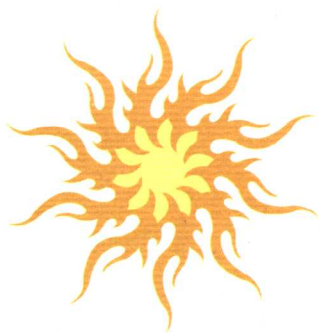


# 民族地区农村社会 保障研究

MINZU DIQU NONGCUN SHEHUI BAOZHANG YANJIU

唐新民 著



人民出版社

# 民族地区农村社会 保障研究

唐新民 著

 人 民 大 学 出 版 社

责任编辑:刘仲翔

封面设计:周涛勇

责任校对:韩德英

## 图书在版编目(CIP)数据

民族地区农村社会保障研究/唐新民 著.

-北京:人民出版社,2008.1

ISBN 978-7-01-006760-5

I. 民… II. 唐… III. 民族地区-农村-社会保障-研究-中国 IV. F323.89

中国版本图书馆 CIP 数据核字(2007)第 203346 号

## 民族地区农村社会保障研究

MINZU DIQU NONGCUN SHEHUI BAOZHANG YANJIU

唐新民 著

人民出版社 出版发行

(100706 北京朝阳门内大街 166 号)

北京新魏印刷厂印刷 新华书店经销

2008 年 1 月第 1 版 2008 年 1 月北京第 1 次印刷

开本:880 毫米×1230 毫米 1/32 印张:14.875

字数:350 千字 印数:0,001-3,000 册

ISBN 978-7-01-006760-5 定价:30.00 元

邮购地址 100706 北京朝阳门内大街 166 号

人民东方图书销售中心 电话 (010)65250042 65289539

## 序

党的十六届六中全会通过了《中共中央关于构建社会主义和谐社会若干重大问题的决定》，提出社会和谐是中国特色社会主义的本质属性，清晰地描绘了和谐社会的蓝图。和谐社会的核心是人与人之间的和谐，人与社会之间的和谐，进而延伸到人与自然的和谐。建立更加完善、覆盖全体国民的社会保障体系，是社会公平正义和共享发展成果的必然要求，是构建社会主义和谐社会的重要内容。我国的社会保障制度还很不完善，特别是在广大农村，社会保障体系建设更加任重道远。深化对社会保障问题的研究，构建具有中国特色并与构建社会主义和谐社会相适应的社会保障制度，是广大社会保障理论和实际工作者义不容辞的责任。

唐新民博士的新著《民族地区农村社会保障研究》即将出版，我表示衷心的祝贺。像他这样既要承担大量的实际工作，又要进行学术研究的同志，能作出现在这样的成果，实属不易。

对农村社会保障制度的研究，国内已有不少相关研究成果，但从民族地区角度进行研究的成果还十分鲜见。中国地区之间经济社会发展不平衡，差异很大，不同地区的农村居民能够享受到的社会保障也有很大的差别，这是在构建社会主义和谐社会中需要认

真研究解决的问题。唐新民博士选择民族地区农村社会保障作为研究的视角和切入点,颇有新意,是值得肯定和鼓励的。

唐新民博士在论述了中西方社会保障制度基本理论的基础上,全面总结了民族地区农村社会保障制度的历史变迁,对民族地区农村社会保障制度的构建、路径选择,农民工和失地农民的社会保障,特困民族的社会保障,提出了有独立见解的理论分析和制度、政策建议。在著作中进行了大量的实证分析,使用了较多的数据作为支撑,反映了作者深入细致的调查研究和理论联系实际的文风。

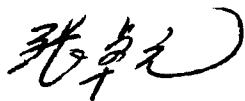
中华民族具有浓郁厚重的传统文化,其中包含着丰富的社会保障思想和具体设想。毫无疑问,中华民族的传统保障包含了各少数民族的传统保障,任何时候,从国家层面建立的现代社会保障制度都不可能完全取代传统保障方式。唐新民博士对云南少数民族传统保障思想和保障方式的研究,具有积极的意义。希望能有更多的学者能够关注这一研究领域,进行更深入的研究,取得更多更好的成果。

唐新民博士对一些特殊问题也提出了有意义的见解,一是在全面总结扶贫工作成效,充分肯定开发式扶贫的基础上,针对新时期持久扶贫阶段的新特点,建议把社会保障作为新时期扶贫工作的基础制度安排,解决贫困人口的“吃、穿、住、医”问题,重点建立民族地区农村最低生活保障制度和医疗保障制度;二是从“小民族,大政策”的思路出发,为人口较少民族、“直接过渡”民族和居住在边境一线的少数民族等特困民族建立特殊社会保障制度提出了一系列看法和建议。这些观点具有重要的现实意义。

