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The Study on Farmers' Retirement Security in China

养老保障论

◎ 公维才/著





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社会科学文献出版社
SOCIAL SCIENCES ACADEMIC PRESS (CHINA)

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中国农民养老保障论

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出 版 者 / 社会科学文献出版社

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责任印制 / 盖永东

总 经 销 / 社会科学文献出版社发行部

(010) 65139961 65139963

经 销 / 各地书店

读者服务 / 市场部 (010) 65285539

排 版 / 北京亿方合科技发展有限公司

印 刷 / 三河市尚艺印装有限公司

开 本 / 889 × 1194 毫米 1/32

印 张 / 10.125

字 数 / 228 千字

版 次 / 2007 年 7 月第 1 版

印 次 / 2007 年 7 月第 1 次印刷

书 号 / ISBN 978 - 7 - 80230 - 744 - 5/D · 231

定 价 / 29.00 元

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序

“老”是人生的一个阶段，如何度过这个阶段，不仅是经历少年、青年、壮年辛劳后的老年人的问题，也是整个社会普遍关注的问题。道理很简单：正是老年人养育和培养了今天的壮年、青年和少年，而今天的壮年、青年和少年，也要（不出意外的话）步入老年。在一家是如此，在一国亦如此。因而，当我们说“养老”问题时，它是关乎每个人切身利益的社会问题。

养老，对于中国农民来说，主要是由家庭承担的，这包括老年农民在青壮年时的积蓄，也包括子女对其赡养。在有几千年传统的小农经济中，这是习以为常的。也正因为小农经济，“养儿防老”成为中国农民生活方式和意识中必要的组成部分。以“家”为单位的小农经济，也就由此而世代延续其简单再生产。

老年农民的社会保障，是20世纪中期以后才提出来的问题，这突出表现为集体制时期农村实行的“五保户”制度，即由集体经济对没有子女赡养的老年农民及其他丧失劳动能力又没有家人供养者提供基本生活保障。实行“联产承包责任制”以来，“五保户”制度在一些仍保有集体经济的村庄还可维持，但在无集体经济的村庄已很难保证。



“五保户”毕竟是少数，对他们的社会保障还具有“济贫助困”的性质。而对全体老年农民养老的社会保障，则成为现代化进程中的中国的普遍性问题。

当市民已经普遍享受养老社会保障，那么，同样为中国经济和社会发展作出贡献的农民是否也应享有此权利呢？答案是肯定的。这是中国农民生产方式和生活方式变革的一个重要环节。中国的决策者们已开始关注这个问题。但问题在于其资金从哪里来，又如何实行。

维才读博士期间，就注意到此问题的重要性，以此为题，进行专门研究，成其毕业论文。当时还有些“超前”，而今却正当其用。他经两年多的修改而写出的此书，较毕业论文更为系统、充实。尤其是对强化政府职能，分类实施农民社会养老保障的认识上，不仅明确，且有可行性。但愿此书出版，能对建立和完善中国农民养老保障制度提供理论支持和实践参考。我和维才也殷切盼望“老有所终，壮有所用，幼有所长，鳏寡孤独废疾者，皆有所养”这两千多年前就由孔丘表达的中国人理想的境界，在中国早日实现。

刘永信

2007年6月6日

摘 要

中国几千年来占主导地位的是“家经济”。家既是一个基本的生产单位，又是一个基本的生活单位。这种生产与生活方式决定了其养老模式——家庭养老：依靠家庭成员之间的代际交换，在家庭内部，至多扩展到家族、邻里内部完成对老人的经济供养、生活照料与精神慰藉。

但随着中国工业化、城市化进程，农民的生育率下降、人口流动加剧、传统养老观念改变等因素都逐渐弱化了家庭养老保障的功能。为适应这种变化的形势要求，农民养老保障逐步走向社会化是必然趋势。事实上，我国也在实施着农村社会养老保障，其一是农村社区养老，具体表现为集体养老，特别是农村“五保”老人供养；其二是农村社会养老保险。

农村社区养老，随集体经济的演进而波折：1956~1978年间，集体经济的存在，保障了大多数老年农民，特别是农村“五保”老人的晚年生活；1978年后，集体经济趋于瓦解，但集体仍以“三提五统”收费方式承担了农村“五保”老人的经济供养责任，保障了“三无”老人的基本生活，其实质仍是集体福利；1998年税费改革后，“五保”老人供养的集体制基础已不复存在，“五保”老人供养性质也由集体福利变为国家福



利。这种保障福利层次的提高，带来的却是“五保”老人供养工作困难的加剧：应保未保率上升，“五保”内容不足，经济供养水平下降。

社区养老是一种初级的社会养老，不利于更高程度与更大范围上防范养老风险，于是，自1986年始，我国开始在农村进行社会养老保险试点、实验及推广，这一制度曾取得了一定成就：增强了人们的保障意识，对部分农民的老年生活起到了一定的补充，参保人数曾一度超过8000万人。

