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Social policy of the state and the role of state programs in solving the problems of social protection of the population

**KEYWORDS**

social protection;
standard of living;
social policy;
state bodies;
social measure;
social support

**ABSTRACT**

**Introduction.** In a market economy, the process of state development is often accompanied by a drop in the standard of living of the population, a deterioration in the demographic situation in the country, a reduction in the average life expectancy of people, which makes it necessary to improve the effectiveness of the social protection system of citizens. When developing a social policy, the question of social priorities arises as one of the most important, that is, such social tasks that are currently the most urgent and urgent for society, require priority solutions, such as social protection of the working and non-working population, pension provision, social support for low-income segments of the population and the unemployed, etc.

**Materials and methods.** During the preparation of the article the authors used conference materials, as well as in the review of sources – modern foreign periodicals.

**Results.** The world practice of social insurance shows that the greatest social effect is achieved with the three-channel formation of insurance funds at the expense of contributions of employees, employers and the state. This method of financing ensures joint responsibility of the participants for the prevention and compensation of risks, joint management and control of the funds. In case of compulsory social insurance, the distribution is considered the most reasonable, when the biggest part of financing falls on the employer – 50%, 20-40% – on the state and 10-30% – on the employee.

**Conclusion.** Based on the analysis of international experience, we can conclude that the most effective and comprehensive social protection systems usually include the following main elements: state benefits, compulsory social insurance, funded pensions, social assistance.

Since the success of fundamental and profound social reforms depends on the public recognition of their justice, the social policy pursued by the state should be based on modern and adequate social indicators and criteria that are adequate to the new economic principles.

The latter determine the threshold values of indicators of social activity and social security. Crossing these borders is unacceptable, as it is fraught with negative social consequences that make further progress in the economic reform of society impossible.

INTRODUCTION

The system of social protection of the population is one of the main conditions for the development of a market economy. It can be said that the social protection system covers the entire social policy of the state and its implementation.

The social policy of the modern state is a set of socio-economic measures of the state, enterprises, organizations aimed at reducing inequality in the distribution of income and property, protecting the population from unemployment, price increases, depreciation of labor savings, etc. It is implemented through social planning and management through a system of social activities and programs conducted by State and local authorities.

When developing social policy, one of the most important issues is the question of social priorities, that is, such social tasks that are currently the most important and urgent for society, require priority solutions. The initial basis for managing the social development of any object, from the level of primary production units to the national (local) level, is the identification of social problems, social diagnostics.

If we understand a social problem as a social contradiction realized by the subjects, a significant discrepancy between the goals and the results of their activities, arising from the lack of funds to achieve these goals, then its objective-subjective nature becomes obvious. To become a social problem, the underlying contradiction must necessarily pass through the consciousness of the subject, become the object of evaluation.

As L. Zubova et al. rightly point out, one of the important components of the economic reform program is a well-thought-out social policy. Without this, the reform is doomed to failure, because it has not yet become irreversible and does not enjoy the absolute support of all groups and strata of the population [1].

The problem of social protection in conditions of economic reforms is often reduced entirely to the indexation of income and payment of benefits to pensioners, the disabled, families with children and some other population groups. T.A. Agapova notes that such a system is not formed spontaneously, but assumes certain macroeconomic preconditions affecting all members of society [2].

According to B. F. Hadis, the commodification of social protection can stifle the climate of social trust even where transparency and institutional efficiency prevail. Universal systems of social protection that avoid entitlement based on need, in turn, can act as an antidote to commodification – and thus spread social trust [3].

MATERIALS AND METHODS

During the preparation of the article the authors used conference materials, as well as in the review of sources – modern foreign periodicals («The European Journal of Development
Despite the intensification of research in the field of social policy, the theoretical and methodological foundations of social policy as an economic category have not yet been sufficiently studied, conclusions and proposals for determining the priorities of social policy are contradictory, corporate social policy and the interaction of social policy subjects are not sufficiently studied.

