

ABSTRACT

THE SOCIAL SECURITY OF SELF-EMPLOYED FARMERS IN TURKEY¹

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The new social security system in Turkey came into effect with the 2008 reform. It provides social security to farmers using an approach that includes all self-employed workers. Since farmers are significantly affected by natural and climatic conditions and their socio-economic situation differs than that of other self-employed workers, they cannot access the social protection they need. Higher informal employment rates and exempting farmers from compulsory insurance payments under specific conditions are among other important barriers that hinder their access to social protection. Farmers who are legally eligible for social security in Turkey are thus excluded from this new system.

This study proposes a system that provides real social protection to farmers in Turkey by analyzing social security practices for farmers in selected European countries. Its first section presents the socio-economic situation and social protection problems of self-employed farmers in Turkey. The second section addresses the legal issues involved in their social security. The third section analyzes the practices of five European countries that have agriculture-specific social security systems. This study's results are used in its final section to make proposals for resolving the social protection problems of self-employed farmers in Turkey.

Keywords: social security, social security in agriculture, self-employed farmers, farmers' social security.

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I. INTRODUCTION

Although either due to the structure of agricultural operations or the independent nature of their work, farmers constitute employees who need the highest form of social security, they are the last segment to be included in the social security system worldwide. From the perspectives of working conditions and socioeconomic status, the social security need of farmers, who constitute one of the working classes that mostly need social protection should be met through social security systems. Moreover, farmers are exposed to risks resulting from the fact that they are mostly self-employed. They are also exposed to risks caused by the structure of agricultural operations, which are based on natural events and climate conditions. Therefore, a social security system that provides security to farmers should consider the specific conditions of farmers, who have a very different working environment and socioeconomic status from those of other employment groups. Due to these farmer-specific conditions, the social security needs of farmers against potential risks, such as short-term, long-term, and unemployment risks, which are covered by social security systems.

Until the recent past, the agricultural sector in Turkey has taken the first rank in its GDP or employment share. However, it has fallen behind the service sector because of the recent developments in the industrial and service sectors. In addition to this shrinkage in agriculture, the low education status of agricultural employees and the destruction of agricultural lands for human settlement have deepened the poverty situation in agriculture. Because informal employment in the agricultural sector is above 80%, it is a significant part of employment, constituting 17.6%, so it should be included in the social security system. Due to reasons such as insufficient income, high premium amounts, and terms of premium payments, which are incompatible with agricultural income, around 20% of registered farmers are unable to fulfill their premium payment obligations for them to utilize the rights provided by the social security system. In addition, low education levels and insufficient awareness in the agriculture sector are the most significant obstacles to why agricultural employees are unable to have information about the social security system and rights provided by the system.

As the last segment to be included in social insurance, although agricultural employees are legally qualified most of them are excluded. This segment, whose majority lacks social insurance, is unable to benefit from health insurance when they suffer temporary or continuous incapacity to work because of a work accident, professional disease, maternity leave, old age, disability, and death. Therefore, reducing the informal sector in Turkey or bringing agricultural employees whose income is below the poverty threshold to a standard life can only be possible by including this segment in the social security system.

This study aims to contribute to this issue by discussing what can be done to determine the problems facing agricultural employees, who have been ignored for many years, to determine the applicability of the existing social security system to agricultural employees and prevent the next generations from living a life with no social protection. To achieve these aims, legislations that regulate socioeconomic status and social insurance of self-employed farmers in Turkey were examined. Moreover, social security applications for self-employed farmers in European countries that have established specific systems for agricultural employees were examined.

The first section of this paper presents the socio-economic situations and social protection problems of self-employed farmers in Turkey. The second section examines the legal issues involved in the self-employed farmers' social security and benefits available to them. The final section analyzes the social security practices of European countries that have agriculture-specific social security systems for self-employed farmers in terms of the scope, rights, and financing.

II. SOCIOECONOMIC STATUS AND SOCIAL SECURITY ISSUES OF SELF-EMPLOYED FARMERS IN TURKEY

As of 2016, approximately 3 million agricultural enterprises were operating on 38,328,000 hectares of agricultural land in Turkey. Around 10% of agricultural enterprises are small enterprises with less than five hectares of farmland, and around 35% are large enterprises with more than 50 hectares. As of 2020, 4,716,000 people were employed in agriculture, and the share of the agricultural sector in total employment was 17.6%. The share of the agricultural sector in GDP was 6.4% in 2019.

Table 11: Summary of Agricultural Statistics in Turkey

Agricultural Land in Use	2016	38.328	Thousand Hectares
Number of Agricultural Enterprises	2016	3.000.000	Number
Small Agricultural Enterprises (Less than 5 Hectares)	2016	10%	Divided by the number of all enterprises
Large Agricultural Enterprises (More than 50 Hectares)	2016	35%	Divided by the number of all enterprises
Agricultural Employment	2020	17.6%	Divided by the number of Total Employment
Agricultural Labor	2020	4.716	Thousand People
Agricultural Contribution to GDP	2019	6.4%	The GDP Share

Source: (TÜİK, 2016, 2020b; World Bank, 2016).

Although the share of the agricultural sector in GDP was 12.5% in 1998, this rate declined to 7.5% in 2008 and 6.4% in 2019. The decline in the share of the agricultural sector in GDP is due to relatively faster growth of the service and industrial sectors. In addition, the 7% decline in agriculture in 2007 was due to drought, which caused an average yearly growth rate of 2.1% in the agriculture sector, leading to an overall growth rate of 3.3% from 2007 to 2012 (Ministry of Development, 2014, p. 27).

