**New the opportunities on the way to the realization of socio-economic reforms in the Czech Republic and Kazakhstan**

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A look in the "rear-view mirror" not only of human history but also of the development of nature shows that the shifts forward take the form of certain leaps followed by a long period of exploitation of the space that has opened up. If the opportunity for a significant forward movement does not present itself, problems in the system (both social and natural) begin to grow. Scientific capacities from quite different fields agree on this, e.g. Egyptologist M. Bárta (2021) or evolutionary biologist and parasitologist J. Flegr (2016)

What is the explanation? As soon as a population advances (whether in natural or social evolution), as soon as the population gets a little higher than it was and does not have to strive for daily survival, the mechanisms of what can be called parasitism on success begin to flourish inexorably, precisely because of the "cushion of evolutionary success". This blocks further progress, ends forward progress, and the population (in the case of society, civilization) begins to decline. It will destroy the very thing that gave birth to it, i.e. that evolutionary success that created the breeding ground for "endoparasites", i.e. those parasites that are from within the population and not from outside. This is the cause of the problems that the whole of global civilisation is facing and, to varying degrees in different countries, coping with or failing to cope with.

Further progress is possible in an alternative enclave or after a deeper crisis has been experienced that brings the population to the brink of stability or survival. It is in such conditions that a new one may (or may not) be born, an evolutionary leap follows, another evolutionary success, the population reaches a higher level, "takes off". That is why we need to know:

1. the nature of the system of parasitism on success, i.e. who the endoparasites are, how they fund and why they lead evolution to a dead end.

2. What is the foundation of future success that will allow us to leap forward and open the way for further development. This second point will be addressed in the following paper.

To answer the second question, we need a forward-looking, realistic and appealing vision that will live and replicate itself as an alternative to inertial thinking, the inertial thinking that prevents finding a way out of the problems that the whole world is experiencing.

The more we break free from the captivity of inertia, the more we realize the cause and nature of the changes we are embarking on, the more comprehensive the vision we have, and the more fully we understand the interconnectedness of reforms in different areas of social life, the fewer risks we face, the better and more fully we will seize the opportunities that open up. Understanding the nature and content of the change we are embarking on has another important practical and strategic significance: the better we know what changes need to be made and why, the more will, determination and patience we will have in pursuing them. It is not important to rush through the changes; it is important to get the steps right, to build support for them, and thus to take the development as far as possible.

Perhaps, if we can establish relationships in which the fulfillment of man's life is the free development of his personality, the free development of each being the condition for the development of all and at the same time the basis of the most efficient type of economy, the prehistory of the human race will end and man will reach a level where there is no longer any danger of a recurrence of contamination of the community by endoparasites.

In any case, we are living in a time that in many ways resembles the Industrial Revolution. Industry, 4.0, digitisation, nanotechnology, artificial intelligence and some other technological breakthroughs are leading to an unprecedentedly intense proliferation of innovative waves that increase energy savings, materials that lead to the economy becoming much more environmentally friendly, that create new human needs, The demand for those human abilities that cannot be replaced by artificial intelligence is growing significantly.

This is looking at the present through an optimistic prism. On the other hand, we perceive the changing reality too inertly; social conditions allow almost everyone to more or less parasitise on the benefits of technological progress, without bringing to the fore those who are innovators, without encouraging the creation, expansion and networking of creative teams.

Objectively, the role of sectors that enable human capital to be acquired, preserved and used is growing:

- Education and lifelong learning, including the systematic 'upgrading' of human skills in response to technological change, the generation of new human needs and changes taking place in the social organism.

- Education with emphasis on intergenerational cohesion, responsibility for what has been created by previous generations, cultivation of free qualities, personal responsibility for social development.

- Healthcare that allows for the renewal of productive activities of man, prolonging the horizon, but also the zenith of the profitable application of his knowledge and experience.