The unfolding process of reforming the economy of Kazakhstan objectively requires a new approach to the essence of the phenomena and processes that are taking place, to clarify the trends in their development. In the conditions of the national transformed economy, one of the social problems remains the problem of increasing the welfare of the population, associated with the acquisition of goods and services by the population of the social sphere.

Social diagnostics involves the use of complex tools, including both the analysis of economic and social statistics, and the use of methods of empirical sociology. Among these methods, the most important place belongs to public opinion polls.

The development of social policy, considered as a holistic complex process, is a social goal-setting, the definition of social priorities. After studying the situation, determining the structure and nature of social needs and contradictions, the subject of social management faces the problem of determining the most important areas of activity, choosing social tasks that should be recognized at this stage of the object's development as the most urgent and urgent, requiring priority solutions. When developing social programs, the issue of social priorities is on the agenda for government bodies, which implies the scientifically based identification of those social groups that should be given priority attention in the period under review.

The third block of the complex scheme of social policy formation is the development of a system of social indicators and standards. It follows directly after the target block. If the main social goals serve as a reference point for planning the nature and content of social changes for a certain time period, then social norms and indicators specify the tasks and directions of social policy.

In general, social indicators should be understood as a set of qualitative and quantitative characteristics of individual properties and states of social objects and processes, which reflects their essential features in statics and dynamics, respectively.

RESULTS

Social policy can not be limited only to the so-called "social sphere", its object can also be politics, economy and culture, since all social relations directly or indirectly affect the position and development opportunities of various social communities [4].
In addition, social policy may be related to the resource and climatic characteristics of a particular state [5], with employment [6], its migration [7], as well as having regional specifics [8; 9].

The fundamental norms and values of the society in which the system operates have a huge impact on the system of social policy. Social policy reflects the deep-rooted social expectations of the general population. These expectations, which are formed outside the formal structure of social policy, often determine its nature and potential. Effective social policy at the present time and in the future cannot be implemented only by state bodies. The presence of a number of relatively independent subjects of social policy not only expands the list of social services based on their interaction, but also provides greater flexibility and mobility of social policy, allows you to quickly regulate changes in the socio-economic situation.

The key indicator of a society's normative values is the very nature of social policy. In some countries, the social services provided under this system are considered primarily as a public good, from which all citizens benefit. Social policy in the countries of the European Union is implemented in three directions.

The social-democratic model. This model can be defined as "Scandinavian" (Denmark, Sweden, Finland). The directions and ways of implementing social policy in these countries are determined by the political union of left-wing workers' parties and parties representing the interests of small farmers, and are aimed at providing the state with a wide range of social services to the entire population at full employment.

The model is characterized by the fact that social services are defined as civil rights, and all citizens have the right to equal, tax-funded social security. The working population receives additional social benefits. Only unemployment insurance, based on the principle of voluntary participation, is separated from the State social security system. In general, the level of social security is quite high and is mainly financed by taxes.

The corporate model. It involves the development of a system of social insurance benefits differentiated by type of work, and, accordingly, the integration of the trade union movement with the state. This model is also called "continental" (Germany, Austria, France and the Benelux countries). The corporate model is based on social insurance, i.e. social security directly or indirectly (for family members) extends to the working population. Social insurance services, which are mainly funded by contributions, differ depending on the membership of a particular professional group.

The liberal model. This model is defined as assuming the minimum necessary state support for the social grassroots. This model has found its application in the Anglo-Saxon countries. This model is also called "Anglo-Saxon". This model has become widespread in the UK and Ireland and includes social insurance, which is at a fairly low level, and social assistance, which plays a crucial role for this model.

There are some differences within the Anglo-Saxon model. While in the UK, the public health system provides free medical services to all citizens, in Ireland, public health services can only be used by low-paid citizens. The model under consideration in one form or another
has found distribution outside the European continent – in the United States, Australia and New Zealand.

