



How To Improve The Quality Of Pension Service at The Government Level

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Received: 20/08/2021

Accepted: 26/02/2022

Published: 15/07/2022

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ABSTRACT

A sound social pension security system can not only meet the pension life of the elderly, but also make young people worry free. As an important part of the social old-age security system, the basic old-age insurance system for urban and rural residents is closely related to the vital interests of residents. In addition, the system has been operating in China for seven years. Now, by studying the operation effect of the system, we can find the existing problems and improve them to provide residents with a higher level of old-age insurance, This is the focus and entry point of this study.

Keywords: *Basic Endowment Insurance for Urban and Rural Residents, System Operation, Solutions*

I. INTRODUCTION

At the present stage, China's basic old-age insurance system for urban and rural residents has played a positive role in ensuring the basic life of urban and rural elderly, adjusting income distribution and promoting social harmony and stability. However, at present, the basic old-age insurance system for urban and rural residents is not perfect, and there is still a great lag in cross system and cross regional policy-making, which exists between groups The treatment difference between regions and between urban and rural areas, the coverage rate is not comprehensive enough, and some people are still not included in the basic security system. People urgently need a social old-age security system that can provide reliable old-age security and sustainable development. A sound basic old-age security system helps to increase the ability of social members to resist risks, have good psychological expectations for future life, and promote social stability. Taking the operation effect of the basic old-age insurance system for urban and rural residents in a third tier city in Shandong, China as the research goal, this paper analyzes the problems existing in the operation of the system, and puts forward practical suggestions and countermeasures.

II. RESEARCH METHOD

This is a qualitative study. It is believed that the research of this project will help to expand the research vision and enrich the research content. Many scholars conduct macro analysis from the perspective of a country or a province. This study focuses on a third-tier city for discussion. The basic endowment insurance for urban and rural residents is the endowment insurance with the largest number of citizens in China. Its institutional quality is closely related to the vital interests of the overwhelming majority of the Chinese people.

III. DISCUSSION

3.1 Examples of deficiencies at the government level in the current endowment insurance system:

3.1.1 Frequent replacement of handling personnel

During the investigation, it was learned that it often takes half a year or more for social security agencies to train an operator who is familiar with the endowment insurance system and system business. They need to carry out policy and business training in the early stage, be familiar with system operation and constantly update business knowledge in order to be competent. However, there are frequent personnel transfers in villages and towns, and even the new employees are transferred out before they are familiar with the business, which makes them have little knowledge of the policy and business. The handling personnel go to coach the residents to participate in the insurance before they know the policy. They are vague when answering questions, and even give wrong answers.

3.1.2. There is a phenomenon of multiple responsibilities for one post

Due to the unit establishment, post setting and personnel transfer, in township (street) social security offices, a social security agent often concurrently works with multiple departments at the same time, resulting in the situation that one person has multiple jobs, busy work and many businesses. The basic old-age insurance for urban and rural residents involves a wide range of personnel, heavy workload, and is closely related to the interests of the people. Any negligence in the work will cause serious consequences. In addition, the work is busy and can not effectively complete the daily work, which makes the insured need to go back and forth for many times when handling business from time to time.

3.1.3. Some staff members are not strong in professional ability

The state has carried out less business training for grass-roots handling personnel, and there is a lack of corresponding assessment mechanism. Some staff have little knowledge of business and only talk about superficial information when publicizing and explaining to residents, so that residents do not have a comprehensive understanding of policies. On the other hand, some grass-roots agencies lack corresponding management mechanisms, and some staff still use the experience of the old office. Their service attitude towards the insured needs to be improved, and they have not formed the habit of learning business and updating policies regularly, which can not meet the work requirements under the new situation.

