

Implementing the MIPAA in Belarus: Review and Lessons from the Progress

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Abstract: This paper focuses on reviewing progress made in Belarus, relevant to MIPAA priority directions and presents a critical reflection on the main issues, milestones and challenges of this process. To illustrate concomitant contradictions, the paper focuses on changes in pension regulations in Belarus since 2002. It reflects on attempts to create an effective system of motivators for postponing the receipt of pensions in later life, and pointing out inconsistencies and lessons it presented. The paper concludes with outlining possible avenues for development and underlining the value of research and engagement with the public in designing programmes addressed to improve wellbeing in an ageing society.

Keywords: ageing, Belarus, pensions, policy analysis, policy response, retirement behaviour

Introduction

Belarus is a rapidly ageing country in Eastern Europe. Since 2002, the percentage of people over sixty five (65) years old in the total population oscillated at around 14 per cent. Alongside ageing, the total numbers of population above “working age”, the lower threshold for which until 2017 had been set at sixty (60) for men and fifty five (55) for women, has been increasing since 2007 (Demographic Yearbook of the Republic of Belarus, 2017, p.75). Both in everyday parlance and in statistical reports, after reaching this age, people are commonly referred to as “older” people or “elderly”. The total number of “older” people has been growing steadily in the past decade and constitutes nearly a quarter of the total population. Discrepancy in average life expectancy between men and women is ten (10) years, slowly reduced from twelve (12) years in 2002 (National Statistical Committee of the Republic of Belarus, 2017a, table 1), and is a product of a sharp fall in male life expectancy due to a number of inter-related

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factors that followed the collapse of the Soviet Union (Grigoriev, and Andreev, 2015). The population of the country is predominantly urban, with three quarters living in towns.

Table 1. Life expectancy at birth in Belarus, in years

	2002		2007		2011		2016	
	men	women	men	women	men	women	men	women
Total population	62.3	74.1	64.5	76.2	64.7	76.7	68,9	79,0
Urban population	63.9	75.1	66.2	77.1	66.4	77.8	70.1	79.7
Rural population	58.5	71.9	60.3	73.9	60.3	74.1	65.6	76.9

Source: National Statistical Committee of the Republic of Belarus (2017a)

The main contributors to the image of the “State for the people”, as it appears on the main page of the Belarus’ government portal (www.president.gov.by, Accessed 30 November 2018) as well as implicitly in various state media comments, are its extensive systems of social protection, healthcare and social services. The overall set up and in some ways the structure of these systems were inherited from Soviet times, although investments were made to develop, modernise and adapt them to the needs of ageing populations since then. Most medical services are available to citizens/taxpayers for free and funded from the country’s budget; and some additional social services and tariffs (utilities, medications, etc) are subsidised, especially for the most disadvantaged groups; also, certain benefits means tested.

Progress made since the adoption of the Madrid International Plan of Action (2002 -2016)

In the fifteen years since the adoption of the Madrid International Plan of Action on Ageing (MIPAA) in 2002, significant changes took place in Belarus, in recognising the importance of the processes of demographic ageing and developing an adequate response to it. This part of the paper will demonstrate that an important change in framework was made: from viewing demographic ageing as a problem, to beginning to recognise the potential and contribution of older people in society. Within this timeframe, Belarus has gone through periods of economic growth in the early 2000s as well as recession and economic downturn caused by the global financial crisis in 2009-2011 and then again in 2015-2016. These periods were reflected on the gradual shrinkage of the system of social security and a number of measures and policies that directly or indirectly affected the older population, such as changes in pension provision which will be detailed in the following part of this paper.

The MIPAA is the global agreement which recognises older people as contributors to the development of their societies, and commits governments to including ageing in all social and economic policies (United Nations, 2002). Belarus is a signatory on the Regional

Implementation Strategy, a sub-group for the MIPAA, adopted in Berlin, consisting of ten (10) commitments (see Appendix 1). A critical review of the national Reports on the progress of the Regional Implementation Strategy on the MIPAA in Belarus of 2007, 2011 and 2016 is presented further to pinpoint a vision of the state's engagement with, and adherence to, the goals and strategies of the MIPAA. Although the intention of the Belarusian government to seriously pay heed to the ageing of the population was strong from the time of adopting the plan of action, it took another ten years to begin to recognise older people as contributors to social and economic development.

