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On the issue of professional pension risks in the Republic of Kazakhstan

Saktaganova I.S.*¹, Smatlaev B.M.¹, Issayeva A.Zh.²

¹ L.N. Gumilyov Eurasian National University, Astana, Kazakhstan

² Korkyt Ata Kyzylorda University, Kyzylorda, Kazakhstan

(E-mail: ¹Aridnis@mail.ru, ¹smatlayev_bm@enu.kz, ²ayim_09@mail.ru)

Abstract. This article covers a current topic professional pension provision for those employed under hazardous and difficult working conditions, the international experience of professional pension schemes, and stages in creating one in Kazakhstan. To identify and set compensation for employees who worked under harmful and/or other adverse working conditions, determine employer participation levels in production processes, as well as assess any required capital investments by employers to enhance working conditions.

This article presents an in-depth examination of Kazakhstan's existing pension system with respect to occupational risks faced by employees from various sectors of its economy. Additionally, its effectiveness was evaluated within a context of demographic shifts, labor market transformation and an increase in informal sector workers. Recommendations are made for strengthening the pension system to ensure its sustainability and adaptability with changing socio-economic conditions, with comparisons made against international best practices as well as suggestions on integrating them into Kazakhstani society.

The authors propose a set of measures aimed at strengthening the professional pension system, such as strengthening its regulatory framework and activating investment activities of pension funds, developing tools to encourage employers to improve working conditions, increasing financial transparency and increasing financial responsibility.

Keywords: pension benefits, professional pension system, professional pensions, pension insurance

Introduction

Pension provision of citizens being one of the forms of material security, acts as an obligatory element of social protection. Such factors as the level of social tension in society and the economic attractiveness of the state depend on the rational and effective functioning of the pension system of the country. The occupational pension system in many countries covers employees of certain enterprises, industries or professions and is one of the components of the pension system.

The main purpose of occupational pension provision is to compensate for the impact of adverse factors on the human body due to harmful working conditions, which further affects the reduction of working capacity at an earlier age.

Occupational pension insurance is defined as a type of pension insurance, in which employers or employees pay additional insurance contributions, taking into account the specifics of occupational risks, to specially created sectoral or other professional funds or non-state pension funds on both mandatory and voluntary basis to ensure a higher level of material protection of employees when they reach the established retirement age [1].

Materials and methods

In the process of scientific research were applied general scientific theoretical methods. The main method was the method of cognition of scientific-theoretical material. The method of literature analysis was used in the review and analysis; the method of generalization - when considering the state control in the field of labor protection; logical method - when analyzing problematic issues.

Discussion

It should be noted that the definitions of occupational pension schemes in a number of countries are based on insurance contributions paid by employers and employees, sometimes supplemented by public funds.

For example, in Germany, voluntary company pension insurance is a supplement to the compulsory pension insurance system.

Enterprise pension insurance covers workers and employees who collectively or individually contract for an enterprise pension and exists in the following forms:

- pension insurance in the form of direct insurance, which is made on the basis of a contract between the employee and the employer on insurance of the employee's life, where the employer independently pays insurance premiums;
- organization of pension insurance through independent social insurance institutions (pension funds or other insurance organizations), this form of insurance provides the possibility for the insured to receive interest on the invested capital;
- pension insurance, where, according to the labor contract, the employer undertakes to independently pay a pension, the amount of which is proportional to the employee's contributions. Pension provision at enterprises in Germany is beneficial for both employees

and employers, because on the one hand it is an additional protection for the employee, on the other hand it provides entrepreneurs with capital inflow [2].

Special pension schemes in France operate for workers in certain industries: civil servants, military personnel, railroad workers, and power engineers.

Along with these schemes, which are the largest in terms of social expenditures, there are smaller special social security systems for miners, sailors, artists of the Paris Opera, and employees of the French Bank.

Despite the differentiation of pension schemes by occupation, all of them are based on the principle of distribution, according to which the social contributions received in the current year are spent on the payment of pensions and benefits to all those in need in that year. [2]

Occupational pensions in the UK are offered by employers for employees who have worked for the company for at least two years. Most often both the employer and the employee contribute a percentage of earnings, making occupational pensions the best choice.

The contribution can be up to 15% of earnings, with most employees contributing 5-8% of earnings. In industry the ratio of employer to employee contributions is treated on average as 3:1, in the financial industry the employer usually provides the pension contributions entirely himself.

Employees enter into a collective agreement with the employer, on the basis of which the employer contributes to the pension and forms pension payments.

Most occupational pensions use defined benefit arrangements, i.e. the amount of benefits corresponds to a certain proportion of the last salary. Defined contribution schemes are also used - in these schemes, the level of benefits becomes known only when the pension is actually issued and depends on the amount of contributions, investment income, retirement age, etc. 136 Economics and Statistics 1/2019 Socio-demographic aspects Insurance companies in the form of industry-specific funds offer a comprehensive "social package", including life insurance, disability or survivor benefits in case of death or injury of an employee.

