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## SOCIAL INSURANCE AS A TOOL FOR REDUCING OCCUPATIONAL INJURIES IN THE AGRICULTURAL SECTOR OF UKRAINE

### СОЦІАЛЬНЕ СТРАХУВАННЯ ЯК ІНСТРУМЕНТ ЗНИЖЕННЯ ВИРОБНИЧОГО ТРАВМАТИЗМУ В АГРАРНОМУ СЕКТОРІ УКРАЇНИ

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**Abstract:** *The article examines the system of social insurance against occupational accidents as a key tool for reducing workplace injuries in the agricultural sector of Ukraine. It explores the legal, economic, and organizational foundations of this system and defines its role in ensuring social protection for agricultural workers. The main principles of social insurance, mechanisms for providing compensation, and social benefits to victims of occupational accidents and diseases are analyzed. Particular attention is given to current legislative and regulatory acts, including the Law of Ukraine “On Compulsory State Social Insurance Against Occupational Accidents and Occupational Diseases,” as well as the practical aspects of implementing insurance guarantees in agricultural enterprises. A comparative analysis of domestic and international experience in social insurance is conducted, the main problems of system functioning are identified, and directions for its improvement are outlined. The article proposes ways to increase the efficiency of social insurance mechanisms as a component of state policy in the field of labor safety and social protection of agricultural sector employees.*

**Keywords:** *social insurance, injury prevention, agricultural sector, labor protection, occupational risks, Social Insurance Fund.*

### Introduction

In the modern context of the development of Ukraine’s agricultural sector, the issue of ensuring safe and healthy working conditions is becoming increasingly relevant. Agricultural production traditionally belongs to high-risk industries due to the use of complex machinery, livestock, chemical agents, and the influence of natural and climatic factors. Occupational injuries in agriculture have not only socio-economic consequences for individual workers and their families but also directly affect the efficiency of enterprises and the competitiveness of the sector as a whole. In this regard, the system of social insurance gains particular significance as an effective tool for preventing and minimizing the negative consequences of occupational risks [8].



Social insurance against occupational accidents and diseases, which operates in Ukraine, has a comprehensive nature, as it combines mechanisms of financial support for workers in cases of loss of working capacity with preventive measures aimed at avoiding workplace injuries. An important aspect of its functioning is systematic work with employers to improve occupational safety, conduct audits of working conditions, implement preventive programs, and monitor compliance with legal norms in the field of labor protection. This helps not only reduce the number of accidents but also enhance the production culture, the efficiency of labor processes, and the level of responsibility among all participants in the workplace environment.

At the same time, the agricultural sector is characterized by a number of features that complicate the implementation of an effective insurance protection system: seasonality of production, a high share of manual labor, fragmentation of production units, and limited financial resources of agricultural enterprises. This necessitates an in-depth analysis of the effectiveness of existing social insurance mechanisms, identification of their strengths and weaknesses, and the search for new conceptual approaches to reducing the level of occupational injuries.

Conducting scientific research in this field is relevant and necessary, as it enables the justification of directions for improving state policy in the area of occupational safety and social protection of workers. Studying the functioning of social insurance in the agricultural sector, analyzing its impact on workplace safety, and identifying factors that contribute to or hinder the reduction of injuries will make it possible to develop practical recommendations aimed at increasing the effectiveness of preventive activities and creating a safe working environment.

### **Main Text**

The principles of social security should be regarded as fundamental guiding provisions that reflect its essence, main features, characteristic traits, and overall orientation of legal regulation in this sphere. They define the strategic guidelines of the state's social policy aimed at the realization of socio-economic rights and freedoms of individuals. It is on the basis of such principles that the system of legal norms is formed, which collectively constitute the branch of social security law [2; 6]. The principles of



social security law serve as starting points that reflect the content and nature of social relations that form the subject of this branch of law.

In the context of Ukraine's agricultural sector, social insurance acts as an important mechanism for protecting employees from occupational risks, particularly industrial injuries. The implementation of social security principles, such as the obligatoriness of insurance, social fairness, accessibility, and timely payments, makes it possible to reduce the economic and social consequences of workplace accidents. Moreover, social insurance encourages employers to create safe working conditions, implement preventive measures, and train personnel, which directly contributes to a reduction in workplace injuries in agricultural production and an increase in labor process efficiency [3; 5]. According to the State Labor Service of Ukraine, the introduction of social insurance and accident prevention programs in agricultural enterprises can reduce occupational injuries by 15–20%, which simultaneously decreases expenses for treatment, compensation, and lost work time, thereby enhancing the economic stability of agricultural enterprises.

