

# Rural Mutual Support for the Elderly: Go Slow But go Far

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## Abstract

The rapid development of aging population is profoundly affecting China's economic and social development, which is inevitable. At present, the rural pension is the biggest shortcoming in the pension service system, so solving the aging dilemma and solving the rural pension problem will be directly related to social harmony, and to a great extent can greatly stimulate economic vitality. "Mutual-aid endowment" has been put forward for a long time. As a supplementary form of community endowment, it develops slowly and has little effect. The reasons are as follows: the lack of tradition of mutual support for the aged, the lack of organizational foundation, the limited source of funds and the lack of staff. The existence of development bottleneck makes the prospect of mutual support for the aged known, but rural mutual support for the aged is born with an advantage: village. The existence of village is the natural environment, the emotional maintenance, the economic capital, and the key element for mutual pension "going slowly" but inevitably "going far". As the worldwide problem of "providing for the old" calls for more answers, rural mutual support for the aged will take the lead.

## Keywords

Population Aging; Mutual Pension; Villages; The Old Time.

## 1. The Practice Status of Other Pension Modes in Rural China

From the perspective of the main provider of pension support force or the main provider of pension resources, the current pension modes in rural areas can be roughly divided into the following types: family pension, self-pension and social pension. In different historical periods, different pension modes respectively or together play an important role in farmers' pension, but with the rapid development of social economy, rural pension also presents many new changes, new characteristics.

### 1.1. Family Pension Still Occupies a Dominant Position, But its Function is Gradually Weakened

As the old saying goes: Parents, do not travel far. The concept of "raising children for old age" was deeply rooted in ancient Chinese society. As the main way of providing for the aged in traditional Chinese society, family pension is actually the unification of children's pension and home pension. Children's pension is the substance, while home pension is the form. As a product of the externalization of the internal force of traditional Chinese morality, the family pension model is regarded as a channel for children to express their filial piety. It has many advantages: First, the family pension can increase the connection between the elderly and their children and grandchildren, promote the communication between generations, greatly enrich the emotion and meet the psychological needs of the elderly; Second, the process of family pension is completed at home, taking the family as the unit, which can greatly save social costs and can be approximately regarded as the transmission of pension responsibility.

Since the founding of new China, especially since the reform and opening, the family pension is still the main pension mode, but the family endowment functions began to weaken gradually, mainly has the following several reasons: first, the family structure change, iii four generations

cohabit, gradually transition to a nuclear family, and the trend of miniaturization of family is more obvious; Secondly, with the popularization of family planning, the phenomenon of "aging with fewer children" is more and more common. Finally, with the development of the economy and society, the status of women has changed greatly, with a large number of women entering the work force, reducing their traditional role as caregivers of the elderly group in the family.

### **1.2. The Function of Land Security is Limited, and the Concept of Self-pension is Impacted**

For a long time, farmers with more land and agricultural tools and other means of production are better able to achieve the goal of self-pension. However, as the rural society gradually moves from poverty and backwardness to modernization, rural areas become more open and rich. In this context, land security has gradually become "empty". First of all, the proportion of land income began to show a trend of gradual decline; Secondly, due to the popularization of land circulation, the trend of landless and centralized land is more obvious. Thirdly, with the large increase in the proportion of migrant workers, the young generation has an obvious tendency to leave the land. Finally, farmers are becoming less dependent on land, as wages in off-farm industries far exceed those from farming. The premise of self-pension is that farmers have enough material foundation, but due to the limited function of land security, the concept of self-pension is also being gradually impacted.

### **1.3. The Level of Old-age Security is Low, and There is Still a Long Way to go for Development**

The social endowment mainly relies on the power of the government to participate in various ways and jointly give the elderly a certain guarantee for their later life. Since the mid-1980s, China began to explore the establishment of rural social endowment insurance system, after more than 30 years, in the vast rural areas have implemented the "old rural insurance", "new rural insurance", urban and rural residents basic endowment insurance system. Social endowment has incomparable advantages in other modes: state participation in social endowment, with the characteristics of bottom and stability; The system faces a wide range of groups and has a relatively fair treatment standard. As a whole fund investment operation, pension has profitability and so on.