- Health care, which contributes to the renewal of mental and psychological forces, enabling a temporary relaxation of a person's life activities during the period of full work engagement, and then, in later life, to direct the professional trajectory towards a gradual relaxation of professional activities.

A number of incentives and opportunities for this are provided by the Social Reforms in Kazakhstan (2022), which is substantially based on the concept of modern social policy (2022, p. 3). In this context, it is necessary to emphasize that the function of creating and maintaining social infrastructure has significant and prospectively growing production effects, especially in connection with the production and preservation of human capital and thus for increasing the country's innovative potential.

It is a paradox of our times, and a certain testimony to the fact that our civilization stands once again at a crossroads (Richta, 1965), that in some of these sectors we not only do not see sufficient progress (e.g., in the field of excellence in education), but rather decline. The problems in this area are well recognized by the current leadership of Kazakhstan (List of initiatives of the head of state Kassym-Jomart Tokayev in the social sphere, p. 7).

It cannot be overlooked that instead of creating conditions for the above-mentioned productive service sectors to stand on their own feet financing significant economic effects stemming from the provision of productive services, in most countries these sectors are dependent on administrative redistribution of resources, which leads not only to a deficit of resources, but also to a loss of motivation of producers of productive services and opens space for various forms of parasitism.

The important question is not whether the comparison of the present era with the industrial revolution is too far-fetched in the sense that the productive services sector could turn into the dominant sector of society, as industry has done, or whether, on the contrary, it underestimates the depth and significance of the changes that lie ahead if we are to secure the future prospects of our civilisation. Importantly, as indicated above, the common denominator of the reforms is a substantial increase in the role of productive services. A fundamental prerequisite for their increased role is that their funding should be based as far as possible on the economic effects that they generate. This requires major reforms in the financing of social investment and social insurance systems, in particular education (which is linked to investment in human capital), health (which is linked to investment in human capital as well as to human capital insurance), and pensions (which are linked to human capital insurance).

The practical question is where and with what to start comprehensive reforms. At the end of the last century, a number of attempts were made in the area of financing high-end or higher education. In a number of countries there have been efforts to improve and adopt the so-called Australian HECS. Our country was also very close to its improvement and application in the conditions of our country through the adoption of the relevant law (Zákon, 2002). The works of E. Baar, I. Pllacios, and in our country P. Matějů were particularly important in this area. A very promising system MyRichUncle was born in the United States.

At that time, however, it had already begun to become apparent how deeply entrenched the administrative control of the economy and the suppression of performance in those areas that are crucial for the future had become. Reforms were reversed on a global scale, and the education system in Europe (not only in the EU) was subordinated to the so-called Bologna Process, which demotivated all participants, opening the way to the domination of mediocrity and a deep decline in the level of higher education.

Today, for a number of reasons, it seems that the most promising way forward is to kick-start reforms by increasing the incentive role of the pension system. Firstly, because the problem of the stability of the pension system needs to be addressed (and there is also a demand for theoretical underpinning based on practice), and secondly, because this is an area where the interconnectedness of the different areas of providing productive services and creating the conditions for increasing the efficiency of these services is particularly well demonstrated.

We therefore outline the effects of increasing the incentives to voluntarily extend people's productive time in occupational markets if pension reform is supported by follow-up reforms in those services that contribute to the acquisition, retention and use of people's capabilities. The basic argument is that an administrative, forced, flat-rate extension of the retirement period is inefficient (cf. Jurecka 2022, the current Minister of Labour and Social Affairs), counterproductive, anti-human, solves nothing, but above all would make it impossible to follow a path based on individual motivations and solidarity between those who can and want to be productive and those who cannot or do not want to be productive.

The motivational role of a well-adjusted pension system to prolong a person's productive life is also significant in terms of the possibility to manage the savings generated within the pension system by individual citizens through various instruments based on their individual decisions, to use them for various investment activities even at the cost of future payout reductions (List of initiatives of the Head of State Kassym-Jomart Tokayev in the social sphere, p. 29). If the system is well set up, it can work even within the framework of the pay-as-you-go system of pension financing and not lead to conflicts with its stability.

