

Migrant Workers Social Endowment Insurance Fund Raise the Establishment of New Channels

ZHANG Liying, LI Cuixia

School of Economics and Management, Northeast Agricultural University , Heilongjiang, China,
150030

Abstract: Migrant workers is our social and economic construction of major powers, but the group has been a social endowment insurance system on the edge of the state, not only violated the peasant-workers basic rights and interests, but also to maintain the stability of the countryside. Because farmers and citizens migrant workers have double identity, so the government for migrant workers endowment insurance field bears special responsibility and duty. The existing rural migrant workers of social insurance fund financing channels, mainly with the employing unit and leads to their burden is given priority to, already can not adapt to the new situation of the need, the government should actively explore new channels to raise funds and solve the trouble back at home of migrant workers.

Keywords: Migrant workers; Social endowment insurance; Financing channel

Introduction:

For the establishment of new rural social pension insurance system, the party and the government since 2009 to carry out the new rural social pension insurance. Premier Wen Jiabao in 2010 government work report pointed out: "accelerate the improvement of the social security system covering both urban and rural residents. Solid advance new rural social pension insurance pilot, pilot to expand the scope of the county of 23%." Rural social endowment insurance system is the important part of the social insurance, mainly serving the rural non town staff, through the payment of certain labor income, in the old age cannot be engaged in the production of labor, can obtain the national and social economic assistance in order to maintain the basic living needs of a social insurance system.

I . China's Migrant Workers Social Endowment Insurance Status

First of all, the low rate of migrant workers insurance. According to the Chinese Ministry of agriculture in 2010 statistical data shows, at present nationwide range of migrant workers in the total amount of up to 250,000,000, of which more than 120,000,000 belongs to the flow state, a total of more than 60,000,000 provinces and employment of migrant workers. Although local governments to actively expand the coverage of basic social security system, adhere to the migrant workers in the social security system in the dominant position, but overall, migrant workers insurance rate is low. The migrant workers overall endowment insurance rate is only 16%, which has the migrant workers endowment

insurance total population does not exceed 35000000.

Secondly, the increasing rate for migrant workers. According to the State Department of labor and social security of the survey data, the present stage our country rural migrant workers the average refund rate reaches as high as 42%, such as the 2010 Guangzhou city to participate in the basic old-age insurance for enterprise employees in the total number of 1500000, but a year up to 600000 people applying for refund, demand surrender people is the basic of migrant workers in cities; in Jiangsu Kun Shan to participate in the social pension insurance of migrant workers of about 600000 people, and the annual demand surrender the number close to 100000. In the choice to surrender insurance decision process, migrant workers groups in the social endowment insurance system in the struggle and the contradictory state of mind.

Finally, migrant workers on the social endowment insurance of the necessity to know inadequacy. In China for thousands of years the farmer has relied on family old-age social function, to a certain extent, affected the process of workers to participate in the social pension to the enthusiasm and initiative, only the government guide correctly and migrant workers voluntary insurance combination, to improve farmers' insurance awareness, gradual advancing rural endowment insurance system reform and complete.

II . China's Migrant Workers Social Endowment Insurance System Existence Question and Reason Analysis

A. Endowment insurance system itself in the design defects

The present stage our country countryside society old-age insurance system and the relevant provisions in the insurance

responsibility main body, financing and treatment and other aspects of the standard has some deficiencies, and the development of rural economy and the affordability of mismatch, a certain extent affected the migrant workers social endowment insurance system for in-depth implementation.

First of all, the state of agricultural insurance financing of the relevant provisions, take individual contribution, collective allowance and government subsidies combination mode, but in the implementation process, in some places, the one-sided emphasis on "personal pay" link, especially in the development of collective economy is not optimistic about the prospects of the regional, social endowment insurance premiums or even by farmer individual is fully committed, this greatly increases the difficulty of premium. Faced with the dilemma, where individual take compulsory way to the migrant workers financing, cause farmer emotional conflict, bring the factor of social instability.

Secondly, the endowment insurance financing ratio, each district carry out in different ways, the social endowment insurance system is lack of consistency, continuity problems directly hindered the development of social insurance system process. In third, the existing social employment policy and rural social endowment insurance system lack of continuity between, this makes rural migrant workers nationwide labor mobility difficulties. For example, the migrant workers working in the city has been involved in the social endowment insurance, but once back in the countryside, because the country does not establish a nationally unified social insurance system, finally had to be in a certain period of interruption of personal insurance. This not only on their own social endowment insurance brings adverse effect, but also reduces the

national social insurance coverage. Social insurance coverage is decided by social security fund collection, adjust the abilities of the decisive factor, finally restricted the improvement of the social security system process. Finally, the current social endowment insurance system for migrant workers groups in terms of some provisions of the standard is difficult to achieve. For example, if the realization of migrant workers pay 15 years can according to the relevant provisions of receiving social pension, but the majority of migrant workers groups mainly engaged in labor intensive work, especially focus on the physical work field, the actual payment period of over 15 years is difficult.