Table 22: The Share of Agricultural Sector in GDP by Years

	1998	2003	2008	2013	2018	2019
Value (TL)	8,957,343	46,249,933	74,451,345	121,733,979	217,072,490	277,494,885
Share (%)	12.5	9.8	7.5	6.7	5.8	6.4

Source: (TÜİK, 2019).

Examining the change in the share of the agriculture sector in total employment in Turkey over the years, we find that agricultural employment decreases with a decrease in the share of the agriculture sector in GDP. Although the agricultural employment rate was 77.4% in 1955, it declined to 47.8% in 2000, 23.3% in 2010, and 20.6% in 2015 (Ministry of Employment and Social Safety, 2015: 159). As presented in Table 3, the share of the agriculture sector in total employment decreased to 17.6% in 2020. However, the share of the service sector is 56.2%, whereas the share of the industrial sector is 20.5%. The reasons for the decrease in the share of the agriculture sector in total employment are the decrease in labor demand, the mechanization of agriculture,

increase in labor demand in the industrial and service sectors, and decrease in agricultural income per household due to the disruption of agricultural lands for human settlement (Ministry of Employment and Social Safety, 2015: 159).

Table 3: Sectoral Distribution of Employment

Sector	Number	Share (%)
Agriculture	4,716,000	17.6
Industry	5,497,000	20.5
Construction	1,538,000	5.7
Service	15,060,000	56.2
Total	26,811,000	100.0

Source: It was calculated within the study scope based on the TÜİK, 2020 Household Labor Force Survey.

Along with its social and economic problems, the industrial revolution has increased slums into cities that have industrial centers. However, legal regulations, social welfare programs, and an increase in the economic welfare of industrial workers have significantly decreased these problems. The introduction of technological and scientific revolution into agriculture has contributed chronically depressed and low-income agricultural sector worldwide to get rid of that bad situation. However, this development was only applicable to large and commercial farms. The income of the low-income group, who constitutes the majority, is mostly below the poverty threshold (Welch, 1960: 231–232). The prevalence and severity of poverty are higher in rural areas. This situation is due to the low income of paid workers, subsistence farmers, and small renters who constitute the majority in the agricultural sector (ILO, 2000: 4). Globally, poverty is deeply ingrained in the agriculture sector. Nearly two-thirds of extremely poor workers aged 15 and above reported that their primary job is in the agricultural sector. Furthermore, extreme poverty rates among these workers are more than four times higher than those of non-agricultural workers (Castañeda et al., 2016: 12).

Compared with employees of other sectors in Turkey, agricultural employees are those with the lowest annual income. Table 4, which presents the annual main business income of household individuals according to their economic activity, indicates that agriculture is the economic activity with the lowest yearly income.

Table 4: Annual Main Business Income of Household Members According to Their Economic Activity

Branch of Economic Activity	2018	2019
Agriculture	21,807	25,263
Industry	35,174	44,355
Construction	32,236	42,227
Service	37,169	46,034
Total	34,733	43,118

Source: (TÜİK, 2020a).

Wages in rural areas, both in cash and real terms, are generally lower than those in cities, but the hours of work are longer (Hurst et al., 2007: 24). Globally, about 80% of the extremely poor and 76% of the moderately poor live in rural areas. Moreover, 45.6% of rural residents are either extremely or moderately poor and thus live on less

than \$3.10 per person per day, whereas the corresponding rates for urban residents are 5.5% and 16.2%, respectively. (Castañeda et al., 2016: 3–11).

As of 2003, the poverty ratio in Turkey was around 26% in cities, whereas it was around 40% in rural areas (Karadeniz, 2006: 96). The poverty ratio in cities decreased to 15.3% while that of rural areas decreased to 37.2% in 2013 (TÜİK (Turkish Statistical Institute), Income and Life Conditions Research, 2006-2013). Although the poverty rate in both cities and rural areas decreased, from 2003 to 2013, the poverty rate decreased by 11% in cities while it only decreased by 3% in rural areas. The data indicate that the income of more than one-third of agricultural employees is less than the poverty threshold, and over the years, no serious recovery is observed in this situation.

Table 5 presents the net median income of agricultural employees in 2018 according to their status at work. There is almost a 50% difference between the annual incomes of those who are registered in the social security system and those who are not. Moreover, the informal employment rate in the agricultural sector, which is around 83%, is an important issue, which should be solved urgently. When the annual mean income is ranked from the largest to smallest, it is as follows: employers, self-employed farmers, paid-waged employees, casual employees, and unpaid family workers. Whereas employers constitute the segment that gains the highest income among agricultural employees, unpaid family workers rank in the last as they cannot acquire any income from their main job. The informal employment rate in the agriculture sector was 83% in 2017, implying that 83% of employees in this sector are unregistered employees. Among the unregistered ones, the net annual mean income of employers, who are the largest income group, is 16,295 TL for 2017. The annual net minimum wage in 2017 is 16,849 TL (1,404.06 TL x 12). Moreover, from the table, we find that the income of at least 83% of agricultural employees is below the minimum wage.

Table 5: Annual Income of Agricultural Employees According to their Status at Work (Median, TL)

Status at Work	SSI Registry	Yearly Net Income
Wage Worker	Registered	21,460
	Unregistered	12,000
Casual Worker	Registered	14,500
	Unregistered	7,200
Employer	Registered	35,209
	Unregistered	16,295
Self-Employed	Registered	20,900
	Unregistered	11,600
Unwage Family Worker	Registered	0
	Unregistered	0

Source: It was calculated within the scope of the study based on the TÜİK, 2018 Income and Life Conditions Survey.