Since the implementation of the system, certain results have been achieved, but the overall level of security is not high, not only lower than the minimum standard of living security, but also lower than the basic living needs of urban and rural residents. The low level of security makes the current resident endowment insurance system actually only bears a small part of the pension responsibility, there is still a big gap from guaranteeing basic, to meet the basic pension needs of urban and rural residents, the effectiveness of the system is obviously insufficient, the future development of social endowment is still a long way to go.

## **2. The Development of Rural Mutual Assistance for the Aged**

Mutual support for the aged refers to a pension model in which the elderly living in the same area gather together to carry out mutual aid activities, and meet the basic living and spiritual needs of the elderly by relying on the resources of rural communities and giving full play to their own strength, so as to achieve self-help and self-management of the elderly group.

### **2.1. The Government Attaches Great Importance to the Construction and Development of the Rural Mutual Assistance Model for the Elderly**

The practice of rural mutual support for the aged started late, but has been greatly affirmed and supported by the party and the government. At the policy level, in 2011, The State Council published the "Social Old-age Service System Construction Plan (2011-2015)" pointed out that

it was necessary to explore the establishment of a new rural mutual assistance old-age model; In 2012, the Ministry of Civil Affairs issued the Implementation Opinions on Encouraging and Guiding Private Capital to Enter the Field of Old-age services, which clearly indicated its support for the development of rural mutual assistance for the elderly. In 2013, The State Council proposed in several Opinions on Accelerating the Development of the Elderly Service industry that it should accelerate the exploration of establishing a working mechanism for healthy elderly people to participate in voluntary mutual assistance services, and pointed out that mutual assistance old-age facilities should be built in rural areas. By the Ministry of Civil Affairs and the Ministry of Finance jointly issued the "central special funds to support rural happiness courtyard project management method", the specified during the period of 2013 ~ 2015 year a total of 1 billion yuan of special funds used to support the central national rural mutual endowment facilities construction, and subsidies of 30000 yuan to each of the project of a mutual community support; In 2017, The State Council issued the "13th Five-Year Plan" for the Development of National Undertakings for the Elderly and Pension System Construction, which clearly emphasized the need to vigorously develop rural mutual assistance for the elderly through neighborhood mutual assistance, assistance from relatives and friends, voluntary services and the establishment of rural happiness homes, old-age homes and other ways. In practice, after the "fertilizer township model" has achieved significant results, it has been widely promoted, and the national mutual support for the elderly "blossomed everywhere".

## **2.2. The Current Diversified Mode of Mutual Assistance for the Aged**

With the popularity of mutual assistance for the aged, the modes of mutual assistance for the aged have become more diversified. According to the practice of mutual assistance for the aged in various parts of China, Wang Weijin (2015) believes that urban and rural societies have made different responses to population aging. In his opinion, there are four active modes of mutual assistance for the aged: in rural areas, there are feixiang Mutual assistance happiness Homes and their copies; in cities, there are three modes: pair group circle, stronghold activity and time bank. Qin Qin and Liu Gege (2019) classified the modes of mutual aid pension from the perspective of subject diversification: rural mutual aid pension was divided into four basic types: administrative mutual aid pension, spontaneous mutual aid pension, embedded mutual aid pension and reinforcement mutual aid pension. Li Qiao et al. (2017) divided the practice of mutual care for the aged into "mutual care happy home" mode, "shared rental and mutual assistance" mode, "gatekeeper" mode and time bank mode according to the theory of sociology of the elderly. Different scholars have classified the modes of mutual support for the aged in China from different perspectives, which indirectly indicates that mutual support for the aged has achieved considerable development in China.

