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**TO THE QUESTION OF SOCIAL INSURANCE
IN JAPAN AND CHINA**

Abstract. The system of social insurance of Japan and China has the aim to provide the citizens of their countries in case of temporary or constant disability. It is carried out at the expense of the insurance funds, created in an obligatory or voluntary order, formed of insurance premiums of the population and employers, and also public funds. In spite of complexity of the organizational structure of the social security systems in Japan and China, they are quite different from each other, have the similarities and peculiarities. So, the pension system in Japan and China consists of rather independent modes of providing citizens by the same types of constant disability work. Such situation generates differences in the size and conditions of receiving these or those types of providing for separate categories of the population. Therefore the pension reform in these eastern countries was carried out for a long time in Japan and China and aimed to simplify the pension system and to unify the conditions and norms of payment of pension in the various links. Japan is the first country in Asia, where insurance of health has been entered in the national scale. The vast majority of the population gets under action of two main systems of insurance of health: systems of insurance of persons of wage labor and national system of insurance of health.

Keywords: system of social insurance, disability, population contributions, independent modes, categories of the population, norm of payment of pension, insurance of health, person of wage labor, basic system, retirement account.

The rising needs of the society and increasingly competitive political system caused the implementation of improvements in the sector of welfare services for the elderly. The newly created basic pension scheme included provisions for the disabled, the elderly and surviving dependents. Both major national pension schemes, the Employment Pension Insurance and the National Pension Scheme, incorporated this new basis pension program. This new reform, in essence, can be regarded as a partial unification of the pension insurance system. In the meanwhile, since the beginning of the 1980s, the social system had been gradually transformed from a cash-based to a care-based system. After the introduction of the Gold Plan in 1989, new care services for the elderly have been set up and the level of the existing ones had been upgraded. Six years later, the New Gold Plan raised the level of benefits renew. In addition, while facing the worsening social conditions of the fast growing elderly population, the government felt obliged to install a new Chronic Care Insurance in December 1997, covering all residents aged 40 and over. The Chronic Care Insurance system, however, only was fully installed in April 2000, after a two-year preparation period [1, P.24].

Today, the Japanese welfare state system is still characterized by its dualism between the separately administered social security schemes of employees and that of the rest of the population.

The Chinese government had to tackle other, much more urgent tasks first; safeguarding the minimal standards of living in the cities, where people cannot rely on vegetables they plant themselves and livestock they raise themselves and where people cannot rely on the support of family members, relatives and neighbors as much as people in the countryside. As a result, the Chinese government focused on the development of social care service institutions and other welfare sectors, such as public housing. Another

important task the government began to concentrate on was the demographic development of the population, since it wanted to make an end to the miserable conditions of its people and to enhance economic and social development at the same time. For these reasons, the government heavily promoted a new birth control policy, which aimed at reducing the number of children a couple has to only one. The one-child policy included a great number of incentives and disincentives in order to ensure the obedience of it. In the cities, the new birth control measures were much more effective than in the countryside [2, P.6].

Today, the Chinese health care system is only marginally established on the countryside, since 80 percent of all hospitals and doctors are concentrated in urban areas. The reform of the Chinese economic system brought along also an enormous change of the education system. From the year 1998 to 2000, the enrolment of universities and colleges - though still lagging behind other developing countries - doubled reaching two million [1, P.89].

The traditional economic and social system of the backward areas are going to change in the years ahead. This inevitable trend will cause the necessity of implementing a welfare system in the countryside. The Communist Party of China is very aware of this and is, therefore, undertaking a great deal of efforts to fulfill this strenuous task. The growing middle class in the countryside, especially in developing small and medium-sized towns, will doubtfully demand the beneficial protection of social insurance schemes and social assistance programs. In the last two decades, the Chinese welfare state system developed into a more universal social security system; the social insurance system in China is not divided occupationally. However, there are differences among provinces and especially between the cities and the countryside. Up to now, the function of the Chinese welfare state system has been to address the social welfare needs of the urban population. With the ongoing industrialization of the Chinese hinterland, the Chinese welfare state system will certainly be extended to include more and more of China's vast rural population.

The system of social insurance of Japan is aimed at providing citizens in case of temporary or constant disability. It is carried out at the expense of the insurance funds, created in an obligatory or voluntary order, formed of insurance premiums of the population and employers and also public funds. Along with complexity of organizational structure social security in Japan differs also in divisibility of the links entering it. So, within pension system about ten rather independent modes of providing citizens by the same types of constant disability work. Such situation generates differences in the size and conditions of receiving these or those types of providing for separate categories of the population. Therefore the reform undertaken a long time in Japan aimed to simplify pension system and to unify conditions and norms of payment of pension in its various links[3, P.107].