The final amount of savings depends on investment performance and is not subject to income tax. However, the amount of the lump sum payment at retirement is strictly limited; the balance must be used to purchase an annuity no later than age 75.

Thus, a number of countries have employer-sponsored pension plans aimed at occupational pension provision within a particular industry or enterprise and are not conditioned by specific labor conditions.

However, despite the absence of a legally enshrined obligation of the employer to participate in occupational pension provision, this level may constitute the major share in the pension provision of employees, and employer contributions may be quite high.

In the Republic of Kazakhstan, in connection with the transition from January 1, 1998 to a funded pension system, pensions on preferential terms, including those under Lists No. 1 and 2, were abolished.

Along with this, for the purpose of social protection of citizens who have worked as of January 1, 1998 full required preferential length of service by the Law of the Republic of Kazakhstan from July 13, 1999 № 414 "On state special allowance to persons who worked in underground and open-pit mining operations, in works with particularly harmful and particularly difficult

working conditions or in works with harmful and difficult working conditions" was introduced state special allowance on the list №1 - from January 1, 2000, on the list №2 - from January 1, 2008. [3]

Receiving this benefit before reaching the generally established retirement age is a benefit provided by the state for that category of employees who, as of January 1, 1998, had sufficient general and preferential seniority to receive a preferential pension according to the norms of previously existing legislation, but due to their young age did not have the opportunity to exercise their right to it.

Within the framework of a funded pension system based on the principle of equal responsibility of the State, the employer and the employee for their pension provision, the task of creating and strengthening a mandatory professional pension scheme for persons employed in harmful working conditions comes to the fore.

In this regard, since January 1, 2014, mandatory occupational pension contributions have been introduced, which are paid by employers in the amount of 5 percent of the employee's monthly income, for employees engaged in jobs with harmful working conditions, whose professions are provided for by the list of industries, jobs, and professions of employees. [4, 5]

The list according to which employers pay occupational pension contributions consists of 17 sections and includes about 3 thousand positions with names of professions, positions and formulations combining them. The professions, positions, and jobs provided for in the List contain harmful factors, which are confirmed by the results of certification of production facilities according to working conditions.

If, based on the results of certification of production facilities according to working conditions and periodic mandatory medical examinations, the professions of workers employed at least 80% of their working time per month in harmful working conditions are identified, employers, employee representatives, interested state bodies make reasonable proposals to the authorized labor body for their inclusion in the List. The introduction of a professional pension system, where the main role is assigned to the employer, also provides for a number of so-called preferential conditions for the employer.

According to the norms of labor legislation, in order to determine the state of safety, harmfulness, severity, tension of work performed at production facilities (workshops, sites, workplaces, as well as other separate divisions of employers engaged in production activities), occupational hygiene and to determine compliance of the working environment with safety and labor protection standards, the employer is obliged to carry out certification of production facilities according to working conditions. [6]

In case of improvement of working conditions and elimination of harmful working conditions, confirmed by the results of certification of production facilities, employers are exempt from paying mandatory occupational pension contributions, which is an incentive measure for employers.

In addition to certification of production facilities, employers provide compensation for employees employed in harmful and other unfavorable working conditions such as: additional vacations, reduced working hours, free medical and preventive nutrition, free milk or other equivalent products, additional payments for harmful and other unfavorable working conditions.

Summarizing the above, it can be concluded that the costs of employers for established compensation for employees employed in harmful and other unfavorable working conditions may increase both as a result of an increase in the number of employees and an increase in the amount of compensation, and in this regard, the issue of capital investment aimed at improving working conditions such as conducting certification of production facilities according to working conditions, creation of jobs with favorable working conditions, bringing workplaces in line with current regulations.

It should also be noted that the introduction of mandatory occupational pension contributions paid by employers affects the increase in the cost of labor, especially in strategic sectors of the economy such as the oil, mining and metallurgical industries. One of the measures that has a positive effect on employers is that the payment of mandatory occupational pension contributions does not entail a burden on the employer, since the amount of pension contributions paid by employers to the occupational pension system is deducted when making tax payments, which also affects the reduction of the revenue side of the state budget. [8]

As economic and administrative methods of regulation in the accumulative pension system, control over the full and timely payment of mandatory occupational pension contributions is entrusted to the state revenue authorities. [4]

Thus, there is a sharp increase in the amount of debt in a certain year, as is known, one of the basic principles of the accumulative pension system is the growth of pension savings through their investment.

Based on this principle, mandatory occupational pension contributions must be paid by employers in a timely manner, since timely transferred pension contributions entering the individual pension account of citizens form the pension savings of citizens, which are invested and multiplied.

