

## ***Study Tour on Rural Pensions for MoHRSS officials and Directors from 8 Provincial Social Security Bureaux to Poland and Ireland***

This study tour, which took place between 27<sup>th</sup> October and 7<sup>th</sup> November 2008 visited Poland and Ireland to study pension provision in both countries for rural workers. The comparison between the two countries visited resulted from the situation in Poland, where farmers participate in a separate pension scheme and Ireland where farmers participate in the universal social insurance scheme applicable to all workers. Mr Zhao Dianguo, the Director-General of the Rural Pension Department of the Ministry of Human Resources and Social Security, as leader of the tour party, and the participants were able to study the respective systems.

The specific objective of the study tour was to study arrangements in the European Union, specifically in Poland and Ireland in the pension provision respectively for rural workers in the following areas:

- The operation of social security and pension provision for farmers and other rural workers under both a general and a special social insurance regime
- Policy considerations for the introduction of a comprehensive rural pension insurance scheme
- Arrangements for transfer of accrued rights on moving from a rural to an urban environment
- Arrangements for the collection of contributions from farmers and other rural workers
- The extent to which a rural pension system must be subsidised by Government funds
- Social security administration in relation to pension payments to retired rural workers
- The relationship between social insurance and social assistance as regards the rural population

The visit started in Warsaw, where officials of the Polish Ministry of Labour and Social Security described and analysed social security arrangements applicable in Poland, including the relationship between the general social insurance scheme and the special scheme for farmers. The study tour party visited the Headquarters of KRUS, the social insurance scheme for farmers. KRUS described the system for farmers and the basis on which it is to a high degree subsidised by the Polish Government. The party visited a local office of KRUS to study the operation and management of the pension arrangements for farmers. Finally in Warsaw the party visited the headquarters of ZUS, the social insurance scheme for workers other than farmers. ZUS described how pension arrangements operated for rural workers who were not self-employed farmers and how the system operated for former participants in KRUS who had left agriculture to work in other employment.

The study tour then transferred to Dublin. Officials of the Irish Department of Social and Family Affairs described their policy and procedures for the collection of social insurance

contributions and the payment of pensions. They also explained the relationship between state social insurance and occupational pensions provided by employers. The party travelled to Sligo, from where in the Social Welfare Office pensions are administered. Officials described the Irish social assistance scheme and the information services for advising the public on social insurance issues. Subsequently officials described the administration of pensions in Ireland. Unfortunately it did not prove possible to observe the administration. Finally back in Dublin a representative of the Pensions Board described the arrangements for the regulation and supervision of private pension schemes.