

Discussion on the Construction and Improvement of the Rural Social Security System

Quan Li

School of Public Affairs & Law, Southwest Jiaotong University, Chengdu, China

E-mail: 877494616@qq.com

ABSTRACT: With the adjustment of the industrial structure and the continuous improvement of the integration of urban and rural areas in China, the improvement and reform of the rural social security system is more urgent. Based on this background, this paper analyzes the importance and necessity of improving the rural social security system, explores the problems existing in the rural social security system, and puts forward some suggestions to improve the rural social security system.

Key words: Rural Social Security; System Problems; Suggestions.

INTRODUCTION

Social security as a product of modern industrial civilization, is considered to be the economic development of the "propeller", is to safeguard the vital interests of the people "underpinning mechanism", is the "stabilizer to maintain social security. However, due to various reasons, the social and economic development of our country is slow, and the average living standard of the peasants is much less than that of the urban residents, which has become a non harmonious factor in the construction of socialist harmonious society.

With respect to the development of the urban social security system, the construction of rural social security system for a long time lag, there are obvious gaps the current social security system in urban and rural areas in many ways, ,that constitutes a serious obstacle to the realization of the overall goal of building a well-off society[1].

Practice has proved that the distribution of social income gap is too large, and the government is doing nothing, is likely to intensify social contradictions, result in social unrest, have a negative impact on the economic development[2].Therefore, it is the important task for our country to make clear the importance of social security and realize the responsibility of the government in the social security.

First of all, it should to define the rural social endowment insurance is the embodiment of the national rural workers enjoy basic rights and benefits. Our article forty-fifth of the Constitution stipulates: "citizens of the people's Republic of China in old age, illness or incapacity of the situation, have the right to material assistance from the state and society rights. Clearly, the citizens here refer not only to urban residents, but also to farmers. At present, the social security level and level of peasants are not high, so we should strengthen the construction of rural social security system based on the balanced development.

Secondly, it is clear that the rural old-age social insurance is related to the stability and unity of the country. At present, the population structure of China's rural areas has changed a lot, which has been transformed from the adult to the elderly. In the aging of the population increase at the same time, with the deepening of the rural economic system reform and family planning work, and the concept of modern family impact, China's rural past three generations of family gradually being replaced by parents and children live in a small modern family , children of migrant workers increased, family structure has been simplified, family size was gradually narrow, rural family pension function greatly weakened. Therefore, if we do not improve the rural social security system as soon as possible, will be buried major social problems, and ultimately affect stability and unity. To improve the rural social security system is conducive to the elimination of rural poverty, promote social harmony and stability, is the inevitable requirement of the construction of socialist "new countryside", can promote the integration of urban and rural areas. At the same time, the key to solve the problem of the aging population Chinese is to accelerate the construction of rural social security system of the rural elderly [3].

At the same time, it should be clear that the government plays a leading role in the establishment and operation of the rural social security system. First, the rural old-age social insurance is an important part of the whole social security, and it is a typical public goods. The social security is in the country or the government as the main body, according to the law, through the distribution and redistribution of national income, to give material help to guarantee their basic living to the citizens in temporary or permanent loss of ability to work. Social security has the non competitive and non exclusive consumption, and the market can not be fully and effectively provided. It is an effective government mechanism for the government to solve the social risks of workers and members of the society. Throughout the world, social security, from the date of its establishment, is implemented by the government organizations, is a kind of government behavior. Therefore, the government plays a leading role in social security, it is clear that the responsibility of the government in the social security system for the establishment and improvement of the social security system is of great significance and influence.

