitute a significant challenge for the Agricultural Social Insurance Fund in the 21<sup>st</sup> century. In this context, KRUS should initiate an open debate with farmers and agricultural organisations, providing answers to questions that are relevant today:

1. Is the performance of service activities supporting plant and animal production exposed to risks analogous or similar to agricultural activities?
2. Do persons conducting the so-called non-agricultural economic activity in the field of agricultural services have ensured elementary insurance protection in respect of accidents at work?
3. Is it justified, in view of changes to the provisions on the Polish Classification of Activities (PKD), to also update the Act on Social Insurance for Farmers by clarifying Article 6 in such a way as to also cover ancillary activities, including the provision of services supporting plant and animal production, agricultural robotics, repair and maintenance of tractors and agricultural machinery, as well as the provision of veterinary services?
4. Farmers and household members conducting agricultural activity and at the same time, within this activity, providing services for agriculture (ancillary activity) registered in the CEIDG, should be excluded from the requirements of Article 5a of the Act on Social Insurance for Farmers.
5. Should being a member of a group of agricultural producers result in the status of a farmer "by operation of law", and could a group of agricultural producers voluntarily pay social insurance contributions for farmers on behalf of their members and assistants?



6. The family agricultural holding, which is the foundation of Poland's agrarian system, should not be subject to enforcement of liabilities by establishing mortgage security. This should be reflected in the Act on Social Insurance for Farmers.
7. After transferring the holding to a successor, the farmer should continue to participate in the income of the holding in which he or she worked. With a stable source of income from the agricultural holding, the "young farmer" should be able to choose whether to pay the pension contribution.
8. For "young farmers" who own an agricultural holding of more than 1 conversion hectare, the payment of the pension contribution should be voluntary.
9. Is it justified to introduce, for newly insured "young farmers", compulsory (statutory) disability insurance operating within the self-financing Contribution Fund made up of farmers' contributions?
10. The amount of accident, sickness and maternity insurance contributions paid for individuals owning an agricultural holding and simultaneously providing paid services for agriculture and ancillary activity should depend on the scope of the conducted economic activity, i.e. in calculating the amount of the contribution for this group of insured persons, it would be necessary to take into account additional insurance risks associated with the extension of the scope and intensity of ancillary activity.
11. The amount of the disability insurance contribution paid for individuals owning an agricultural holding and simultaneously providing paid services for agriculture should depend on the scope of the conducted economic activity, i.e. in calculating the amount of the contribution for this group of insured persons, it would be necessary to take into account additional insurance risks associated with the extension of the scope and intensity of ancillary activity.
12. Should allocating agricultural land for the production of renewable energy sources (biogas, agrivoltaics) be included in the scope of agricultural activity?

Taking into account the complexity of the topic, it should be stated that the issues presented require further research and reflection. The above research questions may serve as topics for public debate on updating the provisions of the Act on Social Insurance for Farmers.

In the face of changes in agriculture and its environment, caused by modern technologies and the redefinition of the concept of agricultural activity, KRUS should actively support farmers in the process of digital transformation and the development of the multifunctionality of rural areas. In response to the needs of modern agriculture, it is essential to define ancillary activity in the Act on Social Insurance for Farmers, to specify the role of groups of agricultural producers in the insurance system, to introduce disability insurance for "young farmers" within the framework of

the Contribution Fund of the Social Insurance for Farmers, and to recognise the family agricultural holding as one of the pillars of farmers' social security, which could justify the introduction of voluntary pension insurance for "young farmers".

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