A. The Issue of Informal Employment

The International Labor Organization (ILO) defined informal employment as “all jobs in informal sector enterprises or all persons who, during a given reference period, were employed in at least one informal sector enterprise, irrespective of their status in employment and whether it was their main or a secondary job.” However, it was found that this definition leaves out important segments of informal employment, so ILO made a broader definition and defined informal employment as “total number of informal jobs, whether carried out in formal sector enterprises, informal sector enterprises, or households” (Jütting et al., 2008: 11).

Informal employment emerges as a reflection of informal economy to the labor force market and mostly occurs by keeping employers’ income outside of the registered system in order to decrease costs of employers, to avoid of paying taxes and social security premium payments and get rid of bureaucratic operations. Although informal employment is mostly employers, self-employed persons and workers might also be included in informal employment based on similar reasons. From the perspective of the social security system, informal employment can be defined as individuals who are not registered although they work in legal jobs or reports about the number of their working days or wages are missing (İlhan et al., 2014: 14).

Most informal employees are obliged to use a major part of their income for vital needs, such as nutrition, sheltering, education, and health care. Insufficient income causes informal sector employees to push social protection into the background. Moreover, compared with that of formal sector employees, the financial strength of informal sector employees is weaker to contribute to the social security system (Erdut, 2007: 60).

In Turkey, 99.8% of enterprises are small and medium sized, which is among the reasons for the high number of informal employees. In addition, rapid population growth and migration, lack of social security awareness, low education status, unemployment, poverty, high tax rates, high premiums, bureaucracy, deficiency in interinstitutional coordination, insufficiency of supervision and enforcement are the main factors for the high number of informal employment (İlhan et al., 2014: 15–18; Özgür & Demirbilek, 2016: 915–926).

Table 6: Informal Employment Rates in Turkey by Years

	Agriculture	Non-Agriculture	Industry	Service	Construction	General
2002	90.14	31.74	36.40	29.19	-	52.14
2005	88.22	34.32	38.11	32.27	-	48.17
2010	85.47	29.06	32.68	27.11	-	43.25
2014	82.27	22.32	20.26	21.09	36.61	34.97
2015	81.16	21.23	19.13	20.05	35.58	33.57
2016	82.09	21.72	20.20	20.35	35.76	33.49
2017	83.33	22.10	20.03	20.95	35.80	33.97
2018	82.73	22.28	20.29	21.46	34.39	33.42
2019	86.62	22.96	20.03	22.55	37.74	34.52
2020	83.46	19.30	16.46	18.76	34.72	30.59

Source: (SSI, 2021).

As individuals’ income decreases, informal employment rates increase (Durusoy Öztepe & Akbaş, 2018: 85). Therefore, the poverty rates of informal employees also

become higher. In the calculations done using the TÜİK 2006-2017 income and life conditions micro data set, which assumes the poverty threshold as 60% of a household's usable income, the poverty rate of registered employees was 7%, whereas that of informal employees was 30.9% in 2006. The poverty rate of formal employees was 7.8%, whereas that of informal employees was 23.6% in 2017 (Aslan, 2020: 102).

From the perspective of gender, women constitute the highest segment in informal employment (Özgür & Demirbilek, 2016: 915). Based on the view that the breadwinner of a family is the man, the understanding that the household subsistence is mainly under the responsibility of the man, and perceiving the money earned by women as additional income make women take temporary jobs with low wages and in the informal sector (Genel-İş, 2017: 6). In Turkey, women mostly work as unpaid family workers. Unpaid family workmanship is mainly the way that women are employed, especially in rural areas (Özer & Biçerli, 2003: 66). As women are commonly employed as unpaid family workers in rural areas, the informal employment rate is very high for female employees in the agricultural sector. Thus, as presented in Table 7, the informal employment rate of female agricultural employees is 94.3%.

Table 7: SSI Registry of Female Employees in Agriculture

SSI Registry	Number of Employees	Ratio (%)
Yes	108,305	5.7
No	1,783,118	94.3
Total	1,891,423	100.0

Source: It was calculated within the scope of this study based on the TÜİK, 2020 Household Labor Force Survey.

There are various reasons why the informal employment rate is very high in the agriculture sector. Some of the relevant reasons are the characteristics of the sector and the demographic, social and cultural characteristics of individuals who work in the sector. Because most farmers operate on a small scale and land ownership, they earn low income, which is one of the important reasons for the high informal employment rate.

The Law numbered 5510, which established the conditions for premium payments of agricultural employees heavier with the aim to provide norm and standard unity among all insurance holders, has had a negative effect on reducing informality in agriculture. Formerly, farmers paid their premiums for 15 days; however, from 2023, they will pay their premiums for 30 days, which will make most farmers, those whose income is below the minimum wage, not able to pay their premiums and will be excluded from the social security system. Moreover, farmers wait for the harvest of their products for almost 9-12 months, which causes them to be unable to pay their premiums regularly.

B. The Issue of Health Insurance

As the Law numbered 5510 includes employees and self-employed persons with a contract of employment, as well as with the amendment done to the Law numbered 6111 to include temporary employees who work in agricultural or forestry with a contract of employment in the general health insurance, agricultural employees legally have health coverage. However, to be able to receive health service that is based on

general health insurance, it is obligatory to fulfill conditions such as being the insured or beneficiary of the insurance, have paid general health insurance premiums to the health service provider for 30 days in the previous year, and there should be no premium or premium-associated liability for more than 60 days (Çallı, 2014: 280–288).

