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EVOLUTION OF SOCIAL PROTECTION: FROM THEORETICAL TO CONCEPTUAL PENSION SYSTEM MODELS

Introduction. Development of the national pension system (retirement plans) is the result of the evolution and is component part of the system of social protection. At the same time the roots of social protection lie at the origins of human development and are based on compassion and human treatment of deprived and frail social groups. At the present stage the primary targets of the pension system are providing material support (moneyed assistance) for the elderly. In conditions of the fixed in the Constitution of Ukraine principle of *social welfare state* pension provision requires employment of appropriate up-to-date approaches for their formation [1]. It is the concept of *social welfare state* that became the constituent of Ukrainian national ideology [2, p. 23]. In addition to this, the derivation of social goals is social ideals. They reflect the values of both the society and people's wishes and ambitions.

It must be emphasized that implementation of this mentioned constitutional norm shall be based on the optimal model of social protection and pension provision as well as the availability of financial resources sufficient for its functioning. Following the trend for forming mixed forms of retirement plans, the three-pillar concept of pension system came into operation in Ukraine in 2004. It consists of the following pillars. Pillar 1 – standardized, state-run pension system, which offers basic coverage and is primarily focused on reducing poverty. Pillar 2 – a funded system that recipients and employers pay into; this includes pension funds and defined-contribution accounts/plans. Pillar 3 – voluntary private funded accounts, including individual savings plans, insurance, etc. [3; 4]. The major principle of the three-level pension system – the more that is paid in contributions now, the more will be received in future benefits. The co-existence of the three levels provides the stability of the pension system by mitigating demographic and financial risks specific to each level. Such mechanism allows consolidating redistribution and saving constituents for the purpose of state and non-state pension funds. As a result pension system in the present-day system of social protection plays the role of material security regulator for people of advanced age. Along with this such complicated system of retirement insurance shall be in the first place financially balanced model. V. V. Kapyltsova points that all national economic models of developed countries (in all their variety) have powerful social system the obligatory element of which stands as the guarantee of their vitality and efficiency [2, p. 19]. However, transfer of foreign elements into other culture-historical ground, in the opinion of V. G. Pogoyan, is inefficient, and the elements remain alien in

the new environment [5, p. 48] that requires development of appropriate adapt mechanisms. To find ways of solving problems of satisfaction of growing needs against a background of increasing demographic, environmental and other risks is of prime importance. Deepening of crisis developments and system imbalances in different communities give ground to scholars and practitioners to announce the necessity of changing paradigm aspects of global change. Search and formation of historically substantiated model of pension system in such conditions is of key importance in social development.

Analysis of recent research and publications based on the problem under consideration. Issues related to different component parts of social protection and pension system are embodied in research of many scholars and practitioners, among whom are V. D. Roik, V. V. Kapyltsova, N. Yu. Borisenko, O. N. Nikiforov, B. A. Zaichuk, L. A. Omelianovich, P. A. Orlov-Karbu and others. However, the state of the national pension scheme (system) as part of social protection in transforming and unstable environment speaks of the necessity for further study and improvement of the model taking into account trends of social development and present-day challenges. This explains thematic justification.

Thus, **object of the paper is** analysis of some aspects related to forming model of the national pension system, historically based on development of social protection, identification of issues of concern and determination of the lines to improve the model of pension system in the context of aspects of modern development of society and existing risks.

Research methodology. Our research is based on a system approach using general scientific methods: generalization, analysis and synthesis. We used abstract-logical method for making conclusions.

Problem description. It is important to emphasize that human being was always in need of protection from the moment of knowledgeable description of environment and conditions of his existence. His physical entity is vulnerable (diseases, traumas, the infirmity of old age). Also it is difficult to get food or a means for living by work (or by any other occupations) due to limited physical capacities with increase of years that deprives of the opportunity to make provision for the individual. Depending on the stage of mankind development the advanced in years and disabled members of society always obtained appropriate social protection. Considering evolution of social protection as constituent of history of society development, we point to the features of historical process. L. Ye. Grinin and A. V.