成就显著，但问题颇多。也正因此，随1998年农村社会养老保险管理机构由民政部门向劳动与社会保障部门的转移，这种社会养老保险也进入整顿及模式创新期。

因而，无论是农村社区养老保障，还是农村社会养老保险，其实践都遇到了一定困难。究其原因，在于政府责任缺失：在社区养老，特别是“五保”老人供养上，表现为制度改革的滞后及经济支持的不足；在社会养老保险上，表现为缺乏对农村社会养老保险的财政补贴，相关制度建设滞后，以及监督乏力等。

对于这种政府责任缺失状态，论者大多归咎于政府财力不足，或因二元户籍制度制约。然而，这都不能作为政府可以推卸责任的充足理由。因为一方面，相对于人们的保障需求，各国政府财力都是不足的；另一方面，户籍制度是由人来制定与实施的，制度制约的背后是利益的保护。那么，导致农民社会养老保障中政府责任缺失的关键与根源是什么？这就是农民与市民的矛盾。这种矛盾体现为在经济、社会、政治等方面农民与市民权利（力）的不平等，且不平等的关键在于农民社会主体地位低下，而社会主体地位低下的根源在于农民与市民两大利益集团的力量失衡。因此，强化政府

责任，恢复农民的政治权力，提高农民的社会主体地位是矛盾解决的关键。

政府的这种责任，表现在农民社会养老保障上，就是除对“三无”人员继续完善“五保”供养制度外，对广大农民则要实施社会养老保险。由于农民的流动与分化，现代农民一分为四：种养农民、城市农民工、乡镇企业职工及失地农民。因此对其保障也应分类实施：对种养农民，完善农村社会养老保险方案；对城市农民工，采取有别于现行城镇职工和农村社会养老保险的“第三条道路”；对乡镇企业职工，则要摆脱现有模式，重新确立新的社会养老保险制度；对失地农民，则重在失地补偿安置制度的改革，并实施土地换保障。

然而，仅有社会养老保障，对农民是不够的，也不利于建立城乡一体化养老保障模式。因此，在中国养老保障制度选择上，树立公正理念与公民意识，实施分层保障，建立五层次养老保障模式——政府养老保障、政府补贴的社会养老保险、政府鼓励的补充养老保险、政府指导的自我养老保障及家庭养老保障——是一种可行的选择。当然，农民养老保障体系的建立，需要相应配套措施，特别是增加农民收入，减轻农民负担，并进行医疗体制改革对农民尤为重要。

在各层次上，政府的责任不可缺失，也不可推卸。因为无论农民，还是市民，作为中华人民共和国的公民，获取保障与供养是其宪定权利，而不是向政府乞求施舍；同样，给予公民，特别是老年公民以生存资料，也是政府不可推卸的责任。因为对公民实行养老保障，尤其是社会养老保障，是一种防范在先、未雨绸缪的主动行为。

基于以上分析，本书共分五部分。

第一部分（第一章）是对基本范畴，如农民、养老保障、



中国农民养老保障等的界定，以及对当前研究的综述，并说明本文研究所采用的方法。由于我国农民具有“职业”与“身份”的“二重性”，这就使农民一分为四：种养农民、城市农民工、乡镇企业职工及失地农民。

第二部分（第二、三章）是对农民社会养老保障实践的分析。其中，第二章作为过渡，说明虽然家庭养老保障在中国曾经并至今仍在发挥主干作用，但毕竟其保障功能正在并将逐步弱化，亟须向社会养老保障过渡。第三章分别探讨了农村社区养老，特别是“五保”老人供养制度及农村社会养老保险的实践进程，并指出二者的实践已陷入困境。

第三部分（第四章）是对农民社会养老保障陷入困境的原因分析，否定了政府财力不足论及二元户籍制度制约论，确立了农民社会主体地位低下是使农民社会养老保障陷入困境的关键，并指出其根源在于农民与市民两大利益集团力量的失衡。在此基础上提出强化政府责任，恢复农民政治权力，提高农民社会主体地位是矛盾解决的关键。

第四部分（第五、六章）是对农民养老保障制度建设的探讨。其中，第五章主要探讨当前农民分化下的社会养老保障制度，主张分别建立针对不同农民的社会养老保险制度。第六章则是对农民养老保障体系的探讨，并构建了五层次养老保障模式框架。