The earliest report of 2007 covering the first five years since the MIPAA (Report on Progress on Regional Implementation Strategy of Madrid International Plan of Action on Ageing in Belarus, 2007), talks of ageing as a growing burden on social security and health systems. At that time, addressing demographic ageing was tackled by stimulating fertility (increasing the number of children born to a population) and searching for ways to push up the average longevity that had fallen sharply, especially among men, and remained lower during transitional years due to persisting unhealthy habits and stresses of post-transition (Grigoriev, and Andreev, 2015). State departments such as the Department for Work and Social Protections, the Department of Health, and the Ministry of Internal Affairs were joined forces to ensure the most basic needs of the most vulnerable and poorer groups were addressed: in the beginning of the 2000s, a cross-departmental committee on issues to do with the elderly had been established, and a nationwide comprehensive programme on the problems of elderly people was adopted (Decree by the Council of Ministers of the Republic of Belarus, 2001).

In the early 2000s, Belarus was in search of the most appropriate pathways to reform institutions such as pensions and social care services, while already experiencing certain pressures presented by demographic ageing. Special attention was given to the oldest and most frail of citizens, who were living alone and in remote areas that required care and resources; "according to data from the Office for National Statistics of Belarus, 6 per cent of people over sixty (60) had no families and another 29 per cent were living separately from their families, of which 70 per cent in rural areas" (Report on Progress on Regional Implementation Strategy of Madrid International Plan of Action on Ageing in Belarus, 2007:13). Governments concentrated their efforts on addressing immediate problems and helping those most in need, hence the adoption of programmes such as the programme of improving care for those living alone, and social services aimed at those living in remote villages, predominantly ones with older populations. Advances in addressing these needs in Belarus were made from 2004 by ensuring coverage with centres providing a range of social services for older people - from the most basic needs to those more specialised - in every administrative territory. However, a looming gap remained between the need for services and the capability of providing them. The importance of developing standards for social services for the elderly was acknowledged in the Report on progress on the MIPAA RIS in Belarus 2007; this was emphasised together with creating baseline regulations to ensure special rights

of older people that would enable provision of decent services and integrated care. At the same time, the Association of War Veterans - also quoted in the Report on progress of the MIPAA RIS in Belarus 2007 as being the only organisation representing the interests of older people - illustrates the limited perception of the elderly by government and wider society. A growing and diverse group of 'older people' was somewhat marginalised, similarly to what happened in other countries in the region (Round, 2006). The unsustainability of the existing pay-as-you-go pension system - inherited from the Soviet system and largely unchanged since then - was becoming transparent (Пенсионная система Беларуси: отношение населения и сценарии изменений, 2008). With access to early retirement for extensive lists of occupational groups, all funded from the state budget, resulting in a low retirement age - at 55 for women and 60 for men - it was projected to generate a large deficit within years, if no changes were made. Before 2002, Belarusian authorities took only small steps to introduce incremental changes to the pension system. In the Report on Progress of the MIPAA RIS in Belarus in 2007, ambitious goals for the near future were formulated, such as separating professional insurances for people working in special/hard working conditions that entitles them to early retirement from the main pension system, introducing voluntary pension savings packages/savings options, and discussing introduction of notional accounts to pension mechanism.

The Report on Progress on the MIPAA RIS in Belarus of 2011 continued to adhere to the rhetoric of the previous five-year period, raising concerns about problematic consequences of demographic ageing, and quoting the advances in implementing the National Programme of Demographic Security 2007-2010 achieved by stimulating fertility (Report on Progress on Regional Implementation Strategy of Madrid International Plan of Action on Ageing in Belarus, 2011). Yet, the report mentions that the economic crisis of 2009 put some of the plans on hold and forced government to re-define its priorities. Nevertheless, further developments directed at improving the wellbeing of older age groups continued to the extent possible - in health and social care services - gradually building upon the work started in the 2000s. Among the new developments of the late 2000s was the launch of the Programme on creating a non-barrier environment to enable access to services that had been rolled out to benefit older people, among others. Regulation and payment of certain occupational pensions was separated from the main pension system, and further policy measures were attempted to stimulate postponement of retirement and reforming the pensions system (that will be analysed in more details in the next section). Measures to promote lifelong learning and gender equity were recognised as policy targets. The Report on Progress in the MIPAA RIS in Belarus (2011) again highlights measures of social protection of the most vulnerable, those living alone and those who are hard to reach. Without minimising the needs of these groups, and achievements made to address them, the vision of the 'issues to do with the elderly' remained somewhat narrow. The efficiency of the stated programmes was compromised by a lack of planning for their funding: it remained unclear at what level resources needed to be allocated for the implementation of the adopted documents (Современные проблемы совершенствования медико-социальной помощи, 2008). Shortage of skilled personnel and