The right to receive pension payments formed at the expense of mandatory occupational pension contributions arises for citizens upon reaching the age of fifty and the fact of paying mandatory occupational pension contributions in aggregate for at least sixty calendar months, by concluding an agreement with an insurance company with sufficient pension savings to ensure a monthly insurance payment of at least the minimum pension amount. [9]

It should also be noted here that, taking into account the mandatory occupational pension contributions introduced only since 2014, the category of citizens of the "transition period" without accumulating pension rights will not be able to exercise their rights to pension provision, waiting for the generally established retirement age, which may cause risks of social tension in society. In this regard, in order to achieve a positive effect and the resulting socio-economic consequences, the State needs to consider additional measures.

Conclusion

At the center of our research was an in-depth examination of occupational pension risks within Kazakhstan's territory and our ability to combat various challenges associated with professional activities undertaken by citizens.

An analysis of Kazakhstan's regulatory framework, statistical data, and comparative international practices has revealed that, despite certain achievements in its pension system

development, Kazakhstan still faces substantial risks and challenges that must be met to achieve long-term sustainability. These include inadequate flexibility of response to changes in labor market structure, an increase in informal workers, vulnerability to demographic shifts; as well as limited investments of pension assets.

In conclusion, it should be emphasized that the implementation of a mandatory professional pension scheme where not only are 10% of mandatory professional pension contributions withheld from employees' salaries but another 5% is transferred at employer cost increases the level of social protection for workers employed in industries with hazardous and difficult working conditions.

As part of efforts to ensure the availability and quality of pension services, it is necessary to simplify administrative procedures related to their implementation, expand coverage with pension systems and enhance quality services provided.

As we came to realize, in order to successfully mitigate occupational pension risks a comprehensive approach is required: reform of the regulatory framework to increase flexibility and adaptability of the pension system, improvement of conditions for accumulation and investment of pension assets as well as measures to include informal sector workers into pension systems are among several components necessary. Furthermore, an important goal should be raising financial literacy among populations regarding retirement planning issues.

To more effectively understand occupational pension risks and to create effective measures to mitigate them in Kazakhstan, additional research must be conducted. This may include reviewing international experience, conducting sociological surveys among employees and employers as well as modeling potential changes to the pension system using modern economic and statistical methodologies.

In conclusion, occupational pension risks merit the fullest consideration by government agencies, professional communities and society as they directly impact social stability and the quality of life for future generations.

The contribution of authors.

Saktaganova Indira Sovetovna – abstract, keywords, introduction, methodology, conclusion.

Smatlaev Baurzhan Mamytbekovich – results and discussion.

Issayeva Ainur Zhenisovna – list of references, transliteration, information about the authors.

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Сактаганова И.С.*¹, Сматлаев Б.М.¹, Исаева А.Ж.²

¹Евразийский национальный университет им. Л.Н. Гумилева, г. Астана, Казахстан

²Кызылординский университет имени Коркыт Ата, г. Кызылорда, Казахстан

К вопросу о профессиональных пенсионных рисках в Республике Казахстан

Аннотация. Эта статья посвящена актуальной теме – профессиональному пенсионному обеспечению лиц, занятых во вредных и тяжелых условиях труда, международному опыту профессиональных пенсионных систем и этапам их создания в Казахстане. Выявлять и устанавливать компенсацию работникам, работавшим во вредных и/или других неблагоприятных условиях труда, определять уровни участия работодателей в производственных процессах, а также оценивать любые необходимые капиталовложения работодателей для улучшения условий труда.

В этой статье представлен углубленный анализ существующей пенсионной системы Казахстана с точки зрения профессиональных рисков, с которыми сталкиваются работники различных секторов экономики. Кроме того, ее эффективность оценивалась в контексте демографических сдвигов, трансформации рынка труда и увеличения числа работников неформального сектора. Даются рекомендации по укреплению пенсионной системы для обеспечения ее устойчивости и

адаптивности к изменяющимся социально-экономическим условиям, проводятся сравнения с лучшими международными практиками, а также предложения по их интеграции в казахстанское общество.

Авторы предлагают комплекс мер, направленных на укрепление профессиональной пенсионной системы, таких, как укрепление ее нормативно-правовой базы и активизация инвестиционной деятельности пенсионных фондов, разработке инструментов стимулирования работодателей к улучшению условий труда, повышению финансовой прозрачности и финансовой ответственности.

Ключевые слова: пенсионное обеспечение, профессиональная пенсионная система, профессиональные пенсии, пенсионное страхование.