B. Local regulations lack of consistency, to favourable policy guidance

In 2009 the national implementation of the new rural social pension insurance policy, designed to make the Chinese rural farmers enjoy the social benefit of the old-age service, national labor and social security department issued on migrant workers endowment insurance system principles. The central work of the pension insurance system of migrant workers of the total policy on the local social insurance system with the development of supervision and guidance, but local in combination with regional economic development characteristics at the same time, into the local policy tendency, led the national social insurance system shows regional difference. Therefore, at this stage of the social endowment insurance system of the regional policy and process workers inter-provincial flow between the current situation of serious unbalance, migrant workers once the inter-provincial transfer case is difficult to maintain the original established social endowment insurance relation.

According to the State Department of labor

and Social Security 2010 investigation data shows, countrywide each year 25% of migrant workers to change the work location of the provinces. Due to the lack of a unified social endowment insurance to plan as a whole, the local social system of endowment insurance regulations exist difference, migrant workers insured account cannot switch, not with migrant workers moved to the new working Province, led directly to the endowment insurance relationship termination. Therefore inevitable situation is even in the process of migrant workers during working time to pay premiums, later but still unable to enjoy national endowment insurance. Process workers work strong liquidity, by unit assume endowment function probability is very low, so the maintenance and protection of migrant workers in later life the basic rights and interests of social need to solve the problem.

C. China's household registration system led to the towns of rural social security to uneven distribution of resources

Our country urban and rural segmentation on opposite sides of the household registration system has seriously hindered the development of migrant workers in city. Long term since government by two yuan in urban and rural areas household registration system, always put the city residents as a social resource service center, in the policy orientation of emphasis on the construction of social security system of city residents. In the town the residents of the popularity of social insurance and welfare in the process there are many difficulties under the premise of rural social insurance system, development and perfect process more slowly, causing process workers unable to share and urban residents equal social security, work in the town, rural household registration in the wandering state for the insured to increase heavy instability factors, refused to surrender insurance or in

severe cases, damage to the vital interests of migrant workers groups

D. Characteristics of migrant workers groups increasing difficulty of management

Migrant workers groups and individual differences between large, difficult to carry out unified, targeted management. Migrant workers working cycle is different, some migrant workers choose seasonal processes work, some are agelong and outer work, there are a number of migrant workers in the town of stability and long working life, so the migrant workers individual differences in specific circumstances, it is difficult to follow a unified model to establish social security system for the aged. Coupled with the income of migrant workers at a low level, life constraints, to bear the insurance premium. According to the current social endowment insurance premium payment provisions, migrant workers should be paid more than 100 yuan monthly premium, while most of the migrant workers, to get rid of the basic living expenses, monthly pay almost no earnings, higher social endowment insurance is difficult to achieve, so a surrender phenomenon

E. The employer reasons

Many employers refuse to handle insurance for migrant workers, migrant workers endowment insurance enterprises take a negative attitude, can hide away. The main reason is that some employers think, for migrant workers to participate in the social pension insurance will increase the burden of enterprises, thus often violate the provisions do not insured. In recent years, integrated / 219 migrant workers rates continue to rise, enterprise managers generally believe that, if the migrant workers choose to surrender, can get personal account in 11% as a one-time payment, while the remaining 15% are not

returned to the enterprise, but become social pooling fund. Therefore, enterprises simply refuse to migrant workers social endowment insurance relation, this is the low rate of guaranteeing migrant workers as a cause of

III. Perfecting China's Migrant Workers Social Endowment Insurance System and the Countermeasures

A . In the present financial system adjustment fund raising way, solve the migrant workers endowment insurance funds

Migrant workers with farmer and citizen identity, therefore the government of migrant workers endowment insurance field has a special responsibility and obligation. The migrant workers social insurance fund financing channels, mainly to the employing units and the migrant workers ' burden, the government should actively explore new financing way, mainly through the following ways

One is the rural land acquisition costs in the part of the funds for the rural pension insurance. According to the rural endowment insurance of China 's actual situation as well as the local government 's actual financial, assure a farmer in off the land, from agricultural production to become migrant workers from the rural land is the basic guarantee of acquiring part migrant workers social insurance funds, it is rural pension insurance fund is the main source of. First of all, the expropriation of agricultural land should be in accordance with the provisions of a certain amount of land compensation and labor placement of gold, and in which a portion of the funds for migrant workers of social insurance fund, and corresponding conversion for personal accounts for a total of. This is not only beneficial to the increase of migrant

workers social insurance amount of funds, but also promote the rural agricultural scale of production. Secondly, establish a sound government fiscal transfer payment system, in rural labor input and output effectively fiscal transfer payment, it accounts for the proportion of the total income depends on the input to the ratio of the number of migrant workers labor. This lateral transfer payment funds should be in accordance with the regulations in the reasonable proportion to agricultural labor seat of the rural social insurance funds

B . Rational extension of rural social insurance premium payment period, adjust the payment rate

From the migrant workers personal income characteristics, migrant workers, labor income was significantly lower than the urban labor. Labor and social security ministry and combination of national statistic bureau released the 2011 Annual labor and progress of social security career statistical bulletin shows, migrant workers and urban workers' annual salary level difference is bigger, so the migrant workers individual payment rate should be lower than current provisions of the 8% standards for urban workers, adjustment in the 4 -5% is appropriate. From the migrant workers employment geographical mobility and income fluctuation characteristics, local government can be set according to the different conditions of payment rate, migrant workers choose according to their actual situation reasonable payment way, higher income migrant workers can be higher than case payment standard, and vice versa can choose a lower payment rate.

