

# Dilemma and Breakthrough: The Road of "Common Prosperity" in Rural Social Security

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## ABSTRACT

Achieving common prosperity for all people is an essential requirement of socialism and an important feature of Chinese-style modernization. The development of rural social security is related to the realization process of Chinese-style modernization and the realization degree of common prosperity for all the people. While China wins the battle against poverty as scheduled, it must also make solid progress in achieving common prosperity. As an important measure to promote common prosperity, the task of improving the rural social security system is still the focus and difficulty. Practice shows that the construction of rural social security system is still inconsistent with the development concept and value goal of common prosperity. Therefore, it is necessary to deepen reform and timely adjustment to build the foundation of common prosperity and play its role in promoting common prosperity.

## KEYWORDS

Common Prosperity; Social Security; Rural Revitalization.

## 1. INTRODUCTION

Governance should begin with the people. To achieve common prosperity for all people is not only the common aspiration of the Chinese people, but also the common aspiration of people all over the world. As far as rural areas are concerned, how to promote the common prosperity of farmers and rural areas and then build a socialist modern country in an all-round way is the first important practical problem we face at the new historical starting point. Rural residents are the important and difficult point on the way to promote common prosperity, but also the key. Rural social security, which plays a basic supporting role, is the core component of China's social security system, which is closely related to the livelihood of rural residents and plays an important role in supporting, guaranteeing and benefiting all. Based on this, this paper will focus on the importance of rural social security system construction, practical difficulties and the realization of the path.

## 2. THE SIGNIFICANCE OF BUILDING THE ROAD OF "COMMON PROSPERITY" OF RURAL SOCIAL SECURITY

The core connotation of common prosperity is "prosperity" and "sharing". The former needs high-quality and sustainable economic development to achieve, while the latter needs to establish a fair and just social wealth distribution mechanism to achieve (Xin, 2024). As a basic institutional guarantee for ensuring and improving people's livelihood and maintaining social equity, social security plays an important role in promoting economic and social development and realizing that the fruits of reform and development are shared by the broad masses of the people. Therefore, as the important

and difficult point on the road of "common prosperity", rural social security needs to add firewood and raise wages on the road of "prosperity" to lay a good foundation for economic development, and also needs the support of the national economy to add bricks and bricks to achieve "sharing".

## **2.1. Rural Social Security System and "Prosperity"**

The common prosperity of all people inevitably includes the common prosperity of rural residents, and to achieve the common goal of common prosperity is a long process, which must be firmly based on a sound rural social security system. Rural social security can not only prevent the occurrence of crises, but also resolve risks, compensate rural residents in time, improve their ability to cope with risks, eliminate their worries, fully stimulate their enthusiasm for work, so that rural residents can devote themselves to economic construction and eliminate social instability. The rural social security system with Chinese characteristics, with basic old-age insurance, medical insurance and other basic security systems for urban and rural residents as its core, plays an important role in improving the well-being of rural residents and maintaining social stability in rural areas. The construction of rural social security system can not only create a relatively stable environment for economic development, but also encourage rural residents to actively consume and enhance their consumption and purchasing ability by preventing crises. The prevention mechanism of rural social security is mainly reflected in rural social insurance, which sets multiple payment standards for rural residents to choose independently, and ensures the basic life of rural residents, especially low-income groups, by combining social pooling and individual payment.

## **2.2. Rural Social Security System and "Sharing"**

To promote the common prosperity of all the people to promote rural residents to share the fruits of economic development as the basic goal, because rural residents in the "barrel" of common prosperity is in a weak position, the Party and the state to achieve the goal of common prosperity, comprehensively promote rural revitalization, call for "adhere to the priority development of agriculture and rural areas, adhere to the integration of urban and rural development, smooth the flow of urban and rural factors." (Xu and Lyu,2023) We will strive to achieve the goal of sharing the fruits of economic development with rural residents. The rural social security system can narrow the economic gap, adjust the income gap in a timely manner, realize the fair distribution of social wealth, optimize the income structure of social members and realize the flexible flow of social wealth by eliminating the dislocation between the institutional fund raising method and the legal treatment and payment method. The rural social security system is provided with economic support by the state finance, and the funds of the state finance come from the timely tax payment of taxpayers. In essence, it is the economic flow between high-income groups and low-income groups, which is reflected in the financial transfer and intergenerational transfer of the social security system. In addition, both pension insurance and medical insurance are arranged and issued by the government as the main body to meet the needs of rural residents' daily life. Rural social insurance funds fully reflect the characteristics of mutual assistance and "sharing".