И.С. Сактаганова*¹, Б.М. Сматлаев¹, А.Ж. Исаева²

¹*Л.Н. Гумилев атындағы Еуразия ұлттық университеті, Астана қ., Қазақстан*

²*Қорқыт Ата атындағы Қызылорда университеті, Қызылорда қ., Қазақстан*

Қазақстан Республикасындағы кәсіптік зейнетақы тәуекелдері

Андатпа. Мақала зиянды және ауыр еңбек жағдайларында жұмыс істейтін адамдарды кәсіби зейнетақымен қамсыздандырудың өзекті тақырыбына, кәсіби зейнетақы жүйелерінің халықаралық тәжірибесіне және оларды Қазақстанда құру кезеңдеріне арналған. Зиянды және басқа да қолайсыз еңбек жағдайларында жұмыс істеген қызметкерлерге өтемақыны анықтау және белгілеу, жұмыс берушілердің өндірістік процестерге қатысу деңгейлерін жүйелеу, сондай-ақ жұмыс берушілердің еңбек жағдайларын жақсарту үшін кез келген қажетті инвестицияларды бағалау мәселелері талданады.

Мақалада экономиканың түрлі секторлары қызметкерлері кездесетін кәсіптік тәуекелдер тұрғысынан Қазақстанның қолданыстағы зейнетақы жүйесіне терең талдау жасалған. Сонымен қатар, оның тиімділігі демографиялық құбылыстар, еңбек нарығының өзгеруі және бейресми сектордағы жұмысшылардың көбеюі аясында бағаланды. Зейнетақы жүйесін оның орнықтылығы мен өзгермелі әлеуметтік-экономикалық жағдайларға бейімделуін қамтамасыз ету үшін жүйені нығайтуға қатысты ұсыныстар беріледі. Сол сияқты үздік халықаралық тәжірибелермен салыстырулар мен оларды қазақстандық қоғамға интеграциялау жөнінде болжамдар жүргізіледі.

Авторлар кәсіби зейнетақы жүйесін нығайтуға бағытталған шаралар кешенін ұсынады. Мысалы, оның нормативтік-құқықтық базасын нығайту және зейнетақы қорларының инвестициялық қызметін жандандыру, жұмыс берушілерді еңбек жағдайларын жақсартуға ынталандыру құралдарын әзірлеу, қаржылық ашықтық пен қаржылық жауапкершілікті арттыру.

Түйін сөздер: зейнетақымен қамсыздандыру, кәсіптік зейнетақы жүйесі, кәсіптік зейнетақы, зейнетақымен сақтандыру

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an insurance organization under a pension annuity agreement, the permissible level of expenses of an insurance organization for conducting business under concluded pension annuity agreements, as well as the indexation rate of insurance payment»] [in Russian].

Information about the authors

Saktajanova Indira Sovetovna – the author for correspondence, candidate of Law, Associate Professor of the Department of Constitutional and Civil Law of L.N. Gumilyov Eurasian National University, 010000, Astana, Kazakhstan, e-mail: Aridnis@mail.ru

Smatlaev Baurzhan Mamytbekovich – Doctor of Law, Professor, Dean of the Law Faculty of L.N. Gumilyov Eurasian National University, 010000, Astana, Kazakhstan, e-mail: smatlayev_bm@enu.kz

Issayeva Ainur Zhenisovna – Doctor of PhD, Acting Associate Professor of the Department of «Jurisprudence» of the Korkyt Ata Kyzylorda University, 120000, Kyzylorda, Kazakhstan; ayim_09@mail.ru

Сактаганова Индира Советовна – автор для корреспонденции, кандидат юридических наук, ассоциированный профессор, Евразийский национальный университет им. Л.Н. Гумилева, 010000, Астана, Казахстан, e-mail: Aridnis@mail.ru

Сматлаев Бауржан Мамытбекович – доктор юридических наук, профессор, Евразийский национальный университет им. Л.Н. Гумилева, 010000, г. Астана, Казахстан, e-mail: smatlayev_bm@enu.kz

Исаева Айнур Женисовна – доктор PhD, и.о. ассоциированный профессор, Кызылординский университет имени Коркыт Ата, 120000, Кызылорда, Казахстан; e-mail: ayim_09@mail.ru

Сактаганова Индира Советовна – хат-хабар үшін автор, заң ғылымдарының кандидаты, Л.Н. Гумилев атындағы Еуразия ұлттық университетінің конституциялық және азаматтық құқық кафедрасының қауымдастырылған профессоры, 010000, Астана қ., Қазақстан Республикасы, e-mail: Aridnis@mail.ru

Сматлаев Бауржан Мамытбекович – заң ғылымдарының докторы, профессор, Л.Н. Гумилев атындағы Еуразия ұлттық университетінің Заң факультетінің деканы, 010000, Астана қ., Қазақстан Республикасы, e-mail: smatlayev_bm@enu.kz

Исаева Айнур Женисовна – PhD докторы, Қоркыт Ата атындағы Қызылорда университетінің «Құқықтану» кафедрасының қауымдастырылған профессоры м.а., 120000, Қызылорда, Қазақстан, e-mail: ayim_09@mail.ru



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