## **3. The Practical Dilemma of Rural Mutual Aid Pension Model**

### **3.1. The Loss of the Tradition of Mutual Assistance for the Aged**

Wen Feng 'an (2021) puts forward that China's mutual support for the aged has experienced a long historical evolution process, from the clan mutual support for the aged before the founding of the People's Republic of China to the collective mutual support for the aged before the reform and opening up to the social mutual support for the aged formed by the reform and opening up. Wang Shuoshu (2019) points out that specialized mutual-aid institutions for the aged appeared as early as over 2,000 years ago in the Zhou Dynasty, and were not fully developed until the Tang Dynasty. Many scholars put forward that mutual support for the aged already exists, but this "mutual support for the aged" is "mutual support for the aged"?

The author believes that the ancient so-called "mutual support for the aged" can be divided into two types: the rescue of the strong to help the weak and the old-age caused by filial piety culture.

The "Yizhuang" appeared in the ancient community, which was a folk charity organization maintained by the clan. In the operation process, out of justice, they gave a lot of care to the tenants, which greatly reflected the strong helping the weak. It was unilateral assistance from top to bottom, rather than mutual support for the aged with relatively equal status. Similarly, the "rural community", "Futian Courtyard", "Jizhongyuan", "Pujitang" and "Yangjiyuan", which appeared in different periods, were actually unilateral assistance, but did not reflect the "mutual" of mutual assistance for the aged. They appear piecemeal, individually and uninstitutionalized. The other is the culture of filial piety handed down from generation to generation. "The Spring and Autumn Annals" says, "Today's filial people are able to raise themselves. As for dogs and horses, they can be kept. Disrespect, why not?" Mencius also said, 'We are old and old as well as others.' These moral requirements for the younger generation are mainly "old we are old", emphasizing filial piety to their elders, while the higher level of "old people" is not extended in practice.

As mentioned above, the so-called "mutual support for the aged" in ancient China is actually a non-mutual support, not a system, based on blood endowment way, and we praise the mutual support for the aged is far from.

### **3.2. Lack of Organizational Foundation**

After the founding of the People's Republic of China, especially after the reform and opening up, the formal organizations in rural areas were weakened, the informal organizations were not fully developed, and the organizational degree of villagers was further reduced. In the current rural areas, only the two village committees are still playing a role, and their role is limited. In many places, the villagers' assembly and the villagers' congress, which are used to make people's "voice", are difficult to be held as scheduled. The aggravation of aging has weakened the function of the Family Planning Association, as have the Women's Federation and the Communist Youth League, which exist in name only. However, in informal organizations, only industrial associations and trade associations can play a certain role. For the red and White Council and the association of the elderly, which are more active in rural areas, they can only play a role in some specific things such as weddings and funerals.

### **3.3. Limited Sources of Funds**

The core of mutual pension is mutual assistance. Even for mutual assistance, it should reduce the dependence on external funds as much as possible. The injection of external capital has natural drawbacks. Less investment has little effect, and more investment may be difficult to sustain. Therefore, from their own resources to explore the feasibility of mutual support for the elderly, for the elderly, their own income and village collective income is the main body. The income of the healthy elderly comes mainly from four parts: pension, savings, children's support and income from labor, which in rural areas are now negligible. In addition, in terms of collective income, 90% of villages are blank villages, relying on village collective income is unrealistic in most parts of the country.

### **3.4. Unorganized Personnel**

In the vast rural areas, age is not the limit for farmers to withdraw from the labor field, so there is no so-called retirement age. To some extent, the retirement age of the elderly in rural areas should be the age when they withdraw from the labor field in view of their physical conditions can not adapt to the intensity of labor. So, it is common in rural areas to work as long as your health permits, no matter how old you are, including taking care of your grandchildren. In this context, the young and the elderly are all busy. Simple life support, such as cleaning, boiling water and drying clothes, is easier to achieve, but long-term and heavy family care is unlikely to be achieved.

For the elderly, especially the disabled, professional life care services are more needed. For the rural areas, it is impossible to have professional talents and professional facilities according to the current conditions. And in rural areas, it is more difficult to solve the change in the concept of "taking care of others is inferior" and "the old people in their own home" and so on ingrained.