唐新民博士长期从事财政和社会保障工作,从财政学的角度对构建多民族地区农村社会保障制度的时间表进行了比较翔实和

深入的分析,把制度建设划分为不同的实施阶段,具有较强的可操作性。

我相信本书的出版,对多民族地区农村社会保障制度的建立将会起积极的作用,对社会保障理论和实际工作者具有一定的参考价值。衷心希望唐新民博士能进行更深入的研究,取得新的研究成果。

A handwritten signature in black ink, appearing to read '张卓元' (Zhang Zuo), with a large, sweeping circular flourish at the end.

2007年8月15日

## 摘 要

我国已进入全面建设小康社会,构建社会主义和谐社会的新的历史时期,“共同团结奋斗,共同繁荣发展”是新时期民族工作的主题。民族地区虽然取得了长足的发展进步,但城乡差距、同东部发达地区的差距进一步扩大。由于长期形成的城乡二元经济社会结构,城乡社会保障呈二元模式,农村社会保障严重缺失,占全国总人口 70% 多的农民,基本上只能享受传统的土地保障和家庭保障,而享受不到社会保障制度的优越性,特别是西部民族地区的保障制度建设更加滞后,缺乏特殊制度安排。开展民族地区农村社会保障研究,目的是探索具有中国特色的社会保障道路,为建立同民族地区经济发展水平相适应的社会保障体系,并在贯彻落实科学发展观,全面建设小康社会,构建社会主义和谐社会的新形势下,推进这一制度的建立和发展提供借鉴。

本书以马克思主义的世界观和方法论为指导,广泛借鉴西方学术流派中的社会保障理论,坚持理论联系实际的学风,从多学科角度展开研究,采用理论与实际相结合,定性定量相结合,归纳与演绎相结合,历史与现实相比较,理论分析与实证分析相结合的方法。研究中除参考了大量的理论和已有的研究成果之外,还进行

了大量的田野调查和较深入的访谈,收集了 60 多万个数据,积累了较为丰富的第一手资料,进行了相关分析,重点分析民族地区的经济、社会、文化传统和现状,力求做到普遍性和特殊性的统一,注重民族地区社会保障制度建设的整体性以及实践中的可操作性,以期寻找民族地区农村社会保障制度建设的发展规律。

本书含导论、正文和结论三个部分,正文共 12 章,系统地论述了社会保障制度的理论背景、民族地区农村社会保障制度的变迁;对国外农村社会保障制度、民族地区城乡社会保障制度分别作了比较研究;深入考察了云南少数民族的传统保障;在实证分析的基础上,对民族地区农村社会保障制度的构建、社会保障的路径选择、农民工的社会保障、失地农民的社会保障、特困民族的社会保障,提出了有独立见解的理论分析和制度、政策创新;特别是以云南省为基础,实事求是地提出了民族地区农村社会保障建设的时间表。

本书对学术界的有关研究成果作了收集整理,考虑到篇章结构,将文献综述放在附录中,以备查阅。

研究过程中,在学习借鉴前人研究成果的基础上,把创新作为重要目标,力求有新的突破。本书主要有以下特色:

一是注重普遍性与特殊性的结合。以研究民族地区农村社会保障制度建设的特殊性为视角,运用马克思主义矛盾的普遍性和特殊性原理,既把民族地区农村社会保障制度放在全国和世界的经济社会背景下进行分析,注重建设有中国特色的社会保障制度的总体要求,又综合考虑农村社会保障体系同城镇社会保障制度的共性和差异,在研究构建农村社会保障的框架和模式内,突出民族地区农村社会保障制度的特殊性。

二是研究视角的典型性。选择以省作为重点分析研究的基



础,主要考虑当前构建农村社会保障制度的模式,除中央统一规定外,主要以省为单位制定全省相对统一的制度框架、管理模式和保障标准。以省为单位进行研究分析,体现了宏观、中观和微观的有机结合,突破了以往从整个农村社会保障制度建设的普遍意义或以县、乡、村等更微观的角度进行研究的局限。

三是全面总结社会保障制度变迁。对民族地区社会保障的变迁和发展作了全面的梳理,包括社会救助、社会保险、社会福利和优抚安置等各个方面,并对民族地区城乡社会保障进行了比较分析。各少数民族的传统保障思想和方式是中华民族传统保障思想和方式的重要组成部分,不仅支撑了各个少数民族在历史长河中的繁衍和发展,而且现在仍然发挥着不可替代的作用,本书力求挖掘少数民族的传统保障思想和保障方式,并将其作为中华民族传统保障的重要组成部分进行分析研究。

