

# Research on the Realistic Path of Rural Mutual Aid for the Aged under the Background of Rural Revitalization

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**Abstract:** The No. 1 Central Document in 2021 pointed out that "if the nation is to rejuvenate, the countryside must be rejuvenated." In the context of rural revitalization, the problem of old-age care for the elderly in rural areas has become increasingly prominent. At present, with the increasingly prominent problem of population aging, people from all walks of life and the government are exploring innovative models to deal with the elderly in rural areas. The underdevelopment of China's rural economy is a prominent problem for the elderly in rural areas, which has resulted in the pattern of "getting old before getting rich" in rural areas. Therefore, in order to better cope with the problem of old-age care for the elderly in rural areas, various regions have actively carried out mutual-aid care programs in rural areas according to local conditions. Based on mutual assistance, the elderly have the characteristics of providing old-age care on the spot without leaving the village, which enables the elderly in rural areas to truly enjoy the old-age life of "being supported by the elderly".

**Keywords:** Mutual Aid, Rural Elderly, Rural Revitalization, Population Aging.

## 1. Introduction

According to data from the National Bureau of Statistics, in 2021, there will be nearly 270 million people aged 60 and above, accounting for 18.9% of the national population[2]. Rural revitalization strategy and an important barrier to solving rural social stability. In China's rural areas, there is a general lack of professional elderly care institutions and the economic level is relatively lagging behind that of urban areas. Mutual assistance pension, as a kind of elderly care scheme that is in line with the current situation of China's elderly care and low-cost elderly care, is the current stage for China to promote rural elderly care. An effective attempt to solve the problem of old-age care in rural areas is also a useful exploration to solve the problem of old-age care in rural areas. From the perspective of promoting the long-term development of rural elderly care, mutual assistance for elderly care has significant Chinese characteristics and is an effective implementation plan with low cost and high sense of happiness. Judging from the results of the current mutual aid pilot project, mutual aid is a new model of old-age care that integrates home-based care and nursing home care, and integrates social resources to make full use of human resources and enable rural elderly to receive local care.

## 2. The Status Quo of Mutual Aid in Rural Areas

At present, China is vigorously implementing the rural revitalization strategy, which, to a certain extent, has ushered in a new development opportunity for the elderly care business in China's rural areas. Since the implementation of reform and opening up in China, the development speed of the rural economy has also been further improved. In 1978, China's rural areas began to implement the household contract responsibility system. The implementation of this system stimulated farmers' enthusiasm for production, greatly improved farmers' income, and laid a solid foundation for the development of rural endowment insurance. In 1992, the rural endowment insurance system was implemented. This period

is called the "Old Rural Insurance" period, which belongs to the beginning stage of China's rural pension insurance. [3] From 2003 to 2013, during this period, China gradually transitioned to the stage of "New Rural Insurance", and gradually improved the rural pension insurance system. As of 2020, China has achieved full coverage of endowment insurance for rural school-age farmers. However, most of the existing research is based on practical cases and experience. At present, the recognition of rural mutual assistance in the practice is low[4], the motivation for mutual assistance in the elderly is insufficient[5], the government assumes the responsibility[6], and the power of autonomy needs to be tapped[7], the lack of responsibility of the main body of supply and the crisis of rural trust [8], etc., make the elderly in rural areas unable to meet the needs of the elderly in terms of spiritual comfort and life care. At present, there are mainly four types of pension models in China's rural mutual-aid care model. There are many difficulties in the implementation of these four types of pension models. Therefore, we need to rely on the development opportunities provided by the rural revitalization strategy to meet the needs of the elderly in rural areas, so as to promote the high-quality development of rural mutual-aid care.

## 3. Types of Rural Mutual Assistance

### 3.1. Religious Mutual Aid Pension Model

This pension model is a form of participating in social services with the help of religion. This pension model has the characteristics of paying attention to spiritual pension, charity and no conflict of interest. As we all know, the unique advantages of religious participation in social elderly care are mainly reflected in the strong moral binding force of the participants in providing services, which is a distinctive feature that distinguishes it from other mutual assistance modes of elderly care. However, religious pension has the disadvantages of poor adaptability, low legal binding force, weak organization, and lack of normativeness, which make this pension model unsustainable.

### **3.2. Consanguineous Mutual Aid Model**

This old-age care model is an old-age care model that relies on the mutual assistance of the elderly within the clan, and is an extension of the family-based old-age care model. Since ancient times, China has had a strong culture of "filial piety" and the concept of "raising children to prevent old age", which makes the old-age care model universally applicable and stable. However, as the level of economic development in rural areas is much lower than in urban areas, rural young people have begun to migrate to cities to work. At the same time, the traditional culture of filial piety is gradually weakening, and the general applicability and stability of this pension model are also gradually weakening.

### **3.3. Geographical Mutual Aid Model**

This old-age model refers to the mutual assistance of the elderly in the same village in terms of old-age care. The typical old-age model is the mutual assistance of the elderly association and the neighborhood. Compared with the above two pension models, the pension model is more widely applicable in society, and its stability is more significant. However, because the rural elderly live in scattered places, lack of sustainable social supply, and the level of economic development in rural areas will show differences according to different regions, this model will show differences in regional mutual aid service capabilities during the implementation process.

