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An Analysis on Problems Hidden in the Construction of Rural Social Security System

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Abstract: As social economy is constantly expanded and practical industrial results are gradually improved in China, the industrial scale of social security system is further expanded rapidly and effectively. Thereby, industrial, intensive and long-term development of agricultural economy contributes to the emergence of additional essential security factors, while peasants' legitimate rights and interests are actually guaranteed. The making, institutional implementation and procedural execution of social security policies have gradually escaped away from the dominant control of initial administrative power, tending to be dependent upon commodity properties, transformation of monetary benefits and get to be diversified. Aiming at many problems existing in current rural social security system, this paper examines the social security system suitable for developing present rural economy and industries.

Keywords: Rural Social Security; Major Problems; Mode Selection; Updated Analysis; Implementation Measures

1. Introduction

At present, the framework of market economy remains to be further strengthened and improved in China. A good many components involving social groups' practical interests, particularly the structure of social security system, need to be further refined and adjusted as well. Besides, more unpredictable risks are inevitably posed to rural areas' benefits from industrial economy and systematically substantial results from social economy as well as peasants' rights and interests due to a lack of efficient social security system and safeguarding of systematic rules.

Social security, as one of auxiliary tools for maintaining long-term sound operation of rural areas' industries, undoubtedly has unique effects on practical implementation of policies and adjustment of systematic rules since it is favorable for socialist market economy. Furthermore, diversified rural social security systems have been practically validated in foreign developed countries. In consideration that China is a newly emerged economic entity, the authors deem that coordinated operation mechanism for institutional support and marketized operation of rural areas' social security system is a win-win mode that conforms to Chinese rural areas' economic traits and China's present operation of agricultural industries^[1-3].

On the premise that institutional support and marketized operation are coordinated, it is necessary for leading decision makers on social security system to selectively refer to developed foreign agricultural countries' modes for implementing social security in close combination with problems existing in current Chinese rural social security system. Efforts shall be continuously made to reinforce the relations among social security administrations, grass-root organizations for rural social security and peasants' rights and interests in medical treatment & pension, to properly and effectively incorporate the rural social security system in the framework of national agriculture development plans, in order that China's mechanism for implementing rural social security system can be reformed and expanded while the growth of rural economic and industrial benefits is optimized based on the premise that the coordination of institutional support and marketized operation is steadily promoted as a new intensive approach to implement social security.

2. General Situation of Rural Social Security System

2.1. Implementation of Rural Social Security

At present, the major problems of rural areas' social security are increasing collaborative interaction arising out of economic development and peasants' income as well

as Three Rural Problems (Problems about Agriculture, Rural areas and Peasantry) which are still pertinent to rural areas' economy in essence. Besides, economic development is the key, for which much investment shall be made in operation. China has constantly transferred capital and resources from rural areas to cities for a long time by taking industrial development as the core orientation of national economy. As a consequence, the income gap between rural and urban areas has been gradually widened, due to which rural-urban dualistic economy

emerged at last. Nowadays, social endowment insurance system is promoted in rural areas, the coverage and amount of which has been beyond people's expectation. Whether the promotion of rural social security system would drive the flow of rural capital to urban areas, or deprive of rural areas' insufficient development funds again is another core problem that shall be handled. As shown in TABLE 1 as follows, some data about financial subsidies for rural areas' social security in 2012 are presented^[4].

Table 1. Financial Subsidies for Rural Areas' Social Security in 2012

Areas	Population Aged from 16~59 (Unit: 10, 000 People)	Population Aged over 60 (Unit: 10, 000 People)	Total Subsidies of Each Area (Unit: RMB10, 000)	Financial Revenues of Each Area (Unit: RMB0.1)	The Ratio of Subsidies to Financial Revenues (%)	Financial Expenditures of Each area	The Ratio of Subsidies to Fiscal Expenditure
Nationwide	44,179.79	9,931.89	2,411,996.70	32,602.59	0.74	61,044.14	0.40
East	14,646.90	3,292.71	1,526,012.10	20,377.85	0.75	27,633.91	0.55
Beijing	169.80	38.17	17,690.40	2,026.81	0.09	2,319.37	0.08
Tianjin	174.20	39.16	18,148.86	821.99	0.22	1,124.28	0.16
Hebei	2,585.81	581.31	269,404.80	1,067.12	2.52	2,347.59	1.15
Liaoning	1,104.55	248.31	115,078.89	1,591.22	0.72	2,682.39	0.43
Shanghai	141.25	31.75	14,716.40	2,540.30	0.06	2,989.65	0.05
Jiangsu	2,212.29	497.34	230,489.28	3,228.78	0.71	4,017.36	0.57
Zhejiang	1,406.60	316.21	146,548.42	2,142.51	0.68	2,653.35	0.55
Fujian	1,136.96	255.59	118,454.92	932.43	1.27	1,411.82	0.84
Shandong	3,156.79	709.67	328,893.67	2,198.63	1.50	3,267.67	1.01
Guangdong	2,275.24	511.49	237,048.54	3,649.81	0.65	4,334.37	0.55

