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# Perseverance and Innovation — The Development and Prospects of Zaozhuang City's Social Security System During the Pandemic

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Abstract: Since the outbreak of the pandemic at the end of 2019, it has had an unprecedented impact on the global socio-economic landscape. This crisis has not only challenged public health systems but also had profound effects on employment, business operations, and economic activities. In this context, the role of social security has become particularly important. It serves not only as a safety net to protect the public from economic shocks but also as a key tool for stabilizing social order and promoting economic recovery. The economic recession caused by the pandemic has forced many businesses to lay off employees or shut down, directly affecting the livelihoods of a large number of workers. In this situation, social insurance policies such as pension insurance, unemployment insurance, and employment stabilization measures play an irreplaceable role in ensuring livelihoods, stabilizing employment, reducing burdens on enterprises, and maintaining the order of economic and social development. Therefore, strengthening and innovating the social security system to ensure it can meet the various challenges brought by the pandemic has become a common focus for the government and society.

Keywords: Social security system; Pandemic; Development; Prospects

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#### 1. Introduction

Located in southern Shandong, Zaozhuang City boasts a rich cultural heritage and unique geography. It borders Jining to the north, Xuzhou to the south, Yimeng Mountains to the east, and Weishan Lake to the west. Covering 4,564 square kilometers with a population of 4.26 million, Zaozhuang is known as a green city and a transforming urban center. Governed by five urban districts and one county-level city, it has a permanent population of 3.8297 million. With a history dating back to the Tang and Song dynasties, Zaozhuang has preserved its historical charm while emphasizing social security, especially under its strategy of "strengthening industry and production and breaking through transformation." This determination has rejuvenated the city in the new era.

The pandemic since late 2019 has profoundly impacted global socio-economies, challenging public health systems and affecting employment, business operations, and economic activities. In this context, social security has become crucial. It acts as a safety net against economic shocks and a tool for stabilizing social order and promoting economic recovery. The pandemic-induced economic downturn forced many businesses to lay off employees or shut down, directly affecting many workers' livelihoods. Social insurance policies like pension insurance, unemployment insurance, and support for stable employment have been vital in ensuring livelihoods, stabilizing employment, reducing business burdens, and maintaining economic and social order. Strengthening and innovating the social security system to meet pandemic challenges has become a focus for governments and society [1].

## 2. Building platforms to gather strength, collaboratively advancing the management of various benefits

To address pandemic challenges, allocate resources effectively, and ensure public welfare, Zaozhuang City established a "Social Security Fund Centralized Payment Platform" along with innovative measures to enhance system efficiency and security.

Traditionally, social security funds went through multiple stages and institutions, delaying fund arrival and increasing management complexity and risk. The new centralized platform simplifies the process from fund collection to distribution, improving efficiency and security [2-3].

Previously, funds moved from the city to districts and were distributed by various banks, which was cumbersome. The centralized platform shifts from "multiple banks disbursing" to "unified city-level distribution", reducing intermediaries and ensuring quick, accurate delivery to recipients.

This platform improves distribution efficiency and security through electronic and automated processing, reducing human error. Advanced data encryption protects funds during transmission. Strict internal controls and external supervision, with cooperation from departments like the Bureau of Big Data, courts, and public security, strengthen fund monitoring and risk management [4-5].

These measures have effectively addressed social security challenges during the

pandemic and provided valuable experience for other regions. This innovative approach demonstrates how technological and management innovation can enhance the social security system efficiency during crises.

# 3. Adhering to standards and innovating, seizing new opportunities in unified management and distribution

During the pandemic, Zaozhuang City Social Insurance Affairs Center implemented new management models, making significant progress in city-level unified distribution of enterprise employee pension insurance and unemployment insurance. This centralized model also applied to work-related injury insurance, reduces administrative levels and improves efficiency and transparency.

The social security distribution process was thoroughly re-engineered and simplified, eliminating cumbersome offline billing and review stages. All auditing and approval processes are now completed online with electronic signatures, shortening approval times and improving efficiency and transparency <sup>[6]</sup>.

Emphasis is also placed on directly depositing social security benefits into individual social security cards, ensuring the accuracy and security of disbursements. This method allows direct monitoring and management of fund flows, reducing intermediaries and improving distribution

efficiency [7]. The unique security of social security cards ensures precise and secure distribution of benefits at the disbursement stage.

## 4. Focusing on the bottom line, strictly implementing policies for standardized benefit management

During the pandemic, there was not only a focus on improving the efficiency of social security benefit distribution but also an enhancement in the supervision and risk control of social security funds.

Firstly, a series of measures were implemented to strengthen the supervision and risk control of social security funds. This included the implementation of real-name systems, checks against duplicate disbursements, and scrutiny of large data transactions to ensure the security and accuracy of funds. Additionally, the introduction of the UnionPay risk monitoring system provided risk identification and early warning, strengthening joint supervision with various departments, including the Bureau of Big Data, courts, public security, and the prosecutor's office, thus enhancing the external supervision of social security funds [8].