Although general health insurance covers everyone in the country, the system is based on premium and includes paying a contribution, which limits people to access healthcare services (TTB (Turkish Medical Association), 2005: 23). Providing healthcare services in return for a certain level of payment excludes the social segment that requires these services the most (Gökbayrak, 2010: 156). Unemployed people, informal employees, craftsmen, farmers who have outstanding premium payments, unpaid family workers, seasonal workers and housewives do not utilize healthcare services.

Table 8: People Who Were Unable to See to a Doctor When They Needed Treatment Among Some Selected Sectors in the Last 12 Months

Sector	Number of Employees	Share (%)
Agriculture, Forestry, Hunting, and Fishery	662,361	20.1
Manufacturing	639,746	19.4
Wholesale and Retail Trade	428,698	13.0
Construction	303,015	9.2
Transportation and Storage	173,691	5.3
Accommodation and Catering Services	203,214	6.2

Source: It is calculated within the context of the study from TÜİK, Income and Life Conditions Research of 2015.

As presented in Table 8, in the last 12 months, 20.1% of people who were unable to see a doctor when they needed treatment worked in the agricultural sector. Moreover, 13.4% of employees who work in the agricultural sector did not see a doctor although they had disorders in the last 12 months (TÜİK, Income and Life Conditions Research 2015). Table 9, which presents the reasons for not seeing a doctor, indicates that the main reason why 66.8% of people were unable to see a doctor when they needed it is difficulty in payment.

Table 9: Main Reason of Not Being Able to Apply to a Doctor for Agricultural Employees

Reason	Number of Employees	Share (%)
Difficulty in Payment	442,691	66.8
Work or Child	37,885	5.7
The Healthcare Institution is far located	63,955	9.7
Fear	16,478	2.5
The appointment date is given on a forward date	6,997	1.1
Waiting for the disorder to get recovered by itself	80,043	12.1
Not knowing a good doctor	7,378	1.1
Other Reasons	6,934	1.0
Total	662,361	100.0

Source: It is calculated within the context of the study from TÜİK, Income and Life Conditions Research of 2015.

The Law numbered 5510 proposed that the state should pay the premiums of people who do not have the means to pay their general health insurance premiums. People in this context should be made to take an income test by applying to Foundations of

Social Help and Solidarity since the date they become a part of GHI (General Health Insurance). Based on the result of the income test, if a household's income per person is less than one-third of the minimum salary, their premiums should be paid by the state. Although the health insurance of all residents in the country is covered under this application, due to reasons such as the low education status of employees in the agricultural sector, lack of awareness, and insufficient introduction, many employees in the agriculture sector are unaware of this application.

C. The Issue of Income Assurance

As the only source of income of farmers is the income that they earn from the sales of their harvested products, the amount of this income is directly proportional to the amount of the products that they harvest. Moreover, because the structure of agricultural production depends on natural conditions, farmers face the problem of lack of income assurance. Natural events, such as drought, flood, frost, untimely rain, storm and fire, might cause farmers to suffer loss and even, at times, they will not earn any income in a year. Therefore, the Law numbered 5363, the Agricultural Insurance Law, was enforced in 2005 to compensate the losses of farmers who are unable to sow their products and suffer a loss due to the reasons mentioned above (Karadeniz, 2006: 111). This law aims to "determine rules and principles regarding how to apply agricultural insurance to provide coverage for the risks threatening agricultural producers and determined in this Law" (Official Gazette, 2005). However, as in almost every aspect, it is perceived that farmers behave unconsciously also in this aspect and not enough farmers have agricultural insurance. Although the number of agricultural enterprises is 3.1 million in Turkey. In 2019, around 2 million TARSİM policies (a farmer can have more than one policy) in herbal product cultivation and green housing activities were organized throughout Turkey (TARSİM, 2021).

Before the enforcement of the Law numbered 5510, because the nature of the work of agricultural employees is different from that of others, they were captured under the social security system through specific laws enacted for them, and the conditions to include this segment into the social security system were flexible. However, this condition was removed with the enforcement of the Social Insurance and General Health Insurance Law numbered 5510 in 2008. The rules about employees covered by other types of insurance have started to be gradually applied to agricultural employees. The existing application restricts the social security system of the agriculture sector and constitutes a significant obstacle in decreasing informal employment. When the same insurance decrees covering employees of other sectors are applied to agricultural employees, who are facing poverty problems due to the lack of income assurance, they will be unable to pay their premiums and thus will be deprived of social protection due to their unpaid premium.

The work and income security of farmers depend on weather conditions, agricultural input prices, product market price, and productivity. Therefore, to be able to provide an income and life guarantee to farmers, in addition to the compulsory social insurance, many instruments should also be used; examples are if their products are destroyed because of natural disasters, their losses should be compensated; through state intervention, agricultural input prices should be kept low; a price floor should be applied to their products; their outstanding premiums should be paid by the state, and the government should provide agricultural insurance support. Unlike social

insurances that provide guarantees to farmers against disease, maternity, disability, and unemployment risks, these instruments provide security against risks based on market and environmental conditions. These state subsidies provided to farmers are part of the traditional social security system and can be evaluated within the extended social security system (Karadeniz, 2006: 110).

II. SOCIAL SECURITY OF SELF-EMPLOYED FARMERS IN TURKEY

Agricultural employees are part of the segment that is least included in social insurance protection due to factors, such as small size, disorganized work, high informality, lack of institutionalization, and low education. Regulations for this segment were only done with two laws enforced in 1983.