lack of appropriate training for working with older people in care services was another problem affecting efficiency. Many of the services were provided on paid basis and sometimes refused by potential clients because of their poor quality (ibid).

The Report on Progress on the MIPAA RIS in Belarus in 2016 presents a remarkably different government mindset. Commitment efforts to addressing issues related to the ageing of the population reflect a broader understanding of ageing, understanding the diversity in older age groups, recognising the role and contribution of older people to society (Report on Progress on Regional Implementation Strategy of Madrid International Plan of Action on Ageing in Belarus, 2016). Such a conceptual change is likely the fruit of investment in capacity building of the staff working in the Ministry of Labour and Social Protection, who were also responsible for the report which forms part of the MIPAA commitment. The report names a number of positive and innovative schemes and strategies for social work and care for the elderly, intergenerational programmes, and programmes promoting wellbeing and a healthy lifestyle. Over time, the effectiveness of such programmes was found to increase the life expectancy of people over fifty five (55) years old, at a faster rate among men than women (table 2).

Table 2. Life expectancy at the age of 55 among men and women in Belarus, in years

Age	2012		2015	
	men	women	men	women
55	16.8	24.3	17.7	25.1
60	13.9	20.4	14.7	21
65	11.6	16.6	12.1	17.2
70	9.3	13	9.7	13.5

Source: Ministry of Labour and Social Protection (unpublished data)

The long-term development of services for the elderly in rural areas resulted in an extensive support network. Moreover, new solutions were being put in place for hard-to-reach frail elderly citizens - particularly those hard to reach during the winter months due to heavy snowfall - in the form of 'winter homes' where they could spend the cold season in safety, and 'adoption' or 'guest families' for older people living alone. The learning and self-development of older people were supported by a number of programmes and initiatives executed both on a local and on a national level: 'Institutes of Third Age' were established in larger cities, with those in Minsk, Grodno, and Brest being flagship examples of organisations that offered multiple opportunities to the elderly to acquire useful skills, learn, and develop further. Older people were portrayed in the Report on progress on the MIPAA RIS in Belarus in 2016 as active contributors to political, economic and social life of society.

With all the positive advancements in understanding and institutionalising modern approaches to working with ageing populations, Belarus is still a long way from recognising the full potential of an ageing population, in practice. This important step is mediated by the existing inefficient and discriminatory practices, and impeded by stereotypes, such as the one of an 'older worker'. It is also somewhat puzzling that in an ageing society, ageist behaviours are not provoking civil society responses and coordinated action 'from bottom up' to the extent desired, and attention to this agenda seems to be governed 'from the top down'. It is not clear whether recognition of older people as contributors is shared by all government departments, rather than just the ones involved in writing the latest Report on progress on the MIPAA RIS in Belarus in 2016. For example, on one hand, as anti-discriminatory regulation against ageism, the Presidential Decree №180 on 12 April 2000 outlined 'pre-pension age' which prescribed that a worker cannot be fired from two years prior to reaching retirement age. At the same time, a common practice of short-term work contracts put older workers in a vulnerable and uncertain position, since an employer is well within his or her rights not to extend it (from personal interviews with people reaching retirement age, Padvalkava, 2012). Pensioners remain one of the most vulnerable social groups, deeply affected by economic turbulences: the percentage of unemployed citizens among pre-retirement and retired age groups - broadly defined at fifty plus (50+) - increased by 8.5 percent from 2012 to 2016, and this cannot be explained solely by the increase in the absolute number of people in this age group alone (Шиманович, 2017).