3.1.4 There are less subsidies for grass-roots handling personnel

The incentive effect is not obvious. At present, the grass-roots level gives subsidies of 250-300 yuan to the village co organizers every month, including 200 yuan from the handling bank Agricultural Bank of China and 50-100 yuan from the county-level finance. Or a subsidy of 1 yuan per person will be given according to the number of insured persons. There are often more than 1000 insured persons in a rural community. The village coordinator is the front line for insured residents. He has to deal with many residents every day. His work business is large. The subsidy of more than 200 yuan per month is too low, so it is difficult to mobilize his enthusiasm. In practical work, the amount of subsidies is coordinated by all townships, and some are allocated to administrative villages for overall use at the village level. The handling subsidies are not fully allocated to individuals. The subsidies were not sent to the handling personnel. The staff did not have a high degree of recognition of the work and did not feel that the work was their duty. During the visit, some staff said that they did more work than others, but received the same amount of money. There was a risk of accountability in case of problems, which was really "thanking their efforts".

3.2 To solve the above problems, we should take the following measures:

3.2.1. Maintain personnel stability

A stable personnel composition is conducive to promoting the continuation and completion of the business of the basic old-age insurance system for urban and rural residents and improving the work processing efficiency. First of all, it is necessary to set up a full-time handling personnel post. A full-time handling personnel shall be designated in the social security offices of villages and towns (streets), and a special person shall be transferred to be specially responsible for business handling. The setting of full-time personnel is not only conducive to improving the speed of business processing, but also conducive to promoting the staff to better understand and study policies and become a good business player in this field. Secondly, we should formulate a work handover system. The basic old-age insurance for urban and rural residents involves thousands of households, and any mistake will have a significant impact. We should set a certain time after the handover as the handover period, and make it clear that the personnel originally responsible for the work should carefully cooperate within a certain time after the handover. If there is a work mistake during the handover, both former and new staff are responsible. Thirdly, it is necessary to reserve the staff well. As long as the staff entering the handling agency, they should be given a certain period of business training for their daily work. After the business training, they should do a good job of assessment, and take the assessment results as an important evaluation index of a department, so that every staff of the human resources and social security department can operate. When the work needs, you can enter the role as soon as possible and be competent for the new position.

3.2.2. Strengthen personnel training

The state should strengthen the training of handling personnel at all levels, adhere to the combination of training and use, strengthen ability training, strengthen all kinds of training, assess the training situation, take corresponding disciplinary measures for those who fail to pass the assessment, strengthen the attention of staff of handling institutions at all levels to business learning, and pay attention to various policy provisions. Each township (street) social security office shall go deep into the villagers (community) group to strengthen the systematic training of village grass-roots personnel. After the training, the training results shall be assessed by examination or repetition. There shall be a certain punishment mechanism for the staff with unsatisfactory assessment results, and the way of retraining and self-study shall be adopted to ensure that they are proficient in the policy.

3.2.3. Strengthen the daily assessment of the handling team

Strictly implement various service systems, implement responsibilities, establish a system for residents to register, accept, investigate and deal with service complaints from handling personnel, publish the institution, mailing address and telephone number of complaint acceptance, and unblock the complaint channels, so that residents can fully understand the scope and procedure of service complaints. Establish a complaint account, make relevant documents and forms, strengthen the management of complaint traces, and ensure that service complaints are recorded and implemented.

3.2.4 Increase subsidies for grass-roots handling personnel

For some villages and towns with particularly difficult conditions, different levels of subsidies should be set up according to the convenient transportation, distance from the county seat and difficult working environment. For some

villages and towns with particularly difficult conditions, higher amounts of subsidies should be added to encourage the rational flow of township cadres to remote areas. At the same time, special funds should be used for special purposes, and subsidies should be directly sent to the handling personnel, so as to reasonably receive work remuneration and enhance work enthusiasm.

IV. CONCLUSION

The basic old-age insurance for urban and rural residents plays an important role in improving the living standards of poor rural families and poor urban people. After the collection and payment work is transferred, the tax department continues to broaden the payment channels and improve the convenience of the people. However, in the process of the implementation of the system, there are problems in the actual work, such as the uneven ability of the personnel of the handling organization. Combined with daily work, through consulting the staff of various departments and issuing questionnaires to understand residents' satisfaction with the implementation of the current system. Actively explore and improve effective methods through data. This can improve the ability of tax and social security departments to perform their duties seriously and enhance the functions of the government.

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