Korotaev note that historical process is neither mechanical sum of histories of many nations and societies nor the process of movement and development of these nations and environments as such in time. These authors point to the growing and even cumulative process of integration of society that has its direction and outcome which lead to consistency of supersocial relations [6, p. 102]. This points to gradual convergence of problems of social development and social process. It

should be mentioned that there are different approaches to systematization and periodization (dating back) of development of communities (social services) as constituent of society development. H. A. Barlybaev generalizes approaches to periodization of social development which are applied to illustrate social development, development of social protection and pension system (Fig. 1).

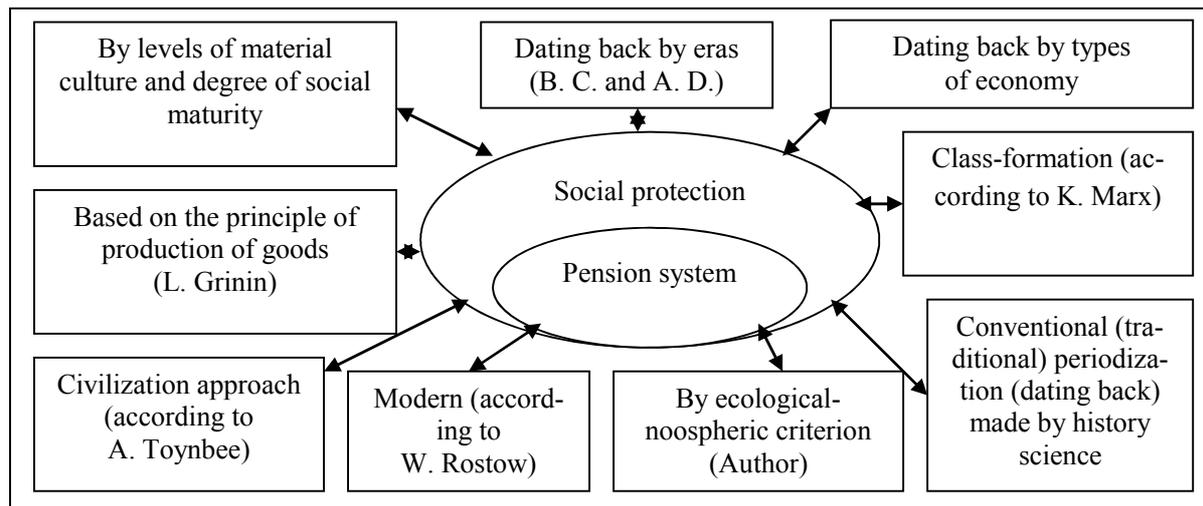


Fig. 1. Conceptual diagram of periodization of social development in the context of development of social protection and pension system

Sources: Barlybaev, H. A. *The Law of Ukraine "On Compulsory Pension Insurance"*, *the Law of Ukraine "On the Non-State Pension Schemes"*, conclusions of the Author.

Each of the presented methodologies of periodization of social development has its own features and represents historical version of social process from its own (specific) standpoint, content and appropriate methodological instruments. For example, standard dating back by eras (B. C. and A. D.) are illustrative of social development with the help of universal *reference point* and special system of chronology and calendar [7, p. 8–10]. Respectively, all stages of development of social protection and pension system correlate with the given periodization (Author).

Dating back by types of economy reflects development of social relations in the context of the levels of their organization (natural, money economy, capitalist production, planned economy) [7, p. 8–10]. Such form of periodization describes tying and correspondence of a stage of history to the form of social and pension relations (Author).

Class-formation periodization illustrates evolution of social sphere in the context of transformation of primitive communal, slave, feudal, capitalist, and communist formations [7, p. 8–10]. Like previous periodization, such approach describes social and pension relations in relation to class forms of society and serves as reflection of its nature and level of development (Author).

Conventional (traditional) periodization (dating back) represents social evolution by means of generalization of periods (epochs): primitive epoch (from origination of human being till the third millennium B. C.); ancient world (from the second millennium B. C. till the 5th century A. D.); Middle Ages (the 5th – the 17th centuries A. D.); early modern period (the 18th – the 19th centuries); contemporary history (the 20th century) [7, p. 8–10]. The relation of periodization to the features of historic process illustrates genesis of the forms of social protection from its sources and subsequent transformation in compliance with the course of historic events (Author).