### **3.4. Time Banking Mutual Aid Model**

The old-age care model means that those who participate in the old-age care model can provide services to others in advance when they can provide services to others, and the time for providing services can be stored. When these people are old and need others to take care of them, they can exchange the time they previously provided for their services, so as to get the care services of others. The advantage of this model is that it can enrich the old-age life of the young and can also reduce the country's pension costs to a certain extent. However, in the implementation process of this model, there are problems such as high and low service quality, moral hazard, and difficulty in deposit and exchange. Therefore, how to make this model run locally needs further discussion.

### **3.5. Mutual Aid and Happiness Home Care Model**

This old-age care model was first piloted in Feixiang, Hebei and achieved certain results. It was later called the "Feixiang Model", which proved to a certain extent that rural mutual-aid care can help family care for the elderly. This old-age care model integrates the advantages of institutions, families and communities, and has become the most popular old-age care model currently promoted by mutual assistance.

All in all, from the comparison of the above five mutual aid pension models, we can find that the fifth mutual aid and happy home pension model has the strongest general applicability, the highest stability, and the highest degree of planning. Build a nationwide chain scale. Therefore, we should seize the development opportunities of rural revitalization, actively learn from the successful cases in Feixiang, Hebei, and implement the mutual aid and happiness home care model in rural areas according to local conditions.

## **4. The Dilemma of the Rural Mutual Aid Model**

### **4.1. Lack of Professional Care**

Compared with traditional old-age care institutions, the above five old-age care models all rely on the resources of the countryside and the elderly to implement mutual assistance for old-age care. Therefore, they lack the employment of professional nursing staff and the purchase of professional old-age care facilities. Although the elderly have rich life experience, they lack professional nursing knowledge and timely rescue knowledge, which to a certain extent makes it difficult to guarantee the quality of elderly care services received by the elderly.

### **4.2. Lack of External Financial Support**

At present, the biggest difficulty in mutual support for the elderly is reflected in the sustainability of funds. Taking the Happiness Institute as an example, its main sources of funds are social donations, government subsidies, and village collective fundraising. Although there will be funding from the government and all walks of life, the funds raised are not sustainable, and there is a lack of stable financial support channels and sufficient financial support.

### **4.3. Poor Recognition of Mutual Support**

In China, it is deeply influenced by "raising children to prevent old age" and "filial piety culture", especially in rural areas. In rural areas, supporting the elderly is regarded as the responsibility and obligation of children. Therefore, most elderly people in rural areas and their children do not have a particularly high degree of recognition of the mutual-aid care model, and even some elderly people regard it as a shame to participate in the mutual-aid care model. Because the cultural level of the elderly in rural areas is generally not high, they lack a correct understanding of old-age care, and the concept of mutual-aid care for the elderly is weak, which restricts the sustainable development of the mutual-aid care model to a certain extent.

### **4.4. Relevant Laws and Regulations Are Not Perfect**

As an informal pension model, mutual pension is difficult to obtain the support of national policies to a certain extent. Due to the lack of special laws and regulations and a standardized operation model, mutual assistance for the elderly will encounter unclear responsibility topics in the process of elderly care. Taking the "time bank" as an example, due to the lack of clear main responsibilities and the lack of strict standardized management, it is in dilemma in terms of universal deposit and exchange, which makes some elderly people have deposited their money in the "time bank". Service time, but when they really need old-age care, they cannot get the time they deserve. This situation will make the old age life of the elderly not guaranteed. Therefore, it is imminent to improve relevant laws and regulations, in order to clarify the main responsibilities and strengthen supervision and management to a certain extent.

## 5. The Development of The Optimal Path for Mutual Assistance in Rural Elderly Care

### 5.1. Introduce Laws and Regulations Specifically for Mutual Support

The government can issue relevant laws and regulations on the fundraising of mutual assistance for the elderly, stipulating that the main expenditures of mutual assistance are mainly composed of three parts: family contribution, government subsidies and social donations. To promote the long-term development of the mutual-aid pension model in rural areas, it is necessary to clearly define the responsibilities of governments at all levels in the mutual-aid pension model, and the government shall take the lead to ensure the sustainability, standardization and stability of the mutual-aid pension model. Only by clarifying the responsibilities of all parties, can the mutual aid pension model be full of infinite vitality and development potential, thus laying the foundation for the realization of the national strategy of rural revitalization.

### 5.2. Improve the Professional Level of Nursing Staff

A group of service personnel with professional level should be recruited to train the nursing knowledge of young elderly people. And take the corresponding qualification examination to consolidate and deepen the memory of the knowledge learned. At the same time, improve the management and evaluation system of mutual assistance for the elderly, so as to improve the standardization level of the participants in the mutual assistance elderly care service, so as to provide better elderly care services.

### 5.3. Strengthen Publicity

Influenced by the traditional pension culture, the mutual-aid pension model is generally low in recognition in rural areas. This requires us to strengthen publicity efforts, pay attention to the construction of rural culture, actively advocate the concept of mutual support for the elderly, and actively mobilize and encourage young people to participate in the

team of mutual support, so that rural residents can truly realize the importance of the mutual support model.

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