Changes in pension regulations and their effects 2002-2017

One of the areas that saw a few incremental changes since 2002 was the pension system. It is one of the most controversial areas to reform due to expectations, connotations and meanings inherited from the Soviet era (Padvalkava, 2012). Belarusian government has been cautious enough to learn from experiences and mistakes of neighbouring countries and not rush with radical measures. This section of the paper discusses the changes in pension policy regulation that took place since the early 2000s and the response they called from the generation of Belarusians approaching retirement. It highlights important contradictions in understanding the main motivations for continuing with paid employment in later life after reaching the age of pension eligibility from the policy makers' point of view, and that of people aged fifty plus (50+). This contradiction presents an impediment to effectiveness of state measures in this area.

The Belarusian pension system is based on the pay-as-you-go principle, where pensions are financed through payroll taxes. The right to "worker's"/old age pension is granted on condition that an individual had been participating in the system, and making contributions in the form of social security tax (Law on Pension Provision in the Republic of Belarus, 1994). The state pension is the main - and in most cases the only - source of income in retirement, as private insurance in Belarus is not compulsory and not well developed. Corporate and private contribution schemes are very few and have not been made available to those currently

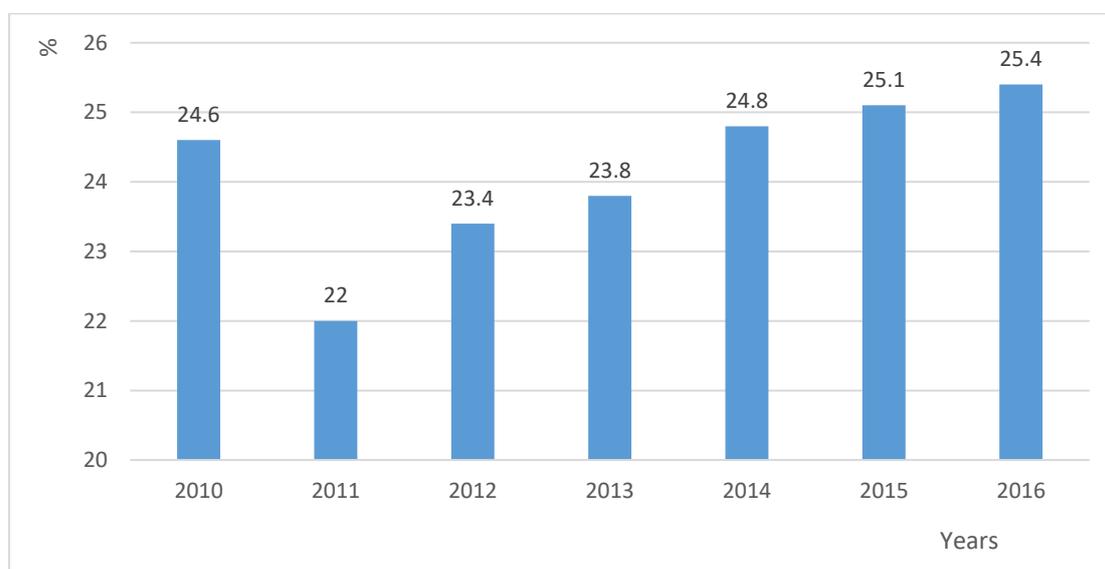
retiring. Until 2017, eligibility for a minimal pension started after only five years of contributions (currently raised to 16 years and scheduled to rise by six months per year to reach 20 years; for some social groups it is capped at 10 years); hence coverage of older people by 'worker's' pensions remains almost universal. Wage substitution by average state pension is around 40 per cent of the average wage in the Republic and has been maintained at this level for over a decade. Without substantial changes made in 2016, since the Soviet era, pensions in Belarus remained "too low, offered to too many, and collected too early" (Holzmann, 1992: 16). The "levelling" of pensions and the redistributive effect of the pension system is its feature, with replacement rates of wages by pension higher for those whose wage before retirement was smaller, and lower for those who earned higher wages, therefore blurring the link between contributions to the Fund for Social Protection and pension benefits (Пенсионная система Беларуси: отношение населения и сценарии изменений, 2008).