## **3. CHINA'S RURAL SOCIAL SECURITY FACES THE REALISTIC DILEMMA**

The report of the 20th National Congress of the Communist Party of China pointed out that "improving the multi-level social security system covering the whole people, coordinating urban and rural areas, fair and unified, safe and standardized, and sustainable" is a beacon for the high-quality development of China's social security undertakings, and also an operational guide for improving China's rural social security system(Cao and Tang,2023). In the past ten years, China has established the world's largest social security system and medical and health system, and has made remarkable

achievements in the work of common prosperity. It highly summarizes the great historical achievements made in the development of China's social security cause. However, the development of China's social security cause is not smooth sailing, and there are still many problems in the specific implementation process of rural social security system.

### **3.1. The Coverage and Fairness of Rural Social Security Need to Be Improved**

The report of the 20th National Congress of the Communist Party of China takes "covering the whole people" as the primary goal of the construction of the social security system(Liu,Wang and Wan,2023).Universal coverage means constantly expanding the coverage of the rural social security system. Although China has built a social security system with the largest population coverage in the world, there are still many rural residents out of the social security coverage net due to the huge population base and unique national conditions. These rural residents do not participate in insurance because of poor insurance awareness and inadequate policy promotion, which seriously hinders the construction of the road to common prosperity. In the face of this situation, we can relax the qualification restrictions of rural social insurance, actively enhance the cognition of rural residents to various types of insurance, steadily promote the universal participation in insurance, should be fully insured, overcome the identification and assessment difficulties, and improve the accuracy of confirming recipients. For rural vulnerable groups, provide economic subsidies in a timely manner, provide accurate services, and timely feedback on service effects. We will promote the "classified implementation" of the rural subsistence allowance system and extend coverage to low-income groups.

The construction of rural social security system is related to the most realistic vital interests of rural residents, and is the key measure to realize "sharing". Data show that in 2021, the monthly amount of rural residents insured by the basic pension insurance for urban and rural residents will be 191 yuan, and the corresponding monthly pension for retired urban employees will be about 3,577 yuan, a difference of nearly 20 times. The pension insurance and medical insurance of urban workers have the financial bottom, but the pension insurance and medical insurance of urban and rural residents, the amount of financial subsidies has a greater randomness(Li,Li and Hu,2023). The low level of social endowment insurance in rural areas has a significant gap with urban areas, which seriously restricts the road of "common prosperity" for rural residents. The government should strive to improve the treatment level of rural old-age insurance, make the payment level in rural areas commensurate with the level of consumption, explore diversified financing channels, actively publicize the benefits of insurance, encourage rural residents to participate in insurance, and narrow the treatment gap between urban and rural areas.

### **3.2. The Standardization and Legalization of Rural Social Security Need to Be Improved**

Nowadays, in the journey towards common prosperity, farmers' desire for a better life is more and more urgent, requiring qualitative improvement in material and cultural needs, pursuing value recognition in spiritual and cultural needs, taking social stability as security expectations, and ecological civilization as a new expectation. However, the unbalanced and inadequate development of rural social security is an objective problem, and there are differences in the setting of social security projects between different regions, mainly because the standardization of rural social security system is not high, and each region sets its own security projects and implementation rules, which is not conducive to the construction of the road of "common prosperity". Due to the different levels of economic development, the supplementary security projects in economically developed areas should be relatively perfect. For example, the mutual medical insurance for urban and rural residents with serious and serious diseases, and the care subsidy system for the disabled elderly. The above system has not benefited the poor rural residents in the central and western regions, and the difference in the setting of projects has damaged the social security rights and interests of rural residents, and dented

their confidence in rural social security. In addition, different insurance conditions and payment rules in different regions also make the reimbursement ratio of basic medical expenses different. This treatment gap directly affects the vital security of rural residents in some areas, and runs counter to the goal of common prosperity.

