

Analysis of the Impact of Cooperative Economic Organizations on Promoting Rural Endowment Development

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Abstract

The aging of Rural China is a process of "getting old before getting ready". The pension system and policies are not fully mature, the supply of pension services is limited, and the pension structure is unbalanced. The vast rural areas are limited by the level of local economic development, low level of Old-age security, and relatively backward development. In order to better realize Old-age support and meet the diverse Old-age needs of farmers, a multi-level Old-age security system is the foundation, and the Old-age model still needs to be innovated. It is of great benefit for cooperative economic organizations to actively participate in and share pension responsibility, which has unique advantages and can greatly improve the level of rural pension security.

Keywords

Pension Service; Multi-level; Old-age Security System; Cooperative Economic Organization.

1. Introduction

The 19th CPC National Congress proposed the implementation of rural revitalization strategy, and the fifth Plenary session of the 19th CPC Central Committee further emphasized the need to comprehensively promote rural revitalization and accelerate agricultural and rural modernization. For the present rural infrastructure is weak, the public service supply, the pension level of differences between rural and urban areas and the present situation of the difference is big, low standard of the People's Republic of China on the national economy and social development of 14 five-year plan and 2035 vision outline (hereinafter referred to as the "guidelines") specifically described in action, and the implementation of rural construction And stressed that rural construction should be placed in the important position of modernization. The importance of rural modernization is self-evident. As the core problem of "agriculture, rural areas and farmers", it is a big article to solve the pension problem concerned by farmers. Through the implementation of actions, we can make up the short board of rural modernization. Since the merger of the system in 2014, the current basic endowment insurance for urban and rural residents has been implemented for more than six years. For the majority of farmers, the institutional guarantee has been formed, but the level is too low, and the fairness of the system is obvious. Through the comparison between systems, there is a significant gap with the basic pension insurance for urban workers and the pension insurance for government organs and public institutions. Through the comparison of regional implementation of the system, the standard of basic pension and the level of personal account pension participation are uneven in various provinces. With the deepening of the aging degree and the urgent need to improve the level of rural endowment security, relying on a single basic endowment insurance for urban and rural residents has been insufficient, and institutional innovation is in urgent need. Cooperative organization is a special form of social labor organization, is in a certain historical stage of development has a unique organizational rules and forms of ownership of means of production workers work together economic entities. Based on rural villages in small regions,

cooperative economic organizations concentrate farmers in the region, so as to give better play to the advantages of cooperative economic organizations for the elderly.

At present, the development of cooperative economic organizations has entered a window period. The First Central document of 2020 and 2021 points out that: "The country will perfect the three-level (county rural cohesion of pension service network, promote village-level happiness school, day care centers, such as pension service facilities, develop rural pratt & whitney type pension and mutual pension service" also proposed "cultivate family farms, farmers cooperatives and other new type of agricultural management main body, cultivating agricultural industrialization consortium, We will integrate small farmers into the agricultural industry chain through order agriculture, share dividends and trusteeship services. The outline points out that the elderly service system should be constantly improved, and clearly put forward to actively develop rural mutual aid happy homes and other mutual care for the elderly. The document highlights the importance of mutual-aid pension and cooperative economic organizations, providing a policy basis for cooperative economic organizations to participate in the solution of rural pension problems. As an economic entity with various forms, cooperative economic organizations can realize mutual assistance and cooperation among farmers in various links, such as capital, technology, processing, purchase and sales, and Old-age care. Through cooperative operation, it can gather manpower, increase income and reduce expenditure, and inject funds and services into rural pension security. In the long run, the national pension issue will be cut into "strips" and transformed into a new pension model of "state support + organization self-care". This paper will combine the current situation of rural pension, explain the role of cooperative economic organizations in promoting the level of rural pension security.

2. 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.

2.1. Family Pension Still Occupies a Dominant Position, But its Function Gradually Weakens

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.

2.2. 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 richer. 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.

2.3. The Level of Social Old-age Security is Low, and There is 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 the basic and meeting 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.

3. Unique Advantages of Cooperative Pension Model

3.1. Increase Income through Multiple Channels to Improve Pension Benefits

The current endowment insurance system is multi-track operation, when the basic endowment insurance system breaks the urban-rural dual situation, the public should have more expectations for another sense of integration. To realize social equity is the goal pursued by any modern civilized society. Fairness should be achieved in basic Old-age insurance between urban and rural areas, and unreasonable institutional gaps between different social groups should also be removed. The existing basic endowment insurance system for urban workers and the endowment insurance system for government organs and public institutions is obviously different from the basic endowment insurance system for urban and rural residents, and there is a big gap in the standard of treatment received. The Old-age security enjoyed by urban and rural residents is relatively low, and the distribution of social security resources among groups is unbalanced.