Belarusians spend longer receiving pensions than they think: although life expectancy at birth is sixty eight (68) for men and seventy eight (78) for women, life expectancy at sixty (60) years old for men is 15.5 years and for women, 21.8 years (for previous years see table 2). The Ratio of pensioners to workers is considered burdensome at fifty seven (57) people of above retirement age per one hundred (100) workers in 2008, sixty one (61) in 2016 and the number is projected to increase to sixty seven (67) per one hundred (100) by 2020 (data from Ministry of Labour and Social Protection, 2016) and even up to 115 by 2050 (World Bank, 2011). Usually described as a "burden" on the pension system, this ratio justifies concerns over the long-term sustainability of the pension system.

The new five-year period of MIPAA implementation commenced in 2017 with a number of substantial changes to pension regulations. As mentioned, the year 2016 has seen the introduction of changes, effective from 2017, including a plan to increase pension age by three years in the next six years, i.e. by six months every year. This has received most media attention by far. In addition to the mentioned increase in the qualifying period of contributions for eligibility to a worker's pension, the time span for calculation of the pension amount has been raised to 23 years with scheduled further increases by a year per year until it equals the total number of years of contribution (Ministry of Labour and Social Protection of the Republic of Belarus, 2018). According to the National Statistical Committee of the Republic of Belarus (2017b), one in five pensioners continue working after pension age (Graph 1). It is possible by law to receive a pension benefit, if/when eligible, and continue in paid employment, although the pension amount for working pensioners is capped at 130 per cent of the average pension and there are restrictions for continuing in the same occupation for certain groups (Law on Pension Provision in the Republic of Belarus, 1994). It is worth noting that in the Russian language there is no term for 'retirement' in its meaning of a time of 'rest' after discontinuation of paid work, but rather there is a term for 'receipt of pension'. According to a report by the World Bank, in 2011 at least half of new pensioners - including old age and disability pensioners - continued working within a five year bracket after reaching official age of retirement, and so did 71 per cent of early retirees (Belarus Public Expenditure Review, 2011). The situation has not changed much since then. Also, it is important to remember, that while these numbers of working pensioners reflect that every fifth pensioner stays in official

employment, they do not tell us about partial, seasonal and informal types of work that pensioners engage in to top up their pensions; this type of work takes up a significant portion of a pensioner's life and provides considerable support during life transitions and times of economic instability (Шиманович, 2017; Williams, Round and Rodgers, 2011; Cebulla, Butt and Lyon, 2007; Kolev and Pascal, 2002). Although the numbers of the economically active drop by almost half at the threshold of retirement age, many people continue to work for a number of reasons (Lain, 2016; Disney, Grundy and Johnson, 1997; Maule, Cliff and Taylor, 1996), the most dominant of which is usually financial.

Graph 1. Percentage of working pensioners in the total number of pensioners in Belarus



Source: National Statistics Committee of the Republic of Belarus, (2017b).

Until October 2012 the pensions legislation in Belarus offered an incentive for postponing the onset of claiming pension benefit - a raise of pensions by 1 per cent (of the amount of pension due) for every two months of postponement (Article 23, Pension Provision Act of Belarus). For instance, if a person was eligible for an average pension and decided to postpone claiming it by a year, then the pension would be raised by 6 per cent of the average pre-retirement wage. This option was ineffective, either because people did not know about it, or because they chose not to use it because the compensation for postponement was considered negligible (Padvalkava, 2012). Another attempt to stimulate the postponement of receipt of pensions has been made subsequently, (Decree № 136, signed in March, 2012) that introduced a progressive scale of increase - by 6 per cent for the first year, 8 per cent for the second year, 10 per cent for the third year, and so on, summing up percentages. In accordance with this scale, postponement of the receipt of an average pension by five years could raise its amount by 50-60 per cent (the previous version of this policy allowed this raise to amount up to 30-40 per cent). The economic effect of such a measure on improving the sustainability of the pension system raises questions - would it be costlier to the budget to pay larger pensions later (but

not much later), if many decided to use the option of applying for a pension later? Also, surprisingly, this measure was not driven by motivation to keep older people at work for their contribution to the labour market and compensate for the shortage of skills associated with mass exit from the labour force.