Modern periodization (according to W. Rostow) represents evolution of social relations by description of any community (society) or nation by the level of social-economic and technological development irrespective of time and place of their existence (traditional society, pre-industrial society, industrial society, post-industrial society, and information society) [7, p. 8–10]. This periodization in its full sense gives explanations to the forms of social ties in society in applicable periods (Author).

As to the civilization approach (according to A. Toynbee), it takes origin and development of any given world religion (three generations of human civilization are recognized; now the fourth generation of

local civilizations is originating) [7, p. 8–10]. Of great significance in the appearance of elements of social protection and formation in public conscience of relation to needy, vulnerable groups was Christianity. Its principles provided the basis for institutional settings to help such people, one of which is church (Author).

In periodization based on the principle of production of goods according to L. Grinin social relations are considered in the context of definite (industrial) formations: i) hunting-foraging; ii) agrarian-trade; iii) industrial; iv) science-information [7, p. 8–10]. This periodization describes evolution of social relations from single and isolated to system and mass ones, the basis of which form one or another form of production organization (Author).

Periodization based on the levels of material culture and degree of social maturity is as follows: i) embryonic; ii) adjustment to terrestrial life; iii) leaning of terrestrial life; iii) spiritual search; iv) material-accumulative; intellectual-humanistic [7, p. 8–10]. This periodization explains forms of social ties in community (society) on the basis of evolution of man's consciousness, sole and interrelations inside society from the view point of distribution of social product and attitude to helpless and losers in definite periods of development (Author).

Incremental load from the impact of human activities (including solution of social problems of increasing people's well-being) on ecosystem of our planet makes advisable, in our opinion, to consider periodization according to ecological-noospheric criterion: to what extent provision of corresponding social relations and human activity conforms to laws of nature and makes changes in (disturbs) ecosystem. From this periodization depends revealing of tendencies in the state of ecosystem and corresponding risks of disturbing the environment for providing human's life that requires development and introduction of development of social services into practice. It cannot be denied that each of interpretations of social constituent of the forms of periodization differs also from the others and serves as reflection of the definite state of society (its attitude to the assistance of helpless and needy).

It should be emphasized that each of interpretations of social components of the forms of periodization is also different from the others and reflects definite feature of society state and its attitude to the support of helpless and needy.

Along with this, the Author believes that criterion according to which interpersonal relations and relations of social strata and classes are considered as the basis for identification of any given historic period, is fundamental for all formations [7, p. 10], where interpersonal relations for distribution and appropriation of the outcomes of manual labor and intellectual work serve as the driving force of development.

Researchers and practitioners agree that social safety net for the individual is, in particular, the basis for human treatment to helpless and needy groups of people, which out of the range of family and family relationship had the form of welfare. O. N. Nikiforova

takes up the position that initial form of beneficence was giving alms-gift [8, p. 5]. It was face-to-face and had voluntary nature.

Controlled process of helping needy became carried out by care operated on charity principles based on commandment of Christ. The care covered the most vulnerable categories of poor. However, the assistance to the deprived was no state duty. It also rendered on an individual basis.

Evolution of the initial forms of material support for the vulnerable categories of people to social protection of them took place under the influence of economic, political and social relations. It is observed that the basis of such development is the contradiction of people's needs and material conditions (financial means) of satisfaction of them. The dominant factor in this process is the law of growing needs, which controls functioning both of the whole and parts that form it [2, p. 39].

O. N. Nikiforova speaks of the existence of several stages of historic development of social protection inside which, when considering in detail, one can see elements of origination, establishing, and improving of pension provision [8, p. 32]. These periods are: i) communal assistance and alms-deed; ii) establishment of care (charity) as a branch of state control; iii) definition of the system of pension provision of the general state care; iv) development of insurance principles in the system of state care; v) formation of pension provision; vi) period of development of social protection according to principles of state provision [8, p. 32, 33, 34, 40, 45]. The mentioned periodization illustrates transformation of non-organized types of beneficent assistance into consistent assistance under auspices of the state. It is significant that together with development of system of social protection socialization of economy also took place that involved support of working people. It is observed that modern economic theory considers socialization of economy as fundamental trend of social development and tends to trace its action from the moment of occurrence of human being on the Earth when joint manufacturing of tools of trade and their purposeful use become the basis for occurrence of laws of social relations [2, p. 23].