Table 2. A Summary of Age Groups and Mortality Rate in Urban and Rural Areas of China

Age	Cities		Towns		Countryside	
	Population Proportion	Mortality Rate	Population Proportion	Mortality Rate	Population Proportion	Mortality Rate
60~64	4.12	8.84	3.37	10.88	3.42	14.19
65~69	3.99	16.72	2.94	17.19	3.00	24.26
70~74	2.86	28.35	2.14	30.97	2.32	43.16
75~79	1.67	43.81	1.23	54.63	1.43	69.31
80~84	0.81	81.98	0.64	93.11	0.74	113.08
85~89	0.29	133.26	0.23	126.88	0.28	142.12
90~	0.11	252.13	0.08	271.24	0.09	311.19

2.2. Actual Implementation of Rural Social Security System

Currently, Chinese endowment insurance, assumed by the government, enterprises and individuals, is a fully funded system integrating the basic pension with personal accounts of endowment insurance, which has evolved into a pay-as-you-go system (namely a generation pays the premium for the last generation, regardless of the next generation's burden). Under the background of urban and rural integration, the flow of pension funds doesn't rely on the absolute amount paid for rural and urban pensions. There will be no transfer of pensions among cities, towns and rural areas if the proportion of the aged, the mortality rate of the aged and the ratio of governmental subsidies to reimbursed expenditure are completely the same in these areas. In this case, this generation of rural and urban population just supports the last generation's survival respectively. To intuitively

reflect the hidden implications of this phenomenon, the authors have drawn the following table (TABLE 2) for further analysis^[5].

In TABLE 1, the information on age groups and mortality rate in urban and rural areas is summarized. Urban endowment insurance system has been implemented for decades, for which most urban population have really enjoyed legitimate rights and interests in endowment insurance, whereas rural population are far away from achieving the goal of gaining equal treatment. In China, the old aged occupies an excessive proportion of the population and enormous amount of investment shall be made in pensions, whereas the government encounters bottlenecks in capital turnover within a short term. As a result, the social endowment insurance only has quantitative changes rather than qualitative transformation in this period. Under the guide of pay-as-you-go system, the capital that is originally used for rural endowment insurance flows back to urban areas, because of which pea-

sants' enjoyment of rights and interests in medical insurance becomes a beautiful and impossible dream. In recent years, domestic economy has been increasingly depressed, peasants' income has dramatically declined and standards of living have become increasingly poorer. Furthermore, the capital invested for rural social security

finally flows into cities even if peasants have witnessed its flow into rural areas. Consequently, peasants are discouraged to certain extent and thus the industrial economy is restricted from development in rural areas (shown in TABLE 3 and TABLE 4)^[6].

Table 3. Time for the Establishment of Social Security System and Social & Economic Development Level in Some Countries

Nations	Time for Establishing Endowment Insurance System for Workers	Time for Establishing Rural Social Endowment Insurance System	GDP per Capital when Rural Social Endowment System Was Established (\$)
Germany	1889	1957	8,175.5
Japan	1941	1971	7,734.4
Denmark	1891	1977	10,958
America	1935	1990	21,196.2
Canada	1927	1990	21,841.8
Korea	-	1994	11,603.7

Table 4. Comparison of Bed Use, Income and Health Care Expenditure between Rural and Urban Medical Institutions