Analysis on the Existing Problems of Rural Social Security

In recent years, our country to solve the livelihood problems of rural social security, actively build perfect rural social security system of the rural minimum living guarantee, rural endowment insurance, rural cooperative medical safeguard measures etc. November 12, 2013 the Central Committee of the Communist Party of China on several major issues of comprehensive reform decision of the Chinese Communist Party's Eighth Central Committee third plenary session by steadily urban resident population of basic public services, full coverage, the city settled farmers into town housing and social security system, participate in the rural endowment insurance and medical insurance standardized access the urban social security system. However, the social security system China's current rural area is to establish is still relatively weak, many important problems have not reached a consensus, the reform task is still arduous, the establishment of rural social security perfect not only has practical significance and urgent. The following is the current problems in the

rural social security:

1.The rural social security coverage and the socialization degree is not high and low level

The coverage of social security directly affects the scope of social security system. It is related to the social members has how many people can directly enjoy the social security rights, related to the social security system can give full play to. New rural social security system in China is still in the pilot and promotion stage. Thus, its coverage is small, and most of them are limited to urban residents. The majority of farmers are not included in the social security system. From the social security expenditure, total expenditure accounted for 13% of the total population of about 75% of the farmers' social security expenditure accounted for the country's social security fee, and 25% of the total population of urban residents accounted for only 87% of the national social security expenditure, the majority of farmers' social security are in the blank.

China's rural social security system in the capital investment is relatively low, the traditional source of social security funds a major source of funds is too single, collective allowance strength is weakened gradually, the relative poverty area or population has been unable to bear the local social needs of social security funds. Although the implementation of the new rural cooperative medical care, social pension insurance, etc., but the proportion of individuals to pay is still higher, the national burden is little, the enthusiasm of Farmers Insurance is low. Rural endowment insurance and medical insurance, only in a small scope of the pilot, and the low level of protection. In the old-age insurance, although have been tens of millions of Farmers Insurance, but the effect is poor, only in the coastal areas have 100 million elderly pensioners, only 400 yuan per person; in terms of medical treatment, farmers were less likely to have insurance, mostly at their own expense, because of the low income, usually under not high medical expenses.

2.Personal account and social security fund

The combination of social pooling and individual account is the financing and management mode of the endowment insurance and medical insurance in our country at present. However, in the implementation of this system, there are some difficult to avoid the contradictions and problems, the most prominent is the empty account of personal accounts. After the realization of personal accounts, the different ages of the workers due to the different payment period and the emergence of individual account funds. In view of this situation, considering the historical problems, according to the different age of the workers to take different measures to the pension, that is, the new approach, the old way, the people in the way". Because of the "old man" and "man" in the traditional system of the past and no accumulation of pension payment, so they will not be able to rely on the personal pension accounts. In fact, for the two part of the pension problem, it had to rely on the current basic pension system to pay the accumulation of payment. Even it will use the new personal account of the funds to fill the old man's pension. This makes the old man and the man in the account can not be completely filled, and the new account is empty. Plus a number of enterprises to adopt the means to avoid or delay the payment, which makes the person become a nominal account. If the account continues to maintain, then in the next few years will cause the payment of the pension crisis.

3.The lack of necessary legal protection in rural social security

Law is the foundation and reliable guarantee for the implementation of rural social security. China's social security system reform has been for 35 years, but social security legislation is relatively backward, social security work especially rural social security work to implement have considerable instability, making the already know the worries of farmers more than the insured. The rural social security system can be widely established, which is the result of the lack of legal protection. It is lack of legal norms about the social security of the rural social security work can not follow, resulting in management of social security funds lack of restraint, especially on the value of the social security fund differences.

Some Suggestions on Perfecting the Rural Social Security System

Based on the status of the rural social security of our country and the existing problems, the government has actively worked to build and perfect the rural social security system, we can perfect our country's rural social security system from the following aspects.

1.To expand the scope of social security by the principle of social equity

Social security plays an important role in the development of society. Only the implementation of full coverage, multi-level social security system, so that all members of society can benefit, in order to truly play the role of social security system in the development of society. Therefore, it should be expanded to cover the scope of social security as the goal of the reform of social security. First, the minimum living security system is to guarantee citizens' basic rights of survival for the purpose of social assistance system is the social security system in the final "safety net", so we in construction should pay attention to the scientific establishment of security standards; reasonable protection to raise funds; social security object and correct choice of fund management and insurance is correctly defined. Secondly, improve the construction of social insurance system. To ensure that the form of social insurance should be flexible and diversified to determine the way to raise the social insurance fund at the same time; to do a good job in maintaining and increasing the value of the social insurance fund; to strengthen the management of social insurance. At the same time, improve the construction of rural medical insurance system. The new cooperative medical system should be gradually extended to the urban basic medical insurance system.