Secondly, to further improve the efficiency and security of social security benefit distribution, Zaozhuang City implemented a "three comprehensive cancellations" strategy. This includes comprehensively eliminating unnecessary intermediaries, implementing direct bank transfers for social security benefits, and canceling all non-essential procedures and processes. These measures aim to simplify processes and ensure the timely and accurate disbursement of social security funds <sup>[9]</sup>.

Thirdly, a regular dispatch mechanism for benefit distribution was maintained, closely monitoring fund operations and timely assessing distribution risks. This ensured that social security benefits could be fully disbursed according to the established schedule and plan.

Additionally, the standardization of urban and rural resident pension insurance benefit payment services ensured timely disbursement within the unified deadline. During the pandemic, Zaozhuang City not only seized new opportunities for unified management and distribution but also strengthened the supervision and risk control of social security funds through a series of innovative and optimized measures, ensuring timely and accurate benefit disbursement and fully playing a key role in social security during the pandemic. These measures not only provided necessary social protection during the pandemic but also offered valuable experience and models for future social security management [10].

## 5. Strengthening management to promote the safe development of benefit administration

A series of measures were taken during the pandemic to ensure the safety and effectiveness of benefit management.

Firstly, a comprehensive risk prevention and control mechanism was implemented, covering four aspects: policy, operation, information, and supervision. This comprehensive mechanism made risk management more systematic and effective, capable of monitoring and preventing potential risks at multiple levels. For example, at the policy level, social security policies were continuously updated and improved to adapt to the special circumstances during the pandemic. At the operation level, internal control and scrutiny of benefit distribution were strengthened [11]. At the information level, advanced information technology was used to ensure data security and accuracy; and at the supervision level, external monitoring and public participation were enhanced to ensure transparency

and fairness.

Secondly, a scientific post-linkage mechanism was implemented in the disbursement of social security benefits, clearly defining the responsibilities and roles of different positions. The municipal departments are responsible for auditing and approving the rationality of the total number and amount of beneficiaries, ensuring the timeliness of benefit distribution and the security of funds <sup>[12]</sup>. The district departments focus on the preparatory work before monthly disbursements, such as verifying the number of beneficiaries, the amount, and personal information. This clear division of responsibilities and close collaboration improved management efficiency and accuracy <sup>[13]</sup>.

Finally, to ensure the correct and lawful disbursement of social security benefits, a systematic and normalized verification mechanism was established. This included continuous inspections of high-risk operations like fraudulent claims after death, receipt while incarcerated, and duplicate claims, ensuring thorough investigation of doubts and correction of errors. Particularly, the verification of questionable data and rectification of issues exposed any misconduct.

## 6. Looking towards the future: continuously deepening reforms to ensure the development of social security

Looking to the future, in the context of "digital empowerment", efforts are actively underway to build a standardized public service platform, strengthening the integrated handling of service items. This process encompasses the promotion of a "one-stop" service model across departments, grassroots, and types, aiming to shift from a process primarily driven by business to one centered on data-driven transformation, thereby adapting to new developmental needs. Additionally, efforts are underway to create a high-standard digital transformation model for social security operations, to optimize and enhance the quality and efficiency of social security services [14].

The future social security system will place more emphasis on universal coverage, ensuring that everyone, whether urban or rural residents, employed or unemployed, can receive necessary social insurance protection. There is a commitment to building a more equitable and inclusive social security system, ensuring that everyone receives the necessary support in crises like the pandemic.

In responding to large-scale public health events like the pandemic, there is a continuous focus on meticulous analysis and exploring innovative management methods. Advanced information technology is being used to process and analyze large amounts of data, and new tools and platforms are being developed to improve service efficiency and quality, ensuring timely disbursement of social security benefits.

The measures and reforms taken by Zaozhuang City during the pandemic have not only improved the safety and efficiency of social security benefit management but also laid a solid foundation for the sustainable development of future social security endeavors. Through these efforts, the effectiveness and reliability of the social security system in responding to crises like the pandemic are ensured, while also providing valuable experience and direction for establishing a more comprehensive and sustainable social security system.

### 7. Achievements and prospects of social security during the pandemic

During the pandemic, the social insurance affairs of Zaozhuang City faced unprecedented challenges and demonstrated exceptional response capabilities and innovation. By establishing a "Social Security

Fund Centralized Payment Platform", implementing a city-level unified distribution model, and strengthening the supervision and risk control of the social security funds, not only was the timely and accurate distribution of social security benefits ensured, but also the efficiency and safety of the entire social security system were enhanced [15]. These achievements reflect significant progress in the field of social security in Zaozhuang City and provide valuable experience for China and other regions around the world.

Looking to the future, reforms, and innovations in the social security system will continue to be deepened. With the development of society and economy and the changing needs of the people, efforts will be made to build a more comprehensive, fair, and sustainable social security system, ensuring that every citizen can enjoy adequate and fair social security benefits. This will include the use of more advanced technology to improve the intelligence and convenience of services, as well as continuous policy optimization to meet the diverse needs of society [16].

The achievements made during the pandemic are not only an effective response to the current crisis but also a positive exploration of the future development direction of the social security undertaking. Through continuous efforts and innovation, Zaozhuang City will continue to play a leading and exemplary role in the field of social security, contributing to the construction of a better society.

#### Disclosure statement

The author declares no conflict of interest.

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