

The Predicament and Countermeasures of Mutual Support for the Aged in Rural Areas

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Abstract

As a new pension model, mutual support is a useful supplement to the traditional family pension and community pension model, and an effective way to solve the problem of rural pension. At present, the rural endowment resources are short and the infrastructure is not perfect, and mutual endowment can better adapt to the reality of insufficient supply of endowment resources, so it has been concerned by all walks of life. In spite of this, the concept of old-age support in rural areas is backward and the consciousness of mutual aid is insufficient. Low degree of specialization, poor service quality; Insufficient capital investment and unstable sources; Policies and regulations are not perfect and other practical problems. In order to promote the development of the mode of mutual support for the elderly in rural areas and better solve the problem of elderly care in rural areas, we should focus on reforming the concept of elderly care, improving the quality of service, improving the legal system, strengthening the supervision and feedback mechanism, and establishing a diversified financing mechanism.

Keywords

Mutual Support for the Aged; Dilemma; Counterplan.

1. Introduction

The mode of mutual support in rural areas is an effective new way to solve the old-age problems of rural residents, which can effectively alleviate the realistic dilemma faced by rural retirees, promote the virtuous cycle of rural old-age care, improve the rural old-age service system, and reduce the pressure on social old-age resources[1]. Mutual support for the elderly refers to the standardized operation and provision of elderly care services for the elderly population in a certain region by integrating and amplifying individual, family and social resources and relying on the joint participation of family, neighborhood and social institutions. There are three forms of mutual support for the aged: government-oriented, resident-oriented and management-oriented[2]. Under the background of China's national strategy of actively coping with the aging population, mutual support for the elderly has many advantages in solving the problem of rural old-age care. First of all, mutual support for the elderly can make up for the absence of traditional ways of providing for the elderly through "mutual assistance for the elderly" and "intergenerational mutual assistance" and other forms, so that the elderly can obtain psychological and spiritual comfort through collective action, and promote their physical and mental health development. Secondly, looking after aging, it is easy for the targeted residents to form an identity, thus reducing the cost of cooperation. In recent years, the overall implementation of the mode of mutual support for the elderly in rural areas has achieved remarkable results, alleviating some rural old-age problems, but it still faces some development difficulties in the specific practice process.

2. The Dilemma of Mutual Support for the Aged in Rural Areas

2.1. Policies and Regulations are Not Perfect

First of all, the relevant laws and regulations in the field of mutual care for the elderly have not been perfected, and the power and responsibility system of mutual care for the elderly has not been further clarified. At present, most of the relevant policies introduced are only oriented, and the responsibility system and reward and punishment mechanism are relatively lacking, which makes many enterprises and institutions dare not rush into the market without protection. Secondly, the development time of mutual aid institutions for the elderly in rural areas is still short, and the information communication with volunteer associations, pension institutions and various charities is insufficient, and the opportunities for cooperation between the two sides are few. Third, the rural mutual aid institutions for the elderly to help each other as the principle, by the grass-roots organization of the village cadres to manage, but the village cadres are difficult to devote all their energy to the rural mutual aid happiness hospital, which makes the development of rural mutual aid for the elderly only the main person in charge of the most clear, other relevant personnel do not understand[3]. Finally, in addition to the young and middle-aged workers, there are many housewives with rich life experience in rural areas, but they do not choose to participate in mutual care for the elderly, mainly because there is no corresponding reward and punishment mechanism, inadequate publicity makes rural residents have very little awareness of mutual care for the elderly, and it is difficult to mobilize their enthusiasm.

2.2. Underinvestment

The rural mutual care model advocates mutual care for the elderly, which is mainly based on the combination of self-help and mutual help for the elderly, government purchase services and volunteer services. The development of rural mutual care for the elderly requires a large number of stable financial support, especially as the elderly's demand for mutual care for the elderly is gradually increasing, more funds are needed to maintain the normal operation order. The fund source of the existing mutual care and happiness homes for the elderly is relatively simple, basic living expenses are borne by themselves or their children, electricity and water for public facilities are borne by the village collective, public infrastructure maintenance and normal operation funds rely on government subsidies, and social capital is insufficient to participate in mutual care for the elderly[4]. In the early stage, the promotion and development of the rural mutual care model can be organized by the development funds of the government, but with the increase of the number of people and the diversification of needs, it needs the common strength of the village collective and all sectors of society to maintain it. It is obviously unrealistic to rely only on the government's financial support, and it is necessary to further expand the sources of funds and build a fund guarantee mechanism with the participation of multiple subjects.