A. Legal Scope

The Law of Agricultural Employees Social Insurances numbered 2925 dated 1983 included paid and temporary agricultural employees in the social security context, and **the Act no. 2926 on the Social Insurance for Persons Working on Their Own Account and on Their Own Behalf in Agriculture** included self-employed employees in agriculture (farmers) in the social security system. Whereas the Law numbered 2925 has been implemented throughout the country since January 1, 1984, the Law numbered 2926 was gradually enforced since January 1, 1984 to be applied throughout the country within 10 years (Alper, 2018).

Agricultural workers are divided into two groups—continuous and seasonal employees. In the past, the social security of continuous employees in agriculture was regulated by the Social Insurances Law numbered 506 (it also included permanent state employees), and the social security of permanent employees was regulated by the Law numbered 2925. The social security of self-employed farmers is regulated by the Law numbered 2926.

By taking the special status of agricultural employees into consideration, the laws numbered 2925 and 2926 have kept the conditions for including agricultural employees in the social security system more flexible than those of employees in other sectors. However, with the enforcement of the Social Insurances and General Health Insurance Law numbered 5510 in 2008, this situation has been removed. Because there has been a significant economic development in agriculture after 2008 and an increase in the income levels of agricultural employees, the decrees covering other types of insurances have started to be gradually applied to agricultural employees (İlhan et al., 2014: 26).

After the implementation of the Law numbered 5510, the Law numbered 2926 was suspended. In the new law, self-employed farmers are considered as “the ones who perform agricultural operation” in item 4, clause 1, and sub-item b. The insurance of insurance holders who were under Law number 2926 in the past has been maintained by being covered by the Law numbered 5510 (SSI, 2013: 42). “*Among the people who work independently for their name and account in agriculture, who carry out agricultural operations and document that after deducting the cost of operations from their annual agricultural operation income, the monthly average of the remaining amount is less than thirty times of the lower limit of daily premium-based gross income defined in this Law, and the ones who turned 65 and requested*” are exempted from

being insured. However, with the temporary item no 16 of the Law, it was decreed that the lower limit of the daily earning will be used as the basis of the premium to be applied for 15 days in 2008, and it will be increased one point for each year but will not exceed 30 times the daily earning used as the basis of the premium (Official Gazette, 2006). According to this, self-employed farmers will pay their premiums for 27 days in 2020, and in 2020, the ones who document that after deducting the cost of related operations from their annual agricultural operation income, the monthly average of the remaining amount will be less than 27 times the lower limit of daily premium-based gross income defined in this Law will be exempted from being insured.

For employees who work permanently with service of contract as subject to the Law numbered 2925 before the enforcement of the Law numbered 5510, their insurances will also be maintained after the enforcement date of the law. However, after the enforcement date of the Law, insurance holders under the Law numbered 2925 will not be registered. In this context, employees can only be registered as voluntary insurance holders. Therefore, except for state employees, the Law numbered 5510 did not accept temporary employees with service of employment in the agriculture sector as insurance holders. However, with the amendment of Appendix 5 of the Law numbered 5510, which was added as the 51st item of the Law numbered 6111 on February 13, 2011, permanent employees who work in agriculture and forestry with a service of contract were also regarded as insurance holders. Therefore, with the addition of the Appendix 5 item to the Law numbered 5510, temporary employees who work in agriculture or forestry operations with a contract of employment were considered as insurance holders within the context of clause 4-1/a. Permanent employees who were formerly subjected to the Law numbered 506 and worked in agriculture or forestry have been regarded as insurance holders under the Law numbered 5510 within the context of 4/a like all other dependent employees (Official Gazette, 2006; SSI, 2013: 12–21).

It was stated above that although the registry of new insurance holders will not be done within the context of the Law numbered 2925, the insurance of the ones who had become insurance holders within the context of this Law would be regulated with the Law numbered 5510. Due to this situation, insurance holders who are subject to the Law numbered 2925 are in a more advantageous situation than other insurance holders as they continue to pay their monthly premiums for 15 days in a month. However, like the self-employed insurance holders, the number of days of premium payment of insurance holders who are under Appendix 5 has increased to 30 days by increasing them one point each year.

To provide norm and standard unity between insurance holders under the Law numbered 5510, except for the ones who are under the Law numbered 2925, from 2023 all agricultural employees will pay their premiums for 30 days. People whose monthly net income is less than 30 times the lower limit of their gross daily earnings are also included. Because the poverty rate in the agriculture sector is around 40%, the income acquired by the farmers will mostly not be sufficient to pay the 30 days premium. In addition, as 55% of the farmers' income is less than the minimum wage, they might be exempted from insurance (Karadeniz, 2006: 113). Therefore, the existing practice of social security contracts about agriculture causes an increase in informal employment.

B. Benefits Provided to Self-Employed Farmers within the Scope of Social Securities

Within the context of obligatory social insurances, farmers can benefit from securities provided by work accident and professional diseases, sickness, maternity, disability, old age, death, and general health insurance. The benefits provided to farmers within the scope of these insurances are summarized below.