The rural social security system needs the law to protect it on the road of "common prosperity". At present, the government departments have not been able to design a separate standard of rural social security, and the application cycle of some standardized system documents is relatively long, and the development procedures of departmental work are relatively complicated. It can be seen that rural social security laws and regulations fail to follow the trend of The Times, the content of laws and regulations system fails to show the will and determination of common prosperity, and the specific content of rural revitalization is not conducive to the implementation of the majority of rural areas in the absence of appropriate legal system connection. At present, the construction of rural social security laws and regulations is not strong, and there are bad phenomena such as weak supervision ability in the implementation process. For example, local governments fail to effectively supervise the raising and application of social security funds, and some security funds are misappropriated and misused, which reduces the fairness of fund use, and the basic rights and interests of farmers are not protected (Song,2023).

### **3.3. The Multi-level Development of Rural Social Security is Unbalanced and Inadequate**

High-quality, multi-level rural social security system is an important basis for achieving common prosperity, but the multi-level development of rural social security system still has outstanding problems of imbalance and inadequacy. The rural multi-level social security system includes basic security and supplementary security, the former refers to the legal security project to guarantee the basic life and basic dignity of rural residents, such as the basic endowment insurance for urban and rural residents. Supplementary security refers to those non-basic security whose basic risk exceeds the basic security, such as rural supplementary pension insurance. The current rural social security system has the defect of "attaching importance to basic security and neglecting supplementary security", which is because rural social security projects mainly play a role of inclusive and bottom-line security, and financial funds tend to be more inclined to rural low-income groups, which will inhibit the development of rural supplementary security projects(Meng,Zhang and Zhang,2023). The lagging development of rural supplementary security projects leads to the imbalance of supply and demand, limits the synergy between rural basic security and supplementary security, hinders the multi-level development of rural social security system, and affects the realization of the goal of common prosperity.

## **4. SUGGESTIONS ON THE OPTIMIZATION OF RURAL SOCIAL SECURITY SYSTEM**

Under the background of common prosperity, actively promoting the construction of rural social security for farmers is a correct choice based on the basic national conditions of "small farmers in big countries". The construction of rural social security is a complex and systematic project, which needs many measures at the same time. In the face of the reality of the common prosperity of farmers and rural people, we must not only improve the assistance mechanism to prevent the detection of poverty, but also constantly improve the social security system, raise the level of social security benefits for farmers, attract more migrant workers to return to their hometowns to revitalize the countryside, so that farmers can share the fruits of economic and social development with the people of the whole country.

#### **4.1. The Government Should Expand the Coverage of Rural Social Security and Improve the Level of Rural Social Security Benefits**

On the way of "common prosperity", we should continuously expand the coverage of rural social security and improve the level of rural social security treatment. On the one hand, the Chinese government should optimize the conditions of rural social security insurance, relax the threshold of insurance, on this basis, but also need to carry out education, publicity and other work, so that farmers understand the social endowment insurance policy, enhance their awareness of insurance, and gradually promote the universal medical insurance, to achieve the purpose of full coverage. On the other hand, we will continue to improve pension benefits. The state should increase the investment in social endowment insurance, improve the dynamic adjustment mechanism of social endowment insurance, and raise the standard of basic pension at an appropriate time so that it is in line with the income level of rural residents and the market price level. On this basis, we should also actively explore a variety of financing methods, strengthen the development of the collective economy, and formulate relevant tax incentives to provide more financial support for the sustainable development of the rural economy.