At the same time, S. A. Tsyganov and T. V. Tabakov point that every state has their own way of economic growth and methods of its achievement [9, p. 95]. And hence, their own specific features of formation of social services are predetermined.

According to B. G. Pogosyan, one of the dominating cultural archetypes of Slavic ethnos is paternalism. As reflection of this, in the value system of society the pattern of powerful welfare state prevails [5, p. 116]. It is recognized that society has to be responsible for adequate standard of living of the aged. Pension system of Ukraine predicated on the principles of paternalism was functioning till 2003. In the periods of favorable demographic situation and stable economy it could provide high levels of retired pays (pensions). With acquiring of independence in conditions of arriving instability pension system became unable to fulfill its

obligations. The peculiarity of the so-called transition period (to market economy) is all-encompassing transformations of all spheres of our society. It is observed that the course of transformation processes is heavily specified by the type of modernization. A concept of *modernization* is usually employed to industrial society and democratic political order. In this case it is accentuated that modernization is importation by traditional societies of new social roles and political institutions formed under west democracies [10, p. 24]. The authors distinguish two types of modernization: original (spontaneous) modernization typical to countries that survived transition to ordered social structures in the course of gradual longtime development of internal processes (USA, England) and secondary (reflected) modernization inherent to countries, which for some reasons or others fell behind in their development and now by means of wide use of experience of the leading states are trying to catch their living standards and quality of living – *aggiornamento on the heels*. The main factors of the secondary modernization are cultural and social contacts with already-existing centers of industrial and post-industrial culture [10, p. 24].

It is to be noted that such way was selected for reformation of pension system in Ukraine. The choice of new three-pillar concept of pension system based on insurance principles implies breakaway of paternalistic traditions in social protection. Significant plus of insurance mechanism is adjustment of scale of pension to wage level (revenue) and length of pensionable service. At the same time redistribution of responsibility for formation of insurance assets of the state, employer and employee towards the latter took place. The mechanism mentioned requires active and acknowledgeable participation of an individual in pension relations, possession of primary financial knowledge and availability of established insurance traditions. Experience of multiple pension schemes show contradicting results. For example, joint system of obligatory retirement insurance with comparatively low level of retirement payments is not financially balanced. Non-state forms of retirement insurance did not obtain a wide-spread circulation, and during ten years no obligatory conditions have been created for financial defined contributions to be implemented.

Examining modernization path of development of the post-soviet states, we can see that without appropriate institutional provision (Russia) it leads to economic voluntarism and fall of living standards of people, and evolutionary path of development (Belarus) creates conditions for stable, irreversible character of economic growth and provides inertia of motion, which gives time and additional capabilities for unfavorable situations to be corrected, in which case, transition from extensive to intensive marketable economies is slowed down [10, p. 41]. Similar statement is also made by A. I. Amosov, according to which acceleration of social and economic evolution does not always result in more advanced outcomes as opposed to maintenance of traditional forms [11, p. 46].

Thus, arranging model of the national pension system, we should bear in mind historical and cultural aspect and institutional utilization of the capacity of new, brought from outside, constituent parts of the system.

Along with this, A. G. Ganzha underlines that the model must be system-based; in order to bring it into operation an *axiom* should be used, that is a limited set of starting, evident enough, initial idealizations (abstractions) taken without proof within the given conception. The more items, events and processes the model combines and explains, the better it will reflect reality [12, p. 10].

We are of the opinion that axiom of pension system model can be the whole of social relations constructed taking into account cultural, historical and world components (global trends of development) that provides material support in cases of loss of ability to work because of age (as well as disability and other cases) at the level sufficient for life support (in the understanding relating to an actual environment). However, any stable meeting of goal objective and functioning of certain persons and groups based on deliberately established plans, goals and system of values is impossible without distinct and stable social restrain in society [13, p. 23]. Taking into consideration a high level of risk components in administrative spheres, pension system model has to be risk-resistant. Among the main risks we can distinguish: demographic risks (due to aging of population and financial load on pension system); economic risks (economic immaturity of investment environment); financial risks (insufficiency of financial instruments). Integral risk-resistant pension system model is shown in Fig. 2.