Year	Cities and Towns				Rural Areas			
	Bed Utilization Rate (%)	Discharged Patients' Average Length of Stay	Disposable Income per Capita (RMB)	Healthcare Expenditure (RMB)	Bed Utilization Rate (%)	Discharged Patients' Average Length of Stay	Per Capita Net Income (RMB)	Healthcare Expenditure (RMB)
2000	60.8	12.1	6,280.0	318.07	-	-	2,253.4	87.57
2001	61.3	11.8	6,859.6	343.28	-	-	2,366.4	96.61
2002	64.6	10.9	7,702.8	430.08	34.7	4.0	2,475.6	103.94
2003	65.3	11.0	8,472.2	475.98	36.2	4.2	2,622.2	115.75
2004	68.4	10.8	9,421.6	528.15	37.1	4.4	2,936.4	130.56

Table 5. The Existing Bottlenecks between Healthcare Personnel's Overall Demand and Actual Supply are Highly Indicated

Year	Peasants' per Capita Net Income (RMB)	Pension Benefits (RMB)	Old-age Dependency Ratio (%)	Premium (RMB)
2010	5,565.42			
2011	6,010.66	1,669.63	22.02	367
2012	6,491.51	1,803.20	23.26	415
2013	7,010.83	1,947.45	24.39	485
2014	7,571.70	2,103.25	25.75	542
2015	8,177.43	2,271.51	27.05	614
2016	8,831.63	2,453.23	28.04	688
2017	9,538.16	2,649.49	29.20	774
2018	10,301.21	2,861.45	29.91	856
2019	11,125.31	3,090.36	29.85	922
2020	12,015.33	3,337.59	29.95	1,000

From the development of rural endowment insurance, it can be seen that the endowment insurance mechanism generally becomes mature steadily after a country's industrial economy becomes flourishing and the agriculture falling behind in development isn't complementary to industries. With the progressive expansion of industrial system and enlargement of urban scale, a great deal of rural surplus labor force is rapidly attracted to serve for the industry re-feeding agriculture. At present, China still develops in the initial stage of market economy and is far away from realizing industrial modernization, as a result of which it is rather difficult to fully present the ideal mode of industry re-feeding agriculture and the problems as regards medical endowment security of enormous peasants staying in developed rural and urban areas become prominent quickly. In TBLE 3, the existing bottlenecks

between healthcare personnel's overall demand and actual supply are highly indicated. See TABLE 5 as follows.

3. Bottlenecks and Major Problems of Rural Social Security System in Different Periods

3.1. Obsolete and Simplistic Modes for Implementing Social Security

Agricultural risks are characterized by sudden onset, numerous processes and great amount allowable for losses, which determines the complicity of modes for implementing rural social security to a large extent. In particular, the approaches to prevent agricultural risks are not purely limited within traditional scope at present, but are rapidly extended to division of new risks, measurement of insurance objects and comprehensive improvement of early warning, etc. Currently, it is become more technol-

ogically difficult for agricultural insurance to prevent disasters and reduce losses. Besides, little progress has been made in measuring the losses of accidents. The technologies about social security and insurance haven't been popularized. Because of these restrictions, the modes for implementing rural social security are improved more slowly^[7].

Particularly, as regards the pricing of peasants' medical insurance, although related hospitals and clinics have defined risk areas and measured the long-term average loss rate of insured amount in detail, there is a serious

lack of support by a series of new intensive modes and sufficient data. Moreover, in Chinese rural areas, medical risks are not so insurable and the age gap is increasingly widened. In this case, there is a great increase in risk surcharge and comprehensive benefits of medical insurance tend to decrease continuously. As a consequence, the modes for implementing social security are severely restricted from being improved. TABLE 6 shows the statistical data about the measurement of China's current standards for paying rural social security contributions.

Table 6. The Statistical Data about the Measurement of China's Current Standards for Paying Rural Social Security Contributions