Indeed, the reform must be comprehensive and involve, according to the logic of natural continuity, other and additional factors that will make the extension of the working life possible. Jurečka (2022) lists only some steps; in fact, a much more diverse range of short-term and especially long-term measures or partial reforms are proposed).

We will now turn to specific options that can be implemented in the conditions of the Czech Republic, most of which can be applied in other countries. We will start with the simplest and proceed to those for which, following on from the previous ones, more comprehensive reform measures will be necessary. At the same time, we will provide an estimate of the effects in the form of the percentage of persons of retirement age who will remain gainfully employed after the implementation of the relevant measure or reform step. In doing so, we will take into account the role of part-time work (i.e. if there is a reduction of, say, 50 %, we will count the gain of only one half of the wage earner). Finally, we show how this will increase the stability of the pension system.

1. Allow a person who has reached retirement age in gainful employment to choose a mixed alternative between receiving part of his pension at the same time and a more substantial increase in the pension amount.

The measure can be implemented virtually immediately, with full compliance and at no cost. The effect is based on the fact that having to choose one of the extreme alternatives - either to receive a full pension concurrently or to forego it - is disincentive for those considering whether to stop working. The mixed alternative may be attractive to some.

Estimating the effect: Compared to the status quo, the number of employed persons of retirement age would increase by 0.5% in full-time equivalent terms.

2. A set of labour law measures to allow a gradual disengagement from work. Jurečka (2022) considers these measures to be among the most important. Furmánková (2022) has provided important insights on the importance of this path. Through a field survey, she found that a relatively large proportion of employees would be willing to continue their work activities if their employer was willing to reduce their hours. Employers are often interested in proven employees of retirement age but overlook the possibility of retaining them through part-time work.

Estimating the effect: Compared to the status quo, the number of retirement-age wage earners would increase by 2% on a full-time basis, with a further 5% in the longer term.

3. Increasing the incentive power of the pay-as-you-go pension system to extend the period of voluntary productive activity according to individual possibilities, while strengthening solidarity between those who want to remain productive at an older age and those who can no longer or do not want to. This can be done by an appropriate transition to an NDC system, or even by creating a "post-graduate superstructure" of the pay-as-you-go system, which would be entered by those who have reached the age of 65, according to the principle that what I put into the system I get back in the form of a lifetime annuity (after deduction of an appropriately set intra-generational solidarity levy). This superstructure could then be extended towards the younger years and the whole system reformed. This is the long-term basis for the follow-up steps outlined below. On this, see Vostatek (2016), Šulc, Valenčík (2020).

Estimating the effect: Compared to the status quo, the number of working persons of retirement age would increase by 3 to 5% in full-time equivalent terms, but in particular it would open the way for follow-up fundamental changes with a significant effect.

4. Motivate health insurance companies and, through them, health and spa service providers to prolong people's physical and psychological employability in professional markets, including the use of spa care and appropriately chosen cultural programmes within it. This can be ensured by retaining a portion of the over-65s' health insurance contributions in an account for the earner concerned, which can be used to pay for extra health care designed specifically to extend the person's period of voluntary productive employment. This will also give each health insurer an interest in providing those services that are of interest, including prevention, health monitoring or the provision of spa care. This is so that as many people as possible who are of working age are in the insurance tribe.

Estimation of effect: Compared to the status quo, the number of employed persons of retirement age would increase by 1.5 to 2% on a full-time basis.

Gradual improvements in the system of support for productive employment in this area, including improvements in medical technology oriented in this direction, could increase the number of people in retirement by up to 10%.