We think that this model is an assembly of risk-resistant components (constituents) of integral pension system model: demographic, ecological, economic and financial. Personal intellectual-spiritual-noospheric-oriented component is the most important in the structure of pension system model. This is due to the overall dependence of each of the components of pension system on acknowledgeable acceptance of it by participant of pension relations. The point to be emphasized is that such participation is understood in the long run and different role-playing accessory.

Significantly that stability is exterior form and reflex of internal structure of the system, therefore the basis of stability of economy is built in macroeconomic system [14, p. 35]. This means that level of development of economy determines admitted parameters of pension system model elements. However, stability of pension system has to be provided in conditions of implementation of social policy directed to raising the well-being of the people.

G. M. Ivanova considers social policy as a system of political, economic and financial decisions and measures directed to maintaining social stability, achieving social well-being and raising living standards, as well as corrective actions for specific social problems [15, p. 28]. Efficient social policy has to maintain such type of social dynamics, which, on the

opinion of V. V. Kapytsova, is oriented on progressive transfer of social expectations into status positions [2, p. 106].

At the same time, in conditions of modern stage of social evolution a world community considers formation of the global social policy in two directions. The first one is solution of the problem relating to national social policy, convergence of national welfare practices and working out of global social standards. The second one is building transnational social policy that assumes formation of the mechanism of global social transfer, global social control and global social rights [16, p. 52–53]. National social policy has been formed taking into account world experience and has a complex structure consisting of systems of social guarantees, social insurance and social care, in which case guarantees of implementation of social protection are given by the state. Efficient implementation of social policy is possible only providing social responsibility of the participants of social relations. The system of social responsibility is a unity of elements where both

an individual and environment in any of its forms being collective party in charge of activity and responsibility can be the subject of responsibility: social groups, collective groups, peoples and states [17, p. 77–78]. We should emphasize that the main chain of social responsibility is a man as a bearer of interests, organizer of implementation and a source of criteria of evaluation of social problems. According to A. Kolot, it is appropriate to consider corporate social responsibility as either component of social resources of business organization or component of resource portfolio [18, p. 20]. This quality is of special applicability in conditions of implementation of three-pillar pension schemes where insured person and employer of whom quality of work place, of employees' wage level and the rate of accounting and payment discipline, which provide account of years of work to record of insurance and ultimately of scale of pension (rate of retirement pension) depend, are responsible for the formation of pension assets.