Year	2011	2012	2013	2014	2015
Peasants' per Capital Net Income (RMB)	6,010.66	6,491.51	7,010.83	7,571.70	8,177.43
Premium (RMB)	367	415	485	542	614
Personal Contribution Rate 1 (%)	6.11	6.39	6.92	7.16	7.51
Personal Contribution Rate 2 (%)	5.61	5.93	6.49	6.76	7.14
Personal Contribution Rate 3 (%)	3.05	3.20	3.46	3.58	3.75
Population Aged from 16-59 (Unit: 10,000 People)	49,203	48,232	47,251	46,110	45,075
Total Pension Contributions (Unit: RMB0.1billion)	1,806	2,002	2,292	2,499	2,768
Total Fiscal Subsidies (Unit: RMB0.1billion)	903	1,001	1,146	1,250	1,384
Total National Financial Revenues (Unit: RMB0.1billion)	84,614	93,866	104,129	115,515	128,146
Ratio of Government Financial Support (%)	1.07	1.07	1.10	1.08	1.08
Year	2016	2017	2018	2019	2020
Peasants' per Capital Net Income (RMB)	8,831.63	9,538.16	10,301.21	11,125.33	12,015.53
Premium (RMB)	688	774	856	922	1,000
Personal Contribution Rate 1 (%)	7.79	8.11	8.31	8.29	8.32
Personal Contribution Rate 2 (%)	7.45	7.80	8.02	8.02	8.07
Personal Contribution Rate 3 (%)	3.90	4.06	4.15	4.14	4.16
Population Aged from 16-59 (Unit: 10,000 People)	44,179	43,239	42,457	41,943	41,357
Total Pension Contributions (Unit: RMB0.1billion)	3,040	3,347	3,634	3,867	4,136
Total Fiscal Subsidies (Unit: RMB0.1billion)	1,520	1,673	1,817	1,934	2,068
Total National Financial Revenues (Unit: RMB0.1billion)	142,157	157,701	174,944	194,073	215,293
Ratio of Government Financial Support (%)	1.07	1.06	1.04	1.00	0.96

3.2. Poor Practical Results in Handling the Risks of Social Security

Under the situation that the rate of medical and endowment insurances continue improving, there is a steady decrease in peasants' actual monetary benefits and reserve funds, due to which it is impossible for them to have adequate money for being insured and participating in insurance. Furthermore, low investment in policy support also causes the high rate of medical and endowment insurances to be marketized and increased by human. How could patients have extra money to participate in such "inedible and undrinkable" medical and endowment insurances since it is rather hard for them to earn for the most basic living. In China, the government has been implementing policies in combination with direct agricultural subsidies and price support. They only support the medical and endowment insurances by exempting business taxes, so this policy would be tantamount to "send-

ing dumplings in festivals", which "gives a financial aid to the emergency but couldn't relieve the poverty". In other words, monetary subsidies won't be granted unless the agricultural losses are resulted from accidents excluding man-made disasters. Thus, it is not an institutional, fixed and long-term operation mode. For the fiscal subsidies in medical and endowment insurances, it becomes more insignificant. Because of aforementioned factors, it is of great difficulties to promote a new mode of rural social security in China. Additionally, these factors hinder rural economy and technology from rapid, coordinated and long-term development.

3.3. The Needs to Improve the Supervision Mechanism for the Operation of Social Security and Refine the Allocation of Specific Tasks

The system for operating and managing rural social security is huge and complicated, which not only covers the most fundamental valuation of insurance funds and sys-

tematic division of risks, but also involves other trivialities, because of which the supervision becomes complex and diversified. Particularly, electronic accounting and operation have generally been realized by current social security system, which not only decreases the workload and improves the work efficiency, but also leads to the emergence of vicious phenomena such as making false statements, falsifying accounts and interpolating the business data. Under this situation, opportunities are available for some irresponsible and unethical staff members to make false reports and embezzle departmental properties. As a consequence, the supervision system for the operation of social security will malfunction and companies will suffer heavy losses of properties, accompanied with extremely bad social impacts.

At present, the overall mechanism for supervising and examining the operation of rural social security system still remains to be further improved. Besides, there are no clear detailed requirements for supervisors and administrators. As a result, rough examination, perfunctory supervision, mutual prevarication, false reporting and other extremely uncoordinated parts emerge during actual supervision of the operation of social security. These phenomena have impacted the stable and smooth promotion of rural social security system to a large extent^[8].

Table 7. The Rural Social Security System is Seriously Restricted from being Updated and Expanded

Types	Regional GDP per Capita (RMB)	Financial Income per Capita (RMB)	Peasants' per Capita Net Income (RMB)	The Proportion of Rural Population over Aged 60	Areas Covered
Type 1	74,720.50	12,386.30	12,075.77	14.53	Beijing, Shanghai
Type 2	42,585.43	3,910.31	7,480.33	12.05	Tianjin, Liaoning, Jiangsu, Zhejiang, Fujian, Shandong, Guangdong
Type 3	21,615.67	1,758.73	4,693.95	10.78	Hebei, Shanxi, Anhui, Jiangxi, Henan, Hubei, Hunan, Guangxi, Hainan, Chongqing, Sichuan, Inner Mongolia
Type 4	18,391.80	1,531.35	3,807.44	8.42	Jilin, Heilongjiang, Guizhou, Yunnan, Tibet, Shanxi, Gansu, Qinghai, Ningxia, Xinjiang