There is also another model of social policy - rudimentary, presented in the countries of Southern Europe. In these countries, only in recent decades, under the influence of socio-economic structural changes, have general social security systems been created or improved. These include occupational insurance and social security. In general, the level of social security in these countries is quite low. It is still assumed that the social protection of citizens is largely carried out through the family and private charity.

A characteristic feature of this model is also the asymmetric structure of social spending. For example, in Italy, this is reflected in the fact that the largest part of social spending is pension provision (14.7 % of GDP at the European average level - 12.5 %), while relatively small funds are spent on family support, maternity, education and employment policy (about 1%) [10]. This model is interpreted as developing or transitional.

Any models of social policy will not be effective without financial support. The financing of social programs and the entire social policy is directly dependent on the share of expenditures in the gross domestic product (GDP).

The EU countries are at different levels of economic development, so social spending per capita, expressed in absolute terms, differs several times. So, in 2018 (before the expansion), the five countries with the highest indicators were Luxembourg (12,653 euros), Denmark (10,782), Sweden (99,333), and the three with the lowest - Greece (3,671), Portugal (3,192) and Spain (3,656 euros) [4].

The structure of spending on social programs in the EU countries is as follows:

- in almost all EU member states, most funds are spent on pensions - an average of 42.4 % of all EU social spending;
- the share of these expenditures in the EU countries is about 12.1 % of GDP and varies from 5 % of GDP in Ireland to 15.4 % in Italy;
- the second largest item of expenditure is healthcare. This is 26.2 % of all EU social spending and 7.5% of GDP, respectively;
- in some countries, the share of health spending ranges from 5 % of GDP in Italy to 8.7 % of GDP in Germany;
- the average spending is on the following areas: social security for the unemployed (8.1 % of total EU social spending and 2.3 % of EU GDP);
- social security for disability and disability (8 and 2.3%, respectively) and assistance to families and children (7.3 and 2.1 %);
- the share of spending on assistance to the unemployed in individual countries ranges from 0.5 % of GDP in Italy to 4.9 % in Denmark, on assistance to the disabled and disabled - from 0.9 % in the Netherlands to 4.7 % in Finland, on assistance to families and children - from 0.4 % in Spain to 4.2 % in Finland;
- relatively small allowances to cover the cost of rent (1.9 % of total social spending and 0.6 % of EU GDP) [4].
Contributions from both employers and employees themselves, as well as tax funds, are used to finance the social policy system in all EU member States. In some countries - Belgium, France and Luxembourg-additional social taxes are levied, the amount of which is still insignificant. In general, social security spending in the EU is financed by 40% from employer contributions and 24 % from employee contributions, while the share of general taxes in social sector financing was on average 30 %, and social taxes – 2 %.

Compared to the EU countries, the amount of social protection funding in Kazakhstan was in 2018, which is much lower, but generally comparable to similar indicators in the United States and Japan. However, in organizational and financial terms, the social protection system largely coincides with the European one. This primarily concerns its component, such as the payment of pensions, as well as the financing of health care, budget expenditures for which last year amounted to 3.11% of GDP [11].

The world practice of social insurance shows that the greatest social effect is achieved with the three-channel formation of insurance funds at the expense of contributions from employees, employers and the state. This method of financing ensures the joint responsibility of the participants for the prevention and compensation of risks, joint management and control of funds. In the case of compulsory social insurance, the distribution is considered most justified when the majority of the funding falls on the employer – 50 %, 20-40 % – on the state and 10-30 % – on the employee.

Based on the analysis of international experience, it can be concluded that the most effective and comprehensive social protection systems usually include the following main elements:

- state benefits;
- compulsory social insurance;
- accumulative pension provision;
- social assistance.

In Kazakhstan, the social orientation of the economy has not yet become a fait accompli, but this trend is quite clearly seen in the most developed countries. In addition, the idea of a socially-oriented economy is most consistent with the moral ideals of people. Such an economy is the most dynamic and efficient form of management.