第五部分（第七章）指出，农民养老保障制度建设并不是孤立的，而是与农民的收入水平、负担状况，乃至医疗、教育等制度改革密不可分，因而也需要对之进行相应改革。

上述五部分中，第三、四两部分是本书的重点，也是力求创新之处。

另外，本书有几点特别关键：一是确立分析的主体性。

主体性的确立是一切分析的前提，本书正是确立了“农民”这一主体，并展开对其养老保障制度的研究。基于此，本书主张应以“农民养老保障”替代“农村养老保障”，因为农业、农村、农民这“三农”，实为“一农”，即“农民”。所以在范畴的运用上，应以农民社区养老保障、农民社会养老保障替代农村社区养老保障及农村社会养老保障。同时也主张对农民养老保障的分类，应以养老保障责任主体为标准，并将养老保障由低到高划分为自我保障、家庭保障、社区保障、政府保障、社会保障。这样就避免了因划分标准不统一而造成的混乱。

二是注重矛盾分析。矛盾分析至关重要，而矛盾又是分层次的。按照刘永佶教授的分析，矛盾系统分为八个层次。^①而对分析起重要作用的是第三层次，即国度性矛盾。本书正是基于这一思路，对农民养老保障困境进行原因探讨：传统的分析，如财力不足论，仅停留于第一层次，忽视了国度性，也缺乏主体性，因为任何一个国家的财力相对于需求都是不足的；而二元户籍制度制约论虽一定程度上体现了中国特色，但又忽视了制度背后的制衡因素，因而也存在明显不足。本书正是通过探讨主体间矛盾及矛盾成因，从而形成如下观点：农民社会主体地位低下及农民与市民两大利益集团力量的失衡是农民社会养老保障中政府责任缺失的关键与根源。

三是采用新的研究方法。主体性及矛盾分析的确立，基于方法的创新，这种方法就是系统抽象法。对于农民养老保障的传统分析，方法上主要是定性与定量分析方法，这种方法看似

^① 刘永佶：《中国经济矛盾论——中国政治经济学大纲》，北京，中国经济出版社，2004。具体内容见第四章第二节注释。



公正，看似“客观”，也有其研究的必要性，本书也借鉴了诸多这方面的研究资料，但这种研究又恰恰隐含了主体性。而系统抽象法则强调主体性，从事物表象入手，探求事物本质。本书正是从农民这一主体出发，通过分析农民与市民之间的矛盾，以及制度背后的制衡因素，得出上述结论。

Abstract

For thousands of years, with the family-oriented and highly decentralized small-scale farming mode as the major model of agricultural production in China, family is both a basic unit of production and one of living, thus forming the unique family economy of China. This production and life mode have determined the retirement provision model for the aged-family provision, that is, the aged is provided and cared by family members of the next generation, or in a clan even or in the neighborhood.

However, with the progress of industrialization in China, the function of family retirement provision system is weakened. In order to adapt for this change, society begins to adopt the role of providing for the aged farmers. Society provision for the aged is practiced through two approaches: the first is community provision, or collective provision to be specific, especially for the "five guaranteed" seniors, and the second is social retirement insurance provision for the aged in the countryside.

The development of community provision in the countryside parallels with the development of collective economy: in 1956 ~ 1978, the existence of collective economy guaranteed the retirement life of



the majority of the senior in the countryside, especially the “five guaranteed” seniors; in 1978, collective economy in China almost faced its end, but the collectives still carried out the responsibility of providing for the “five guaranteed” (guaranteeing food, clothing, shelter, funeral, and medicate) seniors and guaranteed the basic life standard of the “three without” (without life means, without care, without working capability) aged through “three collecting and five overall planning” (collect public accumulation fund, public welfare fund, and management fee, and overall plan the priority care fee for the disabled, and the dependents of the martyrs and servicemen, training fee for the civil army, family planning fee, education supplementary fee, and etc.), which, as far as the nature is concerned, was still collective provision; in 1998, with the reform of taxation, the foundation of collective provision didn't exist any more, the provision system for the “five guaranteed” seniors shifted from collectives to state. Though transferred to a higher level of authority, the task becomes harder; more and more qualified seniors are not secured and the level of provision has experienced a decline.

Compared with society provision for the senior, collective provision system is one of a lower level, which cannot secure the aged of risks in a larger scale and a deeper level. Therefore, since 1986, China became to experiment on and popularize social retirement insurance provision and has gained some achievements; people have become more aware of this issue and some seniors' life in the countryside are partly supplied by this system. In 1998, more than 80 million farmers adopted this method.

Though achievements were obvious, it is not free of problems. In

1998, with the management authority of social retirement insurance provision for the aged farmers transferred from Civil Administration Department to Society Security Department, the insurance system for the aged farmers also met a deadlock and some farmers withdrew. By the end of 2003, the policy-holders shrank to 54.28 million.