四是从理论和实践相结合的角度思考制度创新。提出构建民族地区农村社会保障制度的基本思路和总体框架,并从实践的层面提出了构建的路径选择,突破了以构建社会保险制度为主要内容的单一思维模式,提出多层次的保障模式,突出了社会救助的地位,符合社会保障制度自身的发展规律。特别是针对贫困状况的新变化,论证了确立社会保障在反贫困中的基础制度地位的观点。几乎每一项大的制度安排建议都有相关实证分析作为论证和补充。

五是提出构建特困民族社会保障的新视角。针对人口较少民族、“直过”民族和居住在边境地区的少数民族等特困民族的实际情况,按照“小民族、大政策”的思路,建议实行特殊的保障措施;在制度安排上,以保障其基本生活需要和缩小差距、促进发展为目标,以构建医疗保障和基本生活保障为主要内容,在覆盖范围和保

障标准上适当照顾,力求更加贴近民族地区特别是特困民族的实际。

六是探讨对民族地区农民工和失地农民的保障模式。农民工和失地农民作为城市的边缘群体和农民的特殊人群,具有很大的特殊性,社会保障严重缺失,有必要创新保障模式。本书不仅从以上两个群体的共性出发,而且着重分析了民族地区农民工和失地农民的特殊性,提出了分层次研究、分类施保等有针对性的保障模式和政策措施。

七是从财政学角度论证民族地区农村社会保障的建设。立足于中国处于社会主义初级阶段,构建和谐社会和建设社会主义新农村是一个历史过程的实际,以制度创新为着眼点,同时正确处理需要与可能的关系,突出发展的阶段性,通过对构建民族地区社会保障制度的财政学分析,使其更具有理论依据和现实可操作性。

八是制定民族地区农村社会保障制度建设的时间表。实事求是地提出了构建民族地区农村社会保障制度的具体时间表,在与经济社会的发展阶段和规划相结合的基础上作了具体化,并正确处理整个体系建设与单项制度建设的关系,既注重单项制度建设的时间表分析,又把单项制度建设放到整个社会保障体系建设中统筹考虑,做到整体与部分的有机统一,力求使时间表的安排既整体推进,又突出不同阶段的重点。

**关键词:**农村社保,民族视角,制度建设,路径选择,演进时间

## Abstract

China has entered a new historical period of building a well-off and harmonious socialist society. In this period, the ethnic work centers on “struggling, developing, and being prosperous conjunctly”. Although great progress has been made in multi-ethnic regions, the gap between rural and urban areas, between the west and the east has further been expanded. Owing to the long formed dualistic social economic structures between the urban and rural areas, social security system is separated sharply between the city and the countryside. Farmers, consisting 70% of the total population, enjoy little benefit of social security system except the traditional ways of land and family security. In particular, security system in multi-ethnic west lags behind severely and lacks arrangement of special system. The aim of this study on social security in multi-ethnic areas is to explore a way of building a social security system with Chinese characteristics adapting to the level of economic development in these areas, and serving as a reference to pushing forward this system with scientific view under the new situation of building a harmonious socialist society.

This book is based on the worldview and methodology of Marxism, with wide reference to western theories on social security system. The methodology of this research, from the perspective of multi-disciplines, includes the combination of theoretical principles with practice, of the qualitative approach with quantitative method, of induction with deduction, and the comparison of history with present situation. In addition to the reference of plenty of theories and current research achievements, the author collects 600,000 figures, and plenty of first-hand data by abundant fieldwork and interviews. In the relevant analysis, the author mainly focuses on the tradition and present situation of economy, society and culture in the multi-ethnic areas. In the effort to find a rule of developing a social security system in multi-ethnic rural areas, the author pays attention to the integrity and practical operation, makes efforts to consolidate the universality and particularity.

This book is divided into three parts, the introduction, the body, and the conclusion. The body includes 12 chapters. The book thoroughly reviews the theoretical background of social security system, and the changes of this system in multi-ethnic rural areas. The author comparatively studies foreign social security systems in rural and multi-ethnic areas. He investigates the traditional security patterns among ethnic minorities in Yunnan. On the basis of abundant case studies and practical analysis, the author creatively brings forward the theory, the system and the policy of building rural social security in multi-ethnic minority areas, the selective road of social security, social security among urban laborers who come from the countryside and

lost-land farmers, social security to the extremely poor people. The book, based on the facts in Yunnan, practically proposes a timetable for building rural social security system in multi-ethnic areas.