4. Measures to Update and Implement Rural Social Security Mechanism

4.1. Making More Efforts to Improve the Practical Standards of Techniques for Operating Agricultural Insurance

According to the existing trend that the development of productive forces is unbalanced in rural areas of China, it is necessary for relevant governmental departments, corporations and peasants to pool the wisdom & efforts of the masses, exchange more ideas and have more discussions to reach an agreement on long-term development of industrial economy in rural areas and practically develop feasible measures that are favorable for promoting the overall benefits of implementing rural social security mechanism in China. For instance, based on the development of rural social security mechanism in China, the adaptive application of the techniques for monitoring

3.4. Deficiencies of Government Mechanism in Supporting the Operation of Social Security

Social security, as a key component favorable for promoting the operation of rural industries, shall be recognized and accepted by peasants. What's more, it is urgent for government agencies to develop institutional rules, carry out policies and conduct policy-oriented propaganda. In particular, the support of government mechanisms is more needed by the rural social security system to achieve stable, coordinated and long-term growth, because China is a socialist country and its agriculture plays a fundamental role in national economy. Nonetheless, from Chinese government's current support in rural social security system, it is discovered that only a minority of departments' rules are slightly effective for rural social security. After definite analysis, it is found that only the "Insurance Law" can be used for reference. Due to the lack of basic regulations, it gets impossible to develop some pertinent detailed rules, under which circumstance, the rural social security system is seriously restricted from being updated and expanded (shown in TABLE 7)^[9].

risks of rural social security can be further promoted and early warning system for agricultural risks can be established promptly and effectively by referring to comparatively more mature ideas of foreign developed countries. The risks of social security can be monitored in accordance with the basic practical effects of insurance operation. The creation and promotion of risk monitoring mechanism are not only helpful for rapidly improving the overall effect of insurance operation adjustment with high efficiency and further reducing monetary losses resulted from the risks of rural social security, but can also significantly save the total cost in the operation of social security and powerfully facilitate the improvement of a range of insurance related technologies.

The monitoring system can be rapidly and effectively constructed for natural disasters, risk warning and cost evaluation with the aid of advanced intensive scientific and technological means such as weather monitoring techniques, satellite communication system and network

media, etc, so as to dynamically monitor the unknown, collect information, analyze data and handle problems to take preventive measures. Based on an overall consideration of natural factors, actual productivity, disposable personal income per capita, the application of technical equipment and other social economic conditions, etc, risks of social security can be properly and accurately classified. In the mean time, an equal, fair, open and efficient multi-level mechanism can be promptly constructed to effectively guarantee peasants legitimate rights and interests, steadily increase their enthusiasm about participation in insurance and firmly improve the overall effect of social security system on the premise of fully and actually reducing monetary losses from agricultural risks caused by non-human factors^[10].

4.2. Constantly Improving the Techniques for Loss Assessment and Steadily Realizing Reasonable Control of Claims

Generally, it is rather easy for peasants to conflict with commercial insurance companies and even governmental agencies due to their limited knowledge about their own health security, related inexplicit economic principles and incomprehensive understanding of social security rules. As a consequence, it gets more difficult to implement social security mechanism in rural areas.

In view of the above, there is a need for top management of related government agencies and trade companies participating in operation to promptly and rapidly improve actually specific technical rules for loss assessment and claim, and further expand the innovative operation of products. In particular, practically flexible technologies for measuring the losses of social security according to local conditions are necessary, while crucial rural areas' industries are dispersive, fragmented and unbalanced in China. Under this situation, it is necessary to strictly standardize the rules for loss assessment, reasonably publicize, patiently interpret and firmly implement a range of policies for loss assessment and claim during extensive, long-term and highly intensive loss assessment, in order that peasants can acquire a comprehensive understanding, grant blanket approval and provide full support. It is particularly necessary to further enhance the application of more novel and flexible claim settlement techniques for peasants' medical/health insurance, regional endowment insurance, loss assessment and claim settlement, so that problems about loss assessment for medical and endowment insurances can be effectively solved, peasants' legitimate rights and interests can be fully guaranteed, the claims can be properly settled, and rural social security system can have stable, coordinated, long-term and intensive development.