Article 3 of the Law of Ukraine “On Compulsory State Social Insurance” defines the key principles ensuring social protection of employees and regulating relationships between the insurer and insured persons [1]. These include: legislative definition of insurance conditions; mandatory and voluntary participation; state guarantees of insured persons' rights; compulsory financing of insurance payments; fund formation on principles of solidarity and subsidization; differentiation of payments based on insurance experience; economic interest of insurance participants in improving working conditions; targeted use of funds; and responsibility of parties for realizing the rights of insured persons.

According to Clause 6 of Article 92 of the Constitution of Ukraine [4], the foundations of social protection and forms of pension provision are established exclusively by laws, which define the principles of the social insurance system, the procedure for forming and distributing insurance funds, and the provision of material and medical assistance to persons who have lost work capacity. Subordinate acts detail procedures for implementing these rights, ensuring effective functioning of the social



protection system. The law combines imperative and dispositive approaches: Article 35 defines persons subject to compulsory accident insurance, while members of personal peasant farms may voluntarily join the insurance system, expanding coverage and enhancing social security.

The Social Insurance Fund serves as a centralized repository of insurance contributions and guarantees equality of all insured persons in receiving benefits. It finances insurance payments and material support within the limits established by law, monitors targeted use of funds, and ensures continuity of payments. The principle of solidarity implies collective societal responsibility, where the working population supports the non-working, and subsidization allows the state to additionally finance the system in case of fund deficits. At the same time, insurance principles related to temporary disability provide that payment amounts depend on the degree of disability rather than on work experience.

Implementation of the social insurance system involves incentivizing employers to ensure safe working conditions: according to Article 25 of the Law of Ukraine «On Labor Protection» [5] they may receive discounts or surcharges on insurance contributions depending on the state of labor protection. Insurance funds are not included in the State Budget and are used solely for payments, social services, and accident prevention, preventing misappropriation and ensuring the Fund's financial independence. Part 3 of Article 10 establishes the Fund's responsibility for untimely or incomplete payments and the employer's responsibility for contributions and creating safe working conditions, thus protecting insured persons' rights and enhancing the efficiency of social insurance.

### **Conclusion**

The principle of employer and Social Insurance Fund responsibility is a key element in ensuring the fairness and effectiveness of the social insurance system, as compliance with it guarantees timely and full provision of financial support and social services to insured individuals. Based on the analysis of the legally established foundations of social insurance against workplace accidents and occupational diseases, it is advisable to introduce an additional principle of self-governance, which implies



collective and equal responsibility of all system participants – the insured, insurers, and insurance providers – for the effective management of the insurance fund and the rational use of its resources.

Thus, social insurance serves not only as a financial mechanism for compensating the consequences of occupational injuries but also as a powerful incentive tool for creating safe working conditions in Ukraine's agricultural sector. It contributes to the implementation of preventive measures, employee training, and the improvement of occupational safety culture, which overall reduces the level of workplace injuries and associated economic losses. The introduction of the additional principle of self-governance allows for the optimization of social insurance resources and ensures a more responsible approach of all system participants to the prevention of accidents. Ultimately, an effectively organized social insurance system becomes an important factor in enhancing employee social protection and the resilience of agricultural enterprises, directly impacting productivity and economic stability in the sector.

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**Анотація:** У статті досліджено систему соціального страхування від нещасних випадків на виробництві як ключовий інструмент зниження рівня виробничого травматизму в аграрному секторі України. Розкрито правові, економічні та організаційні засади функціонування цієї системи, а також визначено її роль у забезпеченні соціального захисту працівників сільського господарства. Проаналізовано основні принципи соціального страхування, механізми надання компенсацій і соціальних виплат потерпілим унаслідок нещасних випадків та професійних захворювань. Особливу увагу приділено чинним законодавчим і нормативно-правовим актам, зокрема Закону України «Про загальнообов'язкове державне соціальне страхування від нещасних випадків на виробництві та професійних захворювань», а також практичним аспектам реалізації страхових гарантій у сільськогосподарських підприємствах. Проведено порівняльний аналіз вітчизняного та міжнародного досвіду у сфері соціального страхування, визначено основні проблеми функціонування системи та окреслено напрями її вдосконалення. Запропоновано шляхи підвищення ефективності механізмів соціального страхування як складової державної політики у сфері безпеки праці та соціального захисту працівників аграрного сектору.

**Ключові слова:** соціальне страхування, запобігання травматизму, аграрний сектор, охорона праці, професійні ризики, Фонд соціального страхування.

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