Literature review, which collects academic achievements in this field, is put in the end of the book in the appendix for reference.

On the basis of previous research achievements, this study endeavors to be creative. The creativity of this book can be concluded from the following aspects:

First, the author combines general facts with special features. From the perspective of building rural social security system in multi-ethnic areas, and by using Marxist theory, the author not only analyzes rural social security system in multi-ethnic areas in the context of national and international social economy, focusing on the general requirements of building a social security system with Chinese characteristics, but also gives prominence to the special features of rural social security system in multi-ethnic areas, considering the similarity and differences between the rural and urban social security system.

Second, the perspective of selecting one province as the case of the study is representative and typical. The author chooses one province as the focus of the study mainly because rural social security system, its framework, administrative patterns and security standard will be built mainly on the basis of each individual province under the general prescription given by the central government. Such perspective shows a macro, medium and micro combination of the study, and a breakthrough of the limit of the previous micro study which is based on a county, a town and a village.

Third, an overall review and comment on the changes of social security system has been made. In this study, changes and development of social security including social assistance, social insurance, social welfare and social arrangement in multi-ethnic minority regions are academically reviewed. A creative comparison is made between the urban and rural security system in such regions. The traditional security thoughts and ways among different ethnic minorities, as an important part of China's traditional security system, have long been helpful for them in their progress and development in the course of history. Up to date, it still has a function that is hardly substituted.

Fourth, a new way is suggested in building social security system based on the theory and facts in multi-ethnic areas. The book puts forward the basic thoughts, overall framework and practically selective approaches of building rural social security system in multi-ethnic areas, which breaks through the pattern solely based on social insurance system. The author, giving prominence to social assistance, proposes a multi-level security pattern in accordance with the nature of social security system. In the light of new changes in poverty, he creatively puts forward the importance of establishing social security system in poverty alleviation. Almost every suggested policy is based on case study or on the analysis of first-hand data.

Fifth, a new perspective is proposed to construct a special security system for the extremely poor ethnic groups. On the basis of "making large policy for small ethnic groups", the author suggests taking special security measures for ethnic minorities with small population or for those who live along the border and who have transformed to social-

ism directly from the primitive stage in order to narrow the gap, to ensure their basic life necessities, and to promote development. In the effort to cover more people and to be more suitable for the practical needs of them, the system should center on building medical security and basic life necessities.

Sixth, security pattern aiming at helping the urban laborers who come from the countryside and the lost-land farmers is put forward. Urban laborers and lost-land farmers, as marginal groups of the city and special ones among farmers, have long been excluded from social security system. As a result, it is necessary to create a security system to cover them. The book not only emphasizes the commonness of the two groups, but analyses the special features of them as well. It then puts forward a relevant multi-level security pattern and measures to take.

Seventh, the author reasons the construction of rural social security system in multi-ethnic areas from the perspective of finance. From the fact that China is still on the primary stage of socialism, and building a harmonious society and a new socialist rural area are historical tasks, the book creatively analyses the issue of building rural social security system in multi-ethnic areas from the perspective of finance. It properly deals with demands and possibilities, highlights the phases in development of the society. The finance analysis serves as one of the theoretical foundations of the system and makes it more practically possible.

Eighth, a schedule is made on the construction of rural social security system in multi-ethnic areas. The book suggests a practical

schedule on the construction of rural social security system in multi-ethnic areas, which is concreted on the basis of the development of social economy and the actual plan. In the timetable, the author properly deals with the relation between the building of an integrated system and the single policy. He analyses the timetable of each system before integrating it into the whole one. On the one hand, the arrangement of the schedule is promoted as a whole, on the other, it is emphasized separately.

**Key Words:** rural social security, ethnic perspective, the building of a system, the choice of approaches, progressive time



# 目 录

序 .....	张卓元(1)
摘 要 .....	(1)
导 论 .....	(1)
一、党的民族理论与社会保障 .....	(2)
(一)民族问题是社会总问题的一部分 .....	(2)
(二)社会主义时期是各民族发展繁荣的时期 .....	(2)
(三)对少数民族和民族地区进行分类指导和 加大扶持 .....	(5)
(四)社会保障是党的民族理论与政策的重要 组成部分 .....	(6)
二、国内外农村社会保障研究动态 .....	(9)
(一)国外研究动态 .....	(9)
(二)国内研究动态 .....	(11)
(三)需要进一步研究的问题 .....	(15)
三、本研究的目的、意义和本书的基本思路 .....	(18)
(一)本研究的目的和意义 .....	(18)