As a social security for farmers, the basic endowment insurance for urban and rural residents has basically realized the requirement of wide coverage since the implementation of the system, but it is far from farmers' expectations due to limited funding sources and low standard of treatment. The Old-age insurance for urban workers is compulsory, which is shared by the employer and the individual, and the standard of payment is much higher than that of rural residents. By contrast, in cities, the vigorous development of enterprises has injected funds and vitality into the basic endowment insurance for urban workers, which has greatly promoted the development of social security. However, the development of rural economy is not driven by the role of enterprises, which leads to the imbalance between urban and rural areas in Old-age security. If similar enterprises also lead the vast rural areas in China, can we give full play to the economic potential of rural areas and promote the development of rural pension undertakings so as to improve the level of rural pension? The existence of cooperative economic organizations can perfectly perform this role. In view of the nature of their economic entities, they can lead farmers to increase their income and become an important source of social security funds in rural areas. In addition, collective allowance part helps the embodiment of the collective pension liability, also conducive to give full play to the ginseng protect enthusiasm of farmers, but in view of the difference of economic development and village collective condition, cooperative economic organization can people to join the pay cost to provide the necessary funding and make up for the lack of rural collective allowance, enhance the level of farmers' Old-age security.

First, cooperative economic organizations include farmers in the region to carry out unified production, processing, purchasing and marketing. In production and processing link, institutionalized to reunification can greatly improve work efficiency, in turn, increase output, furthermore, compared with the individual's procurement, cooperation economic organization as the larger economic entity, has more platform, procurement object selectivity, thus has a larger voice, also can get more patronage. Part of the profits obtained in the trading activities are returned to the members of the organization for endowment insurance contributions, and the other part can be used for the fund source of the members for endowment security.

Secondly, as the concentrated embodiment of the subsistence rights and interests of farmers, how to use this "lifeblood" to achieve income increase and meet the needs of the elderly needs of cooperative economic organizations to provide solutions. Under the background of current economic development, land transfer is a realistic choice. By transferring the land that farmers have stopped farming in cooperative economic organizations, this part of funds obtained will be allocated to the organization for pension. It is a feasible idea to arrange idle land through circulation and lease, and another idea comes into being from the perspective of land users: cooperative economic organizations themselves make full use of idle land to achieve income increase and expenditure reduction. Apart from planting and breeding, the development of intensive production and the realization of scale effect can also be mapped. Once realized, it will not only guarantee basic Old-age security, but also provide an opportunity for young people to return to their hometown for production and life.

Thirdly, compared with enterprises, cooperative economic organizations are the organizations formed by the majority of farmers, which are smaller in scale and strength, and are in a inferior position in commercial transactions. Under such circumstances, the Party and the government should give more preferential tax treatment to cooperative economic organizations, not only in the organization operation, but also in each member of the organization. In the choice of tax exemption, we should pay attention to the nature of cooperative economic organizations and grant tax exemption to the part of pure public welfare, which can greatly reduce the tax burden on the operation of cooperative economic organizations so as to achieve better development. In addition, the preferential business tax policies of rural credit cooperatives and commercial

banks at all levels can be used to further increase loan support to cope with the lack of funds in the operation of rural cooperative economic organizations.

Finally, the existence of cooperative economic organizations is not only to lead farmers to increase their income, but also to show their pension function. For a long time, it has been the common vision of both the state and individuals to realize "providing for the old". The popularization of basic endowment insurance for urban and rural residents has not made the life of the elderly group in rural areas have undergone qualitative changes. The cooperative economic organizations undertake part of the responsibility for the elderly, which is not only responsible for the farmers participating in the cooperative society, but also a supplement to the national responsibility for the elderly. Therefore, the state should give more financial support to cooperative economic organizations, and grant funds according to their actual development projects. For this part of the allocation, public funds shall be used for the public, and every penny shall be effectively used for the people, so as to greatly enrich the material, spiritual and cultural life of the members of the organization.

Cooperative economic organizations can rely on their own advantages, actively develop production, intensive development of modern agriculture, help farmers get rich, partly realize the self-security of old age; Make use of organizational advantages to seek more benefits in the market competition for the benefit of the members; Actively join countries to seek more financial support. Obtain funds for organizational development from various channels, and actively drive the elderly groups in the organization to realize the elderly care in the process of organizational development.

3.2. Extremely Flexible Pension Payment and Receipt

The long-term lower pension level in rural areas than in cities is partly attributed to the "inactive" pension payment in rural areas, which is not only restricted by economic development, but also limited to the way of thinking. Therefore, adjustments in the pension payment link can greatly improve the level of pension security. On the raise of endowment fund, the member pays endowment cost with cash form is the foundation, but to lack fund, the member that cannot pay endowment cost, we cannot abandon them outside, ought to innovate pay cost form, blend in every member to come in, enjoy endowment security. For the farmers participating in the society, their agricultural products, houses and labor are of value for realization, so they can develop the organization's Old-age undertakings in the form of agricultural products, houses and labor in exchange for Old-age security. This approach is very meaningful, first of all, will own resources into the pension, to meet the self-esteem of the elderly; Secondly, to some extent, reduce the pressure of financial and social organizations; Finally, the entry of resources stimulates the development of the organization for the elderly.