2.Guided by the government, establishing the supply system of rural normal social security funds

The key to establish and improve the rural social security system is to have a stable source of funds, the financing problem has been the core issue of the construction of rural social security system. Therefore, we must conscientiously do a

good job of rural social security funds collection, management, operation and supervision work, and gradually establish a rural social insurance costs as the main body, through fiscal spending is an important complement to, in a variety of channels in financing for the support system of the auxiliary of the rural social security funds[4]. It is clear that the government plays a leading role in the operation of the social security system. At the same time, it is necessary to raise the social security fund under the leadership of the government, and to enrich the social security fund in various ways. For example, you can consider the introduction of the consumption tax, inheritance tax, etc.. Through a variety of open source to raise social security funds, in order to make the social security system to normal operation.

3.On the basis of balanced development, to speed up the establishment of rural social security system

At this stage, affected by the economic development level of our country and the gap between urban and rural areas and other objective factors, the establishment of the integration of urban and rural areas at the present stage of the social security system is still lack of realistic basis So considering the reality of the country and rural residents rely on, the basic needs of medical and old-age care, should focus on three basic system in the minimum living security system, rural cooperative medical system, social endowment insurance system design [5]. To solve the problem of rural social security, according to the rural population, farmers' income is generally low, regional development is not balanced,it should take the principle of step by step to implement. On the issue of rural social security, we must emphasize the responsibility of the state, through the financial subsidies to farmers to distribute social subsidies, in order to promote the implementation of rural social security system.

4.To the rule of law as the goal, to accelerate the legislative process of social security

To improve the social security system, we must speed up the pace of the

legislation of social security. To define the rights and obligations of the subject, so that the social security system can effectively operate under the mandatory law of the law. Only to speed up the legislation of social security, in order to establish and perfect social security system play its safeguard citizen's living right, stabilizing the social order, function of promoting economic development, to achieve the coordinated development of economy and society.

The rural social security system is an important public welfare undertaking, and it is the necessary precondition for the construction of a harmonious society. It is of great significance to solve the "three rural" problem, to ease the imbalance between urban and rural areas two element system structure and to solve the problems of "people's livelihood" raised by the 17th National Congress.

I believe in our social security continuous reform and development process, everyone can enjoy equitable access to social security, reasonable share results of national development, and undertake corresponding obligations, through public resources effective disposition and the national mutual aid, and ultimately learn have education, employment, medical and old-age care, living in the home. Therefore, the government should attach great importance to the current situation and the future of rural social security, in order to serve the government as the concept, and actively improve the rural social security system, and then truly build a harmonious socialist society.

REFERENCE:

- [1] Huizhen He. Problems and solutions to the construction of rural social security system [J]. Hunan Social Science, 2013,03:102-105.
- [2] Yingsheng Li. The reform of the rural social security system: present and future [J]. Studies on Socialism with Chinese Characteristics,, 2013,04:76-80.
- [3] Rongxia Ge, Wenling Guo, Jinmin Hu. On the establishment and improvement of the new rural social security system[J]. Hebei Journal, 2011,02:135-138.

[4] Ruijuan Chai. The dilemma and solution of rural social security in China -- Based on the perspective of state responsibility [J]. Social Scientist, 2011, 05: 79-83.

[5] Qingmin Ge, Lily Tien. Exploration in the dispute: the Countermeasures of the construction of rural social security system in China [J]. Journal of Southwest University for Nationalities (HUMANITIES AND SOCIAL SCIENCES), 2012, 03: 86-89.