Japan is the first country in Asia where insurance of health has been entered in national scale. The vast majority of the population gets under action of two main systems of insurance of health: systems of insurance of persons of wage labor and national system of insurance of health. One of them is constructed by the production principle, another - at the place of residence the pension system. This system in Japan includes four elements:

- personal insurance;
- funds of the companies;
- fund of the Ministry of Social Welfare;
- the budgetary ("national") basic system for employed.

On corporate pensions the fixed sum is paid. The persons, occupied with own business, need only basic pension. Passing to work into the company, which doesn't have a retirement account or becoming the businessman, the worker loses the right to continue pension savings. In this regard in Japan reform of pension system has the problem: transition to payment of basic pensions, which cover all population, and the pensions, paid to hired workers was undertaken. Basic pension is paid on an old age, disability and also all persons in need. On two thirds it is financed from means of various insurance pension funds.

The pension fund of hired workers of the private sector consists of assignments of the enterprises, contributions of workers and surcharges of the state. Pension makes about 70% of monthly salary of the male worker. The pension funds of employees of the state and municipal enterprises and institutions are formed of means of benefit associations, which are created in the place of work and also the enterprises and the state grants. The 25-year seniority and 65-year age is necessary for receiving a basic old-age pension. The size of this pension can be reduced to 58% of the established level in case of retirement in 60 years and is increased up to 188% at retirement in 70 and more years[3, P.110].

Structurally in a control system of social insurance on unemployment several steps are allocated. The first - state. The state through the Ministry of Labor directs and controls this work. The second step of management is the authorities in prefectures having departments of employment. Their functions include control of collecting insurance premiums, implementation of all types of payments to subjects of system of insurance of employment (grants and subsidies) from means of insurance in the territory of prefectures. In the territory of prefectures 599 municipal employment services, which have large powers function and serve as the persons, who have lost work and employers. Municipal labor exchanges transfer work market information to the center of labor market, which is structural division of the Ministry of Labor and performs function of "the national computer". For acceleration of search by the unemployed of a workplace by the employment service special databanks on professional groups are created[3, P.113].

In general the Japanese program of employment is implemented in three directions:

- stabilization of employment or prevention of unemployment - protection of the insured persons against work loss, improvement of conditions of hiring and expansion of opportunities of employment;
- development of professional abilities and skills of workers;
- increase in welfare of workers, to providing to workers services in improvement of the production and household environment which includes: organization and use of hostels; organization and use of subjects to cultural and sports appointment; consulting services.

Summing up the results of the device of system of social insurance it is possible to draw the following positive conclusions: the multielement pension system gives the chance of receiving rather high pension (70% of monthly salary of the male worker); age range of retirement rather wide (from 60 to 70 and more years), it is relevant, when life expectancy of the population grows; existence of national insurance of health; very effectively constructed system of employment of the population; the organization of hostels for hired workers and also subjects to cultural and sports appointment in scales of all state.

By the beginning of the 1990th China managed to remove completely a problem of providing the population with food, to develop high growth rates of industrial production and, as a result, GDP and to raise the standard of living and social welfare of the people. In 21 century of the People's Republic of China is the nuclear and spacefaring nation with the developed industrial economy, the world's largest producer of absolute majority of types of industrial output and consumer goods. In 2010 tax revenues in treasury have made 1,7 trillion in the national currency, and since then grow approximately for 13% a year. There is also a material basis for strengthening of the social security system. In 2008 in China free general compulsory 9 years' education has been entered.

The social insurance peculiar to the modern economically developed states, gradually begins to gain the importance and in the Chinese system of social mutual aid and social security. The first attempt to create own system of social guarantees the worker in the People's Republic of China was made in the 1950th years. The Soviet model of the state centralized social security has been imitated. Further the centralized system of the state social security was replaced with the package of measures for social security, operating only at the level of the enterprises. As a result the system of social insurance has been destroyed and has ceased to exist as state mechanism of social protection of workers.

Traditional eastern type of the social help, where family solidary providing holds a dominant position, is characteristic of China. Modern social insurance of the Chinese citizens has four directions and is considered all the system of social security. It includes:

- pension insurance;
- medical insurance;
- insurance upon unemployment and production injuries;
- insurance of motherhood and childhood.

Social insurance has provided guarantees at approach of consequences from the main risks, possible among the active population. It extends, first of all, to the city dwellers involved in production. According to experts, social insurance adequately will capture country people of the country only in about 30 years.