- **Accidents at Work and Occupational Diseases (AWOD) Insurance:** AWOD insurance is a social security branch that provides income assurance for insured farmers or beneficiaries in case of temporary or permanent disability to work as a result of having work accident or occupational disease. Under this insurance, during a temporary disability to work, farmers are provided with temporary disability payments. Moreover, they are provided with permanent disability payment in case of permanent disability to work beneficiaries of the insured. The survivors are paid survivor pension if the insured dies because of work accident or occupational disease. Marriage payment is paid to daughters who receive survivor pension. The funeral expenses are paid. The important issue for farmers here is that to be able to benefit, they should not have any previous outstanding premium payments to the institution. In addition, farmers are only entitled to temporary payment for incapacity to work during the hospitalized treatment and the time they use to recover (Alper, 2018, pp. 278–279; Sözer, 2017, pp. 366–369).
- **Sickness and Maternity Insurance:** As healthcare benefits for illness are within the scope of general healthcare insurance, only daily temporary pension against incapacity to work is paid to holders of sickness insurance. Although the first version of the Law numbered 5510 proposed to give a temporary pension against incapacity to work to insurance holders within the context of 4/1-b, through the amendment of the Law numbered 5754, the utilization right from the temporary pension against incapacity to work is only provided to insurance holders who are insured under 4/1-a. Under this amendment, even when farmers lack the capacity to work, i.e., they have to be on sick leave, they will be unable to receive a daily temporary pension against incapacity to work (Alper, 2018: 279). Under maternity insurance, female insured farmers are provided with a temporary pension against incapacity to work for eight weeks before delivery and eight weeks after delivery. In addition, when the baby is born alive, a nursing benefit will be paid for each child over the valid tariff on the date of delivery (Ören, 2015: 224).
- **Disability, Old Age and Survivors Insurances:** Disability is a partial or total loss of capacity to work. The benefit that will be provided to farmers under disability insurance is to provide them with a disability pension. To be able to benefit from disability pension, farmers primarily fulfill the conditions determined in the Law, have to be insurance holders for at least ten years, and should have a noticeable disability, old age, and have paid their death insurance premiums for at least 1800 days (Tuncay & Ekmekçi, 2016: 444–452).

The benefit that is provided to farmers under old-age insurance is to provide them an old-age pension. Farmers who were first regarded as insurance holders under the Law numbered 5510 have to turn 58 and 60 for female and male and should have paid disability, old-age and survivors insurance premiums for at least 9000 days. Even

when they meet these conditions, farmers should not have any delayed premiums on the date they apply for the benefits of an old-age pension (Şakar, 2017: 285–290).

Survivors insurance provides financial benefit and income assurance to the beneficiaries of the insured. To be able to benefit from survivors insurance, farmers must have at least 1800 days of disability, old age and survivors insurance premiums. In case of the death of an insured farmer who met the conditions stated in the law, the benefits are providing survivor pension, lump sum payment, marriage allowance for the daughter getting pension, funeral payment (Tuncay & Ekmekçi, 2016: 510–530).

Under the Law number 5510, farmers have attained equal rights with other self-employed persons as given in detail above. Although at first sight, this is considered a positive development for farmers, having equal rights with other self-employed persons brings the same equality in terms of obligations as well. Whereas farmers previously paid 15 days premiums for each month, from 2023, they will pay premiums for 30 days with a gradual transformation. This means that the premium amount that will be paid by farmers will increase. Moreover, farmers will pay their premiums on a monthly basis just like other self-employed persons.

In an environment where the share of the agricultural sector in GDP decreases each year and the poverty rate increases because of the use of agricultural lands for settlement, the premium amount of farmers will increase, transforming it into a monthly premium payment system and farmers who acquire an income that is less than the minimum wage is provided with the right to be excluded from being insurance holders, which have caused many farmers to be excluded from insurance.

III. SOCIAL SECURITY OF FARMERS IN EUROPEAN COUNTRIES THAT HAVE ESTABLISHED A SYSTEM FOR SELF-EMPLOYED FARMERS

Schoukens (Schoukens, 2007: 22-23) showed that Finland, Great Britain, the Netherlands, Denmark, Sweden, Czechia, Hungary, Slovenia, Lithuania, Ireland, Luxembourg, Slovakia, Latvia, Estonia, Bulgaria, Romania, and Portugal are examples of European countries where an equal basic cover is provided. The same administrative structure and a uniform financial scheme are applied regardless of the group that is insured. Moreover, the same basic social protection is organized for all working groups of the population in a universal or general social security. The basic social security schemes of the Dutch, Danish, Estonian, Finnish, and Swedish have transformed into a universal system and in addition to the basic insurance or the universal system, professional schemes are in force. Another method is applied in Belgium where farmers can take part in a general system for the self-employed, where all professional categories of self-employed people are compiled into one social security system. The system has its own administrative structure with representatives of the associations of the self-employed and the government. The system collects and manages its finances. There are two types of applications through which farmers are incorporated in general systems. In the first type, all segments are incorporated into a general system without any discrimination. However, in some countries, professional plans are also implemented in addition to this system. In the second type, farmers can also take part in a general system for the self-employed, where all professional categories of self-employed people are compiled into one social security system.

In other countries such as Germany, France, Austria, Poland, Italy, and Spain, unlike either waged employees or other self-employed professionals, farmers are incorporated in a social security system that focuses on their needs and is suitable for the specific needs of agricultural operations. In Germany, farmers, and liberal professions (e.g., lawyers, doctors, ...) have organized their own pension schemes. Craftsmen and farmers have also been placed under the general health insurance system, although farmers have retained their own governing bodies. In France and Spain, self-employed farmers have created a separate social security system for workers of the farming industry. In Italy, although farmers join the general system for certain risks, they have established a separate system to meet their specific needs and they have retained their own administrative governing bodies. In Austria, farmers have created their independent systems (Schoukens, 2007: 23-24).