C. Strengthen government inspection supervision, the implementation of preferential tax policies

Local governments can according to the

different characteristics of migrant workers work to determine the corresponding payment rate, in order to avoid the enterprises for the purpose of saving the cost to pay insurance premiums, and fully mobilize enterprise encourage migrant workers to participate in the social pension insurance initiative. In general, migrant workers labor mobility smaller contribution ratio on the high side, fluidity is greater contribution rate is low.

On the other hand, the government should actively implement preferential tax policy and social welfare policy, can also according to pay insurance for migrant workers employing units relief certain period or proportion of tax revenue. The power of the government through mobilization of migrant workers and employers participating in rural social endowment insurance actively, perfect social insurance system for migrant workers incentive mechanism is actually indirect economic support and subsidies. Strengthen government inspection supervision, the implementation of preferential tax policy and other measures not only ensure the government revenue and expenditure rationality, also increase the competition of enterprise vitality and employment potential, to the use of units and migrant workers to enjoy the achievements in social economic development.

D. The realization of social endowment insurance the inter-provincial transfer, the establishment of a national coordinating mechanism

The existing old-age insurance fund regional policy has been unable to adapt to the objective requirement of the inter-provincial flow of migrant workers, migrant workers to participate in social endowment insurance actively by many social factors, which is the main reason why migrant workers for the participants can guarantee the late years of life

security concerns. The most effective way is to achieve social endowment insurance the inter-provincial transfer, the establishment of a national coordinating mechanism. First, perfecting the unified national social pension insurance mechanism, establishment of migrant workers social endowment insurance accounts, realize the unified management. At the same time to encourage public security registration, financial institutions, tax authorities and other related functions of mechanism to realize information sharing, create social insurance basic information database, timely, accurate processing of social endowment insurance relationship transfer across regions, provinces and continuity. Secondly, further reasonable regulations in social insurance program, perfect service, so that migrant workers insured registration, payment, transfer and continuation of social insurance relations more simple and convenient. Finally, promote flexible and diverse ways of payment. Migrant workers endowment insurance payment in monthly, quarterly, annual payment, such as interrupt enable and then back.

E. To further advance the rural household registration system and rural land transfer system reform

On the reform of the household registration system, the phasing out of medium and small city rural area registered permanent residence and non rural area registered permanent residence restriction, ensure the farmer to account for the location of the county area reasonable flow feasibility, where migrant workers in the city have a fixed residence, stable work economic source of income, belong to the social insurance category, and then for the set up social endowment insurance accounts, make social endowment insurance relation with regional flow and metastasis. Rural land transfer system reform should be

based on the collective ownership of rural land under the premise of migrant workers, allowing transfer of land management right independently, through the line of rent a bale instead, illegal transfer, leasing, auction, land right of person, company or large hosting and other forms, the effective realization of the rural economic development, so that migrant workers through the end of government finance establishing compensation mechanism of social endowment insurance individual account, enhance rural old-age social function, so that migrant workers eventually equal and reasonable treatment of endowment insurance.

References:

- [1] Cui Xiurong. Constructing "People-Oriented" Migrant Workers Endowment Insurance System [J]. Henan Social Science, 2010, (5).
 - [2] Qi Xingfa. The Current Peasant Workers Endowment Insurance Policy Evaluation [J]. Shandong Social Science, 2009. (8)
 - [3] Hou Mingxi. Urban and Rural Migrant Workers under the Background of Endowment Insurance System Consummation [J], Journal of Chongqing Industry and Commerce University, 2011, (4)
 - [4] Zheng Gongcheng. China's Social Security System Vicissitude and the Evaluation [M]. Beijing: Chinese People's University Press , 2002.
 - [5] Ii Qiang. Migrant Rural Workers Unemployment and Social Security Problem [J]. New field of vision, 2010 (5) :46-48
- Author Introduction:** Zhang Liying, Female, Harbin in Heilongjiang Province, Northeast Agricultural University, Associate Professor, Doctor, Northeast Agricultural University and Forestry Economy Management Flow Stands Postdoctoral Research Direction: Agricultural

Economic Management

Address: Heilongjiang province Harbin city
Xiangfang District timber Street No. 59
gardeners new E building 4 unit 401 room

The telephone number: 15945188189

E-mail: 768446985@qq.com

In this paper, Heilongjiang Province is the philosophy and social science research in planning the annual project of "migrant workers in Heilongjiang Province town dweller mechanism research" (project number: results of a phase 11D099) and post-doctoral fund project "in Heilongjiang Province Based on psychological contract for the new generation of migrant workers citizenization mechanism and management strategies of" stage results (project number: LBH-Z11240).