Moreover, it can already be stated that it is the orientation to the person that is the main factor of economic growth in modern conditions. Any decision in the social sphere that affects the conditions of pension provision, social insurance, payment for housing and communal services, etc., directly affects the standard of living of the population.

The need to form a social policy of the state is due to the fact that the functioning of the market mechanism itself does not guarantee the necessary minimum level of well-being of all citizens. Accompanied by a sharp increase in social tension in a number of countries, the global crisis of the 30s of the last century proved the need for state intervention in socio-economic processes [12].

At the present stage of the development of the scientific and technological revolution, no economic system is able to ensure economic growth without using the innovative
potential of a person, which determines the need for the human factor in the socio-economic development of society. There is a relationship between social policy and the level of economic development of a society.

On the one hand, the solution of many tasks of social policy is determined by the economic resources that the state can direct to their implementation. For example, when implementing the Swedish model, which assumes a high level of social costs, it is necessary to create an economy with an appropriate resource base. On the other hand, social policy can be considered as the most important factor of economic growth, since it is thanks to a purposeful social policy that conditions are created for the growth and realization of the innovative potential of the society’s labor resources.

All of the above determines the need for the state to participate in socio-economic processes through the development and implementation of social policy. The goal of the ongoing reforms in Kazakhstan is to build a socially oriented market economy.

To date, the need to change the socio-economic policy of the state has become generally recognized in order to ensure the stability of economic growth, increase the standard of living of the population, guaranteed protection of the socially weak segments of the population, especially those not engaged in material production [18].

Any society consists of economically strong and economically weak individuals - households. Social policy is a tool that allows us to support the weak, create conditions for the self-realization of all citizens of the country, without exception, and preserve its cultural and historical values. As an economic category, social policy characterizes the relations between the state, households and enterprises in the process of forming and developing human resources in order to create conditions for the realization of the potential for economic growth based on a balance of social and economic factors.

It should be noted that despite the importance of the social policy pursued by the state, it is inherently independent and, if it is real, and not declarative, it is based on the resources that can be allocated to ensure its activities. Even those decisions that do not require significant costs (for example, legislative ones) should be taken in cases where the procedure for implementing social policy established by them corresponds to the achieved level of economic development of the country.

It should be noted that in the country, along with other programs, social security is organized for disability, for the loss of the breadwinner, for the social protection of unemployed citizens and for age. All individuals-citizens of the Republic of Kazakhstan, foreigners and stateless persons permanently residing in the territory of the Republic of Kazakhstan, upon the occurrence of risky cases, receive state benefits at the same level, regardless of participation in labor activities and contribution, unless otherwise provided by laws and international treaties.

In addition, due to the lack of economically sound standards for calculating social benefits, the relationship with the labor payment system, an adequate link between the income level of the working population and the social benefits received has been lost. As a result, a part of the working population receives a salary lower than the amount of social benefits.
An important element of social protection of the population is employment and retraining programs [20]. The state and entrepreneurs are involved in the implementation of these programs. For example, in America, firms spend about $30 billion annually on these measures. The state spends most of the funds on the implementation of retraining programs. By the end of the 90s, about 50 million people were retrained and trained in the United States.

The problems of employment of the population and social protection of the unemployed, which are of a political nature, deserve special attention in social policy. The purpose of the employment policy is to promote full, productive and freely chosen employment by providing vocational training, professional development, expanding the scope of the public employment service and implementing other measures aimed at ensuring social protection of the population.

The Law of the Republic of Kazakhstan "On Employment of the Population", which was adopted in 2001, in comparison with the previous law, more clearly defines the status of the unemployed, which is attributed to the able-bodied population, the basic principles of employment policy and state guarantees.

The law also says about providing additional state guarantees for citizens who need social protection, about the rights and obligations in the field of employment, registration and accounting, control and reporting.