An analysis of the EU systems reveals that six member states—Austria, Finland, France, Greece, Germany, and Poland—have already decided to establish autonomic systems to provide social protection to farmers. They also form part of the European Network of Agricultural Social Protection Systems (ENASP) (Pawlowska et al., 2013: 16).

In this study, Germany, France, Austria, Poland, and Finland will be discussed as the members of ENASP. Although Greece is also an ENASP member because it has combined the farmer-specific system with the general system, it will not be examined within this context.

A. Scope and Rights

Evaluating countries that have social security systems that are specific to the needs of farmers, the situation of countries that provide social security of farmers under the general system is similar. This table indicates that countries with farmer-specific social security systems do not provide social security for farmers to cover all risks.

Table 10: Social Security System for Self-Employeds in Agriculture

	Sickness-Maternity Insurance Medical Benefits	Sickness-Maternity Insurance Cash Benefits	Disability-Old Age-Survivors Insurance	Accident at Work and Occupational Disease	Family Allowances	Unemployment Insurance	Long-Term Care
Germany	✓	✗	✓	✓ ³	✓ ¹	✗	✓ ⁴
Austria	✓	✗✓ ²	✓	✓	✓ ¹	✗	✓ ¹
France	✓	✓	✓	✓	✓ ¹	✗	✗
Finland	✓	✓	✓	✓	✓ ¹	✓ ¹	✓ ¹
Poland	✓ ¹	✓	✓	✓	✓ ¹	✗	✗ ⁵

Source: (Karadeniz, 2006: 99; MISSOC, 2020; Müller & Neumann, 2017: 167; Posturzyńska et al., 2012: 594).

1. They are insurance holders within the scope of the general system.
2. There is no cash benefits for sickness, but there is cash benefits for maternity.
3. In Germany, although farmers are included in the general system for work accidents and occupational diseases, their monthly salaries and compensations are calculated differently.
4. In Germany, long-term care is based on compulsory insurance within the scope of sickness insurance. There is no farmer-specific system.
5. There is no separate long-term care system in Poland. Long-term care services are provided on a universal basis within the health and social service system.

Except for France, in countries with farmer-specific social security systems, the dangers and risks included are limited to sickness (treatment services and disability to work), maternity, work accidents and occupational diseases, as well as disability, old age and survivors. Potential risks such as the insufficiency of family income,

unemployment, and care requirement are not included in farmer-specific social insurances. Unlike other countries, France provides family benefits under the agricultural social security system.

Among the countries that have farmer-specific social security systems, Finland is the only country that provides security against all types of dangers for self-employed farmers. However, family allowances, unemployment insurance and long-term care are provided within the context of the general plan.

In Germany, self-employed farmers are not covered under the sickness and maternity cash benefits and unemployment insurance. Long-term care is not a system that is unique to farmers and is based on obligatory insurance within the scope of sickness insurance. Family benefits and work accidents and occupational disease insurance are under the general plan. However, work accidents and occupational diseases allowances and compensations of self-employed farmers are calculated differently.

Although there is no sickness payment for farmers in Australia, there is a maternity allowance. For self-employed farmers, family allowances and long-term care are provided within the scope of the general system. Self-employed farmers are not included in the scope of unemployment insurance.

In France, self-employed persons in agriculture are not included in the scope of unemployment insurance and long-term care.

Poland provides medical assistance and family allowance for self-employed farmers under the general plan. Because there is no separate long-term care system in Poland, long-term care services are provided on a universal basis within the healthcare and social service system. Self-employed farmers are not included in unemployment insurance.

In countries that have established farmer-specific systems, although the benefits provided to insured people are like those under general social security systems, there are also some specific practices. Except for Poland, in all countries, the substitute worker service, which can be applied for under incapacity to work that results from sickness, maternity, work accident and occupational disease, disability and death risks, is one of the most farmer-specific benefits (MELA, 2020a; Pawlowska et al., 2013: 42; SVLFG, 2020a; SVS, 2020a: 61–62).

In Austria, when the spouse or the partner of a survivors insurance holder maintains the operations of the agricultural enterprise, insurance periods obtained by the survivors insurance holder during his marriage or partnership (only if it does not coincide with their own insurance periods) is added to the insurance periods of the spouse or the partner, which is another benefit under farmer-specific systems (MISSOC - Austria, 2019: 17; SVS, 2020b).

In Finland, family retirement and compensation payment to the widow spouse and children within the scope of life insurance are other special benefits for farmers (MELA, 2020c).

B. Financing

Globally, retirement expenditures are the most important expenditure item with the highest impact on the sustainability of social security systems and cause almost all countries to make successive reforms. An extension of the average life expectancy and decrease in birth rates have caused rapid aging of country populations and

extension of the retirement period. This change in the demographical structure decreases the rate of active or passive insurance holders, which is the most important indicator in financing social security systems. The decrease in this rate has caused a gradual increase in state subsidies in financing social security systems. Examining the financing structure of farmer-specific social security systems, we find that the sustainability of the systems is through state subsidies. In all countries, the state subsidy rate has reached a very high level in retirement insurance, such as 80-85% (KRUS, 2020; MELA, 2018: 5; MSA, 2019; SVB, 2018: 18-20–21; SVLFG, 2020b). The state subsidy rate in agricultural health insurance is around 45-50%. Particularly, in developed western countries, the share of social security expenditures in the budget has reached an upper limit (30%). However, the destructive effect of the COVID-19 pandemic on country economies and the increase in healthcare expenditures are apparent. Therefore, all countries might be obliged to review the financing structure of their social security systems. This possibility may cause significant outcomes such as reduction in state subsidy on social security systems, increase in premium rates, simplification of exemption conditions or end of farmer-specific system operations and including farmers into general systems.