Despite the publicity it received, state officials were disappointed to note that the uptake of this option was very small - only around 5,000 people, or 1 percent of all 'working pensioners', took advantage of it, and there is no available data on how long the postponement lasted on average, or on the demographics of those who made use of it. A constellation of a number of reasons could be attributed to such poor policy response, that could possibly be summarised as uncertainty in the daily lives of older people in Belarus. These uncertainties, as well as expectations from the time of retirement and strategies to prepare for it, were a subject of a qualitative study by Padvalkava (2012), which found, among other things, that it was a common intention for people approaching retirement age to continue working, but that it would be counterintuitive for most people to postpone receipt of a pension. The logic was simple: 'a bird in a hand is worth two in a bush'. Belarusians were fearing another round of inflation, change in policy, and facing the possibility of their death – all of which were large enough disincentives for postponement to receive a pension. It can be suggested that the policy could entice some categories of workers to come back out of retirement. For instance, the conditions may attract those working in well-paid jobs, for whom a pension would not be a significant loss of income. Yet, it can only work if a worker wishes - and is able - to keep working, and if the employer agrees to extend a work contract, which in an unstable economy and industries with low efficiency is not a given. Another aspect that was at play, yet not given serious consideration, was the nature of working after reaching pension age. In many cases, transition to pension is associated with a change of workplace and working conditions; decrease of status and position in an organisation; an irregular working schedule; and a subsequent reduction in salaries. Typical jobs for older people stereotypically are those of cleaners, nurses, cloak-room attendants in public places, porters, etc. Such jobs are filled by pensioners because they have the 'advantage' of having a salary from these jobs topped up by a pension. Pensioners working in these jobs fill important gaps in labour, but they would be more likely to discontinue such employment if they were to be forced to choose between the salary on such jobs and pensions.

Conclusion

Since 2002, Belarus has made notable progress in implementing provisions of the regional agreement as a part of the MIPAA. Changes have been pervasive and no doubt have made a difference to many older people. The work undertaken by relevant government departments and offices, and state-social partnerships, placed the foundation and set the bar high for making Belarusian society a better place to live for people of all ages. Extensive networks of support were built and modernised to protect and care for the most vulnerable within the older population. The ageing agenda is finally affirming its way in policy making; state departments demonstrate awareness of international standards and domestic challenges and

commitment to the set agenda. A more significant challenge is to ensure the implementation of the objectives, to deliver on the plans and to execute the programmes as efficiently as possible. In addition to addressing the most pressing immediate of problems, it is important to roll out work on creating a truly supportive and enabling environment for all ages, for the social integration of the marginalised and isolated elderly. Ageing and retirement need to be dissociated from vulnerability and dependency, diminishing social participation, and shrinking roles. Despite broadening the conceptual vision of challenges and opportunities of an ageing population, which is important, the task ahead for the Ministry of Labour and Social Protection, is to promote and implement this agenda at all levels and sectors. Policy design needs to be based on strategies people use, structures in place, and intuitive transient solutions to some of the problems that people use in their everyday life. Further research yielding both quantitative and qualitative findings, monitoring and collection of detailed disaggregated data, as well as intricate public engagement strategies and activities are needed to tailor policy work to real life, for the utmost benefit of the population, and better value for money for the state. With these recommendations in mind, Belarus can potentially be a leader in the region on the implementation of the MIPAA.

Appendix 1.

The 10 commitments of the Madrid International Plan of Action on Ageing / Regional Implementation Strategy (United Nations Commission for Europe, 2002)

1. To mainstream ageing in all policy fields with the aim of bringing societies and economies into harmony with demographic change to achieve a society for all ages;
2. To ensure full integration and participation of older persons in society;
3. To promote equitable and sustainable economic growth in response to population ageing;
4. To adjust social protection systems in response to demographic changes and their social and economic consequences;
5. To enable labour markets to respond to the economic and social consequences of population ageing;
6. To promote lifelong learning and adapt the educational system in order to meet the changing economic, social and demographic conditions;
7. To strive to ensure quality of life at all ages and maintain independent living including health and well-being;
8. To mainstream a gender approach in an ageing society;
9. To support families that provide care for older persons and to promote intergenerational and intragenerational solidarity among their members;
10. To promote the implementation and follow-up of the Regional Implementation Strategy through regional cooperation.

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