A comparison of the history of social policy in Japan and China reveals the dramatic changes of development of these welfare state systems as well as their major determinants. Prior to 1945, the development of the Japanese welfare state system hinged on the occurrence of economic and natural disasters as well as the involvement in wars. After World War Two, the new Constitution stipulated that the State shall use its endeavors for the promotion and extension of social welfare and security, and of

public health. However, not the Constitution determined post-war social politics, but certain political circumstances directly leading to welfare state extensions. Only in the late 1940s and early 1950s, new social policy legislation can be directly ascribed to the impact of the Constitution and the political circumstances of the years under foreign occupation. In the decades following the War, both working class and middle class members were highly attracted to political parties of the Left. Since the left-wing parties heavily promoted new social policies, the Liberal Democrats had to climb on the band-wagon in order to secure single-party rule. The economic crises of the 1970s, however, led to a major re-evaluation of the government's role in providing social welfare. Beginning in the mid-1980s, the Japanese government introduced of new social policy designed for the aged, especially on social care services. In the early 1990s, the long-term ruling Liberal Democratic Party not only lost its majority of seats, but also were excluded from government formation twice.

The New Gold Plan of 1995 and the Chronic Care Insurance of 1997 were the first major steps of the government in addressing the problems of the fast ageing society in a more competitive political environment. As voluntary in addition there is an insurance of social welfare, which is directed to a partial or full covering of expenses for education and improvement of living conditions. The state care of military assumes the system of certain discounts, delivery of rations and the appropriate device of the military personnel after their demobilization.

All categories of social insurance, except for insurance of social welfare, despite signs of voluntariness, mean the state participation. The state help appears in China to poor people and their families for ensuring the minimum vital needs. A reference point for her receiving is "living wage". It is established differentially, territorially and is corrected in time.

Considerable part of aged Chinese isn't captured not only pension insurance, but also the state provision of pensions. By the beginning of 21 century no more than a quarter of the population is more senior than 60 years received though some pensions. In rural areas more than 2/3 persons of retirement age still have no provision of pensions and completely depend on the adult children or relatives.

The retirement age in the People's Republic of China is for men of 60 years and for women of 55 years. Fulfilled on harmful and hard work, the retirement age was reduced, respectively, to 55 and 45 years. However, increase in the actual age of the introduction in active labor life and improvement of quality of the life along with other positive circumstances ask about expediency of raising the retirement age and its unification for men and women.

The model of modern pension insurance in China is neither distributive, nor accumulative in their clean look. It represents the mixed option of pension system. In its obligatory distributive level is complemented with the main accumulative and voluntary accumulative level. Distributive level provides assignments of the enterprises from the wages fund, and accumulative - assignments of the enterprises into personal accounts of workers and voluntary expels of citizens.

On the government resolution existing in the People's Republic of China since 1997 "About formation of uniform system of pension insurance at the enterprises" the insurer and enterprise monthly deduct insurance premiums. Since 1998 the percent of assignments by the enterprises and certain businessmen from the wages fund couldn't exceed 20%, and it has gradually decreased by the end of the 2000th years to 8%. The minimum and maximum wage levels proceeding from which the pension sizes are defined has been established. The minimum size for calculation of a pension grant is equal to 60% of average monthly salary in the region even if the actual salary of the worker was below the specified level. However, if the salary of the worker for 300% and more above average monthly salary in this area, then the sum exceeding a threshold isn't considered when charging pension.

The accumulated public pension means support of workers with a low wage or frequent breaks of work and also for the elderly people not capable to save up for an old age the sufficient sum on the account.

Individual retirement accounts and public retirement account are under control and in management of the pension fund and are replenished at the expense of percent from the special deposit controlled by the state. The pension fund in China isn't advanced by the government from the state budget. The budget deficit of the pension fund is compensated by the funds allocated by the Ministry of Finance of the People's Republic of China.

The main pension is appointed by local bodies of insurance and doesn't depend on the wage level of the worker or insurance premiums made before retirement. It is equal to 20% of average monthly salary in this region. Individual pension makes the sum of accumulation on the individual account, including percent on a contribution.

Along with pension insurance in China also the system of medical insurance works. Besides the state insurance medicine guaranteeing a minimum of obligatory services, development is gained by the systems of production and corporate insurance in the field of health care and also private insurance medicine.

Now about 96% of the operating public expenditures for needs of medicine are allocated with local budgets; therefore in rural areas this problem costs even more sharply as there only about 15% of what the city authorities are able to afford are spent for one inhabitant.