5. Lifelong learning, including certified courses aimed at upgrading skills (professional, communication, self-care for health, etc.) provided by universities to reflect changes in society. On education reforms oriented in the relevant direction, see e.g. Baar (2012), Palacios (2004). These educational services can also be financed by their economic effects. Gradually, the whole education system will change.

Estimating the effect: Compared to the status quo, the number of gainfully employed persons of retirement age would increase by 0.5 to 1% in full-time equivalent. In a 20-year perspective, by up to 5%.

6. Awareness-raising aimed at getting people to think about their entire professional career from childhood onwards, gradually fleshing out their idea of self-fulfilment. The costs in this direction are minimal and can be implemented without delay. If this gradually influences the dominant world view, it will lead to a reduction in the percentage of those who are dependent on funding from the pension system. It is a lifestyle change towards a natural life filled with meaning.

Estimating the effect: Compared to the status quo, the number of people of pensionable age in paid employment would increase by up to 5% on a full-time basis.

7. Main and key: Growing the role of creative intergenerational teams in the economy as vehicles for innovation potential and as an area of highly economically efficient employment for older people. This, of course, requires breaking out of the inertia towards a society

Estimating the effect: Compared to the status quo, the number of gainfully employed persons of retirement age would increase by up to 10 to 15% in full-time equivalent terms as a result of the growth in the role of creative intergenerational teams over the 20 years following the launch of comprehensive reforms, which is more than sufficient for its sustainability. In the longer term, the percentage is even higher.

To summarise, the problem of the sustainability of the pay-as-you-go pension system can be addressed in the above way, because over 20 years the number of wage-earners of retirement age can be increased by more than 20% on a full-time basis compared with the current situation, while earnings increase significantly. This is more than sufficient for its sustainability. In addition, significant positive effects in the tax system must be considered. At the same time, there will be a transition to a society whose economy is based on productive services.

The role of the state is important: Adequate reform of the pension system (this must be started, and can be done in relatively small steps), followed by a partial reform of the health insurance system, supplementing the concept of education (which will not require major costs), legislation on the gradual loosening of work activities, and support for the role of creative intergenerational teams (by partial measures and through media education and promotion).

In the case of our country, it may not be a distant future that the inertial trend of 'consumption for consumption's sake' cannot be broken. Perhaps, coincidentally, we are in a situation where the starting window for reforms of the above type is opening. In an interview with Peníze.cz, Minister of Labour and Social Affairs M. Jurečka formulated several fundamental opinions that orient the reform of the pension system in exactly the above direction: 'The most important thing is that we are able to influence the sustainability (of the pension system) by how strong and robust the pay-as-you-go system is. It is about how much economic activity we have, how many people are economically active and how long they are active. We need to get people on parental leave or at retirement age more involved in active life. People also need to understand that they have shared responsibility for their pension, that they should save for their old age in the third pillar. The state needs to make the conditions for this more attractive... I do not think that we need to find new tax revenues at all costs now. Moreover, as a government we have said that we will not increase the overall tax quota in this parliamentary term, which is not the lowest for citizens and companies. The key thing for the pension system - but also for the tax system in general, which is also continuous - is how long people will be economically active and how many people we will have... If we include the extension of working life through part-time benefits, we will further improve our position. That's what I want to focus on... It's a tax issue. We need to set them up to make part-time work worthwhile for employers. There's no such incentive today. We're losing a lot of people who could be working at least part-time. People of retirement age are now overwhelmingly quitting work or business. This is a pity for society, experience is not passed on and the state also loses tax revenue... I wouldn't go down that road (of gradually increasing the retirement age). I understand that life expectancy is increasing, but on the other hand we have to ask ourselves what is the quality of life at an older age. I want to go down the road of motivation, telling people that if they are physically and mentally up to it, they should keep working even at retirement age. But I don't think it's possible to say that to everyone in all professions. When a person is worn out after a lifetime of work, the risk to the people who depend on their work increases. So I do not want to raise the retirement age in a lump sum." (Jurečka 2022)

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