Therefore, both collective provision and society insurance provision have met with troubles even deadlocks in practice. The reason behind this is the lack of responsibility concerning government, which means the lagging behind of system reform and inefficiency of economic support concerning community provision, especially the provision of the "five guaranteed" seniors, and is also shown by the shortage of financial subsidy, the lagging behind in the construction of relative policies and regulations, and the inefficiency of watching so far as society insurance provision system is concerned.

With regard to the inefficiency of government responsibility, most researchers either blame the financial power of government or the dual permanent residence system. However, these do not provide reasons for the government to ignore its responsibility. What is the key to government ignoring its responsibility in this issue? In the dissertation, the author holds that the core is the conflict between farmers and government and the conflict between farmers and city-dwellers, which are shown in every level of the country's economic, political and cultural life. The key to these conflicts is the low status of farmers as the main body of society, which is mainly shown through the inequality of the political status of farmers and city-dwellers, which is reinforced by the fact that government is more dominated by city-dwellers.

Just because of this reason, the tendency is to raise the political



status of farmers, to reinforce the reasonability of government, to establish a provision system suitable to farmers, and gradually realize the unification of social security system of the countryside and city. Due to the movement and differentiation of farmers, modern farmers are not a whole any more. They can be divided into four types: farming farmers, farmer-workers, workers in village and town enterprises, and formless farmers. Therefore, the provision methods should be different as well: for the farming farmers, more emphasis should be given to government's economic and administrative function and responsibility, and the key is to perfect the social retirement insurance provision system; for farmer-workers, a retirement insurance system should be adopted, which is different from the one for city workers mainly in the level of social planning and the limitation on the years of insuring; for the workers in village and town enterprises, they are in a stage of transition, which requires a provision system of this characteristic; the core for the formless farmers mainly lies in the reform of compensation and aftercare policies, with farmland exchanged for security.

However, social retirement insurance provision system is neither enough for farmers and nor for the unification of the security systems of countryside and cities. Therefore, in the establishment of retirement security system, a sense of justice and consciousness of citizenship should always be bore in mind and a mode of five-leveled provision system should be constructed; government provided retirement security system, society provided and government subsidized retirement insurance security system, complementary retirement insurance encouraged by government, self-provision system and family provision system under the guidance of government.

In each system, the function of government cannot be ignored or overlooked. Either farmers or city-dwellers, as citizens of the People's Republic of China, social security and retirement provision are the rights entitled by the constitute, not charities handed out by the government. By the same means, it is a government's unresisting responsibility to provide for its citizens, especially the senior because it is a defensive precaution to provide for the aged in their retirement years, especially through social means. If the government ignores this responsibility, some citizens might meet with a crisis in their old age because they don't have this power or the role of traditional family is weakened. At that time, government has to solve this trouble through the lowest life guarantee system, which is a passive policy to adopt. Either taking the former active policy or the latter passive one, government cannot wash its hands free in this task. Therefore, it is better to take the active one.

Based on the analyses above, the dissertation may be divided into five parts altogether:

The first part (chapter 1) defines the basic concepts, for example, the farmers, the old-age security, the farmers' old-age security in China, etc. Then it gives the analysis methods of this dissertation. Because of the duality of the career and status, the farmers may be divided into four types: farming farmers, farmer-workers, workers in village and town enterprises, and formless farmers.

The second part (chapter 2 and chapter 3) analyzes the practice of farmers' social old-age security. In this part, chapter 2 illustrates that the family old-age security plays an important role in China, but its function is becoming weak, which should change to social old-age



security. Chapter 3 discusses community provision, especially the “five guaranteed” and the practice of society insurance provision, and then admits that the two provisions are all in trouble.

The third part (chapter 4) analyzes the reasons why society insurance provision is in trouble, and denies the theory of insufficient fiscal revenue and dual permanent residence system, clarifies that the low status of farmers as the main body of society is the key of the trouble, which has deep root in inequality of the political status of farmers and city-dwellers. Therefore, the dissertation points out the key to solve these problems is strengthening the government obligation, restoring the farmers’ political power and enhancing the political status of farmers.

The fourth part (chapter 5 and chapter 6) probes the society insurance provision. Chapter 5 mainly suggests establishing different society insurance provisions to different farmers. Chapter 6 establishes a mode of five-leveled provision system.

The last part (chapter 7) points out that the establishment of society insurance provision is not obsolete; it is correlated with the income level and burden of farmers, even the renovation of systems of health care and education, which need renovation at the same time.

In all these five parts, the third part and the fourth part are the priorities of this dissertation, and they are the originalities, too.

Otherwise, there are several special viewpoints in this dissertation: the first is to establish the main body of analysis. The main body is the preface of all analyses. This dissertation defines the main body of farmers and researches on it. We should replace countryside insurance provision with society insurance provision, because agriculture,