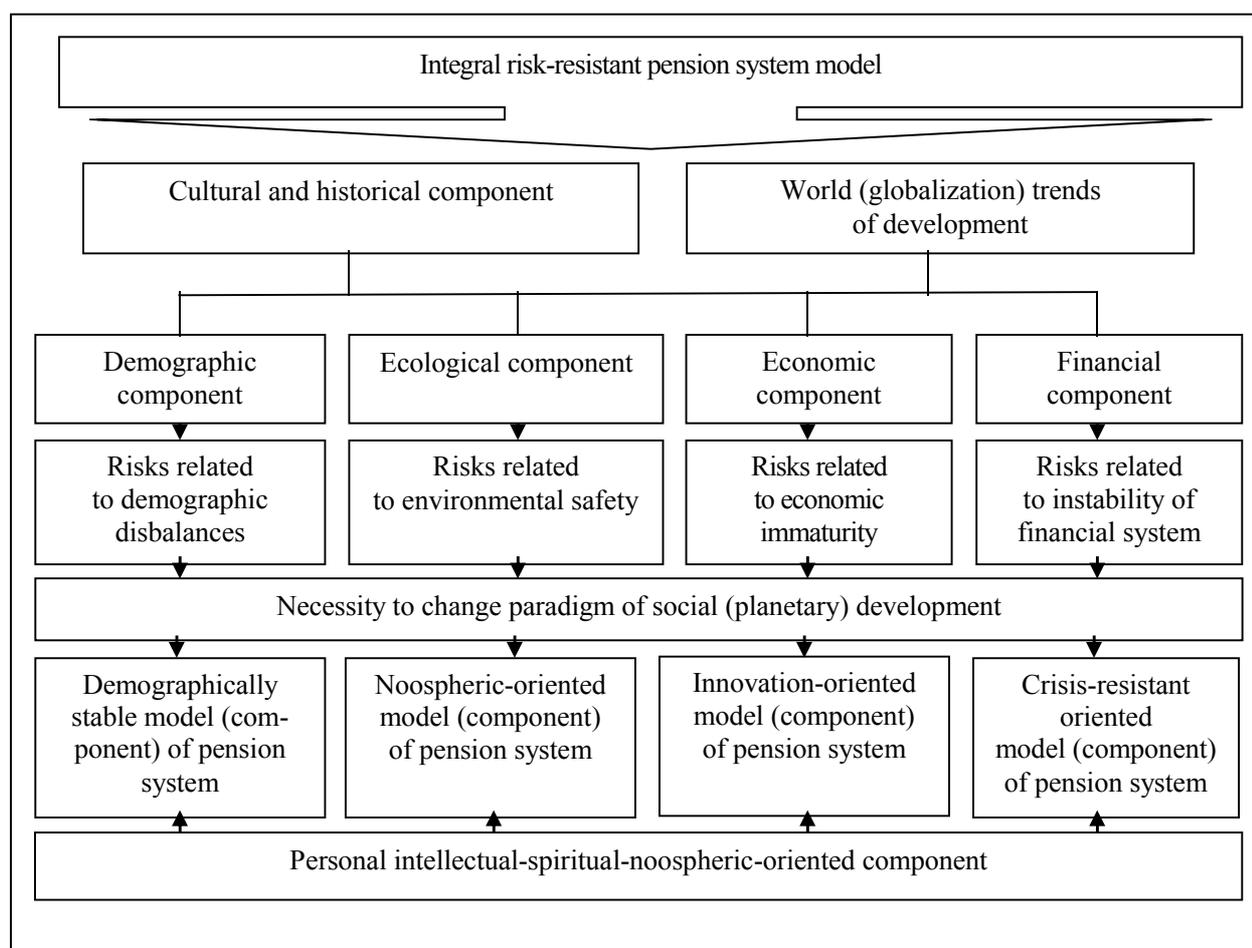


Fig. 2. Integral risk-resistant pension system model

Sources: *The Law of Ukraine "On Compulsory Pension Insurance"*, *the Law of Ukraine "On the Non-State Pension Schemes"*, conclusions of the Author.

N. Yu. Borisenko distinguishes three basic institutions of state pension provision, the coupling of which

allows obtaining different combinations of national pension schemes (pension system models). In pre-

industrial period social care as a form of social protection was one and only help. Nowadays in developed countries this institution plays a role of safety net for persons for whom basic forms of social protection became unobtainable or ineffective for some reasons or others. Compulsory social insurance of all employees and most of self-employed population, which is based on joint income approach of financing, became a frequent practice in industrial and post-industrial societies. Its goal is to maintain social risks of standard of life achieved in employable period with the help of collective (mass) forms of insurance. Welfare services (systems of social security) of all developed countries with socially responsible economy, of Central and East European countries and former USSR were built on principles of solidarity and ongoing funding. Personal (voluntary or compulsory) retirement pension insurance with the help of accumulation of adequate financial assets for whole life annuity in the early-industrial societies played a role of the basic mechanism of self-protection of employees and self-employed entrepreneurs in the period of cancellation of working life. Nowadays it gained momentum as a form of compulsory personal retirement pension insurance within countries of Latin America and in a number of countries with emerging economy [19, p. 107].

However, this classification, on our opinion, requires addition of the element of social provision because it puts specific emphasis not on the accumulation of money (low level of remuneration) but on maximal duration of labour utilization. As distinct from insurance principles, this form is based on length of pensionable service (harmful working conditions) that meets the priorities of public policy at the stage of industrialization of the country. The main task in definition of the concept of reforming financial mechanism of state pension provision is to determine optimal proportions of employment of each of three abovementioned institutions of pension provision and forms of development of each of them [19, p. 107].