In the social policy of any state, including in Kazakhstan, an important place is occupied by the pension provision of the population, which is regulated by the state. It is part of social protection. The size of pensions depends on the level of socio-economic development of a particular country, the political regime and legislation.

It should be noted that since 1998, the pension system in Kazakhstan has moved from the distributive to the accumulative principle of functioning. The pension fund withholds 10% of the employee's salary. In the case of a funded pension system, a link is established between the individual contribution and pension payments.

According to analysts, according to the degree of social protection in Kazakhstan, pensioners belong to the disadvantaged segments of the population. The existing methods of updating pensions are imperfect, as a result of which their sizes for citizens of the same qualifications, who have made an equal labor contribution, but who retired at different times, are very different.

At the same time, those who received fixed incomes were placed in unfavorable conditions. As a result, with retirement, people tend to live at lower living standards than before retirement. Previously, to supplement their budget, many pensioners were employed. Currently, due to unemployment, this has become problematic.

The disadvantaged segments of the population also include children left without parental care. The solution of this problem in our country is provided by a number of state measures, among which an important place belongs to guardianship and guardianship. The institution of guardianship and guardianship, as well as adoption, plays an important role in creating conditions for children deprived of parental care in the family.

The purpose of both institutions is to protect and provide the rights of such children. The assistance provided to children in need of care is diverse. It is carried out through a wide
network of state and public children's institutions, where the necessary conditions are created for the education of fully developed and active members of society.

In July 2001, the Law «On State Targeted Social Assistance» was adopted. The main principle is to provide it in the form of cash payments. The system of targeted social assistance includes four types of benefits:

- housing assistance;
- additional payment in cash to the poverty line;
- non-working mothers with four or more children under 7 years of age;
- disabled children who are brought up at home.

Targeted social assistance is aimed at certain, specific groups of citizens.

In the field of education, the State has introduced a system of grants for training. Educational institutions have been given the opportunity to train students on a commercial basis, and non-state educational institutions operate, the activities of which are under the control of the state.

There have also been changes in the health sector. Private clinics that provide paid medical services to the population have opened and are functioning.

In the system of social protection of the population in the Republic of Kazakhstan, an important element is social insurance, which includes: pension, medical, unemployment and industrial accidents.

Social insurance is a special organizational and legal form of social protection of citizens. It is used as an autonomous and independent mechanism for accumulating funds (for example, for pension provision), as well as for performing other social protection functions, and includes:

- creation of social and health-improving and rehabilitation infrastructure (insurance against accidents at work);
- organization of health improvement of workers (health insurance);
- creation of new jobs (unemployment insurance);
- carrying out measures to prevent insured events.

CONCLUSION

Since the success of fundamental and profound social reforms depends on the public recognition of their justice, the social policy pursued by the state should be based on modern and adequate social indicators and criteria that are adequate to the new economic principles. The latter determine the threshold values of indicators of social activity and social security. Crossing these borders is unacceptable, as it is fraught with negative social consequences that make further progress in the economic reform of society impossible.

In our republic, the main principle of providing social assistance is its targeting. The question of who, in what types and forms, and to what extent to provide social assistance is one of the most difficult in the social economy. It is considered important to support those who are really unable to help themselves, that is, to provide strictly targeted assistance, which saves the
financial resources of the state and prevents the development of dependent attitudes among the population. This principle is reflected in the Message of the President of the Republic of Kazakhstan: “The state is obliged and actually assumes responsibility for supporting only those members of society who really need this help – and these are, first of all, children, mothers with many children, veterans, disabled people.” For the rest, in accordance with market principles, «it is necessary to create conditions for independent development».

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Available: https://statecounsellor.wordpress.com/2022/03/02/tuzubekova/
Received: Jun 2, 2021 | Accepted: Oct 14, 2021 | Published: Mar 1, 2022
Editor: Santosh Kumar Behera, PhD, Sidho Kanho Birsha University (INDIA)
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Competing interests: The authors have declared that no competing interests exist.