Creation of system of medical insurance in the village rests against a problem of insufficient financing as China spends for needs of health care only 4% of GDP, while at the developed countries this indicator is equal to 9,2%.

Summing up the results of the device of system of social protection of China it is possible to draw the following conclusions:

1. Despite dynamic economic development of this state, the system of social insurance and in general social protection of the population much lags behind other developed states;
2. Strong economic stratification of society causes social tension in the society;
3. Low level of expenses from the state on the social sphere;
4. Absence still generality and equality in providing social services and social payments to the population of the country;
5. Poor development and insufficient control from the state of development of alternative forms of social insurance.

In the conclusion we would like to say, that the tendencies of the development of social insurance in the developed countries is various. Despite some similarity in the principles of management of the system of social protection of the population in the certain countries, nevertheless there have always the national peculiarities. The characteristic feature uniting the majority of the countries, having the best practices in area of the organization of social insurance, is the predominating role of the state.

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ЖАПОНИЯ МЕН ҚЫТАЙДАҒЫ ӘЛЕУМЕТТІК САҚТАНДЫРУ МӘСЕЛЕЛЕРІНЕ

Аннотация. Жапония мен Қытайдың әлеуметтік сақтандыру жүйесі уақытша немесе тұрақты еңбекке жарамсыздық жағдайында азаматтарды қамтамасыз етуге бағытталған. Ол халықтың және жұмыс берушілердің сақтандыру жарналарынан, сондай-ақ мемлекеттік қаражаттан міндетті немесе ерікті түрде құрылған сақтандыру қорлары есебінен жүзеге асырылады. Ұйымдастыру құрылымының күрделілігімен қатар, Жапония мен Қытайдағы әлеуметтік сақтандыру оның құрамына кіретін бөліктерінің бөлшектерімен ерекшеленеді. Зейнетақы жүйесі шеңберінде тұрақты жұмысқа жарамсыздық түрі бойынша азаматтарды қамтамасыз етудің бірдей он тәуелсіз режимі бар. Мұндай жағдай халықтың жекелеген санаттары үшін белгілі бір қамсыздандырылу түрлерін алудың мөлшері мен шарттарындағы айырмашылықтарды тудырады. Сондықтан Жапония мен Қытайда ұзақ уақыт бойы жүргізіліп келе жатқан реформа зейнетақы жүйесін жеңілдету және оның түрлі бөліктерінде зейнетақыны төлеу шарттарын және мөлшерін біріктіруге бағытталған. Жапония жалпыұлттық масштабта денсаулықты сақтандыру енгізілген Азиядағы алғашқы ел болып табылады. Халықтың басым көпшілігі денсаулықты сақтандыру жүйесінің екі негізгі жүйесіне кіреді: жалданбалы еңбек тұлғаларын сақтандыру жүйесі және денсаулықты сақтандырудың ұлттық жүйесі.

Түйін сөздер: әлеуметтік сақтандыру жүйесі, жұмысқа жарамсыздық, халықтың жарналары, дербес режимдер, халық санаттары, зейнетақыны төлеу нормалары, денсаулықты сақтандыру, жалданбалы еңбек тұлғалары, базалық жүйе, зейнетақы шоты.

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К ВОПРОСУ О СОЦИАЛЬНОМ СТРАХОВАНИИ В ЯПОНИИ И КИТАЕ

Аннотация. Система социального страхования Японии и Китая направлена на обеспечение граждан в случае временной или постоянной нетрудоспособности. Она осуществляется за счет создаваемых в обязательном или добровольном порядке страховых фондов, формируемых из страховых взносов населения и работодателей, а также государственных средств. Наряду со сложностью организационной структуры социальное обеспечение в Японии и Китае отличается еще и дробностью входящих в него звеньев. Так, в пределах пенсионной системы действует до десяти относительно самостоятельных режимов обеспечения граждан по одним и тем же видам постоянной нетрудоспособности. Такое положение порождает различия в размере и условиях получения тех или иных видов обеспечения для отдельных категорий населения. Поэтому проводимая длительное время в Японии и Китае реформа имела целью упростить пенсионную систему и унифицировать условия и нормы выплаты пенсии в различных ее звеньях. Япония является первой страной в Азии, где было введено в общенациональном масштабе страхование здоровья. Подавляющее большинство населения попадает под действие двух основных систем страхования здоровья: системы страхования лиц наемного труда и национальной системы страхования здоровья.

Ключевые слова: система социального страхования, нетрудоспособность, взносы населения, самостоятельные режимы, категории населения, нормы выплаты пенсии, страхование здоровья, лица наемного труда, базовая система, пенсионный счет.

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