In order to further improve China's basic endowment insurance system and improve the common prosperity of farmers, it is necessary for the government to promote the equalization of public services for basic endowment and at the same time, it is necessary to establish and improve the rural social endowment insurance subsidy system to protect the basic life of the rural vulnerable elderly. Secondly, it is necessary to treat people in different regions differently in terms of financial subsidies and policy payments to improve the accuracy of policy implementation. To meet the needs of different groups of people for the elderly, design and implement a diversified social security system, establish a sound evaluation and feedback mechanism for rural social pension insurance, regularly evaluate its implementation effect, and on this basis, listen to the opinions and suggestions of farmers, and make corresponding adjustments and improvements to ensure the pertinency and effectiveness of the basic pension insurance policy.

#### **4.2. The Government Needs to Flexibly Design the Rural Social Security System, and Grasp Both Standardization and Legalization**

Because of its broad fairness, rural social insurance must ensure the stability of its payment. In accordance with the principle of "overall control and coordination of all parties", the overall coordination of all subjects and links of the rural social security system is conducive to improving the unity and standardization of the rural social security system, building a multi-level rural social security model covering the whole people, coordinating urban and rural areas, and sustainable, and strengthening the policy care for farmers from the perspective of system design(Sha,2022). First of all, under the guidance of unification, strengthen the top-level design of the system, and narrow the security gap between urban and rural residents through the unification of the types of rural social security projects, the proportion of contributions, the security benefits and the beneficiaries, so that the treatment of farmers in the central and western regions has been improved as a whole. Secondly, it is necessary to strengthen the systematic procedural supervision, implement the "Basic old-age Service Standards for Urban and Rural Residents" and other documents as soon as possible, and strengthen the supervision of the management, use and main responsibility of the social security fund. Finally, the operation efficiency of social security system should be improved with the support of information technology. Build an information service and management platform covering the national social security data in rural areas, take the data as the guide, accelerate the information connection, data transmission and fund summary among various social insurance projects, and realize the interconnection between regions and projects.

The design, approval and implementation of the social security legal system should follow the established track to enhance the rationality of the system content design and the scientific

implementation. In addition, based on the expansion of the content of rural social security laws and regulations, farmers should be guided to participate in the content of the guarantee laws and regulations and timely supervision of farmers' behaviors, so that more farmers can effectively realize the specific content of the guarantee system and standardize their own behaviors in a timely manner after having a suitable supervision system. It can find out the problems in the application of rural social security laws and regulations in a timely manner, and take timely measures to protect farmers' social security rights and interests after identifying the reasons.

### **4.3. China Should Actively Establish a Systematic and Multi-Level Rural Social Security System**

In order to truly achieve common prosperity, it is necessary to realize the active participation of rural residents to a greater extent under the guidance and support of the government and the coordinated promotion of the market. To establish a multi-level rural social security system, the government should play the role of a responsible subject in basic security, strengthen system design and innovation in all aspects of construction, implementation, management and supervision, and improve the coverage and level of basic security. In terms of supplementary security, the market should play the role of providing the main body, and commercial insurance companies should sink the market, pay attention to the actual needs of farmers, and develop insurance that meets the actual needs of farmers. Farmers should recognize the difference between basic security and supplementary security in different functions, make appropriate choices in different security schemes, and actively participate in different security schemes, so as to achieve a higher level of security and individual welfare.

The core of improving the rural social security system is to continuously strengthen the coordination and linkage between supplementary security, basic security and common prosperity, so that it matches the level of economic development. First of all, the scope of basic social security should be clarified from the system and law, and supplementary security should be expanded, such as rural supplementary pension insurance, supplementary medical insurance, and commercial insurance for the benefit of the people, so as to provide more complete social security for the realization of common prosperity. Secondly, the development of a "market-oriented" supplementary protection scheme should be accelerated on the basis of an "inclusive" approach.

The rural social security system is the basic institutional arrangement for achieving shared development and common prosperity. Therefore, in the process of promoting common prosperity, it is necessary to improve the rural social security system through the integration and optimization of the system, the coordination of the market and the active participation of individuals, so that it can better promote the growth of national wealth and the sharing of development results, so that we can continue to move forward in the direction of common prosperity.

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