

Analysis on the Effect of China's Rural Endowment Insurance System Reform

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Abstract: *In order to improve the living problems of the elderly in rural areas and provide security for the elderly of long-term residents in rural areas, taking the rural old-age insurance system as an example, this paper analyzes the effect of system reform in the market. This paper expounds the background of China's rural old-age insurance system reform, starting from the poor binding force of the existing insurance system; Poor scientificity and rationality; The government's publicity of the old-age insurance system is insufficient. It analyzes the problems of the insurance system from three aspects. Clarifying the reform of the insurance system can further improve the fairness and efficiency of the system, so as to reduce the risk of insurance, standardize the relevant business processes such as insurance payment, improve the growth of the value of the rural old-age insurance system in the market, and better meet the needs of social development. It is proposed that the reform of the old-age insurance system can promote the family pension work, and then ensure that the rural elderly have a safe, reliable and stable source of living funds.*

Keywords: *Rural Areas; System; Effect; Reform; Insurance; Providing For The Aged*

1. Introduction

At present, the process of urbanization is accelerating. Under such a development background, the invisible pension problem of China's rural population is gradually developing in the direction of dominance. In order to effectively solve the problem of rural pension, all sectors of society have carried out continuous exploration and Research on its insurance related content. At present, China's rural areas are vast. Family pension, land pension and social insurance pension are the most basic security methods of rural pension, and the above three pension methods and community pension together constitute the current new rural pension system. At present, a perfect rural pension system has not been established in many areas of China, and in the areas where this system has been established, there are many defects in the actual implementation of various systems, and many problems continue to emerge in the process of operation [1]. Therefore, under such conditions, the rural old-age insurance system has been reformed and innovated again and again, trying to establish a new rural old-age insurance model, which can not only provide important basic conditions for rural construction and the realization of rural economic objectives, but also provide a more solid financial foundation for the continuation of the era of rural old-age insurance system. Based on this, this paper carries out the analysis and Research on the effect of China's rural old-age insurance system reform.

2. Background of China's rural endowment insurance system reform

In the in-depth study of China's rural old-age insurance system, it is found that the income of long-term residents in most rural areas can not be guaranteed in the old age stage. In order to solve this problem, local governments jointly issued an old-age insurance system covering rural areas. In the gradual implementation and promotion of this policy, the annual old-age insurance fund expenditure of local governments shows a significant growth trend, indicating that local groups have a large demand for old-age insurance [2]. In order to meet the needs of more audience groups and make the old-age insurance adapt to the economic development of rural areas, we should increase the publicity and reform of old-age insurance when fully implementing this work, so as to ensure the continuous optimization of the comprehensive old-age insurance system.

3. Research on the problems in the development of China's rural endowment insurance system

The construction of rural old-age insurance system is a work related to people's livelihood. In the process of social sustainable development, the construction of old-age insurance system mainly has the following three problems.

First, China's existing old-age insurance system is mostly independently formulated by civil affairs units. In the formulation process, civil affairs unit staff will adjust its content by taking the existing insurance scheme as the basis and reference in combination with the actual needs of their work. However, the old-age insurance system established in this way has problems such as low legal efficiency and poor binding force, and even some problems such as the private misappropriation of old-age insurance funds in circulation.

Second, the old-age insurance system issued in some areas has the problem of poor scientificity and rationality. Based on the ontological demand analysis of the insurance system, the existing insurance policy of "individual payment is the main, supplemented by collective payment", but this policy has not been fully implemented in rural groups, and most of the funds allocated by the government have been reduced in circulation. Even a large number of losses have occurred in the endowment insurance funds funded by the government, which has led to the decline of the enthusiasm of individual farmers to pay endowment insurance, and even the phenomenon of individual payment termination in some areas.

Third, endowment insurance is a social compulsory insurance, but due to the insufficient publicity of the government for the endowment insurance system and the fact that the endowment insurance will not benefit in the short term [3]. When carrying out this work, the propagandists and managers of some insurance units will define the old-age insurance system as "government behavior". This wrong interpretation interferes with farmers' cognition of the old-age insurance system, and even some personnel take the way of compulsory collection of insurance benefits to ask for payment from individual farmers. Such behavior will only make farmers have a wrong understanding of the old-age insurance system.

4. Effect analysis of system reform

4.1. Promote the construction of legal system and reflect the fairness and efficiency of the system

The prerequisite for human progress and civilized development is that social residents can obtain stable life security with the support and help of local governments. In order to meet this demand, all localities have actively carried out the reform of rural old-age insurance system and clarified the significance of this work. When gradually promoting this work, it is found that in order to give full play to the higher benefits of the rural old-age insurance system, the region has established the legal status of the insurance of this system. Through legislation, it is proposed that the rural old-age insurance system is the main measure to ensure the stable improvement of the social and economic development level and the stability of group life in rural areas. Therefore, it can be considered that this insurance is continuously updated in accordance with the principle of equitable development of rural group life in the Reform [4]. Every adjustment of the insurance system is an innovation of the means of social resource allocation. Therefore, reforming the rural old-age insurance system can further improve the fairness and efficiency of the system.

At the same time, in the work of accelerating the reform of rural old-age insurance system, the relevant legislation has been continuously improved, and more and more systems show a trend of laws to follow. This phenomenon is more conducive to the promotion of the stable construction of social insurance. In addition, in the gradual reform, the relevant units have made clear the significance of supervising and managing the flow of insurance funds. Therefore, in the reform, they put forward the standardized treatment of the collection, management, payment, operation and payment of insurance funds, so as to reduce the risk of insurance and realize the standardization of business processes related to insurance payment. Increase the value of rural old-age insurance system in the market and better meet the needs of social development. To sum up, the continuous reform of rural old-age insurance system is an important work related to people's livelihood.

4.2. Give full play to the advantages of family pension

"Respecting the elderly" and "loving the elderly" are the representatives of Chinese traditional

virtues, and the reform of rural old-age insurance system can lay an economic foundation for rural families around the country. Especially in the context of social development with the increasingly significant trend of population aging, a large number of labor force poured into cities, and rural families showed a trend of miniaturization. The maintenance of the elderly in rural self-employed households has become a focus of the government [5]. However, with the support of the rural old-age insurance system, the problems related to this aspect have been effectively improved. More and more rural elderly rely on the old-age funds issued by the government and the state, and the rural old-age problem has been solved to a great extent. At the same time, under the background of the gradual improvement of rural productivity, the pension model will gradually realize the transition from "family" to "society". However, affected by various factors such as social development, the life of the elderly can not completely rely on society, and the government still needs to provide them with a lot of help. In order to further give full play to the advantages of the family pension model, To provide a superior and good living environment for the elderly in rural areas, the government needs to reform the security system for the elderly from the system and policy level. Therefore, through the reform of the existing rural endowment insurance system, we can promote the family endowment work, and then ensure that the rural elderly have a safe, reliable and stable source of living funds.

5. Conclusions

At present, there are still problems in the construction of China's social old-age insurance system. Although the reform of the existing system has provided security for social and economic development and the elderly care in rural areas, it is still necessary to refine, improve and optimize the content of China's existing insurance system in the follow-up study of this work, so as to overcome the shortcomings of the existing guiding policies, Provide power for the stable and effective operation of the insurance system.

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