We think that the key element for the formation of the concept of modern pension system can be working out of its ideology, in which one should take into account and combine demographic situation (correlation of population in employable and unemployable age, lifetime) and labour market conditions (level of unemployment, the scope of *shadow* sector of economy; long-establishing pattern of social system and achieved ratio of its sociality (rate of GDP directed to pension coverage; scope of constitutional social guarantees); conducted social policy (differentiation ratio of employed population by wage including also differentiation by separate regions of the country; purchasing capacity of pensions and reproduction rate; development of culture and traditions of social insurance that combines principles of personal and joint and several liability of participations of the system).

Important component of pension system is definition of the goals of pension system from the standpoint of its main participants. As it appears from analytical report of the NISS *Risks, threats, priorities and conse-*

quences of reformation of pension system in Ukraine, for purposes of the individual the goals of pension system are levelling of incomes throughout the whole life cycle by means of accumulation and distribution of savings (transfer of part of the assets from the period of economic activity and getting wages to pension period). From the view point of the state, the main goals are poverty reduction in the elderly and redistribution of incomes from rich to poor [20, p. 5]. Government expenditures for these purposes tend to reducing lately. We believe that this contradicts to the basic principles of social welfare state (which main target is high level of welfare and creation of conditions for balanced growth of man) and social insurance (correspondence of rate of retirement pension to wage level (income) and length of pensionable service). Thus, we are of the opinion that this contradiction requires regulatory adjustment in provisions of retirement pension insurance.

Conclusions. In summary it can be said that mechanism of three-pillar pension system model as part of social protection in implementation of social tasks has not yet developed its existing opportunities. Three-pillar pension system model has not gained ground as concerns instruments of retirement pension insurance. When being formed, historical-cultural component and world (global) tendencies of social development were taken into account not to the full. We think that in order to improve the concept of the national pension system it is necessary to:

i) Work out and introduce into practice periodization by ecologic-noospheric criterion: how provision of social relations and human activities correspond to the laws of nature and to what extent they introduce changes into (disturb) ecosystem and indicators of social services.

ii) Introduce integral risk-resistant pension system model in which historical-cultural component and world (global) tendencies of social development will be taken into account.

iii) Work out and make regulative conceptual trend of the main targets of pension system from the view point of the state to provide high level of welfare for all categories of pensioners taking into account provisions of social state and insurance principles.

Implementation of the mentioned proposals will allow making actual functioning of all three pillars of pension system in accordance with historical-cultural features of development of state and world trends of social development and providing rise of social protection of population in the context of social-economic development of Ukraine.

The outlooks of further studies can be solution of problems relating to formation of integral conception of pension system and harmonization of its functioning in transforming social environment.

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Рад Н. С. Еволюція соціального захисту: від умоглядної до концептуальної моделі пенсійної системи

В статті досліджено важливі аспекти розвитку вітчизняної пенсійної системи в контексті соціальної еволюції суспільства. Виявлені та окреслені особливості і проблеми модернізації вітчизняного пенсійного страхування в умовах сучасних ризиків та викликів. Запропоновані напрямки удосконалення концепції пенсійної системи в контексті особливостей національного культурно-історичного розвитку і сучасних тенденцій, ризиків та викликів суспільного розвитку.

Ключові слова: пенсійна система, модернізація, аксіома, ідеологія, проблеми, інтегральна ризикостала модель, розвиток.

Рад Н. С. Эволюция социальной защиты: от умозрительной до концептуальной модели пенсионной системы

В статье исследованы важные аспекты развития отечественной пенсионной системы в контексте социальной эволюции общества. Выявлены и обозначены особенности и проблемы модернизации отечественного пенсионного страхования в условиях современных рисков и вызовов. Предложены направления усовершенствования концепции пенсионной системы в контексте особенностей национального культурно-исторического развития и современных тенденций, рисков и вызовов общественного развития.

Ключевые слова: пенсионная система, модернизация, аксиома, идеология, проблемы, интегральная рискоустойчивая модель, развитие.

Rad N. S. Evolution of Social Protection: from Theoretical to Conceptual Pension System Models

The article analyzes important aspects of development of pension system in Ukraine in the context of social evolution of society. Modernization of pension system provision in conditions of present-day risks and challenges is distinguished and specified. Lines of improving the concept of pension system in the context of peculiarities of cultural-historical development and current trends, risks and challenges of social development are given.

Keywords: pension system, modernization, axiom, ideology, problems, integral risk-resistant model, development.

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