The structure of agricultural operations is highly affected by natural events, insufficiency of farmers' socioeconomic capabilities and changes in the time of harvest seasons of the cultivated/raised crop/animal, which are also the main factors that affect premium payments in social security systems. These countries consider the specific conditions of agricultural operations to determine premium rates and payment terms in agricultural social insurance. In countries that have established farmer-specific social security systems, they consider these factors and almost each of the countries has implemented a different benefit scheme to suit the country's conditions.

In Germany, farmers pay their old-age insurance premiums on the 15th day of each month in a fixed certain amount determined by the Ministry each year, and a 60% grant is applied to farmers whose income level is below a certain level. Agricultural health insurance premiums are determined based on the economic value of agricultural enterprises and how big the agricultural enterprise is. In accident insurance, farmers who use less than a certain amount of land are exempted from insurance obligations (ENASP, 2015: 23; Pawlowska et al., 2013).

In Austria, retirement insurance premiums are quarterly accrued and paid in the following month. Accident insurance premiums are paid once a year (SSI, 2013: 87; SVS, 2020b).

In France, farmers' premiums are determined yearly based on the income that they report up to November and two payment options are available to them. If they desire, farmers might pay a fixed amount each month, which they determine on their own and when the annual premium amount is set, they then pay the remaining amount. In the other option, there is no monthly payment, and the premium amount is paid in the following months after the annual premium amount is calculated. In addition, they are exempted from paying any premium for the year that they start agricultural operations after January 1 (MSA, 2020).

In Finland, retirement insurance premiums are calculated according to age and income level and can be paid in three installments (MELA, 2020b).

In Poland, premiums are monthly accrued but paid once every three months. Accident, sickness and maternity insurance premiums are equal for all insurance holders.

However, premiums for disability and old-age insurance have gradually increased based on the owned land area. The state pays the health insurance premiums of farmers whose land is less than six hectares (Golasa, 2011: 11; KRUS, 2019: 13; Namiotko & Eirošius, 2014: 64).

IV. Conclusion

The conditions of self-employed farmers, such as the structure of agricultural operation, which is affected by natural events, their working conditions, education level and poverty are similar globally. From this perspective, problems experienced by self-employed farmers are common in both Turkey and worldwide.

In Turkey, the Law numbered 5510 includes self-employed farmers in the social security system and considers them as having the same status as self-employed persons in other sectors. As this approach ignores the specific characteristics of agricultural operations and the disadvantageous socioeconomic status of farmers, farmers are unable to have the same social protection as other self-employed persons have. The structure of agricultural operations is highly affected by natural events, insufficiency of farmers' socioeconomic capabilities, and changes in the time of harvest seasons according to the cultivated/raised crop/animal, which are also the main factors that affect premium payments in social security systems. These factors consider the specific conditions of agricultural operations to determine premium rates and payment terms in agricultural social insurance.

In addition, there are norm and standard differences between self-employed persons and employees in Turkey. Self-employed persons do not have equal social security conditions as dependent employees. Self-employed persons must pay all their premiums themselves and are not to have any outstanding premium payments before they can utilize the benefits provided by social securities, which prevent most of them from benefiting from the social security system. From the perspective of the various types of social security systems, other challenges of self-employed persons are they must pay more premium amounts than dependent employees in order to deserve retirement; they do not have the right to utilize temporary pension against incapacity to work within the scope of disease insurance; they are subjected to different benefits in the insurance of work accident and occupational disease, and they are not included in unemployment insurance.

In Turkey, as the income level of people decreases, the informal employment rate increases. Therefore, the poverty rate among informal employees is high. Because the agricultural sector has the lowest income level and the highest informal employment rate, agricultural employees are facing serious poverty and social insecurity problems.

Examining European countries that have established farmer-specific social security systems, we find that no different outcome has been achieved in countries that included farmers in the general system. In all countries, family assistance is provided under the general system and unemployment insurance is present in none of the countries, except Finland where it is organized under the general system. Moreover, whereas long-term care is not present in France and Poland, it is included in sickness insurance in Germany and in Austria and Finland, it is under the general system.

In countries with established farmer-specific systems, specific benefits are implemented because of the nature of the agricultural operation and the

socioeconomic status of farmers, especially regarding financing, premium rates and premium payment terms. In all countries, around 80% of the financing of old-age insurances within the scope of agricultural social security systems are from the general budget. In Germany, a 60% grant is implemented for people whose income level is below a certain level. In all countries, farmer-specific premium calculations and payment terms have been implemented.

Based on the findings of this study, criteria such as participation in the social security system, premium rates, premium payment terms, the number of days for premium payments and utilization of the benefits provided should be reviewed by considering the operations of agricultural employees and their socioeconomic status. Farmers should be classified as small, medium, and large-scale farmers and different premium obligations must be introduced based on farmers' income and size of the farm and the state should subsidize the premiums of small-scale farmers.

In addition, the lack of norm and standard unity between self-employed persons and dependent employees must be solved. Self-employed persons must have the same rights as dependent employees in all types of insurance and they must benefit from insurance equally. For self-employed people, the prerequisite of not having any outstanding premium payments before they can utilize insurance benefits should be canceled.

In conclusion, to see the real-life applicability of the findings of this study, a questionnaire survey will be conducted with 450 unretired farmers in Manisa who are registered in the farmer registry system. When a questionnaire survey is used to collect the primary data, different findings might be obtained.

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