4.3. Promptly Constructing a Risk Diversification Mechanism for Rural Social Security

In China, governmental departments need to further strengthen their support in institutional policies and keep on standardizing the rules for guiding market operation. Meanwhile, more efforts shall be made to construct re-insurance companies for rural social security with commercial insurance companies of powerful comprehensive strength, skilled operation capabilities and complete operational mechanism by prompt and effective bidding and cooperation, in order to establish a series of multi-level, extensive and long-term institutional systems for transferring risks of social security, and steadily construct a systematically strict operation system of elaborate rules for central institutional planning, local financial support and operation of trade companies. For the harm of agricultural disasters frequently emerging in each quarter such as flood, typhoon and mudslide to peasants' life and property, it is necessary for social insurance companies to promptly establish catastrophe insurance funds to publicize policies, interpret advantages & disadvantages, and place emphasis on promoting the low rate of semi-compulsory insurance, to efficiently attract peasants' voluntary and active participation in insurance. In addition, flexible measures such as government appropriation and collection of contributions shall be taken when there is a shortage of financial resources. Besides, a supervision and assessment mechanism can be promptly established for raising funds to ensure the legitimacy, openness and transparency of relevant procedures, so as to lay a sound social foundation for effectively expanding the risk diversification system for rural social security.

4.4. Gradually Increasing Government's Capital Investment and Establishing Perfect Rules for Implementation

In view of the prominent bottlenecks that current rural social security system remains to be further marketized and government's institutional support still needs to be intensified, the authors consider that an operation mode based on governmental institutional support and policy-oriented capital investment can be created by gradually decreasing subsidies unrelated to welfare, increasing the subsidies for active participation in insurance, and reasonably using the premium subsidies of social security for operational expenditures for other purposes.

At present, the rules and regulations about rural social security are deficient, so relevant departments and organizations need to pool the wisdom and efforts of the mass, to theoretically study, formulate, regulate, plan and implement rural social security laws and supporting policies publicly, transparently and openly in diversified ways, so as to further define the application scope of institutional rules and policies in social security system, corresponding application modes and implementation measures. First of all, related legislative measures stipulated by rural social security laws shall be promptly and effectively taken to optimize the amendment, improvement and

perfection of rules and regulations according to the development trends of rural industries and peasants' practical acquisition of medical and endowment insurances. Next, more and more efforts need to be made to carry out and supervise the rules about fiscal subsidies for rural social security, to fully safeguard insured peasant households' premium subsidies in medical and endowment insurances, reasonably grant related insurance companies an corresponding amount of subsidies and carefully examine the practical effects of policies. Finally, it is necessary to further publicize the rules about updated rural social security system, interpret policies, consult and provide feedback. In order that patients can have a clear idea of new systems, acknowledge new policies and support new rules, elaborate publicity, patient and meticulous explanation are required in fields, rural streets and community households, to lay a sound foundation for further expanding the newly intensive social security mechanism.

5. Conclusion

China is a developing country which is stabilized by agriculture, flourished by industries and founded by integration of agriculture and industries, for which the development of rural social security system plays an extremely important role in promoting the stable, sound and long-term development of socio-economic system in China. Based on above summary about the status quo of Chinese rural social security system, detailed analysis on its framework and comprehensive description of existed bottlenecks, the prominent advantages of China's rural social security system have been basically accepted. Besides, this paper has pointed out in which parts the Chinese rural social security system still needs to be improved and expanded. Eventually, the authors consider the coordinated implementation mechanism for institutional support and marketized implementation of rural social security system is in accord with Chinese economic attributes and win-win situation of agricultural industries in rural areas, which not only opens up new ways for updating and extending Chinese rural social security system, but also creates positive and favorable conditions for improving the industrial benefits of this system.

To safeguard the practical quality of the overall rural social security system and promote long-term growth of rural areas' benefits from industrial economy, efforts

shall be made to further improve the practical results gained from the implementation of rural social security, promptly construct decentralized mechanism for the risks of rural social security, gradually increase governmental investment and establish sound rules, so as to steadily and effectively improve rural areas' overall competitiveness in social security system, finally facilitating the coordinated, stable and long-term development of Chinese social security system and rural areas' industrial economic system.

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