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 cannot adapt to the intensity of labor. In view of this, the author believes that the time when the elderly in rural areas really need to be organized to provide for them in an all-round way may be the time when they lose their ability to work until their death. This means that the OECD can be more flexible in pension payments, which are no longer just based on age but more on the physical condition of the elderly.

The rural situation is more complex, pension collection and distribution are a lot of practical problems, in the rural land to write a good farmer pension this "big article", must be rooted in the countryside, careful analysis of the characteristics of the farmer group. In view of the actual problem of farmers' lack of funds and ceasing to withdraw, cooperative economic organizations can play their role well and deal with it flexibly, so as to truly realize "old people have something to do, old people have something to support".

3.3. Centralized Pension is Helpful to Improve the Level of Pension Service

With the aging of population and the continuous development of family miniaturization, the demand for elderly care services is also increasing. In the choice of pension mode, not limited to home pension, the rapid development of institution pension, mutual assistance pension and other pension modes also makes the pension mode more diversified. At present, elderly care services mainly include care, nursing, housekeeping services and spiritual comfort, which is a full range of physical and mental services for the elderly. In the vast rural areas, some of the above-mentioned pension methods may be affected by geographical location, economic development and many other factors and have weak applicability. In terms of home care, there are obvious differences in the quality of pension services in urban and rural areas, and the means, methods, content and professionalism are far lower than those in cities and towns. In institutional endowment, the allocation of resources between urban and rural areas is not reasonable. Some institutional beds are in short supply, while others are left idle on a large scale. This flight from conflict widely exist in the pension services, especially in the dual cycle development pattern, pension services require both provide necessary elderly services to the elderly, but also an industry, service industry and the organic combination together, is an important focus, effectively cope with the aging of the population and the development of the organization for economic cooperation can largely avoid the conflict, The relationship between service and industry is clarified and well connected, so as to better provide high-quality elderly care services for farmers and improve the quality of life of the elderly.

First of all, the pension form of cooperative economic organizations is the centralized placement of the aged, which requires relatively independent places. As mentioned above, in the form of contract, the right to use the land after the death of the elderly is changed into an organization, which provides a corresponding place for the establishment of Old-age apartment. In this process, cooperative economic organizations need not pay high fees, pay less; Rural people can be in a place with a geographical basis for retirement, easy to accept.

Then, the cooperative economic organization will concentrate the members to develop production, and the degree of land intensification is high. In the rational allocation of land, part of the agricultural land can be reserved to develop fruit and vegetable planting and pig breeding, so as to meet part of the food demand in the organization. For this part of planting and breeding industry with public attributes, it can be developed by members who exchange labor for Old-age security. This not only saves part of the expenditure on food, but also provides members with a plan to exchange labor for security, which is conducive to the long-term development and internal stability of the organization.

Finally, in the process of organizing the development of Old-age care, the role of caregivers of the elderly is crucial. In the current pension institutions, there is a lack of manpower, so they will be equipped with special personnel to meet the needs of the elderly, which needs to spend a large amount of money. The formation of cooperative economic organizations is based on rural villages in small regions, and there is no age gap between the old and the young. This natural advantage provides the possibility of "wheel Old-age service". "Wheel type endowment service", refers to the organization for economic cooperation in pension under the form, the younger members take turns to services for the elderly in organizations in accordance with the order, and when this part of the young members will go into old age, and by that time the young ones to provide the corresponding elderly services, and so on, and institutionalized. In the process of organization development, the professional level can be improved through the training of knowledge and skills related to the elderly care service for the middle-aged, young and young groups. In addition, there will be young members from "caregivers" to "recipients", forming a virtuous cycle and constantly improving the level of elderly care service.

3.4. Build Aged-friendly Organizations based on Geographical Advantages

The life of the elderly should reflect the humanistic care, and actively build the geriatric friendly organization should take into account the physical and mental development of the elderly. Endowment apartment life as the old place, is the foundation of all actions, thus strengthening the hardware construction of endowment apartment is very necessary, it not only contains the basic facilities such as fire and public toilets, more should be combined with the characteristics and needs of old people, such as disabled, emergency call device Settings, embodies the aged from the detail place.

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 continues 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.

The cooperative economic organization chooses the site of the apartment for the aged in the local area, and the members are villagers in the village, which provides a familiar environment and the same relationship network for the aged. Such pension arrangement also has several other benefits. First, local pension is more pleasant than remote pension, so the elderly can get a sense of security, connection and attachment. Second, cooperative economic organizations themselves have the nature of mutual assistance, local elderly care for villagers to provide convenience for mutual assistance and cooperation; Third, the elderly can enjoy comprehensive and continuous services for the elderly within the region. All of the above are in direct or indirect ways to maintain the mental health of the elderly, but also conducive to the construction of age-friendly organizations.

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