2.3. The Concept of Old-age Care is Backward

Rural residents are deeply influenced by the concept of "consanguinity system", and the family pension model accompanied by this concept is the main one carried out in rural areas of our country. In the traditional clan ethic concept, it is natural for children to support the elderly, and it is regarded as unfilial if they do not support themselves. After the accumulation and development of thousands of years of history, this concept is still considered by most rural residents as the best solution for old-age care, which makes them have a natural resistance to the mode of rural mutual old-age care[5]. Mutual support mode is a form of mutual care and mutual support voluntarily formed in order to improve the independent living ability of the elderly, with voluntary mutual assistance as the basic premise. However, due to the lack of mutual aid awareness and collaborative spirit among the elderly in rural areas, many residents

believe that mutual aid may lead to a series of liability disputes, which may lead to the risk of damage to their own interests. In addition, most rural residents think that short-term and occasional mutual assistance is acceptable, but they reject long-term mutual assistance and deep mutual assistance. The backward concept of old-age support and the weak mutual aid consciousness greatly reduce the enthusiasm of rural residents to participate in mutual aid old-age support[6].

2.4. Low Degree of Specialization

To develop and popularize the mode of mutual support for the elderly, it is necessary to have a professional team and strategic support, and formulate corresponding development strategies based on the specific local development conditions and the diversified needs of contemporary elderly people. First of all, the rural grass-roots organizations, mainly villagers' self-governance, are the specific organizers and the main body of operation and management of the rural mutual support mode, and bear the management responsibility of maintaining the normal operation of the rural mutual support mode[7]. Most of the village cadres lack relevant professional knowledge, which reduces the efficiency of all-round mutual assistance for the elderly. Secondly, the institutions that carry out the mutual support mode do not provide special service personnel, and are generally carried out by the elderly in the way of self-help and mutual assistance. This kind of self-help is limited to daily chat and simple housework activities, and does not provide professional services for psychological counseling, health care and emergency treatment for the elderly. In this sense, there is a risk of lack of professionalism in the mode of mutual support in rural areas.

3. Policy Suggestions on Developing Rural Mutual Aid for the Aged

3.1. Improve the System of Laws and Policies

Reasonable and clear laws and regulations are the guarantee for the development of rural mutual support for the aged. First of all, to establish from the national level and mutual pension related policy system, in addition to clear guidance, but also need to have specific implementation rules, especially related to the allocation of funds and mutual pension industry standardization construction issues. Secondly, it is necessary to introduce relevant policies to clarify the legal status of mutual support for the elderly, clearly define the rights, obligations and responsibilities of participants, set up institutions to deal with mutual support for the elderly disputes and solve related problems, and protect the rights and interests of the elderly, volunteers and managers participating in mutual support for the elderly according to law. The focus should be on the division of rights and responsibilities when the elderly have an emergency in the process of mutual assistance, as well as the service compensation and security issues in daily operations. Finally, in the process of the implementation of the mutual-aid pension model, the national and local governments should make a top-level design and establish a set of coordination mechanisms with the guidance of the civil affairs department and the participation of various departments such as finance and health. Pilot projects can be set up for preliminary tests and gradually promoted according to the test situation. For example, the Zhangjiagang Civil Affairs Bureau in Jiangsu Province took the lead in formulating the implementation plan and operation specifications of the city; The Municipal Civilization Office and the Municipal Charity Federation attach importance to the project of mutual assistance for the elderly volunteer service, and incorporate it into the construction of the city's spiritual civilization and voluntary service system, and accelerate the development of Zhangjiagang Yinling Mutual assistance for the elderly volunteer service project under the promotion of the government[8].

3.2. Establish Diversified Financing Mechanisms

The sustainable development of rural mutual-aid pension model needs financial support, and it is necessary to establish a multi-faceted financing mechanism. First, the government should set up a special fund for mutual assistance for the elderly. The construction and operation costs of mutual assistance for the elderly will be included in the financial budgets of governments at all levels, and the application basis will be formulated according to the actual situation of different regions, with backward regions lowering the threshold for applying for subsidies and developed regions appropriately reducing the amount of subsidies. Secondly, through tax relief, financial subsidies and other preferential policies to attract the participation of enterprises, social organizations and elites, and multi-party participation to ensure sufficient funds for mutual pension[9]. Third, take the initiative to contact with various charitable funds, Red Cross and other charitable organizations, and actively communicate with them, and use the funds raised for pension mutual assistance special funds. Finally, develop the village collective economy. Rural grass-roots organizations should actively explore the resource advantages in the region, develop characteristic industries, increase the economic income of village collectives, and transform it into economic advantages, so as to promote the sustainable and long-term development of rural mutual care for the elderly model.