#### **4. The Unique Advantages of Rural Mutual Assistance Pension Mode**

The development of rural endowment cause is slower than the urban development, the development of mutual support for the elderly also exists many constraints, but the rural mutual support for the elderly also has inherent advantages: village. The advantages of village mutual support for the aged are reflected in its natural and social environment: compared with cities, the location of villages and the scattered housing fields make them closer to nature and full of vitality; Compared with urban communities, villages are acquaintances society, so the elderly can receive more care and can also be combined with family pension. In addition, the thinking mode of "falling leaves and returning to the roots" also makes the elderly more willing to accept.

##### **4.1. Good Natural Environment**

As we all know, the natural environment people live in has a direct or indirect impact on people's physical and mental health. As the elderly grow older, their physique gets worse, their immunity gets weaker, and their physical condition is not as good as when they are young. Therefore, choosing a better natural environment can help improve the quality of life of the elderly. Rural mutual support for the aged, keep in the village. The village has a better natural environment: plenty of sunlight, fresh air and a variety of plants and animals. At the same time, rural development is relatively small, the degree of industrialization is low, the environmental preservation is relatively good, compared with the city is also more conducive to old-age care.

##### **4.2. The Development of Courtyard Economy**

In the vast rural areas, the retirement of the elderly population from the labor field is not entirely determined by age, but more according to their physical conditions, and they will voluntarily continue to produce when they have the capacity to do so. In rural areas, the majority of farmers have their own contracted land, homestead and housing, is fully equipped to develop courtyard economy. Under the current labor production conditions, the elderly who are able to spare in rural areas only need to spend a few months of busy farming time to earn a considerable income, which is enough to support their own food and clothing problems. In addition, compared with the need to buy fruit, vegetable and meat products in cities, rural areas have enough agricultural land to develop fruit, vegetable and pig farming, which can greatly reduce the expenditure on food. The development of courtyard economy can increase income and reduce expenditure as much as possible, which not only meets the economic demand and food demand of the elderly in rural areas to a certain extent, but also enables the elderly to continue to be combined with the land, which not only recreates leisure time but also satisfies the self-esteem of the elderly.

##### **4.3. The Implementation of "Old-age Service on Wheels"**

In the development process of rural mutual care for the elderly, the role of caregivers of the elderly is very important, which not only affects the quality of the current elderly care, but also affects the attitude of young people to mutual care for the elderly. In today's pension institutions, there is a lack of human resources, especially professional assistance for the elderly. It is necessary to pay a lot of money to provide specialized personnel to meet the basic living needs of the elderly, which is of great pressure and little feasibility for rural mutual support for the elderly. Based on itself, rural mutual support for the elderly based on the village, the old,

the young and the young, the age of the layer, these natural advantages are "wheel type pension" provides the possibility. "Wheel type pension" refers to that the young people in the village take turns to provide corresponding pension services for the current elderly in order to help them, and when these young people enter old age, the young people at that time will help them, and so on, forming a stable pension assistance. In this process, it is essential for young people to carry out the corresponding pension knowledge and skills training, which can greatly improve the professional level of the support group, improve the elderly service level.

#### 4.4. Distinct Geographical Advantages

In the content of old-age care services, the importance of spiritual comfort is self-evident. The solution of eating, drinking, sleeping and sleeping is only to meet the physiological needs of the elderly. With the development of economy and culture, the physical and mental health of the elderly is increasingly valued. In the vast rural areas, there are two ways for the elderly to provide for the aged: first, the young elderly continue to develop their production and provide for the aged at home; Second, childless or unfilial old people are sent to public nursing homes. Whether their children go out to work, stay at home with the elderly for a short time, or come to a strange nursing home to contact a new life, the elderly will feel lonely and lost. Therefore, compared with solving the problem of feeding the elderly, psychological construction is more urgent.

Rural mutual pension does not separate from the village, helping the old is the village of young people, this for the elderly.

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