3.3. Reform the Concept of Elderly Care

As a new way of providing for the elderly, the development of rural mutual support is not mature enough and has not been widely recognized by the rural elderly. First of all, we should actively guide the rural elderly from the idea of "raising children for the elderly" to fully understand the concept of "helping the old and helping the neighbors". Adopt more specific and extensive publicity methods, such as small videos, radio stations and brochures, which are easily accepted by rural residents, so that they can effectively understand the many advantages of mutual support for old-age care, and improve the acceptance and cognition level of rural residents for mutual support for old-age care. The "time bank" system is a good way to promote the concept of mutual assistance among residents. The "time bank" system is implemented in Fuan Community, Yunhe District, Cangzhou City, where the elderly can save points through voluntary service and exchange the points for the community's old-age service when needed. The concept of "saving time at a young age and enjoying services at an old age" has greatly improved the enthusiasm of residents to participate in mutual assistance for the elderly[10]. Secondly, grass-roots organizations at the village level should regularly organize collective mutual assistance activities, call on villagers to actively participate, provide help to groups in need, and stimulate the villagers' mutual assistance consciousness. Finally, by setting incentive measures, model individuals and typical families who actively participate in mutual care for the aged can be chosen to reward, so as to increase the enthusiasm of residents to participate in mutual care for the aged, and lay a good ideological foundation for the smooth implementation of mutual care for the aged.

3.4. Improve Service Quality

First of all, the development of life care, spiritual comfort and health care in the trinity of mutual care for the elderly service, enhance the willingness of rural residents to participate in mutual care for the elderly. Grass-roots organizations should regularly organize cultural and recreational projects and other collective projects to meet the spiritual needs of the elderly, establish health records for the elderly, regular physical examinations, and popularize some commonly used nursing means and health knowledge to them. For example, Pingfang District of Harbin City adopts the strategy of "one (community) village and one product" to build a service network of professional complementarity, resource interworking and service linkage, and improve the quality of elderly care services. Secondly, speed up the training of professionals, so that they can quickly invest in the construction of rural mutual care for the

elderly[11]. Timely and regularly carry out training meetings for village cadres and persons in charge of mutual care for the elderly, so that they understand that mutual care for the elderly is an important measure to actively respond to aging, should follow the footsteps of the country, constantly enrich their theoretical knowledge, develop mutual care for the elderly according to local conditions, and continue to promote in practice. Finally, cooperate with elderly care institutions and charitable organizations to attract more volunteers to participate in mutual care for the elderly, and carry out service theory learning and professional skills training for volunteers and the elderly.

3.5. Strengthen Supervision and Feedback Mechanisms

The sustainable development of the model of mutual support for the aged not only depends on the perfect legal system, but also depends on the supervision and feedback system in the implementation process. First of all, strengthen supervision in the process of building institutions related to mutual care for the elderly. In the site selection and construction, the diverse needs of the elderly should be fully considered, and unqualified projects should be strictly managed and severely punished. Secondly, strengthen the internal management of grass-roots cadres, and incorporate it into the grass-roots cadres assessment system. Ensure the transparent and open operation of the mutual pension model, and avoid problems such as the establishment of false political achievements caused by grassroots staff not paying attention to them. Finally, in order to ensure the healthy and stable operation of the mutual support mode and ensure the vital interests of the participants, it is necessary to do a good job of the appeal feedback system of the interests of the elderly. Through the self-feedback of the mutual aid object, emergency situations and various problems are found in time to ensure that the problem is solved more efficiently and quickly.

4. Conclusion

Although the field of rural old-age care is currently facing many challenges, such as lack of resources and lagging infrastructure, the mutual old-age care model has become a powerful tool to deal with these challenges with its unique advantages, which provides a new idea for solving the problem of rural old-age care. This model is not only an effective supplement to the traditional family pension and community pension, but also shows its strong vitality to adapt to the environment with insufficient pension resources in practice. However, we must also face up to many obstacles encountered in the implementation of rural mutual support for the aged, such as the lag of the concept of providing for the aged, the lack of mutual aid spirit, the lack of specialization and service quality, the difficulty in raising funds and the imperfection of policies and regulations. In order to further promote the in-depth development of this model in rural areas, we need to take a series of measures, including updating the concept of old-age care, improving service quality, improving the legal system, strengthening the supervision and feedback mechanism, and building a diversified fund-raising mechanism to ensure that the mutual support model can better serve the rural elderly and effectively solve their old-age needs.

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